



## PRODUCT SUMMARY - TM PROTECT MOSBITE

**You** (the Proposer) acknowledge receipt of **all pages** of this Product Summary and its content has been explained to your satisfaction.

In this Product Summary, "**we**", "**us**", "**our**" refer to Tokio Marine Life Insurance Singapore Ltd.

	Name	Signature	Dated (dd/mm/yy)
<b>Proposer</b>			
<b>Adviser</b>			

### 1. Plan Description

TM Protect MosBite is a non-participating, yearly renewable personal accident plan with the benefit designed to cover dengue fever, malaria, yellow fever, chikungunya fever and zika fever. For ease of elaboration, these diseases are hereinafter referred to as "covered disease".

This plan provides a lump sum benefit upon the diagnosis of any of the covered disease. The coverage under the policy is limited to the covered disease diagnosed in Singapore only.

This plan has no surrender value.

### 2. Basic Benefit

If the life assured is diagnosed with a covered disease, this plan pays out the sum assured in a lump sum.

### 3. Waiting Period

We will not pay the basic benefit if the life assured is diagnosed with a covered disease within 14 days from the issue date of the policy.

### 4. Separation Period

We will not pay any benefit if the life assured is diagnosed with a covered disease within 90 days of a claim being payable under this policy. For the avoidance of doubt, there must be at least a separation period of 90 days between the latest confirmation date of a clinical diagnosis of a covered disease and the next subsequent covered disease.

### 5. Payment of Premium

Premium rates are non-guaranteed. We reserve the right to change the premium rates by giving 30 days' written notice in advance to you. These rates may be adjusted based on future experience.

Premium rates vary by the plan type chosen. Please refer to the table below for the available plan type and premium rate.

	Plan A	Plan B
Basic Benefit	S\$3,000	S\$1,500
Annual Premium (inclusive of 7% GST)	S\$59.00	S\$39.00

The premium contains Total Distribution Cost of 35% (as % of premium). Such costs include cash payments in the form of commission, benefits and services paid to the distribution channel.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

## 6. Maximum Benefit Payable

If the life assured is covered under more than one Policy, the maximum we will pay under these policies is S\$3,000 per claim.

## 7. Renewability

This is a short-term accident and health policy and we are not required to renew this policy. We may terminate this policy by giving you 30 days' notice in writing.

## 8. Exclusion

We will not pay any benefit if the life assured is diagnosed with a covered disease that is caused directly or indirectly, wholly or partly by any of the following:

- (a) Any accidental injury or sickness/illness other than the covered diseases;
- (b) Any covered disease that is not been diagnosed by a physician who is duly registered by Singapore Medical Council (SMC);
- (c) Any covered disease that the life assured has been diagnosed with within the waiting period; or
- (d) Any subsequent covered disease that the life assured has been diagnosed with within the separation period.

## 9. Free Look Period

The policy may be cancelled by written request to us within 14 days after you have received the policy schedule in which case premiums paid less medical and any other expenses incurred in assessing the risk (if any) under the policy will be refunded.

If the policy schedule is sent by post, it is deemed to have been delivered and received in the ordinary course of the post, 7 days after the date of posting.

## 10. Termination

The policy will automatically terminate upon any of the following events:

- a) if this policy is terminated in accordance with the terms and conditions of this policy;
- b) if premium is not received after the grace period;
- c) death of the life assured;
- d) we cancel the policy by giving 30 days' written notice in advance;
- e) your written request and our acceptance of the application to terminate the policy; or
- f) any other cause of termination as permitted under or any change of laws or regulatory requirement, including the court orders.

## 11. Policy Owners' Protection Scheme

The policy<sup>1</sup> 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 LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

<sup>1</sup> Excludes policies registered in Brunei.

## 12. Important Notes

This Product Summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.