

Afraid of high medical costs?
Who's not? Help has arrived!

Tokio Marine's Medic Partner is a versatile medical plan that cushions the financial burden of expensive treatment. Comprehensive coverage with high benefits but at an affordable price.

担心昂贵的医药费？有谁不担心呢？
现在就有一个减轻您的负担的方案！

Tokio Marine推出的Medic Partner是一个全方位的医药保单，旨在减轻昂贵的医药费所带来的经济负担。只需支付人人都承担得起的保费，就可获得全面的保障及很好的惠益。



This brochure is intended only as a general summary. Please refer to actual policy for exact terms and conditions. In the event of a conflict in the translated versions of this brochure, the English version shall prevail.

此册子仅属笼统概述。欲了解更精准的条规与细则，请参阅实际保单。
此册子的译文若出现任何争议，将以英语版本为准。

AGENT'S STAMP/保险代理盖章

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Tokio Marine Insurans (Malaysia) Berhad is licensed under the Insurance Act 1996.

Tokio Marine Insurans (Malaysia) Berhad遵照1996年保险法令下授权营业。



TOKIOMARINE

Towards a healthier life
with your insurance partner



TOKIO
MARINE
GROUP

MEDICPARTNER

MEDICAL INSURANCE

Highlights of Tokio Marine Medic Partner

Tokio Marine Medic Partner的特点

- **All eligible expenses/所有符合条件的费用**
Tokio Marine pays for all eligible expenses that you incurred on 'as charge' basis up to the limits.
Tokio Marine 根据“按照收费”原则来赔偿限额之下，所有符合条件的费用。
- **Reimbursement for organ transplant/赔偿器官移植手术费用**
Should the situation warrant you to have an Organ Transplant, the eligible expenses will be reimbursed in full up to the Overall Annual Limit.
如果您必须进行器官移植手术, 公司将全数赔偿所有符合条件的费用, 赔偿额以总年限额为上限。
- **Day care surgery/日间手术**
Coverage is extended to cover day care surgery where there is no hospitalization involved.
保障范围也涵盖无须住院的日间手术。
- **Home nursing care/Outpatient physiotherapy treatment**
家庭护理/门诊物理治疗
It is covered upon discharge from hospital and upon recommendation of the attending doctor.
保障范围在出院后立即生效, 但必须获得主治医生的推荐
- **Accidental Death Benefit/意外死亡利益**
An amount will be paid by Tokio Marine in the case of accidental death for the family to get by with.
若不幸发生意外死亡事件, Tokio Marine将补偿一笔数额给死者的家属以减轻他们的负担。
- **Easy renewal/简易更新续保**
No health declaration or medical check-up is required upon renewal.
续保时无须出示健康状况证明或医疗检查报告。
- **Hassle-free admission & discharge from hospital**
省却入院和出院的繁杂手续
You will receive our Medical Card for identification as our insured. Once your disability is pre-certified to be covered under the terms of the policy, our appointed Third Party Administrator / Managed Care Organisation will assist in your admission and discharge from the panel of hospitals and it is made easy and convenient for you in regards to a readily confirmed disability only.*
您将获得我们所发出的Medical Card (医疗卡), 证明您是我们的投保人。一旦预先确认您的残疾确在受保范围内, 我们所委任的第三方管理组织/照料管理组织将协助您为承保所覆盖的残疾情况“办理入院及出院手续, 惟必须是保险公司指定的医院。他们的协助将令您感到轻松和方便。
- **Emergency medical assistance & services/紧急医疗援助和服务 (EMAS)**
Subscriber of this EMAS program will be issued with an EMAS Card. This full indemnity program provides 24 hours and worldwide medical assistance up to a limit of RM1,750,000 per year. No geographical restriction is imposed.
签署紧急医疗援助和服务配套的顾客将获得一张EMAS卡。这个全面的保险配套将提供全球性每日24小时限额RM1,750,000的医疗援助, 并无区域限制。

* Terms & conditions apply/条款与条件适用

Benefits

利益简介

Surgeon fees/外科手术费

Reimburses the professional fees for surgical procedure, wards visits, pre-surgical and post-surgical care 31 days before and after the operation. 2nd opinion is also covered.

赔偿外科手术费、病房视察、手术前和手术后31天的照料。保险范围包括第二位医生的咨询费。

Anaesthetist fees/麻醉师费

Reimburses the professional fees for the supply and administration of anaesthesia.

赔偿专科麻醉师费, 包括提供和施用麻醉剂。

In-Hospital physician visits/住院期间的医生诊疗费

Reimburses the daily professional fees for treatment and ward visits for a non-surgical disability.

赔偿无需手术的残疾诊疗以及相关的每日病房视察费。

Hospital services & supplies/医院的服务及费用

Reimburses charges incurred in hospital for general nursing, prescribed and consumed drugs and medicines, dressings, splints, plaster casts, X-ray, diagnostic tests, laboratory examinations, electrocardiograms, physiotherapy, rental of appliances, surgical implants, basal metabolism tests, intravenous injections and solutions, administration of blood and blood plasma, oxygen and its administration.

赔偿医院征收的费用, 包括普通看护, 指定的药方和服食的药物、夹板、石膏绷带、X光、诊断检验、实验室检验、心电图、物理治疗、租用器材、外科植入手术、基础代谢测试、静脉注射和药液、施用血液和血浆及施用氧气的费用。

Pre-Hospital diagnostic tests/入院前诊断检验费

Reimburses charges for ECG, X-ray, laboratory and diagnostic tests incurred within sixty (60) days preceding hospitalisation and only upon written recommendation of a doctor.

赔偿于入院前的六十(60)天内进行心电图、X光、实验室和诊断检验的费用, 惟必须事先获得医生的书面推荐。

Pre-Hospital Specialist Consultation/入院前专科医生咨询费

Reimburses Specialist consultation fees for the first time consultation and incurred within sixty (60) days preceding hospitalisation and only upon written recommendation of a Doctor.

赔偿入院前第一次的专科医生咨询费, 仅限于入院前的六十(60)天内及事先获得医生的书面推荐。

Post-Hospitalisation treatment/出院后疗费

Reimburses medical charges incurred for follow-up treatment by the same attending physician and incurred within sixty (60) days immediately following discharge from hospital for a non-surgical disability. Cost of medicines prescribed is also covered but limited to the said sixty (60) days period.

赔偿出院后进行跟进的医药费, 仅限于出院后的首六十(60)天内, 并由同一位主治医生施行医疗, 而且必须是非手术残疾。同时也包括医生开的药方费用, 惟也仅限于所规定的六十(60)天内。

Home nursing care/家庭护理费

Reimburses the daily professional fees of a nurse and incurred within 60 days immediately following discharged from hospital, provided it is recommended by the attending physician.

赔偿聘请专业看护的每日照料费, 仅限于出院后的首六十(60)天内, 惟必须获得主治医生的推荐。

Outpatient physiotherapy treatment/门诊物理治疗费

Reimburses the daily professional fees of physiotherapist for outpatient physiotherapy treatment and incurred within hundred (100) days immediately following discharged from hospital, provided it is recommended in writing by the attending physician.

赔偿出院后一百(100)天内进行门诊物理治疗时, 支付给物理治疗师的每日专业费用, 惟这项治疗必须由主治医生书面推荐。

Outpatient cancer treatment/门诊癌症治疗费

Reimburses the medical charges incurred for radiotherapy &/or chemotherapy treatment on outpatient basis (excluding costs for consultation, examination tests, take home drugs).

赔偿以门诊方式进行的放射疗法和/或化学疗法所需的医疗费用(不包括诊病费、检验费及带回家服用的药物)。

Outpatient kidney dialysis treatment/门诊洗肾费用

Reimburses the medical charges incurred for kidney dialysis treatment on outpatient basis (excluding costs for consultation, examination tests, take home drugs).

赔偿以门诊方式进行的洗肾治疗所需的医疗费用(不包括诊病费、检验费及带回家服用的药物)。

Insured child's daily guardian benefit/家属看护住宿费

Reimburses the daily expenses for meals and lodging incurred to accompany an insured Child (aged below fifteen (15) years) in the hospital but not exceeding 150 days.

赔偿在医院陪伴受保儿童(十五(15)岁以下)的监护人的每日食宿开支, 惟不可超过150天。

Accidental death benefit/意外死亡利益

Pays a stated lump sum benefit if death occurs within six (6) months from the date of the accident.

如果受保人于发生意外后的六(6)个月内死亡, 公司将赔偿一笔固定的赔偿金。

Notes /备注

1. Unmarried child below 18 years old can only be insured along with at least one parent.
十八(18)岁以下未婚的子女惟有与至少一名家长一起受保, 才获批准受保。
2. This is a Yearly renewable policy and the premium rates are not guaranteed. Premium charged is according to age on next birthday and it will increase with age upon renewal.
这是一份每年续保计划, 年保费不一定维持在同一水平。保费将根据下一个生日时的年龄计算。续保时, 保费将随年龄增长而增加。
3. A Family discount of 10% is allowed on the published individual premium for a Personal Policy consisting of three (3) or more family members.
个人保单方面, 如果受保人有三(3)名或以上的家庭成员, 该保单将享有家庭折扣, 折扣是个人保费的10%。
4. A Renewal Rebate of 10% is allowed on the published individual premium for a renewal of Personal Policy where no claim has been intimated for the past twelve (12) months.
续保个人保单时, 若在过去十二(12)个月内不曾索赔, 将享有已公布个人保费的10%作为续保回扣。

Frequently Asked Questions

常见的问题

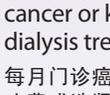
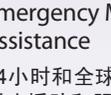
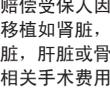
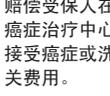
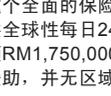
- Who is eligible to apply for Medic Partner?/谁有资格投保 Medic Partner?**
You have to be a Malaysian or permanent resident of Malaysia aged between 18 years and 60 years old. If you insure with us before the age of 60 years then we will insure you up to the age of 75 years.
您必须是年届18至60岁的马来西亚或永久居民。如您在60岁之前向我们投保，我们将承保您至75岁。
- When does my cover begin?/我的保障在何时开始?**
From the day your proposal form is approved and upon full settlement of premium. But in respect to sickness/illness only, there is a Waiting Period of 30 days before the insurance commence.
从您的投保表格被批准及呈交足额保费开始。但仅以疾病而言，保障生效之前有30天的等候期。
- Will it be easy for me to get admitted in a hospital with Medical Card? 持有Medical Card医药卡，入院会否比较容易?**
Yes, it is easy for a confirmed readily covered disability. All you have to do is to call Asia Assistance Network at Hotline 03-7628 3780 or 03-7841 5600 for assistance.
对于确认承保所覆盖的残疾情况，凭卡入院肯定比较容易。如果需要协助，您只需致电亚洲协助网络(Asia Assistance Network)热线03-76283780或03-78415600
- Am I covered outside Malaysia?/我在马来西亚以外有受保障吗?**
Yes, you are covered only up to 90 days from the day you leave Malaysia but limited to emergency and non chronic illnesses, and upon written referral only. (Please refer to the policy condition on 'Overseas Treatment'.)
是的，您在离开马来西亚90天以内受到保障，但仅限于紧急事故和非慢性疾病，而且必须要有书面的转诊介绍。(敬请参阅保单的“海外治疗”条件。)
- What are the exclusions?/有哪些拒保事项呢?**
Generally the Policy does not cover: / 一般上，此保单不保障：
 - Sickness arising within the first 30 days of insurance.
投保后首30天内出现的病症。
 - Pre-existing Conditions, except Disabilities that are declared to the Company in the proposal form and for which the Company does not imposed any condition on will be covered after 12 months of your insurance cover.
投保前的潜在疾病，除了那些已在投保表格上通知承保公司，而公司又没有附加任何条件的残疾情况。在这种情况下，保单生效后的12个月后该残疾情况才受保。
 - Specified illness occurring during the first one hundred twenty (120) days of continuous cover of an Insured Person.
受保人在没有断保的首一百二十(120)天内出现的特定疾病。
 - Cosmetic treatments, dental conditions or refractive errors of the eyes except due to accidental injury, congenital abnormalities, pregnancy related conditions, AIDS or sexually transmitted disease, self-inflicted injuries, drug addiction, mental or nervous disorders, non-medically necessary expenses, weight control, sexual dysfunction, medical examinations, investigative procedures, preventive treatment, nuclear or military-related activities, racing (other than foot racing), professional sports and criminal activities.
整容的治疗术、牙疾、眼睛折射疾病(除非是意外受伤造成的)、先天性缺陷、怀孕相关的疾病、爱滋病或通过性行为而感染的疾病、蓄意自伤、毒瘾、精神或神经失调、非必要医药开支、体重控制、性无能、医药检查、调查程序、预防性治疗、核子或军事活动、竞赛(除了竞走)、职业运动及犯罪活动。
 - Any person who travels outside Malaysia for more than 90 days.
任何离开马来西亚90天以上的人士。

- What is Pre-existing Condition?/什么是投保前的潜在疾病?**
Pre-existing Condition means Disability that the Insured Person has reasonable knowledge of on or before the effective date of insurance of the Insured Person. An Insured Person may be considered to have reasonable knowledge of a Pre-existing Condition where the condition is one for which:
先前原已存在的疾病意即受保人在保险生效之时或之前有合理认知的残疾情况。在以下的其中一种情况之下，一名受保人可被视为对现有状况拥有合理的认知：
 - The Insured Person had received or is receiving treatment;
受保人已接受或正接受治疗;
 - Medical advice, diagnosis, care or treatment has been recommended;
医药劝告、诊断、护理或治疗已被提出;
 - Clear and distinct symptoms are or were evident; or
清楚及明显的症状已显示出来;或
 - Its existence would have been apparent to a reasonable person in the circumstances. / 它的存在在于当时对理性的人显而易见。
- What is specified illnesses?/什么是特定疾病?**
Specified illness means the following Disabilities and its related complications:
特定疾病意即以下的残疾情况及相关的并发症：
 - Hypertension, cardiovascular disease and diabetes mellitus
高血压、心血管疾病和糖尿病
 - All tumours, cancers, cysts, nodules, polyps, stones of the urinary and biliary system / 所有肿瘤、癌症、胞囊、小瘤、息肉、泌尿系统及胆汁系统结石
 - All ear, nose (including sinuses) and throat conditions
所有耳朵、鼻子(包括鼻窦炎)和喉炎
 - Hernias, haemorrhoids, fistulae, hydrocele, varicocele
疝气、痔、瘻管、水囊肿、精索静脉曲张
 - Endometriosis including disease of the Reproductive System
子宫内膜异位包括生育系统疾病
 - Vertebro-spinal disorders (including disc) and knee conditions
脊椎失调(包括椎间盘)及膝盖疾
- What happens if I stay in a hospital room at a rate exceeding my insured Hospital Room & Board rate?
如果我住的病房收费率超过我投保的病房及膳食费，怎么办?**
If you confine in a published room rate higher than your insured Hospital Room & Board benefits, then under 'Upgraded Room & Board Co-Payment Condition', you will bear 20% of the other Eligible Expenses described in the Schedule of Benefits in the event of a claim.
如果您入住的病房收费率超过您投保的病房及膳食费利益，那么，在索偿时，依据“病房及膳食费升级条件”，您必须另外承担利益表里注明的其他可索赔费用的20%。
- What happens if I want to restart my lapsed policy?
如果我要续保已失效的保单，该怎么做?**
You will be subjected to the usual exclusion on Pre-existing Conditions, Specified illnesses and Waiting period of 30 days all over again. Hence we encourage you not to lapse your medical insurance policy.
您必须重新接受一般的拒保事项限制，如：投保前的潜在病疾、特定病疾及30天等候期。因此，我们不鼓励您终止您的医药保单。
- What is the consequence of non-disclosure of material facts in the proposal form?/在投保表格内故意隐瞒事实有什么后果?**
Persuant to Section 149(4) of the Insurance Act 1996, you are to disclose all matters which you know or reasonably in the circumstances could be expected to know to be relevant to our decision whether to accept the risk or not and the rates and terms to be applied, otherwise the policy issued may be void.

依1996年保险法令149(9)项条文，您必须透露全部您所知道或在合理情况下理应知道的事实，事关这将影响我们是否要承担此风险及须采用的保费率与条件，否则。此保单将作废。

- Who is Tokio Marine Insurans (Malaysia) Berhad?
Tokio Marine Insurans (Malaysia) Berhad 是一间怎样的公司?**
We are a subsidiary of Tokio Marine Asia Pte. Ltd. which in turn is owned by Tokio Marine Holdings, Inc. Japan - one of the largest insurer in the world. Please visit our website for more information: www.tokiomarine.com.my.
我们是日本Tokio Marine Holdings, Inc集团的旗下公司Tokio Marine Asia Pte. Ltd.的子公司，也是全世界最大的保险集团之一。欲知更多详情，请浏览我们的网站 www.tokiomarine.com.my



 Organ transplant 器官移植	 Monthly outpatient cancer or kidney dialysis treatment 每月门诊癌症治疗费或洗肾费用	 24-hours Worldwide Emergency Medical Assistance 24小时和全球紧急医疗援助和服务
 Reimburses medical charges incurred on transplantation surgery for the Insured Person being the recipient of the transplant of a Kidney, Heart, Lung, Liver or Bone Marrow.	 Reimburses medical charges incurred for the treatment of Cancer or Kidney failure provided such treatment is received at the outpatient department of hospital or a legally registered Cancer treatment center or Kidney dialysis center.	 This full indemnity program provides 24-hours and worldwide medical assistance up to a limit of RM1,750,000 per year. No geographical restriction is imposed.
 赔偿受保人因接受器官移植如肾脏，心脏，肺脏，肝脏或骨髓移植的相关手术费用。	 赔偿受保人在医院门诊，癌症治疗中心或洗肾中心接受癌症或洗肾治疗的相关费用。	 这个全面的保险配套将提供全球性每日24小时限额RM1,750,000的医疗援助，并无区域限制。