

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.

- ¹ Sickness means a physical condition marked by a pathological deviation from the normal healthy state and contracted by the life assured after 30 days from the commencement date of the policy.
- ² Daily Cash Benefits, Hospital Expense, Pre-Hospitalisation Tests & Services and/or Post Hospitalisation Tests & Services are claimable on the same-confinement basis, subject to the applicable limits set in the Tables 1 & 2. Same-confinement means two or more hospitalisations due to the same accident and/or sickness with all of its complications, which shall be regarded as one (1) Confinement if such periods of hospitalisation are not separated by more than 90 days. Confinement means a continuous period of at least 6 hours as an inpatient in a hospital due to an injury by an accident or a sickness and for which a room charge is incurred.
- ³ Daily Cash Benefit for hospitalisation in Singapore and overseas shall not exceed 500 days in aggregate for the same-confinement.
- ⁴ Emergency Out-Patient Treatment (Accident) Reimbursement is not claimable for the same accident or sickness.
- ⁵ 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.

For policies distributed in Singapore:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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

Speak to your preferred Adviser
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TM Corporate Hospital Cash

Ensuring you get financial assistance
for a worry-free recovery



Tokio Marine
Life Insurance Singapore Ltd.

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Life & Health | Property & Casualty



About the Plan

TM Corporate Hospital Cash is a non-participating, yearly renewable plan specially designed to provide you with financial assistance in the form of a Daily Cash Benefit in the event of hospitalisation due to sickness¹ or an accident.

Let TM Corporate Hospital Cash take away your financial burdens, so you only need to focus on getting the best medical attention to a full recovery.



Benefits of the Plan

Worldwide Coverage — 24/7

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

Daily Cash Benefit

Do not let a hospital stay get you worried about other financial commitments that you need to take care of. Receive Daily Cash Benefit for each day of hospitalisation, whether in Singapore or overseas, due to an accident or a sickness.

Intensive Care Unit (ICU) Benefit

Should there be a need for intensive care at the hospital in Singapore or overseas due to an accident or a sickness, you can receive a daily ICU Benefit of up to 30 days in addition to the applicable Daily Cash Benefit set in Table 1, depending on the cause of the claim. Now you can really have the peace of mind to seek the best medical attention you need and be on the road to recovery.

Customised Packages

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

Daily Cash Benefits ²	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
Hospitalisation due to sickness (max. 500 days, including up to 90 days for hospitalisation outside Singapore)	50	100	250
Hospitalisation in Singapore due to an accident ³ (max. 500 days)	150	300	750
Hospitalisation overseas due to an accident ³ (max. 90 days)	200	400	1,000
Intensive Care Unit (ICU) Benefit (max. 30 days)	150	300	750

Table 1

Note: Each Daily Cash Benefit term in Table 1 are named for ease of understanding purposes. They differ from that in the Policy Contract.

Reimbursement Benefits

To ease your financial worries even further, TM Corporate Hospital Cash provides you with additional financial assistance for medical fees incurred in Singapore or overseas hospital or registered clinic.

Reimbursement Benefits	Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)
Hospital Expense ² (fees incurred within 365 days from the date of accident or sickness)	Up to 2,000	Up to 3,000	Up to 6,000
Pre-Hospitalisation Tests & Services ² (fees incurred within 30 days before the first incidence of hospitalisation)	Up to 300	Up to 600	Up to 1,000
Post-Hospitalisation Tests & Services ² (fees incurred within 60 days from the date of discharge from hospital)	Up to 500	Up to 1,000	Up to 2,000
Emergency Out-Patient Treatment (Accident) (fees incurred in hospital within 24 hours following an accident)	Up to 300	Up to 600	Up to 1,000
Day Surgery ⁴ (Out-patient surgery fee incurred in hospital or registered clinic due to an accident or a sickness)	Up to 300	Up to 600	Up to 1,000

Table 2

Enhanced Scope of Cover

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

- Strike, Riot and Civil Commotion
- Act of Terrorism
- Suffocation by Smoke, Poisonous Fumes, Gas & Drowning
- Exposure to Natural Disasters
- Hijack, Murder & Assault
- Food Poisoning
- Insect/Animal Bites, Sting or Attack, including dengue fever

Who Can Apply

You may apply for TM Corporate Hospital Cash if you are an employee or a dependant 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 4⁵ occupation category