

Table of Indemnity

Losses	% of Sum Assured
(i) Total and Permanent Disability	150%
(ii) Loss of or Total Permanent Loss of Use of:	
- 2 Limbs	150%
- 1 Limb	125%
- 1 Limb and Total Permanent Loss of Sight of 1 eye	150%
(iii) Sight - Total Permanent Loss of:	
- Sight in both eyes	150%
- Sight of 1 eye	100%
- The lens of 1 eye	50%
(iv) Speech and Hearing - Total Permanent Loss of:	
- Speech and Hearing	150%
- Speech	50%
- Hearing of both ears	75%
- Hearing of one ear	25%
(v) Hand - Loss of or Total Permanent Loss of Use of:	
- 4 Fingers and Thumb of one hand	70%
- 4 Fingers of one hand	40%
- Thumb (both phalanges per thumb)	30%
- Thumb (1 phalanx per thumb)	15%
- Finger (3 phalanges per finger)	10%
- Finger (2 phalanges per finger)	7.50%
- Finger (1 phalanx per finger)	5%
(vi) Foot - Loss of or Total Permanent Loss of Use of:	
- All Toes of 1 foot	15%
- Great Toe - 2 phalanges	5%
- Great Toe - 1 phalanx	3%
- Other than great Toe, each Toe	1%
(vii) Leg:	
- Fractured leg or patella with established non-union	10%
- Shortening of leg by at least 5 cm	7.50%
(viii) Third Degree Burns:	
Head - Damage as a percentage of total body surface area:	
- Equals to or greater than 2% but less than 5%	50%
- Equals to or greater than 5% but less than 8%	75%
- Equals to or greater than 8%	100%
Body - Damage as a percentage of total body surface area:	
- Equals to or greater than 10% but less than 15%	50%
- Equals to or greater than 15% but less than 20%	75%
- Equals to or greater than 20%	100%

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Group which has over 130 years of history. As at March 2015, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$29 billion and total assets of around US\$174 billion. With its presence spreading over 469 cities in 37 countries, Tokio Marine is indisputably one of the largest insurance groups in the world.

Our reputation in Singapore as a leading life insurer has been gained through our strong historical investment returns, disciplined underwriting and careful expense management.

We are committed to bring meaningful product solutions to meet your individual and corporate insurance needs.

Driven by Customer-focus, Integrity and Excellence as our core values, we endeavour to be your preferred insurance partner for life.

Speak to your preferred Adviser
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TM Corporate Personal Accident

Protecting you at work and at home



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About the Plan

TM Corporate PA is a non-participating, yearly renewable plan specially designed to provide financial assistance in expenses associated with injuries, disability and death arising from accident or sickness.

TM Corporate PA helps to ease your financial burdens when an accident or a sickness occurs so you can concentrate on getting back on track and continue pursuing your goals.



Benefits of the Plan

Worldwide Coverage — 24/7

Whether at home, at work or travelling overseas for business or leisure, you can be assured that TM Corporate PA has you covered round the clock anywhere in the world.

Freedom of Choice

Choose your preferred method of medical treatment when the need arises. Be it western medicine or TCM that you prefer, let the Medical Reimbursement Benefit ease your financial worries.

The Mobility Aids Reimbursement Benefit also gives you the freedom to select the most suitable ambulatory aid or assistive device to support your road to recovery.

Multiplied Benefits

The plan offers an Accidental Death Benefit of 100% of the sum assured. Should an accident result in dismemberment, total and permanent disability or burns, the plan covers up to 150% of the sum assured as set out in the Table of Indemnity. 200% of the sum assured is payable should an accidental death occur when travelling on public transport¹ anywhere in the world. These multiplied benefits give you and your loved ones the peace of mind that you need.

Free Child Cover

When both parents or legal guardians sign up for the same plan type, ALL your little ones get to enjoy Child Cover at no additional cost!

No tedious upfront application process – we only need to verify your child's or children's particulars at the point of claim.

Customised Packages

TM Corporate PA comes in three packaged plans, designed to suit your individual needs:

Basic Benefits	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)
Accidental Death Benefit ² (sum assured)	50,000	100,000	200,000
Double Indemnity Benefit ²	100,000	200,000	400,000
Accidental Dismemberment and Burns Benefit ³	Up to 75,000	Up to 150,000	Up to 300,000
Medical Reimbursement Benefit (per accident or sickness)	Up to 2,000	Up to 3,000	Up to 5,000
Sub-Limit for Out-Patient ⁴ : including Traditional Chinese Medicine (TCM), Chiropractic and/or Dental Treatment	500	500	500
Mobility Aids Reimbursement Benefit (per accident)	Up to 1,000	Up to 2,000	Up to 3,000
Free Child ⁵ Cover (unlimited number of children)			
Accidental Death Benefit	5,000	10,000	20,000
Double Indemnity Benefit	10,000	20,000	40,000
Medical Reimbursement Benefit (per policy year per Child)	Up to 200	Up to 300	Up to 500
Sub-Limit ⁴ : TCM	50	50	50

Table 1

Note: Benefits in Table 1 are claimable for any losses and expenses sustained within 180 days from the date of accident or sickness.

Enhanced Scope of Cover

Enjoy added peace of mind knowing that this plan covers you and your loved ones for injury and sickness even as a result of:

- Strike, Riot and Civil Commotion
- Exposure to Natural Disasters
- Hijack, Murder & Assault
- Food Poisoning
- Dengue Fever
- Motor-Cycling
- Act of Terrorism
- Disappearance
- Hand, Foot and Mouth Disease
- Insect/Animal Bites, Sting or Attack
- High Risk Activities⁶
- Suffocation by Smoke, Poisonous Fumes, Gas & Drowning

Who Can Apply

You may apply for TM Corporate PA if you are an employee or spouse of the employee:

- whose company is an existing Tokio Marine Life Insurance Singapore Ltd. (TMLS) Group Insurance client; or
- whose company is a new TMLS Group Insurance client; or
- whose company is using this plan as part of the employee benefits programme with minimum three sign-ups; and
- who does not belong to a Class 4⁷ occupation category

¹ Public transport means any regularly scheduled transportation mode operated by a carrier duly licensed by the local government for the local public interest. This excludes all types of transportation which are chartered or arranged even if the services are regularly available.

² Any amount payable under Accidental Death Benefit and/or Double Indemnity Benefit will be reduced by all amounts previously paid or payable under Accidental Dismemberment and Burns Benefit.

³ Apart from dismemberment and burns, any losses under Accidental Dismemberment and Burns Benefit is payable after the end of 6 months from the disability date as diagnosed by medical practitioner. The maximum claim limit is 150% of the sum assured per policy, including all prior claims under this benefit. No additional claim shall be payable under this benefit for any specific body part which is part of a greater body part for which a claim is payable under the policy.

⁴ All Sub-Limits form part of the overall limit for the respective Medical Reimbursement Benefit.

⁵ "Child" means the life assured's biological or legally adopted child (including legal guardianship) who is unmarried, unemployed and who is between one month old and 21 years old next birthday. The plan covers any child who is a full time student until 25 years old next birthday. Any child enlisted pursuant to the Enlistment Act (Cap 93) is excluded.

⁶ High Risk Activities mean engaging in winter sports, ice hockey, horse riding, polo playing, canoeing, sailing, windsurfing, mountaineering, rock climbing, caving, potholing, hunting, hang gliding, sky diving, parachuting, scuba diving, boxing, wrestling or martial arts activity, solely on a recreational basis with a properly licensed body which provides services for the above activities, excluding such engagement in the professional or competition capacity.

⁷ Occupations which are hazardous in nature, for example, (i) manual work involving the use of cutting tool and machinery, (ii) sportsman, divers, welders, military, police, civil defence service, vessel or aircraft crew, construction workers, ship repairers, or external work involving height above 60 feet. This classification is not exhaustive and will be determined by TMLS on case-by-case basis.

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is underwritten by Tokio Marine Life Insurance Singapore Ltd. and is only available through our authorised distributors. Kindly obtain the required product disclosures and seek the advice from our financial adviser before making a commitment to purchase this plan. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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Information shown in this marketing material is for reference only and is correct as at 21 October 2015.