

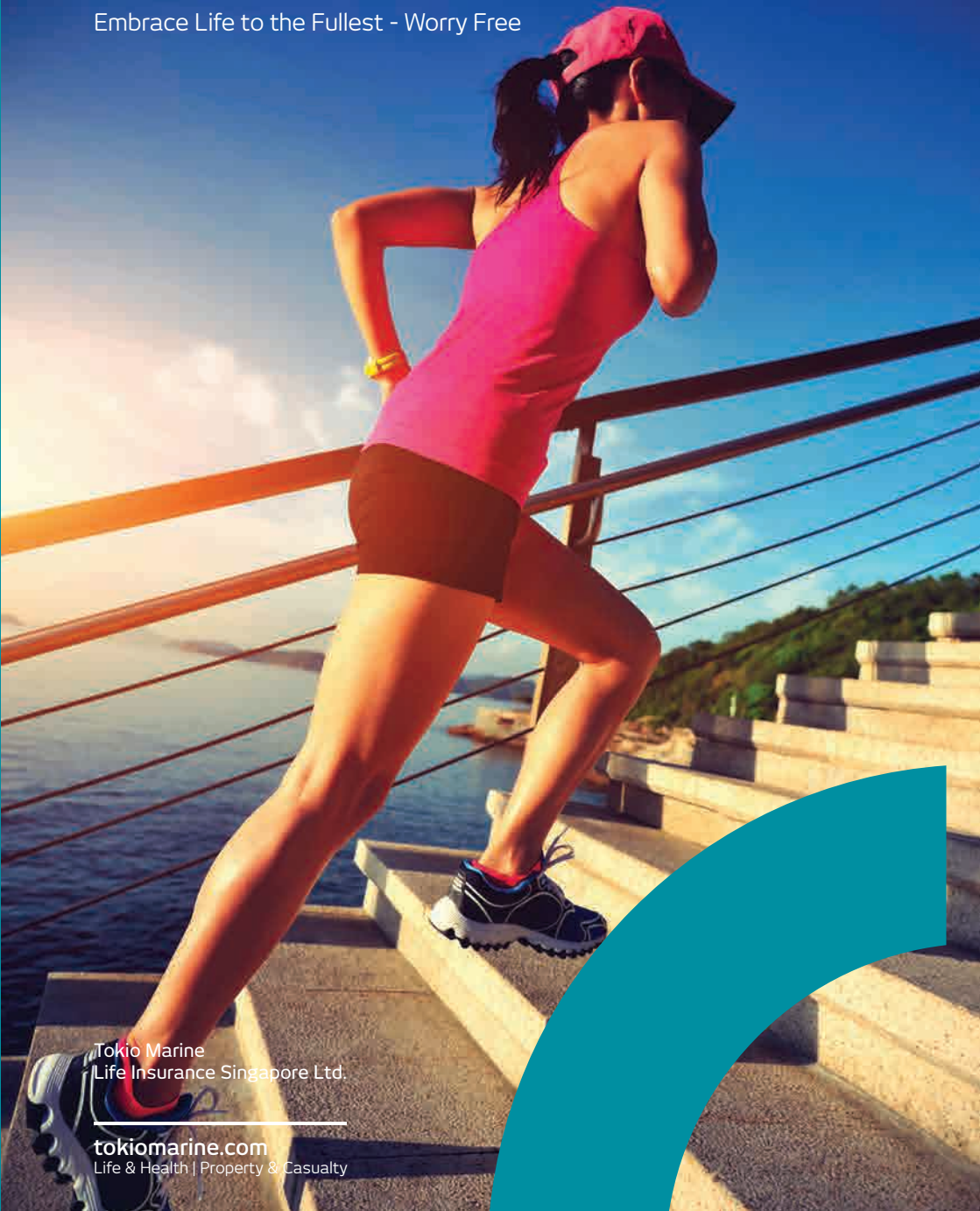


TOKIOMARINE  
INSURANCE GROUP

# TM PA (Personal Accident)

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Embrace Life to the Fullest - Worry Free



Tokio Marine  
Life Insurance Singapore Ltd.

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## About the Plan

TM PA (Personal Accident) is a yearly renewable plan specially designed to provide financial assistance in the event of accidental injuries, disability or death.



## Benefits of the Plan

### Worldwide Coverage Round the Clock

Whether you are at home, at work or travelling overseas, be assured that TM PA (Personal Accident) covers you round the clock wherever you are.

### Guaranteed Renewal

The Guaranteed Renewable<sup>1</sup> feature of the plan gives you and your loved ones the absolute certainty that the cover is there when you need it.

### Medical Reimbursement

Let the Medical Reimbursement Benefit of up to S\$10,000<sup>2</sup> ease your financial worry in the event of an accident. Be at liberty to choose your preferred medical treatment, whether in western medicine or in Traditional Chinese Medicine<sup>3</sup>. This gives you the freedom to select the best medical treatment option to a speedy recovery.

### Extensive Cover

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 benefits cover up to 150%<sup>4</sup> of sum assured. With this extensive coverage, you can be assured that you and your loved ones are well taken care of. We thought it through for you.

### Double Protection

TM PA (Personal Accident) also includes multiplied benefits of 200% of sum assured should an accidental death occur while travelling on public or private transport anywhere in the world.

### Free Child Cover

The plan extends cover even to your little ones! Up to 4 children under 18 years old get to enjoy Free Child Cover at no additional cost! There is no tedious upfront application process – we only need to verify your child's or children's particulars at the point of claim.

## Flexibility to Customise

Enhance TM PA (Personal Accident) to suit your needs with the following optional benefits:

### Hospital Care Benefits

Do not let a hospital stay get you worried about other financial commitments that you need to take care of. Let the Hospital Care Benefits take care of them as you focus on getting well with the best medical attention you can get.

### Lifestyle Care Benefits

The Mobility Aids Reimbursement Benefit gives you the freedom to select the most suitable ambulatory aid to support your road to recovery. This group of benefits also includes the Home Modifications Reimbursement Benefit to cover the cost of adjusting your home environment as well as a Nursing Care Reimbursement Benefit.

Basic Benefits	Plan A (\$\$)	Plan B (\$\$)	Plan C (\$\$)	Plan D (\$\$)
<b>Sum Assured</b>	<b>100,000</b>	<b>200,000</b>	<b>500,000</b>	<b>1,000,000</b>
Accidental Death Benefit	100,000	200,000	500,000	1,000,000
Death Benefit	3,000	3,000	3,000	3,000
Accidental Dismemberment and Burns Benefit	Up to 150,000	Up to 300,000	Up to 750,000	Up to 1,500,000
Medical Reimbursement Benefit - Sub-Limit for Out-Patient Treatment (including Traditional Chinese Medicine and Chiropractic Treatment)	2,500	4,000	7,500	10,000
- Sub-Limit for Dental Treatment	500	750	1,000	1,500
- Sub-Limit for Dental Treatment	500	750	1,000	1,500
Double Indemnity Benefit	200,000	400,000	1,000,000	2,000,000
Free Child Cover - Accidental Death Benefit	20,000	20,000	20,000	20,000
- Medical Reimbursement Benefit	500	500	500	500

## Optional Benefits

Hospital Care Benefits	Plan A (\$\$)	Plan B (\$\$)	Plan C (\$\$)	Plan D (\$\$)
Ambulance Services Reimbursement Benefit	200	200	200	200
Daily Hospitalisation Cash Benefit - Weekly Recuperation Cash Benefit	100 100	150 150	250 250	500 500
Daily Intensive Care Unit Cash Benefit - Weekly Recuperation Cash Benefit	200 100	300 150	500 250	1,000 500

Lifestyle Care Benefits	Plan A (\$\$)	Plan B (\$\$)	Plan C (\$\$)	Plan D (\$\$)
Mobility Aids Reimbursement Benefit	1,000	1,500	2,000	3,000
Home Modifications Reimbursement Benefit	5,000	10,000	15,000	25,000
Nursing Care Reimbursement Benefit	2,000	3,000	4,000	5,000

## Premium<sup>5</sup> Table

Occupational Class <sup>6</sup> 1 and 2	Premium Mode	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
Basic Benefits	Annual	198.00	285.00	535.00	1,020.00
	Monthly	17.15	24.70	46.30	88.25
Optional: Hospital Care Benefits	Annual	33.00	49.00	83.00	172.00
	Monthly	2.90	4.25	7.20	14.90
Optional: Lifestyle Care Benefits	Annual	28.00	36.00	51.00	75.00
	Monthly	2.45	3.15	4.45	6.50

Occupational Class 3	Premium Mode	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
Basic Benefits	Annual	347.00	499.00	937.00	1,785.00
	Monthly	30.05	43.20	81.10	154.45
Optional: Hospital Care Benefits	Annual	58.00	86.00	146.00	301.00
	Monthly	5.05	7.45	12.65	26.05
Optional: Lifestyle Care Benefits	Annual	49.00	63.00	90.00	132.00
	Monthly	4.25	5.45	7.80	11.45

Occupational Class 4	Premium Mode	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
Basic Benefits	Annual	446.00	642.00	1,204.00	2,295.00
	Monthly	38.60	55.55	104.15	198.55
Optional: Hospital Care Benefits	Annual	75.00	111.00	187.00	387.00
	Monthly	6.50	9.65	16.20	33.50
Optional: Lifestyle Care Benefits	Annual	63.00	81.00	115.00	169.00
	Monthly	5.45	7.05	9.95	14.65

<sup>1</sup> Guaranteed Renewable feature covers up to age 75.

<sup>2</sup> Benefit limit is based on Plan D.

<sup>3</sup> Subject to sub-limits within each plan and the overall limits of the Medical Reimbursement Benefit.

<sup>4</sup> The Accidental Dismemberment and Burns Benefit is payable according to the Table of Indemnity.

<sup>5</sup> Premium rates for TM PA (Personal Accident) are non-guaranteed. Tokio Marine Life Insurance Singapore Ltd. (TMLS) reserves the right to revise the premium rate based on future experience by giving 30 days' written notice.

<sup>6</sup> The categories of the occupational classes can be found in the Product Summary.

All ages mentioned in this marketing material are based on age next birthday.

### Important Notes

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 advice from a financial adviser before making a commitment to purchase this plan. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this marketing material is for reference only and is correct as at 1 June 2019.

# 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 - 1 Limb - 1 Limb and Total Permanent Loss of Sight of 1 eye	150% 125% 150%
(iii) Sight - Total Permanent Loss of: - Sight in both eyes - Sight of 1 eye - The lens of 1 eye	150% 100% 50%
(iv) Speech and Hearing - Total Permanent Loss of: - Speech and Hearing - Speech - Hearing of both ears - Hearing of one ear	150% 50% 75% 25%
(v) Hand - Loss of or Total Permanent Loss of Use of: - 4 Fingers and Thumb of one hand - 4 Fingers of one hand - Thumb (both phalanges per thumb) - Thumb (1 phalanx per thumb) - Finger (3 phalanges per finger) - Finger (2 phalanges per finger) - Finger (1 phalanx per finger)	70% 40% 30% 15% 10% 7.50% 5%
(vi) Foot - Loss of or Total Permanent Loss of Use of: - All Toes of 1 foot - Great Toe - 2 phalanges - Great Toe - 1 phalanx - Other than great Toe, each Toe	15% 5% 3% 1%
(vii) Leg: - Fractured leg or patella with established non-union - Shortening of leg by at least 5 cm	10% 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% - Equals to or greater than 5% but less than 8% - Equals to or greater than 8%  Body - Damage as a percentage of total body surface area: - Equals to or greater than 10% but less than 15% - Equals to or greater than 15% but less than 20% - Equals to or greater than 20%	50% 75% 100%  50% 75% 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 2018, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$32 billion and total assets of around US\$216 billion. With its presence spreading across 38 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  
or visit [www.tokiomarine.com](http://www.tokiomarine.com)

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JUN2019