



**Wellness Support Campaign Terms and Conditions:**

This WELLNESS SUPPORT 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 7<sup>th</sup> March 2025 and ends on 14<sup>th</sup> July 2025, both date inclusive ("Campaign Period").

**ELIGIBLE PARTICIPANTS**

1. \*Existing TMLM Customers whose proposal(s) of iMediGuard<sup>1</sup> was/were submitted from 8<sup>th</sup> January 2025 to 6<sup>th</sup> March 2025 ("Existing Customers").
2. New customers who participated in this Campaign during the Campaign Period.

**CAMPAIGN BENEFIT**

Basic Product Name	Minimum Basic Sum Assured (RM)	iMediGuard <sup>1</sup>			
		150B	200	300	500
1. TokioMarine-iLifeGuard <sup>2</sup>	100,000	Wellness Support (RM) (“Campaign Benefit”)			
2. TokioMarine-iLady <sup>2</sup>		300	400	600	600
Payment of Campaign Benefit		October 2025, November 2025, December 2025 or January 2026			
Minimum Months of Collected Premium Before Entitlement to Campaign Benefit		3			

**ELIGIBILITY**

1. All proposals submitted during Campaign Period must be in force by 14<sup>th</sup> August 2025 in order to be eligible to the Campaign Benefit under this Campaign.
2. The Campaign Benefit is based on per life assured basis.  
Each Life Assured is eligible to a one-time payment of the Campaign Benefit only, regardless of the number of TMLM policies the Life Assured has.
3. In order to be entitled to the Campaign Benefit, the policy must be in force and premium has to be paid up-to-date for a minimum of 3 months, i.e.:
  - Latest by 31<sup>st</sup> October 2025 - for the proposals submitted during Campaign Period and in forced by 31<sup>st</sup> May 2025.
  - Latest by 30<sup>th</sup> November 2025 - for the proposals submitted during Campaign Period and in forced by 30<sup>th</sup> June 2025.
  - Latest by 31<sup>st</sup> December 2025 - for the proposals submitted during Campaign Period and in forced by 31<sup>st</sup> July 2025.
  - Latest by 31<sup>st</sup> January 2026 - for the proposals submitted during Campaign Period and in forced by 14<sup>th</sup> August 2025.
4. The Campaign Benefit shall not be payable if the Basic Sum Assured of the policy is altered to a sum lower than RM100,000 at the point of payment.
5. The Campaign Benefit will be paid to the Policy Owner's bank account provided to TMLM by:
  - October 2025 - for the proposals submitted during Campaign Period and in forced by 31<sup>st</sup> May 2025, subject to the policy remaining in force.
  - November 2025 - for the proposals submitted during Campaign Period and in forced by 30<sup>th</sup> June 2025, subject to the policy remaining in force.
  - December 2025 - for the proposals submitted during Campaign Period and in forced by 31<sup>st</sup> July 2025, subject to the policy remaining in force.
  - January 2026 - for the proposals submitted during Campaign Period and in forced by 14<sup>th</sup> August 2025, subject to the policy remaining in force.
6. A WhatsApp notification will be sent through the Policy Owner's contact number provided to TMLM once the Campaign Benefit is credited into the Policy Owner's bank account.
7. Please take note that it is mandatory for customers to provide their bank account number to be eligible for payment of the Campaign Benefit. In the event a Policy Owner fails to provide his/her bank account number or if there is a failure to pay the Campaign Benefit due to an invalid Policy Owner's bank account/unsuccessful transaction, TMLM will credit the payment to the policy's fund value account instead.
8. Should there be any cancellation of the policy during the cooling off period after the Campaign Benefit is paid, the amount received by the policy owner shall be net off the Campaign Benefit.



#### **GENERAL TERMS AND CONDITIONS**

1. 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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>.

#### **\*EXISTING CUSTOMERS**

1. Existing Customers who meet the Eligibility criteria will be entitled for the Campaign Benefit.

#### **Note:**

<sup>1</sup>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.

<sup>2</sup>PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY 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](http://www.pidm.com.gov.my))