



**COMPLIMENTARY* GROUP TERM LIFE WITH PERSONAL ACCIDENT
INSURANCE COVERAGE : PB ASIA REAL ESTATE INCOME FUND**

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Introduction

This insurance is specially designed to cover **PB Asia Real Estate Income Fund (PBAREIF)** unitholders who maintain a minimum investment of RM5,000 in terms of Net Asset Value (NAV) at any point of time, subject to a maximum amount of RM100,000 per unitholder.

The Amount of Insurance is equal to the NAV of units held in the ratio of RM1 insurance coverage for every RM1 NAV of units held. As the NAV fluctuates, the unitholder's coverage under this insurance will also fluctuate accordingly.

Eligibility

All PBAREIF unitholders aged between 18-59 are entitled for this Complimentary insurance coverage. The insurance coverage will cease when the insured member reaches age 60. For joint accounts, only the principal (first named in the account) unitholder is eligible.

Effective Date of Coverage

The coverage will take effect from the bank-in date of initial or additional investment and subject to subsequent approval by TOKIO MARINE LIFE INSURANCE MALAYSIA BHD. ("TMLM")



Nomination

To facilitate claims payment in the event of death, the Insured member is required to nominate the Insured member's beneficiary(ies) in the Nomination of Beneficiary Form and you are allowed to re-nominate by submitting a new copy of Nomination of Beneficiary Form to Public Mutual Berhad. The nomination shall take effect upon receipt of such notice by Public Mutual Berhad. The Nomination of Beneficiary Form can be obtained from your Unit Trust Consultant or nearest Public Mutual Berhad/Customer Service Centre.

Coverage/Benefits

- **Death Benefit**
 - TMLM shall pay the Amount of Insurance to the designated beneficiary(ies) in the event of death of the Insured Member. The benefits payable are as follows:-
 - (i) Death due to accidental causes : 2 x Amount of Insurance, up to RM200,000.
 - (ii) Death due to natural causes : 1 x Amount of Insurance, up to RM100,000.

- **Total and Permanent Disability (TPD) Benefit**
 - (i) TPD Benefit is payable if any of the following occurs: If the insured member suffers TPD for at least 6 months, he/she will be paid 100% of the Amount of Insurance from the commencement of the Disability.

 - (ii) When the Insured Member is Gainfully Employed at the date of commencement of disability, TPD shall mean the complete inability of an Insured Member to engage in any gainful occupation or employment for compensation, profit or gain from the commencement of the Disability.

 - (iii) When Insured Member is Not Gainfully Employed at the date of commencement of disability, TPD shall mean the complete inability of an Insured Member to perform independently at least three (3) Activities of Daily Living as either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons from the commencement of the Disability.

 - (iv) The total and irrecoverable loss of sight of both eyes, or the loss of two or more limbs at or above wrists or ankles, or the total and irrecoverable loss of sight of one eye and loss of one limb at or above wrist or ankle.

- **Partial and Permanent Disability Benefit (PPD)**
 - PPD is payable if the Insured Member suffers PPD due to an injury caused by an accident. The Insured Member will be paid depending on the severity of his/her injuries according to the Schedule of Indemnity.



Schedule of Indemnity - Partial and Permanent Disability (PPD)

Schedule of Indemnities		
Events		Percentage
1.	Loss of life	100%
2.	Permanent total loss of sight of both eyes	100%
3.	Permanent total loss of sight of one eye	100%
4.	Loss of or the permanent total loss of use of two limbs	100%
5.	Loss of or the permanent total loss of use of one limb	100%
6.	Permanent loss of speech and hearing	100%
7.	Permanent and incurable insanity	100%
8.	Permanent and incurable paralysis of all limbs	100%
9.	Permanent total loss of hearing (a) both ears (b) one ear	75% 25%
10.	Permanent loss of speech	50%
11.	Permanent total loss of the lens of one eye	50%
12.	Loss of or the permanent total loss of use of four fingers and thumb of (a) right hand (b) left hand	70% 50%
13.	Loss of or the permanent total loss of use of four fingers of (a) right hand (b) left hand	40% 30%
14.	Loss of or the permanent total loss of use of one thumb (a) both right phalanges (b) one right phalanx (c) both left phalanges (d) one left phalanx	30% 15% 20% 10%
15.	Loss of or the permanent total loss of use of fingers (a) three right phalanges (b) two right phalanges (c) one right phalanx (d) three left phalanges (e) two left phalanges (f) one left phalanx	10% 7.5% 5% 7.5% 5% 2%
16.	Loss of or the permanent total loss of Use of toes (a) all - both feet (b) great - both phalanges (c) great - one phalanx (d) other than great, each toe	15% 5% 3% 1%
17.	Fractured leg or patella with established non-union	10%
18.	Shortening of leg by at least 5 cm	7.5%

Note: Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa.



- Terminal Illness Benefit
 - Terminal Illness Benefit is payable if the Insured Member is diagnosed by a qualified medical consultant as suffering from a condition that is highly likely to lead to death within 12 months.

- Funeral Expenses
 - If death of the Insured Member is due to an accident, an amount of 10% of the Amount of Insurance or RM2,000, whichever is lower, shall be paid.

- Repatriation Expenses Benefit
 - Repatriation Expenses Benefit is payable if the Insured Member passed away outside of Malaysia or his country of residence. The amount of this benefit shall be equal to the actual expenses incurred but shall not exceed a maximum of RM100,000.00 or the Amount of Insurance, whichever is lower.

Termination of Coverage

- Insurance coverage will cease when:-
 - a. Insured Member ceases to be an investor of PBAREIF.
 - b. Investment in PBAREIF falls below RM5,000 NAV.
 - c. A claim on Death Benefit, Total and Permanent Disability Benefit or Terminal Illness has been made.
 - d. Insured Member attains age of 60 years old.
 - e. Insured Member enters full-time military, naval, air force service of any country.
 - f. TMLM notifies Public Mutual Berhad that the policy ceases on account of war, or an act of war.

Transfer of Units

Once a transfer has been executed, the transferee will receive the complimentary* insurance coverage if the total NAV in his/her accounts (in which he/she is the First Registered Holder) remain at RM5,000 and above. The effective date of complimentary* insurance coverage is based on the transaction date of the said transfer.

The transferor will still be covered if the NAV in his/her accounts (in which he/she is the First Registered Holder) remain at RM5,000 and above but will cease to be covered if his/her NAV drop below RM5,000.



Switching of Account

If the unitholder switches from PBAREIF to another funds, his/her complimentary* insurance coverage will cease immediately. But if a unitholder switches into PBAREIF from another funds, he/she will be entitled to the complimentary* insurance coverage if his/her NAV in PBAREIF is RM5,000 or more. The effective date of coverage is based on the acceptance date by Public Mutual Berhad.

Joint Account

Only the First Registered Holder in the account is eligible to the complimentary* insurance coverage if the NAV of investment is RM5,000 or more. Upon death of the First Registered Holder (and the claims is paid), the second named unitholder takes over the investment, he/she will then be the First Registered Holder and thus is eligible for the complimentary* insurance coverage.

General Exclusions

- a. If an Insured Member commits suicide, while sane or insane, within one (1) year from the effective date of coverage.
- b. No benefit shall be paid for any Death, Terminal Illness, or TPD caused by pre-existing conditions for which the Insured Member received medical treatment, diagnosis, consultation or prescribed drugs during the twelve (12) months preceding the effective date of coverage and such disability begins in the first twelve (12) months after the Insured member's effective date of Coverage. **In the event of any subsequent increase in the Amount of Insurance, the twelve (12) months period shall begin from the respective date of such increase.**
- c. No benefit shall be paid if the loss is caused directly or indirectly, wholly or partly, by AIDS or HIV.

Exclusions for Total and Permanent Disability Benefit

Disability caused directly or indirectly by any of the following occurrences:

- a. Suicide, self-inflicted injuries or any attempt thereat, while sane or insane.
- b. War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities.
- c. Committing, attempting or provoking an assault or murder, violation of the law or resistance to arrest, making an arrest as an officer of the law and any activities against public interest.
- d. 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).
- e. Pregnancy related, child birth, congenital anomalies and existing disability.



Exclusions for Accidental Death Benefit and Partial and Permanent Disability Benefit

Loss or disability caused directly or indirectly by any of the following occurrences:

- a. Self-destruction or any attempt thereof while sane or insane.
- b. Participating in riot, committing an assault or felony.
- c. War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, or while under orders for warlike operations or restoration of public order.
- d. 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).
- e. Injury sustained while engaging in hazardous pursuits, speed or endurance contest.
- f. Hazardous sports e.g. skydiving, deep sea diving and mountain climbing.

Exclusions for Repatriation Expenses Benefit

- a. We will not pay Repatriation Expenses for an expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of casket, embalming and/or cremation.

The descriptions, benefits, exclusions, terms and conditions described above have been summarized and are not exhaustive. Details of more complete terms, conditions and exclusions are available in the Master Policy Contract.

Rights of Manager

The complimentary* insurance coverage may be modified, replaced or discontinued by the insurer and/or Public Mutual Berhad without having to assign any reasons whatsoever.

NOTICE : Public Mutual Berhad, carries no liability whatsoever for this scheme. Insurance claims proceeds will be paid directly by Tokio Marine Life Insurance Malaysia Bhd.

The above is for information purposes only. The benefits described herein are subject to all the terms and conditions of the Master Policy, a copy of which can be viewed at Head Office or any of our Branch Office.

This plan is underwritten by **TOKIO MARINE LIFE INSURANCE MALAYSIA BHD.** licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Contact Details: TOKIO MARINE LIFE INSURANCE MALAYSIA BHD. [199801001430 (457556-X)], Ground Floor, Menara Tokio Marine Life, 189, Jalan Tun Razak, 50400 Kuala Lumpur. Tel : 03-2056 6188.

**Subject to terms and conditions*

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