

*Inspiring Confidence.
Accelerating Progress.*



TOKIO MARINE
INSURANCE GROUP

Tokio Marine

Premier Ultra PA



Tokio Marine
Insurans (Malaysia) Berhad
198601000381 (L49520-U)

tokiomarine.com
Life & Health | Property & Casualty

Individual Plan

Maximum Sum Insured (RM)

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
9.2 Fees for Medical/Specialist/Post-Mortem Reports	Cover	Cover	Cover	Cover	Cover	Cover	Cover	Cover
9.3 Cashless Hospital Admission Facility • Per Adult/Child	2,000	2,500	3,000	3,500	4,000	4,500	5,000	5,000
10. Daily Hospital Cash Allowance								
• Per day (up to 180 days)	75	75	75	100	100	175	175	225
• Per Adult/Child	13,500	13,500	13,500	18,000	18,000	31,500	31,500	40,500
11. Weekly Nursing Care								
• Per week (Up to 4 weeks)	750	750	750	750	750	750	750	750
• Per Adult/Child	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
12. Dental Correction & Corrective Cosmetic Surgery								
• Per Adult/Child	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
13. Ambulance Fees								
• Per Adult/Child	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
14. Travel Allowance								
• Per week (Up to 10 weeks)	200	200	200	200	200	200	200	200
• Per Adult/Child	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
15. Blood Transfusion								
• Per Adult/Child	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
16. Prosthesis/Wheelchair								
• Per Adult/Child	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
17. Snatch Theft or Robbery								
• Per Adult/Child	500	600	700	800	1,000	1,500	2,000	3,000
18. Kidnap								
18.1 Necessary Expenses Incurred								
• Per Adult/Child	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
18.2 Reward for information leading to recovery Insured Person								
• Per Adult/Child	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
18.3 Insured Person not recovered								
• Per Adult/Child	50,000	100,000	150,000	200,000	300,000	500,000	750,000	1,000,000
18.4 Counselling Expenses								
• Per Session	100	100	100	100	100	300	300	300
• Per Adult/Child	1,000	1,000	1,000	1,000	1,000	3,000	3,000	3,000
19. Permanent Disablement to Genitalia								
• Per Adult/Family	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
20. Miscarriage due to Motor Vehicle Accident								
• Per Adult	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000



Individual Plan

Maximum Sum Insured (RM)

Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
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Section II

Personal Liability

21. Personal Liability

• Per Adult/Child

75,000	150,000	225,000	300,000	450,000	750,000	1,125,000	1,500,000
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Optional Cover

(With additional premium)

22. Weekly Benefits

22.1 Temporary Total Disablement

• Per Adult/Week

- Class 1&2 occupation

50.00	75.00	100.00	125.00	150.00	250.00	375.00	500.00
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- Class 3 occupation

50.00	50.00	50.00	75.00	75.00	N/A	N/A	N/A
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22.2 Temporary Partial Disablement

• Per Adult/Week

- Class 1&2 occupation

25.00	37.50	50.00	62.50	75.00	125.00	187.50	250.00
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- Class 3 occupation

25.00	25.00	25.00	37.50	37.50	N/A	N/A	N/A
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Maximum limit per family not applicable

Annual Premium

Occupation Class 1 & 2

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Without Weekly Benefit	RM	RM	RM	RM	RM	RM	RM	RM
Individual	111.00	186.00	254.00	322.00	450.00	697.00	935.00	1,260.00
Family	301.00	490.00	651.00	816.00	1,157.00	1,748.00	2,321.00	2,963.00

With Weekly Benefit

Individual	141.00	226.00	314.00	392.00	530.00	877.00	1,135.00	1,510.00
Family	361.00	570.00	771.00	956.00	1,317.00	2,108.00	2,721.00	3,463.00

Occupation Class 3

Without Weekly Benefit	RM	RM	RM	RM	RM	RM	RM	RM
Individual	206.00	345.00	470.00	596.00	833.00	N/A	N/A	N/A
Family	466.00	770.00	1,076.00	1,356.00	1,870.00	N/A	N/A	N/A

With Weekly Benefit

Individual	241.00	380.00	525.00	651.00	888.00	N/A	N/A	N/A
Family	536.00	840.00	1,186.00	1,466.00	1,980.00	N/A	N/A	N/A

Premium subjected to 8% Service Tax and RM10 Stamp Duty





Terms & Conditions

1. Age & Plan eligibility

Individual Plan

- **Children:** from 30 days to 18 years old or up to 23 years old who is studying full-time in a recognized institution of higher learning eligible up to Plan 3.
- **Adult:** from 18 years to 65 years of age and up to 80 years old for renewal eligible for all Plan.

Family Plan

- Insured and legal spouse from 18 years to 65 years of age and up to 80 years old for renewal and any number of fully dependent child and/or legally adopted child aged between 30 days and under the age of 18 years or up to 23 years who is study full-time in a recognized institution of higher learning. Spouse under Family Plan shall be limited to only one legal spouse.

2. Occupational Class & Plan eligibility

- Class 1 & 2 occupations eligible for Plan 1 to 8.

- Class 3 occupations eligible for Plan 1 to Plan 5 only.

3. Weekly Benefit allow except for:

- Housewives
- Children 30 days to 18 years
- Adults 18 years and above who are dependent upon parents' support and unemployed.
- Any unemployed Insured Person or Retiree

4. For Corporate Policies, the following policy terms will apply:

- Applicable to Named Insured Person only
- No Family Plan is allowed under Corporate policy
- No Group discount is allowed
- Renewal bonus benefit is allowed subject to:
 - a) new Insured Person included during mid-term of the policy will only qualify for the renewal bonus after one year from the date of inclusion.
 - b) not interchangeable between Insured Persons.
 - c) no claims made under the provision of the Renewal Bonus benefit
- Subject to conveyance limit of RM10 million any one accident

Definitions of Occupational Class

Class 1

Professional and non-hazardous occupations involving non-manual, administrative, managerial or clerical work solely in offices.

Class 2

Non-hazardous occupations involving work of a supervisory nature or travelling but not engaging in manual labour.

Class 3

Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery).



Exclusions

- War and allied risks
- Suicide (whether sane or insane) or any attempt threat
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illness. However the named diseases specifically mentioned under Medical Expenses, Blood Transfusion and Bereavement Allowance Benefits may be covered under specific circumstances as defined in the policy
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident
- Any kind of professional sports activities
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Pre-existing physical or mental defect or infirmity
- Hazardous sports activities such as mountaineering involving the use of ropes or mechanical guides, parachuting, hand gliding, any kind of racing (other than on foot)
- Radioactive and nuclear weapon material accidents
- Applicable to Personal Liabilities:
 - ▶ Liability assumed under contract and/or agreement
 - ▶ Claims made by your employees for accidents arising in the course of employment
 - ▶ Claims against you by your family members
 - ▶ Liability in respect of damage to property held under your care, control or custody
 - ▶ Liability arising from the ownership, possession or use of any animal (other than a dog or cat), mechanically propelled vehicle, vessel or aircraft, land or building and firearms
 - ▶ Seepage pollution or contamination
 - ▶ Liability arising out of your employment, trade, profession or business
 - ▶ Fines, penalties, punitive or exemplary damages
 - ▶ Radioactive and nuclear weapon material accidents
 - ▶ War and allied risks
 - ▶ Any consequential loss of any kind whatsoever

Excluded Occupations

- Police, Army/Military/Navy and Law Enforcement Officers, Aircraft Testers, Pilots or Crews
- Jockeys, Fireman, War Correspondents, Steeplejack, Stevedores and Persons engaged in Demolition of Buildings, Seamen and Sea Fisherman
- Person engaged in Ambulance Services, Oil Rig Workers, Sawyers and Timber Logging Workers, Explosive Handlers, Underground Tunnel and Mine Workers
- Diver, Wood Working Machinists, Racing Drivers, Person engaged in Professional Sports Activities and other similar Hazardous Sports Activities or Occupations

Snapshot of coverage

- 8 comprehensive insurance plans
- 24 hours worldwide cover
- Lowers financial burden
- Family plan available with unlimited number of children.
- Double indemnity coverage
- Simple claim process
- Renewal up to 80 years old
- Bereavement allowance extended to cover Covid-19
- Premium per day as low as RM0.30



Extended Coverage on death or bodily injury caused by:

- Terrorism
- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning
- Strike, Riot and Civil Commotion provided that the Insured person is not directly participating in such activities
- Hijacking whether in aircraft, vessel or any other public conveyance
- Motor-cycling as a rider or pillion rider
- Accidental drowning or suffocation
- Unprovoked murder or assault
- Harmful insect bites, snake bites and animal bites
- Disappearance and exposure to elements
- Food and/or drinks poisoning
- Amateur sports activities (excluding those specified under Exclusion of the Policy)



This list is not exhaustive. Agent is not authorized to bind cover unless written confirmation by Tokio Marine Insurans (Malaysia) Berhad.

Product Overview

Accidents happen when we least expect them. But ensuring the well-being of your family shouldn't be left to chance. Introducing Tokio Marine PremierUltra PA, the perfect safeguard for you and your loved ones. This comprehensive coverage is meticulously tailored to offer reliable support during times of crisis.



Affordable Family Plan



Cashless admission



Renewal Bonus
up to 120%

Hospital Admission

TMIM ASSIST

03 7628 3780



MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit www.pidm.gov.my).

Tokio Marine Insurans (Malaysia) Berhad

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This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.