



**PRODUCT DISCLOSURE SHEET**  
**Group Credit Level Term Assurance (GCLTA)**

(Read this Product Disclosure Sheet before you decide to take up Group Credit Level Term Assurance. Be sure to also read the general terms and conditions.)

**1. What is this product about?**

This is a non-participating plan which offers insurance protection of 15 year(s) for Life Assured who has obtained credit facilities from the financial institution and wishes to have protection against contingencies to repay any outstanding loans. It pays a lump sum death benefit upon Death or Total and Permanent Disability (TPD) during the coverage term as stated in the Certificate of Insurance.

The coverage of the Certificate of Insurance is level throughout the policy term.

**2. What are the covers / benefits provided?**

This Certificate of Insurance covers:

- Death - <Sum Assured> (with Financing) / <Sum Assured> (without Financing); and
- Total and Permanent Disability\* - <Sum Assured> (with Financing) / <Sum Assured> (without Financing).

\*Note

- Life Assured who has attained the age of 65 years will not be covered for Total and Permanent Disability Benefit.
- The maximum limit for TPD Benefit is RM 8,000,000 per life under all policies on the same Life Assured.

Duration: Up to occurrence of premature death, TPD, surrender or term of the contract of 15 year(s), whichever is earlier.

**3. How much premium do I have to pay?**

The single premium that you have to pay may vary depending on the underwriting requirements of the insurance company:

- The estimated single premium that you have to pay:
  - <Premium> (with Financing)
  - <Premium> (without Financing)

**4. What are the fees and charges that I have to pay?**

- Sales representative commission:  
10% of single premium

**5. What are some of the key terms and conditions that I should be aware of?**

- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.
- Cooling off period – you may request to cancel your insurance cover by returning the Certificate of Insurance to the Policy Owner (RHB Bank Berhad) within 15 days of the delivery of the Certificate of Insurance to you. The single premium paid (less any medical fee incurred) will be refunded.

Note: This list is non-exhaustive. Please refer to the Certificate of Insurance / Master Policy for the terms and conditions under this plan.

**6. What are the major exclusions under this policy?**

- Death
  - Suicide within one (1) year after the Effective Date of Insurance; or
  - Current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or any complications arising therefrom known to the Life Assured.
- Total and Permanent Disability (TPD)
  - Attempted suicide (whether sane or insane);
  - Self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
  - Injury sustained while engaging in hunting, mountaineering, scuba diving and hazardous sports or any endurance contest;
  - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
  - Submarine voyage;
  - As a result of the Life Assured being involved in criminal activities;
  - Riots and civil commotions or strikes of war, war like activities, revolution, acts of terrorism;
  - Military, police, naval or aeronautical service;
  - Any form of disability which existed at the Effective Date of Insurance;
  - Current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or complications arising therefrom known to the Life Assured; or
  - Nuclear energy reactions, radiation and contamination.

Note: This list is non-exhaustive. Please refer to the Certificate of Insurance / Master Policy for the full list of exclusions under this plan.

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**7. Can I cancel my policy?**

The financial institution where you obtain credit facilities from will be the Policy Owner of this policy. The Policy Owner has the right to surrender the policy for cash value. If you opt to settle your loan by full repayment on an earlier date than the original expiry date, you can choose to request the Policy Owner (financial institution) to surrender the policy for cash surrender value or continue the coverage for the remaining term of the original duration of coverage. However, the cash amount that the insurance company will pay you when you cancel the policy will be much less than the amount of single premium that you have paid.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**9. Where can I get further information?**

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Tokio Marine Life Insurance Malaysia Bhd.**  
**Ground Floor, Menara Tokio Marine Life**  
**189, Jalan Tun Razak**  
**50400 Kuala Lumpur**  
**General Line: 03-2059 6188**  
**Fax: 03-2162 8068**  
**Customer Care Hotline: 03-2603 3999**  
**E-mail: [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)**

**10. Other similar types of cover available.**

Nil.

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR CREDIT LIABILITY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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

The information provided in this disclosure sheet is valid as at [<Date>](#).