



Guard Beyond Limit Campaign Terms and Conditions:

This GUARD BEYOND LIMIT CAMPAIGN (“Campaign”) is organised by Tokio Marine Life Insurance Malaysia Bhd. (“TMLM”) and is subject to the terms and conditions (“Terms and Conditions”) stated herein.

CAMPAIGN PERIOD

This Campaign starts from 7th March 2025 and ends on 14th July 2025, both date inclusive (“Campaign Period”).

ELIGIBLE PARTICIPANTS

1. *Existing TMLM Customers whose proposal(s) of iMediGuard¹ was/were submitted from 8th January 2025 to 6th March 2025 are eligible to participate in this Campaign (“Existing Customers”).
2. New customers who participated in this Campaign during the Campaign Period.

***EXISTING CUSTOMERS**

1. An invitation letter for this Campaign will be uploaded at our Customer Portal and Agency Portal. In addition, an invitation via WhatsApp (“WhatsApp Invitation”) will be sent to all Existing Customers.
2. To opt-in to this Campaign, Existing Customers are required to respond to the WhatsApp Invitation by clicking “YES. I want to enrol”. The opt in response will be recorded as a proof of written consent in the event of dispute.

ELIGIBLE PRODUCT

iMediGuard¹ Plan 150B up to Plan 500 underwritten by TMLM.

iMediGuard¹ Basic Rider:

No.	Benefits	150A	150B	200	300	500
	Basic Annual Limit	-	1,000,000	1,500,000	2,000,000	3,000,000
	Hospital Room & Board Basic number of days per Disability, each Policy Year	-	180 days	180 days	180 days	180 days
	Intensive Care Unit Basic number of days per Disability, each Policy Year	-	180 days	180 days	180 days	180 days



Campaign Benefits (“Campaign Benefits”):

No.	Benefits	150A	150B	200	300	500
	Additional Overall Annual Limit	-	1,500,000	3,500,000	6,000,000	7,000,000
	Hospital Room & Board Additional number of days per Disability, each Policy Year	-	Day 181 to Day 365	Day 181 to Day 365	Day 181 to Day 365	Day 181 to Day 365
	Intensive Care Unit Additional number of days per Disability, each Policy Year	-	Day 181 to Day 365	Day 181 to Day 365	Day 181 to Day 365	Day 181 to Day 365





Overall Benefits (iMediGuard¹ Basic Rider + Campaign Benefits)

No.	Benefits	150A	150B	200	300	500
Overall Annual Limit		-	2,500,000	5,000,000	8,000,000	10,000,000
Hospital Room & Board Number of days per Disability, each Policy Year		-	365 days	365 days	365 days	365 days
Intensive Care Unit Number of days per Disability, each Policy Year		-	365 days	365 days	365 days	365 days

CAMPAIGN CHARGES

1. Additional Premium on Basic Policy: NIL
2. Additional Insurance Charge: NIL

GENERAL TERMS & CONDITIONS

1. This Campaign offers additional benefits to iMediGuard¹ Basic Rider (“iMediGuard¹”) up to age 99 next birthday, or upon the expiry of the basic policy or iMediGuard¹, downgrade of the iMediGuard¹ plan to plan 150A, the Life Assured’s death, or the basic policy or iMediGuard¹ becoming matured, terminated, lapsed or surrendered, or upon TMLM exercising its right to cancel or revise the Campaign Benefits (whichever earlier).
2. There are no changes to the Sales Illustration, Product Disclosure Sheet, Annexure and Brochure of iMediGuard¹.
3. An Endorsement for this Campaign will be sent separately to customers who have participated in this Campaign. You are advised to read and understand the Campaign Benefits, exclusions, terms and conditions stated in the Endorsement.
4. All proposals submitted during Campaign Period must be in force by 14th August 2025 in order to be eligible to the Campaign Benefit under this Campaign.
5. By participating in this Campaign, you are deemed to have agreed to be bound by these Terms and Conditions. No correspondence, queries or appeals will be entertained.
6. TMLM reserves the right to cancel or revise the Campaign Benefits by giving you at least thirty (30) days prior written notice. Such cancellation or revision of the Campaign Benefits, will not affect your iMediGuard¹ benefits which will remain unchanged (for clarity, this refers to the 1st table appearing under ‘iMediGuard¹ Basic Rider’).
7. TMLM reserves all rights to amend, change, modify or cancel any Terms and Conditions of this Campaign if deemed necessary from time to time. We will communicate such amendment, change, modification or cancellation through any of our official channels such as our corporate website, email, social media or other appropriate platforms.
8. TMLM shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by you directly or indirectly from the Campaign.
9. TMLM shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of TMLM.
10. This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
11. By participating in this Campaign and providing your details to TMLM, you are deemed to have agreed to the terms in our Privacy Policy and Data Protection Policy, and are giving us consent to use your details, images and campaign entry for marketing purposes and/or in any publicity material. Our Privacy Policy and Data Protection Policy can be viewed at <https://www.tokiomarine.com/my/en/life/privacy-policy.html>, and our general Terms of Use are available at <https://www.tokiomarine.com/my/en/life/terms-of-use.html>.

Note:

¹PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM’s TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.com.gov.my).