

PRODUCT SUMMARY TM Family Protect

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

Plan Description

TM Family Protect is a non-participating yearly renewable term plan that provides protection against death, total and permanent disability, and family protection.

Table of Benefits (S\$)

Plan	Essential Starter Pack	Premium Starter Pack
Basic Benefits:		
(A) Death/ TPD Sum Assured (“SA”)	25,000	75,000
(B) Family Protection Benefit		
Hospitalization Benefit due to injury arising from an accident	5% of SA	5% of SA
Limit per Policy Year	2 confinements	
Limit per Policy Lifetime	Unlimited	
Hospitalization Benefit due to Hand, Foot and Mouth Disease (HFMD), food poisoning, or dengue fever	5% of SA	5% of SA
Limit per Policy Year	2 confinements	
Limit per Policy Lifetime	Unlimited	
Compassionate Allowance Benefit	5% of SA	5% of SA
Limit per Policy Year	Not applicable	
Limit per Policy Lifetime	2 claims	

Plan Benefit

TM Family Protect (“basic plan”)

Death Benefit

If the life assured dies while the basic plan is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits in a lump sum, less any indebtedness.

Total and Permanent Disability (TPD) Benefit

If the life assured becomes totally and permanently disabled while the basic plan is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits in a lump sum, less any indebtedness.

TPD Limit

The maximum TPD benefit payable, inclusive of all other policies issued and/or riders with disability benefit by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

Definition of TPD

After the policy anniversary on which the life assured is age 18 next birthday and until the policy anniversary on which the life assured is age 65 next birthday

The life assured, due to accident or sickness, becomes:

- disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or
 - unable to perform at least 3 of the 6 “Activities of Daily Living” even with any assistive device; and requires the physical assistance of another person throughout the entire activity;
- and such disability must:

- (i) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner ("TPD Period"); and
- (ii) in the view of a medical practitioner appointed by Us, be deemed permanent;

The life assured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (a) sight in both eyes;
- (b) any 2 limbs at or above the wrist or ankle; or
- (c) sight in 1 eye and any one 1 limb at or above the wrist or ankle.

"Activities of Daily Living" are

- (i) Transferring : the ability to move from a bed to an upright chair or wheelchair and vice versa
- (ii) Mobility : the ability to move indoors from room to room on level surfaces
- (iii) Toileting : the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (iv) Dressing : the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (v) Washing : the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (vi) Feeding : the ability to feed oneself once food has been prepared and made available

Family Protection Benefit

We will provide the Family Protection Benefit as stated in the Table of Benefits for you and/or your Family Members, subject to the following terms and conditions:

- (i) The Family Protection Benefit shall apply to your Family Member(s) provided that they have the same Current Address as you at the time of occurrence of the Family Protection Benefit Event.
- (ii) If the life assured and Family Member(s) of the policyholder are covered under more than one policy with similar benefits as determined by us, and more than one claim is made on the same Family Protection Benefit Event in relation to the same life assured or Family Member(s), we will only pay the first claim made. In the event of multiple such claims made at the same time, the claim which is to be paid will be determined by us at our discretion.

"Current Address" means the residential address registered in Singapore as shown in the National Registration Identity Card.

"Family Member(s)" means Your legal spouse and/or children.

"Family Protection Benefit Event" means any of the events described in Family Protection Benefit (a) - (c).

The Family Protection Benefit covered are:

- (a) Hospitalization Benefit due to Injury arising from an Accident
If you or any of your Family Members is/are confined for at least 48 hours in a hospital due to an Injury arising from an Accident and such confinement is within 30 days from the accident, we will pay the benefit as stated in the Table of Benefits less any indebtedness, subject to the Limit per Policy Year and Limit per Policy Lifetime.
- (b) Hospitalization Benefit due to Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever
If you or any of your Family Members is/are confined for at least 24 hours in a hospital due to Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever and such confinement is within 30 days from the first diagnosis, We will pay the benefit as stated in the Table of Benefits less any indebtedness, subject to the Limit per Policy Year and Limit per Policy Lifetime.
- (c) Compassionate Allowance Benefit
If any of your Family Members die while the policy is in force, we will pay the benefit as stated in the Table of Benefits less any indebtedness, subject to the Limit per Policy Year and Limit per Policy Lifetime.

We will not pay the Compassionate Allowance Benefit if any of your Family Members die by suicide, whether sane or otherwise, at any time during the policy lifetime.

Loyalty Benefit

Upon renewal of this policy, the Limit per Policy Year will be refreshed.

Payment of Premiums

Premiums for TM Family Protect are payable throughout the premium term. Payment of premium shall be made by way of a valid credit card held by you or your immediate family member(s) or any other payment method as may be approved by us.

The premium rates which are used to determine the premium for the policy are not guaranteed and may be adjusted based on future experience. If we wish to adjust the rates, we will give you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

Renewal

This policy will be renewed yearly, subject to the terms and conditions of this policy. Renewal of your policy is not guaranteed.

Waiting Period

- (1) We will not pay the Hospitalization Benefit due to Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever benefit if you or any of your Family Members is diagnosed with Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever within 90 days from the later of the issue date or the last reinstatement date of this policy. The waiting period will also apply to the increase in Family Protection Benefit due to an upgrade of this policy, if any.
- (2) We will not pay the Compassionate Allowance Benefit if the Family Member dies within one (1) year from the later of the issue date or the last reinstatement date of this policy. The waiting period will also apply to the increase in Family Protection Benefit due to an upgrade of this policy, if any.

Termination

This policy will automatically terminate on the earliest occurrence of any of the following events:

- (a) if the policy is terminated in accordance with the terms and conditions of this policy;
- (b) upon the coverage expiry date of the policy;
- (c) upon the death of the life assured;
- (d) if any premium of the policy remains unpaid at the end of the grace period;
- (e) reduction of the sum assured to zero by accelerated payment(s);
- (f) your written request and our acceptance of the application to terminate this policy; or
- (g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

We reserve the right to vary, renew and/or terminate the policy, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

Exclusions

Suicide

No benefit shall be payable if the life assured, whether sane or otherwise, dies by suicide within one (1) year from the later of:

- (a) the issue date of the policy, we will refund, without interest, the total premiums paid from the issue date of the policy, less (i) all medical and any other expenses incurred in assessing the risk under the policy; and (ii) all benefits previously paid under the policy; or
- (b) the last reinstatement date of the policy, we will refund, without interest, the total amount paid to us from the last reinstatement date less all benefits previously paid from the last reinstatement date under the policy, and the policy terminates thereafter.

No benefit shall be payable if the life assured, whether sane or otherwise, dies by suicide after one (1) year from the issue date or the last reinstatement date (where applicable) but within one (1) year from the date of any upgrade of the policy, such increase will not be taken into account in computing the benefits payable under the policy, and we will refund the premium relating to the upgrade of the policy without interest.

Total and Permanent Disability (TPD) Benefit

We will not pay the TPD Benefit if any of such disability or loss sustained by the life assured is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition that was not communicated to us before the issue date of this policy or the last reinstatement date of this policy or the date of any upgrade of this policy, whichever is later;
- (b) any self-inflicted injury, whether the life assured is sane or otherwise;
- (c) any misuse or abuse of drugs and/or alcohol;
- (d) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
- (e) any war, invasion, act of foreign enemies, hostilities (whether war is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.

Hospitalization Benefit due to Injury arising from an Accident

We will not pay the Hospitalization Benefit due to Injury arising from an Accident if the Injury is caused directly or indirectly, wholly or partly by any of the following:

- (a) any self-inflicted injury, suicide or attempted suicide whether sane or insane;
- (b) any deliberate or intentional act of the life assured, or putting oneself in danger if such act could have been reasonably avoided, except in an attempt to save human life;
- (c) war (whether declared or otherwise), invasion, civil war, revolution or any warlike operations;
- (d) violation or attempted violation of any law, including the Road Traffic Act (Cap 276), or resistance to arrest;
- (e) the life assured or any of the covered Family Members engaging in aerial activities (except as a fare-paying passenger or as a crew member in a properly licensed private and/or commercial aircraft operated by a private and/or commercial passenger airline on a regular scheduled passenger trip or established route);
- (f) childbirth, pregnancy, miscarriage, abortion, sterilization, contraception, treatment for infertility or any complications that may have been accelerated or induced by Injury;
- (g) any form of dental care or treatment (unless necessitated by Injury and provided that such dental care and/or treatment shall be applied to sound natural teeth). Dentures and all related expenses are excluded;
- (h) any form of cosmetic, plastic or elective surgery unless necessitated by Injury;
- (i) any form of mental or psychiatric disorder;
- (j) under the influence of alcohol or drugs, except for drugs prescribed by a Medical Practitioner for the purpose of treatment;
- (k) treatment for congenital anomalies or physical defects;
- (l) Acquired Immunodeficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) infection or any associated complications;
- (m) any communicable or infectious disease which has been announced as an epidemic by the local authority or pandemic by the World Health Organization;
- (n) any kind of disease or illness;
- (o) any Injury occurring prior to the Commencement Date;
- (p) any pre-existing condition;
- (q) the life assured or any of the covered Family Members engaging in or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials and while under orders for restoration of public order, whether in time of peace, declared or undeclared war except where operationally ready national services duties are carried out in Singapore or overseas (where applicable) pursuant to the Enlistment Act 1970;
- (r) the life assured or any of the covered Family Members engaging in hazardous sport(s) (including but not limited to winter sports, ice hockey, horse riding, polo playing, canoeing, sailing or windsurfing, mountaineering, rock climbing, caving, potholing, hunting, hang gliding, sky diving, parachuting, scuba diving boxing, wrestling, martial arts activities), unless such activities are engaged on a recreational basis with a licensed organisation; and/or
- (s) the life assured or any of the covered Family Members engaging in a sport in a professional capacity regardless of whether the life assured earns any form of income or remuneration from engaging in such sport.

Hospitalization Benefit due to Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever

We will not pay the Hospitalization Benefit due to Hand, Foot and Mouth Disease, Food Poisoning or Dengue Fever if the Confinement is caused directly or indirectly, wholly or partly by any of the following:

- (a) general or routine check-up, convalescence, custodial or rest care;
- (b) any confinement, treatment, procedure, supplies or other medical services which are not medically necessary;
- (c) any experimental, unproven or unconventional medical technology or procedure or therapy or novel drugs or medicines or stem cell therapy not yet approved by the government, relevant authorities and/or recognised medical association of the country or region where the treatment is sought;
- (d) screening or check-up looking for the presence of a hospitalisation condition on a preventative basis or where there are no symptoms or diagnosis of a hospitalisation condition; or
- (e) viral infection in relation to a claim for Hospitalization Benefit due to Food Poisoning.

Free Look Period

The policy may be cancelled by written request to us within 14 days after you have received the policy document in which case, premiums paid less medical and any other expenses incurred in assessing the risk under the policy will be refunded. If the policy is sent by email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

Policy Owners' Protection

The 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 coverage, where applicable, please contact us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

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.
