TOKIO MARINE
INSURANCE GROUP

Date : 29/09/2026

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.
Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is HIRE PURCHASE SMART SHIELD PLUS (HPSS+)? (This is an insurance product)

HIRE PURCHASE SMART SHIELD PLUS is a non-participating plan which offers insurance protection of 5 year(s) for Life Assured who has been granted a loan by the Policy Owner and requires protection against contingencies to repay any outstanding loan. It pays a lump sum of Applicable Sum Assured upon Death or Total and Permanent Disability (TPD) during the term of the Life Assured's insurance coverage under this policy. Additional 100% of the Applicable Sum Assured is payable upon Accidental Death or Accidental TPD.

The benefits covered will reduce throughout the term of the Life Assured's insurance coverage under this policy.

This plan does not participate in the profits of Tokio Marine Life Insurance Malaysia Bhd. ("the Company").

2 Know Your Coverage/Benefits

As an illustration, for RM 2,415.00, you will receive the following life insurance coverage.	
Death	**Initial Sum Assured of RM 100,000.00 which reduces throughout the coverage term ("Applicable Sum Assured").** **In the event of Death occurred due to non-accidental causes within the first 12 months from the Effective Date of Insurance, only the total premium paid will be refunded.**
Total and Permanent Disability (TPD)	**Initial Sum Assured of RM 100,000.00 which reduces throughout the coverage term ("Applicable Sum Assured").** **In the event of TPD occurred due to non-accidental causes within the first 12 months from the Effective Date of Insurance, only the total premium paid will be refunded.**
Accidental Death	**Additional 100% of the Applicable Sum Assured, where the Applicable Sum Assured is based on the Initial Sum Assured of RM 100,000.00 which reduces throughout the coverage term.**
Accidental TPD	**Additional 100% of the Applicable Sum Assured, where the Applicable Sum Assured is based on the Initial Sum Assured of RM 100,000.00 which reduces throughout the coverage term.**

Your life insurance **excludes**:

- Suicide - if death was due to suicide within **1** year from the the Effective Date of Insurance.
- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).

Note: This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:

Call us at:
03-2603 3999

Email us at:
customercare@tokiomarinelife.com.my

Tokio Marine
Life Insurance Malaysia Bhd.

tokiomarine.com
Life & Health | Property & Casualty

3 Know Your Obligations

For this life insurance, you must pay a premium of :	
Single Premium:	***RM 2,415.00***
Policy Coverage Term: ***5 years***	
Premium Payment Term: ***This is a single premium product.***	
You also have to pay the following fees and charges :	
Commission	***10% of premium or RM 241.50, which forms part of the single premium.***
Sales and Service Tax (SST)	***RM 0.00***

4 Other Key Terms

• You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.

• Claim Notification - Written notification must be given to us within six (6) months from the date of death or TPD. Please refer to our corporate website to understand the claim procedures.

Note: This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of terms and conditions under the policy.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

• **Cooling-Off Period** - You may cancel your policy by returning to the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the policy, the Single Premium paid (less any medical fee incurred) will be refunded.

• **After Cooling-Off Period** - You may cancel your policy at any time by written request to the Policy Owner. Upon cancellation of the policy, we shall refund you the Surrender Value, less any indebtedness.

IMPORTANT NOTE:

YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate of insurance is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)], a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.