



**TOKIO MARINE**  
INSURANCE GROUP

## About Us

Tokio Marine Insurance Singapore Ltd. has a leading presence in Singapore's general insurance industry. With a paid-up capital of S\$100 million and total shareholders' equity exceeding S\$360 million, we are rated "A" by the international rating agency, Standard & Poor's. By providing you with a varied array of general insurance plans, we are able to adapt to the wide ranging needs of our clientele, consisting of both individuals and corporations.

Through our dedication to service excellence and expertise in general insurance, we strive to be your preferred insurance partner by providing you with quality insurance solutions to meet your needs.

20 McCallum Street #09-01  
Tokio Marine Centre  
Singapore 069046  
Tel: (65) 6221 6111  
Email: [tms@tokiomarine.com](mailto:tms@tokiomarine.com)  
Website: [www.tokiomarine.com/sg](http://www.tokiomarine.com/sg)  
Company Reg. No.: 192300014M  
GST Reg. No.: M2-0000023-4

**TMIS/365/0123**

# TM 365

## Personal Accident Insurance Protection

for you and your loved ones















Tokio Marine  
Insurance Singapore Ltd

[tokiomarine.com](http://tokiomarine.com)  
Life & Health | Property & Casualty

Accidents can happen anywhere, anytime. Such mishaps take only seconds to turn life upside down, draining you emotionally and financially. TM 365 ensures that at least your financial worries are taken care of should the unexpected happens to you and your family. Protect yourself and your loved ones from life uncertainties with TM 365 today!

## Special Benefits At A Glance

-  Provide you and your loved ones **Worldwide Round-The-Clock Coverage** for death or permanent disablement due to accidents.
-  Up to **150% of Capital Sum Insured\*** is payable in the event of **Permanent Disablement!**
-  Protect you and your loved ones against **War and Acts of Terrorism!**
-  Pay up to **10% of Capital Sum Insured\*** when in **Coma** due to an accident.
-  **Second and Third Degree Burns** are covered.
-  Extra protection against **Food Poisoning, Insect/Animal Bites, Exposure to Natural Elements, Motorcycling** and many more!
-  Wherever you are, if you need any **Emergency Medical Assistance**, simply call our 24 hours hotline at **+65 6225 8647 (+65 6CAL TMIS)**.
-  **Automatic Increase in Sum Insured up to 25%** for capital sum insured\* as well as medical expenses.
-  Enjoy **10% Savings if you protect 2 Family Members** and **15% Savings for 3 or More Family Members!**
-  If you or your spouse passes away due to an accident, **Family Protector** will protect the surviving insured family members for **Another 6 Months Free**.
-  From the day you receive the policy, enjoy a **Free Look Period** to review it. If you are not satisfied, simply return the policy to us within 14 days for a **Full Refund**.
-  **Dengue & Zika** virus infection covered!

\*Capital Sum Insured means the sum insured for Accidental Death.

## Schedule of Benefits

Maximum Benefits  
Per Insured Person

Essential Covers	Plan A	Plan B	Plan C	Plan D
<b>1. Accidental Death or Permanent Disablement</b> Pay you a lump sum benefit in the event of your death or permanent disablement.	\$50,000	\$100,000	\$200,000	\$300,000
<b>2. Double Indemnity for Accident on Public Conveyance</b> Pay you double the Capital Sum Insured* benefit in the event of your death whilst travelling as a passenger on a public conveyance. Excludes claims due to Acts of Terrorism.	\$100,000	\$200,000	\$400,000	\$600,000
<b>3. Medical Expenses for Accidents</b> (per accident) (A) Treatment by Chinese Physician & Chiropractor (sub-limit per accident) Reimburse you for inpatient and outpatient medical expenses incurred, including expenses for treatment by Chinese Physician and Chiropractor.	\$2,000 \$500	\$4,000 \$1,000	\$6,000 \$1,500	\$8,000 \$2,000
<b>4. Weekly Income Benefit<sup>A</sup></b> (per accident) (A) Temporary Total Disablement (TTD) (B) Temporary Partial Disablement (TPD) Provide you a weekly benefit up to 104 weeks if you suffer from TTD or TPD.	\$50 \$25	\$100 \$50	\$200 \$100	\$300 \$150
<b>5. Recuperation Benefit</b> (per accident) Pay you a daily recuperation benefit up to 365 days during hospitalisation.	\$50	\$100	\$150	\$200
<b>6. ICU Recuperation Benefit</b> (per accident) Provide you a daily recuperation benefit up to 30 days when you are warded in ICU.	\$100	\$200	\$300	\$400
<b>7. Emergency Medical Evacuation &amp; Repatriation of Mortal Remains</b> (per policy period) Cover the expenses incurred for emergency medical evacuation and repatriation of mortal remains services provided by our 24 hours hotline assistance whilst you are overseas.	\$20,000	\$30,000	\$40,000	\$50,000
<b>8. Trauma Support</b> (per policy period) Indemnify you for expenses incurred for counselling if you are diagnosed for post-traumatic stress disorder as a result of suffering from Permanent Disablement#.	\$1,500	\$2,000	\$2,500	\$3,000
<b>9. Mobility Aid &amp; Prosthesis</b> (per policy period) Reimburse you for the purchase or rental of mobility aid such as wheelchair, crutches, hearing aid, artificial limb, etc.	\$1,500	\$2,500	\$3,500	\$4,500
<b>10. Home &amp; Vehicle Modifications</b> (per policy period) Cover you for expenses incurred in modifying your residence or vehicle if you suffer from Permanent Disablement#.	\$3,000	\$4,000	\$5,000	\$6,000

\* Capital Sum Insured means the sum insured for Accidental Death.

<sup>A</sup> Only 50% of the benefits will be payable when you are unemployed or unable to provide proof of income.

# Benefits are payable upon Permanent Disablement where at least 100% of the Capital Sum Insured is payable.

# Schedule of Benefits

## Maximum Benefits Per Insured Person

Essential Covers	Plan A	Plan B	Plan C	Plan D
11. <b>Caregiver Grant</b> (per policy period) <small>Pay you a lump sum benefit to hire a caregiver if you suffer from Permanent Disablement*.</small>	\$3,000	\$4,000	\$5,000	\$6,000
12. <b>Compassionate Fund</b> <small>Provide your family a lump sum benefit in the event of your death.</small>	\$10,000	\$20,000	\$30,000	\$40,000

## Optional Cover

1. <b>Child Protector</b> <small>For a greater peace of mind, you can protect your dependent child(ren) against all the above covers except Item 4.</small>	<small>50% of the benefits under the lower plan selected between you and your spouse. The highest plan available to your child(ren) is Plan C.</small>	<small>Not Applicable</small>
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# Annual Premium

## Per Insured Person (before GST)

Essential Covers	Plan A	Plan B	Plan C	Plan D
Class 1	\$85.00	\$130.00	\$230.00	\$330.00
Class 2	\$110.00	\$180.00	\$320.00	\$450.00
Class 3	\$200.00	\$280.00	\$500.00	\$740.00

Optional Cover	Plan A	Plan B	Plan C	Plan D
Child Protector	\$40.00	\$65.00	\$115.00	<small>Not Applicable</small>

## Classification of Your Occupation

Class 1	Your occupation is of an indoor and non-manual nature in a non-hazardous environment. For example, administrative, clerical and managerial professions, indoor sales/marketing (more than 50% of your time is in the office), lawyers, medical practitioners, homemakers, full-time students and retirees.
Class 2	Your occupation is of an outdoor nature or requires occasional manual work not involving the use of tools or machinery. You are not exposed to any special hazards. For example, chauffeurs, outdoor sales/marketing, insurance advisors, property agents and waiters/waitresses.
Class 3	Your occupation is manual in nature and involves the use of tools or machinery (other than woodworking machinery). For example, bakers, carpenters, chefs, drivers, hawker/market stallholders and plumbers.




This product is not suitable for you if you are engaged in the following activities or occupations: (1) aviation activities, crew of aircraft or vessel (2) work involving heights, underground and underwater (3) on board vessels, platforms, offshores, oil and gas rigs (4) fire fighters, military and police force personnel (5) professional sports team, racers and jockeys (6) manufacturing and handling of explosive substances and hazardous chemicals (7) construction/unskilled workers, welders and crane operators.

## Important Notes:

- All amounts shown are in Singapore Dollars.
- Benefits under this insurance will be payable only upon death, permanent disablement or injury due to an accident.
- You, your spouse or your dependent child(ren) must be a Singapore citizen, Singapore Permanent Resident or foreigner who is holding a valid employment pass, work permit, dependent pass, student pass or social visit pass and residing in Singapore.
- You or your spouse must be between 18 years old and 70 years old at the commencement of this insurance. If enrolled under this insurance before 65 years old and there is no lapse in cover, this insurance is renewable until 85 years old. However, once you or your spouse is 75 years old and above, only Plan A, B or C can be selected.
- Your dependent child(ren) must be at least 1 month old at the commencement of this insurance and you can continue to cover them under this insurance until they are 21 or 25 (if studying full time in tertiary institutions).
- If you or your spouse is a homemaker, full-time student, retiree or unemployed, only plan A, B, or C can be selected.
- If you, your spouse or your dependent child(ren) has/have more than one policy with us covering against Terrorism, the total maximum amount payable for Acts of Terrorism for all the policies shall not exceed \$500,000 per person.
- When more than one person is insured under the policy, the total maximum amount payable under the policy is further subjected to a conveyance/event limit.
- This insurance does not cover:
  - Pre-existing condition or disability;
  - Suicide or attempted suicide while sane or insane, self-inflicted injury, pregnancy (except for miscarriage due to an accident) and childbirth.

There are other conditions where the benefits under this insurance will not be payable. Please refer to the policy wordings for details.
- Premiums rates are non-guaranteed and may be reviewed from time to time.
- You or we may cancel the policy by giving each other prior notice in writing. Please refer to the policy wordings for the cancellation conditions and applicable charges.
- If you or your spouse wish(es) to nominate a beneficiary, please contact your intermediary for the relevant forms.
- 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 coverage, where applicable, please contact us or visit the General Insurance Association (GIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

## Interested?

-  MEET your intermediary.
-  CLICK ON to [www.tokiomarine.com.sg](http://www.tokiomarine.com.sg)
-  CALL US at 6221 6111.



Please scan here for more product information.

This brochure is for general information only and is not a contract of insurance. Please refer to the policy wordings for the precise terms, conditions and exclusions.

### Intermediary's Name and Code:

### Important Notice

1. Statement pursuant to Section 25(5) of the Insurance Act, Cap. 142 (or any future amendments to it), you must disclose in this application form, fully and faithfully, all the facts which you know or ought to know. Otherwise, the policy issued may be void.
2. Where the policy is issued to an individual, this insurance is subject to full premium payment before cover commences. Otherwise, this insurance is subject to the Premium Payment Warranty applied to the policy.
3. This insurance will not be in force until the proposal has been accepted by us.
4. This brochure is for general information only and is not a contract of insurance. Please refer to the policy wordings for the precise terms, conditions and exclusions.

### Your Details (Policy Holder)

If the policy is issued under an individual name, please complete this section.

Name:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
NRIC/Passport No.:	Date of Birth: D D - M M - Y Y Y Y
Postal Address:	
Contact No.: (Mobile)	(Office) (Home)
Email:	
Nationality:	Marital Status:

If the policy is issued under a corporate/company name, please complete this section.

Name:	Registration No.:
Nature of business:	
Postal Address:	
Contact No.: (Mobile)	(Office) Contact Person:

### Your Details (Self)

Name:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
NRIC/Passport No.:	Date of Birth: D D - M M - Y Y Y Y
Nationality:	Marital Status:
Occupation:	
Plan: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D	Class: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3

### Your Spouse's Details (if enrolling)

Name:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
NRIC/Passport No.:	Date of Birth: D D - M M - Y Y Y Y
Occupation:	Nationality:
Plan: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D	Class: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3

### Your Child's Details (if enrolling)

Name:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
NRIC/Passport No.:	Date of Birth: D D - M M - Y Y Y Y
Plan: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Nationality:

### Your Child's Details (if enrolling)

Name:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female
NRIC/Passport No.:	Date of Birth: D D - M M - Y Y Y Y
Plan: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	Nationality:

### Period of Insurance

From: D D - M M - Y Y Y Y for 12 months

### Choice of Covers and Premiums (before GST)

Essential Covers	Premium
Self	\$
Spouse	\$
PLUS Optional Covers	Premium
Child	\$
Child	\$
LESS Discount (if applicable)	Premium
Family Discount	\$

**Total Premium Payable:**  
(before GST)

### Your Payment Mode

#### Cheque Payment

Bank:

Cheque No.:  
(Cheque to be made payable to Tokio Marine Insurance Singapore Ltd.)

#### Credit Card Payment

Visa  Mastercard

Card Holder's Name

Credit Card No.:

- - -

Card Expiry Date: M M - Y Y

Note: Policy will be issued upon receipt of approval from respective credit card company.

### Declaration

I/We agree and declare as follows:

1. I/We am/are in good health and free from any physical impairment;
2. I/We am/are residing in Singapore and do not participate in any hazardous activities or hobbies;
3. I/We have not made any claims against any insurer for injury or have any life or accident insurance applications/policies that are declined, accepted on special terms, cancelled or refused renewal;
4. I/We am/are aware that before I/we submit this application form, I/we can get advice from a qualified intermediary to ensure that this product is appropriate for my/our financial and insurance needs;
5. This proposal and any other written statements, information or declaration made by me/us or on my/our behalf are true and complete and they shall form the basis of the contract between me/us and you;
6. I/We will notify you of any changes in my/our health, occupation, activities/hobbies engaged or country of residence;
7. I/We am/are not a bankrupt.
8. I/We acknowledge and consent to TMIS collecting, using, processing and disclosing to third party service providers and/or intermediaries, within or outside Singapore, my/our personal data for the purpose of processing and servicing my/our policies/claims;
9. I/We declare and confirm that I/we have obtained the consent of the person(s) and/or nominee(s) named herein, where applicable, and that he/she/they has/have authorized me/us to disclose their personal data and to give consent on their behalf for the above collection, use, process and disclosure; and
10. I/We acknowledge the detailed Privacy Policy Statement, governing the above, posted at www.tokiomarine.com.sg.

### Your Signature (Policy Holder) and Date

On behalf of person(s) to be insured