



TOKIO MARINE
INSURANCE GROUP

PRODUCT SUMMARY – TM PROTECT MOSBITE

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

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. 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.

6. 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 9% GST)	S\$60.20	S\$39.80

The Total Distribution Cost for this plan is up to 76% of premiums payable in Year 1, and up to 40% of premiums in renewal years. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. The Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

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

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

There are certain conditions whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

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 document is sent by email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

10. Claims Procedures

You must inform us in writing within 30 days from the date of any claimable event, or as soon as reasonably possible. We must receive as soon as practicable, completed claim forms and other relevant documents and evidence as may be determined by us, to enable us to process your claim.

All costs of furnishing requested documents to us are to be borne by you or the person who has the authority to exercise all rights under this policy. However, in the event that we require medical examinations by our appointed medical practitioner, we will bear such cost.

We reserve the right to require an independent examination or verification of the evidence to assist in the assessment of your claim.

We will not be liable if you or the Life Assured fails to comply with any condition under this policy.

11. 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.

12. Policy Owners' Protection Scheme

The policy¹ 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 web-sites (www.lia.org.sg or www.sdic.org.sg).

¹ Excludes policies registered in Brunei.

13. 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.
