GROUP HOSPITALISATION & SURGICAL QUOTATION

Insured IMU UNIVERSITY

Date: 20/1/2026

TOKIO MARINE

	GROUP HOSPITAL & SURGICAL	
	TABLE OF BENEFITS	**A270**
1	Room & Board (Daily max up to 120 days)	270
2	Intensive Care Unit (Daily max up 30 days)	Full Reimbursement subject to MAXIMUM LIMIT PER DISABILITY provided the charges are within the recommendation of the Reasonable and Customary Charges
3	Hospital Services & Supplies	
4	Surgeon Fees	
5	Anaesthetist Fee	
6	Operating Theatre Fee	
7	Daily In-Hospital Physician's Visit (Max. 120 days)	
8	Pre-Hospital & Pre-Surgical Diagnostic Services (up to 31 days)	
9	Pre-Hospitalisation Specialist Fees (up to 31 days)	
10	Post-Hospitalisation Treatment (up to 31 days)	
11	Outpatient Physiotherapy Treatment (up to 31 days)	
12	Emergency Accidental Outpatient Treatment (within 24 hours after the accident & follow-up up to 31 days)	
13	Emergency Accidental Dental Treatment (within 48 hours after the accident & follow-up up to 31 days)	
14	Daycare Surgery	
15	Ambulance Charges (by road)	
16	Government Service Tax	
17	Daily Cash Allowance at GH (Max. 120 days)	80
18	Snatch Theft (Reimbursement of Replacement Items)	500
19	Sinseh/ Traditional Trmt (Up to 5 visits per year for accidental cause)	50/visit
20	Inpatient Treatment for Mental Illness (Annual)	2,500
21	Medical Report Fee	80
	MAXIMUM LIMIT PER DISABILITY	**30,000**
	DEDUCTIBLE PER OPGP VISIT (Item 29)	**50**
22	Annual Outpatient Cancer Treatment	15,000
23	Annual Outpatient Kidney Dialysis Treatment	15,000
24	Reimbursement of Tuition Fees - Max per Semester	12,500
25	Compassionate Visition Benefit	7,500
26	Emergency Medical Assistance and Services	200,000
27	Accidental Death & Disablement	30,000
28	Funeral Expenses	2,000
29	Outpatient General Practitioner Clinical Treatment (per Annum)	1000 (subject to dedt RM 50/visit)

SCHEDULE OF PREMIUM (RINGGIT MALAYSIA)	**WITH MEDICAL CARD FACILITY**	
Period Not Exceeding :-	**Without Service Tax**	**With 8% Service Tax**
1 month	126.60	136.73
2 months	189.90	205.09
3 months	253.50	273.78
4 months	316.50	341.82
5 months	379.80	410.18
6 months	443.10	478.55
7 months	474.75	512.73
8 months	506.40	546.91
9 months	538.05	581.09
10 months	569.70	615.28
11 months	601.35	649.46
12 months	633.00	683.64

1. 100% participation of ALL eligible **Non Malaysian students** aged not exceeding 65 years (next birthday). All persons insured must be named in the Policy.
2. Subject to TMIM's standard Group Policy terms, conditions & exclusions, and SST & Stamp Duty.
3. If any information, claims data or statement furnished to TMIM in incomplete, misrepresented, misstated or understated, then this Quotation or Policy issued hereunder will be null and void.
4. Please log on to our Website for "Product Disclosure Sheet" of this insurance product.
5. Upgraded Room & Board Co-Payment clause is **WAIVED** for this Quotation.
6. Policy Exclusions on 'Pre-existing Conditions' (12 months waiting period) and 'Specified Illnesses' (120 days waiting period) are **WAIVED**.
7. 'Medical Card' facility for Hospital admission/discharge into TMIM Extended Panel will be granted to each individual students and applicable to panel hospitals only. Outpatient GP claims will be on medical card facility for MiCare Panel clinics (inclusive of IMU Medical Clinic, Bukit Jalil) and subject to RM 50 deductible/visit. This deductible is to be paid by the student at the panel clinic.
8. Fees as published in 'Schedule of Fees' by MMA are deemed to be 'Reasonable & Customary Charges'.
9. This Proposal does not cover conditions resulting from any communicable diseases requiring quarantine by law.
10. The Sanction Limitation and Exclusion Clause is applicable.
11. SNATCH THEFT - Reimburse up to RM500 subject to a police report being lodged in the event of a loss or damage to the Insured Person's personal effects due to snatch theft. The reimbursement items are replacement fee for NRIC, passport, driving license, credit/charge cards, access cards for entry to building/parking lots, eye glasses, hand phone, wallets and purses. Policy report to be made within twenty-four (24) hours of occurrence. The insurance under this benefit is limited to one (1) claim only in respect of any one period of insurance.

Tokio Marine Insurans (Malaysia) Berhad
198601000381 (149520-U)
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12 SINSEH/TRADITIONAL TREATMENT- Reimburse the cost of Sinseh or Traditional Treatment including medicine incurred by the Insured Person as a result of an accident up to the amount specified in the Table of Benefits.

13 The Service Tax quoted is subject to change under the Service Tax Act 2018 and all Regulations passed by the Government of Malaysia.

14 The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit www.pidm.gov.my)

15 Inpatient Treatment for Mental Illness - If the insured person confined to hospiral for the treatment of a mental illness, in lieu of all the other benefits, the policy shall pay this benefit as provided under the schedule of benefits subject to the annual limits stated. The term "mental illness" shall mean a nervous disorder or the functional disorder of the psychic or mental constitution such as neuropsychosis, schizophrenia and others including any physiological or psychosomatic manifestations which necessitate the insured person to be confined in hospital for the medically required treatment.

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