

What is it?

A no-frills insurance coverage that pay up to RM3,000 for illness due to respiratory diseases including Covid-19 that resulted hospital confinement



Simple on-the-spot approval



Lump sum payment up to RM3,000



Covers Covid-19



TM VITALC-EN052020

Agent stamp

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Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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At a glance

- Lump sum hospital allowance
- Covers Covid-19
- Guaranteed acceptance
- No medical check up
- Covers pre existing condition (waiting period apply)

- Simple & affordable plans
- Fast & simple claim process
- As low as RM0.25 per day (of RM88 per year)



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.

What is Respiratory Disease

Example of Respiratory Disease includes:

- Bronchitis
- Pneumonia
- Tuberculosis
- Lung infection
- Asthma
- Influenza
- H1N1
- Avian (bird) flu
- Coronavirus infections

Terms & Conditions

1. Who is eligible to purchase?

Malaysian and permanent residents age 16 to 55 years old

2. What are the covers provided?

Hospital admission or death due to respiratory diseases, includes Covid-19 with or without admission

3. What are the benefits provided?

Living benefit up to RM3,000 or death benefit to the deceased's family RM5,000

4. Any waiting period before cover effective?

Standard waiting period of 14 days for all admission. For insured with respiratory disease condition within 90 days from the commencement date of the policy

5. When can the policyholder submit for claim?

Policyholders must submit required documents within 30 days upon diagnosis of condition

6. What are the exclusions under this policy?

- Any conditions affecting the organs related to nose, pharynx and larynx
- Insured person who has been diagnosed Cancer and AIDS/HIV
- Injury/illness other than respiratory diseases
- More than one respiratory disease claim is submitted within a policy year excluding Funeral Expenses



How much premium do I have to pay?

Benefits	Sum Insured (RM)		
	Plan 1000	Plan 2000	Plan 3000
Hospital Allowance Benefits Due to respiratory disease and/or Coronavirus Disease 2019 (Covid-19)	1,000	2,000	3,000
Coronavirus Disease 2019 (Covid-19) Benefit without Hospitalization	500	1,000	1,500
Funeral Expenses Respiratory Disease and/or Coronavirus Disease 2019 (Covid-19)	5,000	5,000	5,000
Annual Premium (RM)	88.00	155.00	218.00

- Hospital Allowance Benefit and Coronavirus Disease 2019 (Covid-19) Benefit is mutually exclusive.
- Premium is subject to RM10 Stamp Duty

Disclaimer:

- Coverage is subject to successful payment and issuance of policy
- One policy coverage per customer