TOKIO MARINE INSURANS (MALAYSIA) BERHAD 198601000381 (149520-U)

STAMP DUTY PAID

GROUP PERSONAL ACCIDENT
POLICY SCHEDULE /*JADUAL POLISI*

POLICY NO / **NO POLISI :** PGP-P0794216-WA-DIR-26

MALAYSIAN TOURIST GUIDES COUNCIL

7B JALAN AWAN KELARAI
TAMAN YARL
KUALA LUMPUR
58200 W.P. KUALA LUMPUR

WA-83-0005925N (WA-000571) MALAYSIAN TOURIST GUIDES COUNCIL
TEL :

In saving the earth and supporting the "**GREEN**" project, Tokio Marine Insurans (Malaysia) Berhad has adopted a paper less printing concept.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Insurans (Malaysia) Berhad or PIDM (visit www.pidm.gov.my).

Manfaat-manfaat yang dibayar di bawah sijil/polisi/produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi Tokio Marine Insurans (Malaysia) Berhad atau PIDM (layari www.pidm.gov.my).

Please log on to our website "www.tokiomarine.com" to view or to print the English and/or Bahasa Malaysia language Policy wording, terms, conditions and exclusions. For further enquiries, please contact your insurance intermediary or any of our offices as shown on the last page of this Policy Schedule.

If you have any complaints or feedbacks, you may call or write to our Customer Engagement Centre (Complaints Unit) at letusknow@tokiomarine.com.my or 1800 88 0812.

Jika anda mempunyai sebarang aduan atau maklumbalas, sila menghubungi unit aduan kami melalui letusknow@tokiomarine.com.my atau 1800 88 0812.

www.tokiomarine.com

Your policy wording code :

PGP61024

ORIGINAL

Your Insurance Partner

Rakan Insurans Anda

TOKIO MARINE INSURANS (MALAYSIA) BERHAD 198601000381 (149520-U)

Tell us your experience with Tokio Marine

GROUP PERSONAL ACCIDENT
POLICY SCHEDULE /*JADUAL POLISI*

POLICY NO. / *NO. POLISI* : PGP-P0794216-WA-DIR-26
(MASTER POLICY)

REPLACING COVER NOTE NO. :
MENGGANTIKAN NO. NOTA PERLINDUNGAN

REPLACING POLICY NO. :
MENGGANTIKAN NO. POLISI

ACCOUNT CODE : WA-83-0005925N (WA-000571)
KOD AKAUN MALAYSIAN TOURIST GUIDES COUNCIL

THE INSURED : MALAYSIAN TOURIST GUIDES COUNCIL
PIHAK DIINSURANSKAN

ADDRESS : 7B JALAN AWAN KELARAI
ALAMAT TAMAN YARL
KUALA LUMPUR
58200 W.P. KUALA LUMPUR

POSTCODE : 58200
POSKOD

PERIOD OF INSURANCE : **FROM** 01/01/2026 **TO** 31/12/2026 **(BOTH DATES INCLUSIVE)**
TEMPOH INSURANS ***DARI*** ***HINGGA*** ***(TERMASUK KEDUA-DUA TARIKH)***
ANY SUBSEQUENT PERIOD FOR WHICH YOU SHALL PAY AND WE SHALL AGREE TO ACCEPT A RENEWAL PREMIUM
SEBARANG TEMPOH YANG SELANJUTNYA DIMANA ANDA HENDAKLAH MEMBAYAR DAN KAMI AKAN BERSETUJU UNTUK MENERIMA PEMBAHARUAN PREMIUM

PREMIUM : RM 0.00
PREMIUM

SERVICE TAX : RM 0.00
CUKAI PERKHIDMATAN

STAMP DUTY : RM 10.00
DUTI SETEM

TOTAL : RM 10.00
JUMLAH

ANNUAL PREMIUM : RM 0.00
PREMIUM TAHUNAN

RISKS DETAILS
BUTIR-BUTIR RISIKO

INSURED PERSON : ON THE LIVES OF THEIR MEMBERS
NRIC / PASSPORT NO. :
AGE :
OCCUPATION :
OCCUPATION CLASS :

ITEM NO.	DESCRIPTION		TOTAL SUM INSURED (RM)
G01	BENEFIT A : DEATH	@ RM25,000.00 PER PERSON	0.00
G02	BENEFIT B : PERMANENT DISABLEMENT	@ RM25,000.00 PER PERSON	0.00
G05	BENEFIT D : MEDICAL EXPENSES	@ RM 7,500.00 PER PERSON	0.00

AGE LIMIT

IT IS HEREBY DECLARED AND AGREED THAT THE AGE LIMIT REFERRED TO UNDER CONDITIONS 3 OF THIS POLICY IS AMENDED TO READ AS BETWEEN 18 AND 75 YEARS OF AGE.

CONVEYANCE LIMIT

IT IS HEREBY DECLARED AND AGREED THAT THE MAXIMUM CONVEYANCE LIMIT UNDER PROVISOS 8 SHALL READ AS RM2,000,000.00 OR UP TO THE TOTAL SUM INSURED WHICHEVER IS THE LOWER.

SNATCH THEFT

THE AMOUNT REFERRED TO UNDER A051 SNATCH THEFT COMPENSATION CLAUSE IS RM300.00

SINSEH OR TRADITIONAL TREATMENTS

THE COMPANY WILL REIMBURSE THE COST OF SINSEH OR TRADITIONAL TREATMENT FURNISHED TO THE MEMBER BY A LEGALLY LICENSED

GROUP PERSONAL ACCIDENT
POLICY SCHEDULE /*JADUAL POLISI*

POLICY NO. : PGP-P0794216-WA-DIR-26
NO. POLISI

MEDICINE PRACTITIONER INCLUDING MEDICINE INCURRED BY THE MEMBER FOR TREATMENT OF BODILY INJURY RESULTING FROM A COVERED ACCIDENT UP TO A LIMIT OF RM250 PER ACCIDENT.

PAYMENT OF BENEFITS

IT IS HEREBY UNDERSTOOD AND AGREED THAT ANY BENEFITS PAYABLE UNDER THIS POLICY WILL BE PAID TO THE MALAYSIAN TOURIST GUIDES COUNCIL SDN BHD.

EXCLUDED OCCUPATIONS CLAUSE

IT IS HEREBY DECLARED AND AGREED THAT THE FOLLOWING CATEGORY OF OCCUPATIONS/PERSON WILL NOT BE COVERED UNDER THIS POLICY:

1. AIR CREWS AND ANY OCCUPATION CONDUCTED DURING FLIGHT ON AIRPLANES/ANY PERSON ENGAGED IN FLYING ACTIVITIES/ ANY PERSON ENGAGED IN ANY AERIAL ACTIVITIES AS A A PROFESSIONAL
2. RACING DRIVERS FOR MOTOR VEHICLE/BOAT
3. MINERS, UNDERGROUND AND TUNNELING WORKERS AND QUARRY WORKERS
4. POLICEMEN, NAVAL, MILITARY, AIR FORCES SERVICE OR OPERATIONS, ARMED FORCES AND CID PERSONNEL, LAW ENFORCEMENT OFFICERS
5. SECURITY GUARDS AND WATCHMEN
6. PROFESSIONAL SPORTS TEAM/ATHLETES/INSTRUCTORS/GUIDES/ COACHES
7. PROFESSIONAL UNDERWATER DIVERS
8. SHIP CREWS/WORKERS ON BOARD SHIP, WATERCRAFT, VESSELS OR BARGES
9. PERSON INVOLVED IN RACING OF ANY KIND OTHER THAN ON FOOT
10. FIRE FIGHTERS INCLUDING RESCUE WORKERS
11. PERSONS ENGAGED IN NIGHT CLUBS, MASSAGE PARLORS, PUBS OR THE LIKE
12. GRAIN ELEVATOR OPERATORS
13. PERSONS ENGAGED IN HAZARDOUS CHEMICAL MANUFACTURING/ SUPPLIERS
14. PERSONS ENGAGED IN SHIPBUILDING/SHIP REPAIRING, SHIP-BREAKING AND SHIP PAINTERS
15. PERSONS ENGAGED IN SHOOTING GALLERY
16. OFFSHORE OIL RIG/PLATFORM PERSONNEL
17. PERSONS INVOLVED/ENGAGED IN CONSTRUCTION OF TOWERS, STEEPLES, CHIMNEY SHAFTS AND/OR BUILDINGS OVER 100FT HIGH
18. FISHERMEN
19. PERSONS WITH PHYSICAL DEFORMITIES/IMPAIRMENT AND/OR SUFFERING FROM ANY CRITICAL ILLNESS OR SICKNESS
20. PERSONS ENGAGING IN HAZARDOUS SPORTS ACTIVITIES SUCH AS PARA-SAILING, SKY DIVING, BOBSLEIGHM, OCEAN GOING YACHTING, MOUNTAIN-CLIMBING, SCUBA DIVING AND BUNGEE JUMPING
21. PERSONS HANDLING EXPLOSIVES, AMMUNITION, FIREARMS OR WEAPONS OF MASS DESTRUCTION
22. STUNTMEN AND PROFESSIONAL ENTERTAINERS/PERFORMERS, ACROBATS, CIRCUS PERFORMERS
23. LOGGING/FORESTRY/JUNGLE CLEARING WORKERS AND WOOD WORKING MACHINISTS
24. PERSONS ENGAGED IN STEVEDORING AND FREIGHT HANDLING COMMERCIAL TRUCKING
25. DEMOLITION CONTRACTORS AND/OR WORKERS
26. HEAVY EQUIPMENT OPERATORS (EXCLUDING FORKLIFT OPERATORS)
27. PROFESSIONAL DEBT COLLECTORS
28. JOCKEYS
29. PERSONS ENGAGED IN AMBULANCE SERVICES
30. BOUNCERS AND PRIVATE INVESTIGATORS
31. PERSONS OF UNSOUND MIND

ADDITIONAL CONDITIONS

IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS POLICY COVERS THE MEMBERS OF MALAYSIAN TOURIST GUIDES' COUNCIL. IT IS A CONDITION OF THIS POLICY THAT:-

1) THE INSURED WILL SUBMIT TO THE COMPANY THE LIST OF REGISTERED MEMBERS BY DECLARING THE NAME, AGE, NRIC OR PASSPORT NUMBER, AGE AND OCCUPATION OF THE MEMBERS RS WITHIN 60 DAYS FROM THE EFFECTIVE DATE OF COVER OF THE THE MEMBERS.

GROUP PERSONAL ACCIDENT
POLICY SCHEDULE /*JADUAL POLISI*

POLICY NO. : PGP-P0794216-WA-DIR-26
NO. POLISI

PROVIDED ALWAYS THAT:-

A) MEMBERS WHO ARE MALAYSIAN WILL BE SUBJECT TO THE EXCLUDED OCCUPATIONS CLAUSE AS LISTED HEREIN.
B) MEMBERS WHO ARE NON-MALAYSIAN ARE ONLY COVERED WHILST WORKING AS TOUR GUIDE AND MUST POSSESS A VALID WORKING PERMIT AND/OR TOURIST GUIDE LICENCE ISSUED BY MINISTRY OF TOURISM MALAYSIA.

2) THE PREMIUM PAYABLE PER MEMBER IS AS FOLLOWS:
A) MEMBERS BETWEEN 18 YEARS TO 65 YEARS OF AGE - FLAT PREMIUM OF RM19.50
B) MEMBERS BETWEEN 66 YEARS TO 75 YEARS OF AGE - FLAT PREMIUM OF RM25.50

SUBJECT TO THE FOLLOWING CLAUSES / WARRANTIES / ENDORSEMENTS AS PRINTED ON THE POLICY OR ATTACHED HERETO :-

CODE	DESCRIPTION
A006	MEMO A (SRCC/DISAPPEARANCE & EXPOSURE)
A026	AMBULANCE FEE (RM250.00/ACCIDENT)
A035	FUNERAL EXPENSES ENDORSEMENT (RM2,000.00/PERSON)
A044	REPATRIATION EXPENSES (RM2,000.00 PER EMPLOYEE/INSURED PERSON)
A046	ELECTROCUTION CLAUSE
A048	HARMFUL INSECTS BITES, SNAKES BITES AND ANIMAL BITES ENDORSEMENT
A051	SNATCH THEFT COMPENSATION CLAUSE-AMOUNT STATED IN THE SCHEDULE (PER PERSON)
ASAN	SANCTION LIMITATION AND EXCLUSION CLAUSE
ASST	SERVICE TAX CLAUSE

TOKIO MARINE INSURANS (MALAYSIA) BERHAD

ISSUED AT KL MARKETING AGENCY **ON** 06/01/2026
DIKELUARKAN DI ***PADA***
NNS04109

(AUTHORISED SIGNATORY)
(TANDATANGAN YANG SAH)

CLAUSES / WARRANTIES / ENDORSEMENTS
FASAL-FASAL / WARRANTI / ENDORSMEN

POLICY NO. : PGP-P0794216-WA-DIR-26
NO. POLISI

A006 MEMO A (SRCC/DISAPPEARANCE & EXPOSURE)

A026 AMBULANCE FEE (RM250.00/ACCIDENT)

The Company will reimburse up to the RM250.00 (per accident) for charges by the hospital or by a private ambulance company for emergency/ambulance response and treatment on the Insured in respect of any accidental bodily injury sustained as aforesaid in the Policy.

A035 FUNERAL EXPENSES ENDORSEMENT (RM2,000.00/PERSON)

It is hereby declared and agreed that this Policy is extended to cover Funeral Expenses or Actual Expenses incurred whichever is the lesser but not exceeding RM2,000.00 per death for each life.

A044 REPATRIATION EXPENSES (RM2,000.00 PER EMPLOYEE/INSURED PERSON)

Reimbursement of actual cost involving the repatriation of the mortal remains of the deceased employee/insured person back to the country of origin of the employee/insured person in the event Benefit A is payable.

Subject to a maximum limit of RM2,000.00 per employee/insured person.

A046 ELECTROCUTION CLAUSE

It is hereby declared and agreed that notwithstanding anything contained herein this policy is extended to include accidental Death or Bodily Injury directly or indirectly by electrocution.

A048 HARMFUL INSECTS BITES, SNAKES BITES AND ANIMAL BITES ENDORSEMENT

It is hereby declared and agreed that the insurance by this policy is extended to cover the insured person against Death or Disablement and/or any other loss as herein defined arising out of or resulting from harmful insects bites, snakes bites and animal bites but EXCLUDING illness/disease transmitted by such insects, snakes and/or animals.

A051 SNATCH THEFT COMPENSATION CLAUSE-AMOUNT STATED IN THE SCHEDULE (PER PERSON)

In the event the Insured Person is a victim out of snatch theft, the Company will pay the snatch theft compensation for a sum as stated in the policy schedule. Provided always that the Insured Person suffered bodily injury and submits the police report to the Company.

ASAN SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under the United Nations, United States, United Kingdom and European Union resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to that insurer.

ASST SERVICE TAX CLAUSE

In compliance with the implementation of Service Tax on 1 September 2018 ("Effective Date"), it is hereby declared that Tokio Marine Insurans (Malaysia) Berhad ("TMIM") is required to charge the Insured

CLAUSES / WARRANTIES / ENDORSEMENTS
FASAL-FASAL / WARRANTI / ENDORSMEN

POLICY NO. : PGP-P0794216-WA-DIR-26
NO. POLISI

and the Insured is liable to pay TMIM the Service Tax due on policies commencing on and after the Effective Date and pro-rated premium for the period of the policy that spans over the Efective Date. The obligation of the Insured to pay Service Tax shall form part of the terms and conditions of the Policy.

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TOKIO MARINE INSURANS (MALAYSIA) BERHAD 198601000381 (149520-U)

PREMIUM DEBIT NOTE
NOTA DEBIT PREMIUM

POLICY NO. / ***NO. POLISI*** : PGP-P0794216-WA-DIR-26

DEBIT NOTE NO. / ***NO. NOTA DEBIT*** : M1466689

ACCOUNT NO. / ***NO. AKAUN*** : WA-83-0005925N (WA-000571)

AGENT NAME / ***NAMA EJEN*** : MALAYSIAN TOURIST GUIDES COUNCIL

DATE / ***TARIKH*** : 06/01/2026

THE INSURED / ***PIHAK DIINSURANSKAN*** : MALAYSIAN TOURIST GUIDES COUNCIL

ADDRESS / ***ALAMAT*** :
7B JALAN AWAN KELARAI
TAMAN YARL
KUALA LUMPUR
58200 W.P. KUALA LUMPUR

CLASS OF INSURANCE / ***KELAS INSURANS*** : GROUP PERSONAL ACCIDENT

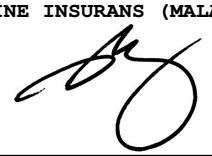
PERIOD OF INSURANCE / ***TEMPOH INSURANS*** : 01/01/2026 TO 31/12/2026

PARTICULARS / ***BUTIR-BUTIR***		**AMOUNT** / ***JUMLAH***
PREMIUM / ***PREMIUM***	: RM	0.00
SERVICE TAX **(0.00%)** / ***CUKAI PERKHIDMATAN***	: RM	0.00
STAMP DUTY / ***DUTI SETEM***	: RM	10.00
TOTAL / ***JUMLAH***	: RM	10.00

ISSUED AT :

TOKIO MARINE INSURANS (MALAYSIA) BERHAD
LEVEL 20, MENARA HAP SENG 3
PLAZA HAP SENG
NO.1, JALAN P.RAMLEE
50250 KUALA LUMPUR

TOKIO MARINE INSURANS (MALAYSIA) BERHAD



(AUTHORISED SIGNATORY)
(TANDATANGAN YANG SAH)

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TOKIO MARINE INSURANS (MALAYSIA) BERHAD 198601000381 (149520-U)

Service Tax Number : W10-1808-31013285

LEVEL 20, MENARA HAP SENG 3,
PLAZA HAP SENG, NO. 1, JALAN P.RAMLEE,
50250 KUALA LUMPUR.

INVOICE
INVOIS

POLICY NO. / ***NO. POLISI*** : PGP-P0794216-WA-DIR-26

INVOICE NO. / ***NO. INVOIS*** : A1747686

ACCOUNT NO. / ***NO. AKAUN*** : WA-83-0005925N (WA-000571)

DATE / ***TARIKH*** : 06/01/2026

THE INSURED / ***PIHAK DIINSURANSKAN*** : MALAYSIAN TOURIST GUIDES COUNCIL

ADDRESS / ***ALAMAT*** : 7B JALAN AWAN KELARAI
TAMAN YARL
KUALA LUMPUR
58200 W.P. KUALA LUMPUR

CLASS OF INSURANCE / ***KELAS INSURANS*** : GROUP PERSONAL ACCIDENT

PERIOD OF INSURANCE / ***TEMPOH INSURANS*** : 01/01/2026 TO 31/12/2026

PARTICULARS / ***BUTIR-BUTIR***				**AMOUNT** / ***JUMLAH***
PREMIUM / ***PREMIUM***		:	RM	0.00
REBATE / ***REBAT***	**-0.00%**	:	RM	0.00
SUBTOTAL / ***JUMLAH KECIL***		:	RM	0.00
SERVICE TAX / ***CUKAI PERKHIDMATAN***	**0.00%**	:	RM	0.00
SUBTOTAL AFTER SERVICE TAX / ***JUMLAH KECIL SELEPAS CUKAI PERKHIDMATAN***		:	RM	0.00
STAMP DUTY / ***DUTI SETEM***		:	RM	10.00
NET TOTAL / ***JUMLAH BERSIH***		:	RM	10.00

Note:
This policy is subjected to Service Tax under the Service Tax Act 2018 and all Regulations passed by the Government of Malaysia from time to time.
Polisi ini dikenakan Cukai Perkhidmatan di bawah Akta Cukai Perkhidmatan 2018 dan semua Peraturan yang diluluskan oleh Kerajaan Malaysia dari semasa ke semasa.

TOKIO MARINE INSURANS (MALAYSIA) BERHAD

(AUTHORISED SIGNATORY)
(TANDATANGAN YANG SAH)

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Thank You For Insuring With Us

TOKIO MARINE INSURANS (MALAYSIA) BERHAD (Co. No. 198601000381 (149520-U))

HEAD OFFICE (KUALA LUMPUR)

Level 20, Menara Hap Seng 3, Plaza Hap Seng, No. 1, Jalan P.Ramlee, 50250 Kuala Lumpur.
Tel : 03 - 2027 8200 / 03 - 2789 8800 Fax : 03 - 2022 2295

Website : www.tokiomarine.com

BRANCHES / CAWANGAN

NORTHERN REGION

ALOR SETAR BRANCH

Unit 3, 1st Floor, No. 55,
Bangunan EMUM 55,
Jalan Gangsa, 05150 Alor Star,
Kedah Darul Aman
Tel : 04 - 734 0988
Fax : 04 - 734 9088

PENANG BRANCH

1B-G-18, One Precinct,
Lengkok Mayang Pasir,
11950 Bayan Baru, Penang
Tel: 04 - 638 6638 / 638 6778
Fax: 04 - 638 3258

IPOH BRANCH

No. 260 & 262,
Jalan Sultan Iskandar,
30000 Ipoh,
Perak Darul Ridzuan
Tel : 05 - 253 8076 / 242 9885
Fax : 05 - 255 7648

CENTRAL REGION

KLANG BRANCH

3-1, 5-1 & 5-2, Jalan Tiara 2D/KU1,
Bandar Baru Klang,
41150 Klang,
Selangor Darul Ehsan
Tel : 03 - 3345 1928
Fax : 03 - 3343 8981

SEREMBAN BRANCH

12-1, 12-2 & 13-1, 13-2,
(1st & 2nd Floor),
Jalan Era Square 2, Era Square,
70200 Seremban,
Negeri Sembilan Darul Khusus
Tel : 06 - 768 8100
Fax : 06 - 768 8105

PETALING JAYA SALES OFFICE

Level 3, Block B, Axis Business Park,
No. 10, Jalan Bersatu 13/4,
46200 Petaling Jaya.
Selangor Darul Ehsan
Tel : 03- 7931 3166
Fax : 03- 7931 3163

SOUTHERN REGION

MELAKA BRANCH

No 61, 61-1 & No 63, 63-1, Jalan KLJ 6,
Taman Kota Laksamana Jaya,
75200 Melaka
Tel: 06 - 288 9139 / 288 9130
Fax: 06 - 288 9102

JOHOR BAHRU BRANCH

Suite 9.2, Level 9, Menara Pelangi
No. 2, Jalan Kuning, Taman Pelangi
80400 Johor Bahru,
Johor Darul Takzim
Tel : 07 - 336 3071 / 336 0137
Fax : 07 - 336 5901

BATU PAHAT BRANCH

Suite 1, 12th Floor, Wisma Sing Long,
No. 9, Jalan Zabedah,
83000 Batu Pahat,
Johor
Tel : 07 - 438 0919
Fax : 07 - 432 7919

SEGAMAT BRANCH

No. 26, Ground, 1st & 2nd Floor,
Jalan Utama 2/4, Taman Utama,
85000 Segamat,
Johor
Tel : 07 - 931 9760 / 9761 / 9762
Fax : 07 - 931 9764

EAST COAST

MENTAKAB BRANCH

No. 27 - 29, 1st Floor,
Jalan Mok Hee Kiang,
28400 Mentakab,
Pahang Darul Makmur
Tel : 09 - 270 1033
Fax : 09 - 270 1030

KUANTAN BRANCH

No. A-1, Second and Third Floor,
Jalan Haji Ahmad 4,
25300 Kuantan,
Pahang
Tel : 09 - 513 2616
Fax : 09 - 513 2610

KUALA TERENGGANU BRANCH

Lot 4231, 1st Floor,
Wisma Chua Ah Kee,
Off Jalan Sultan Ismail,
20200 Kuala Terengganu,
Terengganu
Tel : 09 - 624 9522 / 9523 / 622 2561
Fax : 09 - 624 9524

KOTA BHARU BRANCH

Ground Floor, Tokio Marine Life
Building,
789 J, Jalan Gajah Mati,
15000 Kota Bharu,
Kelantan Darul Naim
Tel : 09 - 743 7337
Fax : 09 - 743 0925

EAST MALAYSIA REGION

KUCHING BRANCH

Lot 550, 551 & 552,
1st Floor, Wisma Cheema,
Jalan Tun Ahmad Zaidi Adruce,
93400 Kuching, Sarawak
Tel : 082 - 428 950
Fax : 082 - 426 788

SIBU BRANCH

No. 13 & 15,1st Floor,
Lorong Mahsuri 1B,
Off Jalan Pedada,
96000 Sibu, Sarawak
Tel : 084 - 338 349
Fax : 084 - 332 349

MIRI BRANCH

Lot 1932, 1st Floor
Marina Square 2,
Marina Parkcity,
98000 Miri, Sarawak
Tel : 085 - 419 349 / 429 349
Fax : 085 - 439 349

KOTA KINABALU BRANCH

Lot 4 & 5, 1st & 2nd Floor,
Jalan Pantai,
88000 Kota Kinabalu, Sabah
Tel : 088 - 258 111
Fax : 088 - 261 059 / 261 896

SANDAKAN BRANCH

Bangunan Tokio Marine Life,
Lot 6, Block 7, Bandar Indah,
Mile 4, North Road,
90000 Sandakan, Sabah
Tel : 089 - 222 978 / 578 / 223 578
Fax : 089 - 218 898

TAWAU BRANCH

First Floor & Second Floor, TB74,
Lot P3, Kubota Sentral,
Jalan Chong Thien Vun,
91000 Tawau, Sabah
Tel : 089 - 767 799
Fax : 089 - 756 118