



TOKIO MARINE
INSURANCE GROUP

Terms and Conditions for TMLS 75th Anniversary Celebration Draw (the “Promotion”)

This Promotion is organised by Tokio Marine Life Insurance Singapore Ltd. (“TMLS”) and is subject to these Terms and Conditions (“Terms”). By registering or taking part in this Promotion, all participants shall agree to be bound by the following Terms:

1. **Eligible Customer** - (a) This Promotion is open to all new and existing TMLS policyholders, excluding employees and insurance representatives (*Agency & FA*) of TMLS;

(b) Residing in Singapore, and have a valid NRIC, FIN, long-term visit pass or work pass; and

(c) are aged 18 and above at the time of purchasing an Eligible TMLS Policy.
2. **Promotion Period** - All new applications for purchase of the Eligible Products must be submitted between **1 January and 31 December 2023** (*both dates inclusive*).
3. **Eligible Products** - (a) All TMLS Non-Par (*excludes PA & Protect Series*) products including TM Term Assure (II), TM MultiCare, TM EarlyCover, #goTotalProtect Cancer;

(b) All ILP products including TM FlexiAssurance, TM FlexiCover, #goInvest, #goInvest Secure, #goClassic, #goClassic Secure, #goTreasures, #goTreasures Secure, TM Atlas Wealth, TM Wealth Enhancer, TM Wealth Aspire, #goElite, #goElite Secure, #goAffluence, #goUltra, #goUltra Secure, #goAssure.
4. Regular Premium plans on annual premium mode payment and Single Premium (unless otherwise specified).

All new policies issued must meet the minimum Regular & Single Premium requirements and be registered in Singapore to qualify for this Promotion.

Your Policy will be applicable for the Celebration Draw:

- if your application for the Eligible Products is accepted by TMLS and a policy is issued by TMLS within the Promotion Period.
- subject to a chosen minimum of S\$1,200 Annualised Premium for each of your policy(ies) and which must be fully paid during the Promotion Period;
- application premium mode for Regular Premium plans must be in Annual mode;
- for Regular premium plans, premium payment term must be at least 5 years;
- the premium payable in the case of Single Premium plans must be fully paid during the Promotion Period;
- the application is for purchase of new policy(ies) and is not a top-up to the Sum Assured and/or to add a Rider to an existing policy;
- each Eligible Customer will be entitled to one (1) Celebration Draw chance for each new Policy issued during the Promotion period. For multiple purchase of new Policies, multiple Celebration Draw chances will be awarded so long as each new TMLS policy purchased meets the Terms & Conditions;
- there is no cancellation of the policy during the fourteen (14) days of freelook period and the policy must remain active and must not have been cancelled/lapsed at the time of prize collection to be eligible for the Promotion;
- there is no alteration to the policy purchased, including to the premium payment mode during the Promotion Period;
- the Promotion does not affect nor change any term or condition of the policy issued to the Policyowner.



5. Celebration Draw - Promotion Period for all new applications submitted for

Quarterly Draw	Qualifying Period (both dates inclusive)	Policies issued by	Draw Date
1	1 Jan - 31 Mar 2023	15 Apr 2023	15 May 2023
2	1 Apr - 30 Jun 2023	15 Jul 2023	15 Aug 2023
3	1 Jul - 30 Sep 2023	15 Oct 2023	15 Nov 2023
4	1 Oct - 31 Dec 2023	31 Dec 2023	26 Jan 2024
Grand Draw	1 Jan - 31 Dec 2023	31 Dec 2023	28 Feb 2024

- I. The Draws will be conducted at Tokio Marine Life Insurance Singapore, 20 McCallum Street #07-01 Tokio Marine Centre Singapore 069046.
- II. TMLS has the absolute discretion to change the venue, date, and time of the Draws without any prior notice or liability to any participating Customers.
- III. The Draws will be conducted randomly via manual or computerised Draw system in the presence of and be witnessed and audited by an external auditor together with an employee of TMLS.
- IV. Winners will be randomly selected and TMLS reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. TMLS's determination of the Winners shall be final, conclusive, and binding. No appeals, correspondence, emails, phone calls or claims in regard to the Draws will be entertained.
- V. The results of the Draws shall be published on TMLS's website at www.tokiomarine.com and/or on any of TMLS's other publication or social media within ten (10) calendar days from the date of the Draws conducted or on such other date(s) as TMLS may determine at its sole discretion.
- VI. Winners of the Quarterly Draws are excluded from participating in the Grand Draw.

6. Prizes

Quarterly Draw	Qualifying Period (both dates inclusive)	Draw Date	Prizes for Winners
1	1 Jan - 31 Mar 2023	15 May 2023	1 st Prize - 1 pair of Air Tickets to Tokyo, Japan 2 nd to 10 th Prizes - S\$750 Cash
2	1 Apr - 30 Jun 2023	15 Aug 2023	1 st Prize - 1 pair of Air Tickets to Tokyo, Japan 2 nd to 10 th Prizes - S\$750 Cash
3	1 Jul - 30 Sep 2023	15 Nov 2023	1 st Prize - 1 pair of Air Tickets to Tokyo, Japan 2 nd to 10 th Prizes - S\$750 Cash
4	1 Oct - 31 Dec 2023	26 Jan 2024	1 st Prize - 1 pair of Air Tickets to Tokyo, Japan 2 nd to 10 th Prizes - S\$750 Cash
Grand Draw	1 Jan - 31 Dec 2023	28 Feb 2024	1 st Prize - S\$7,500 Cash 2 nd to 6 th Prizes - 1 pair of Air Tickets to Tokyo, Japan

- I. The Celebration Draw Prize is non-transferable, non-refundable, and non-exchangeable for cash, credit, goods, or benefits in kind.
- II. The Winners of the Celebration Draw will be notified via telephone, email or by post (14) working days after the Draw has been conducted.



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- III. A Redemption letter to redeem the Prize (“Prize Letter”) will be sent to the Winners by ordinary post, to their last known residential mailing address on record with TMLS, by such date as may be determined by TMLS in its sole discretion. Except for notifications to the Winners, TMLS is not obliged to enter into any correspondence with any person or any matter concerning the Prize.
- IV. Prizes must be redeemed by the Winners in accordance with the terms and conditions set out in the Prize Letter. Any unredeemed Prize shall be forfeited. Any Winner whose Prize has been forfeited shall not be entitled to any payment, compensation, or replacement notwithstanding non-receipt of the Prize Letter by the Winner. The redemption of the Prize is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Prize.
- V. TMLS reserves the right to deal with any unclaimed Prizes in any manner it deems fit. TMLS reserves the right to request for the Winner’s proof of eligibility, identity and/or otherwise for the purpose of verifying the Winner’s claim to the Prize(s) at the time of prize collection. TMLS is under no obligation whatsoever to disclose the identity of the Winners or to publish the same for any reason at any point of time.
- VI. In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Winner’s entitlement to a replacement Prize Letter is subject to the sole discretion and final determination of TMLS. Where a replacement Prize Letter is issued, TMLS reserves the right to claim back the Prize from the Winner if the original Prize Letter is used to redeem an additional Prize.
- VII. TMLS is not liable for the replacement of any lost, damaged, or stolen Celebration Draw items.
- VIII. TMLS shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible, or postage-due mail, or any other reason.
- IX. Where the Prize as already been utilized or redeemed by any Winner, TMLS has the right to claim the value of the Prize(s) from the Winner if it is determined by TMLS that the Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion. In such event if the Winner does not repay TMLS the value of the Prize, TMLS reserves the right to commence legal proceedings and claim all expenses on an indemnity basis from the Winner.

General

7. Eligible Customers shall be solely responsible for ensuring that they provide TMLS with a valid phone number, residential mailing address and/or email address for the purpose of notification.
8. The Eligible Customer agrees and accepts that TMLS will not be responsible for any consequences arising from his/her failure to provide TMLS with a true, complete, and accurate phone, residential mailing address and/or email address and/or notify TMLS of any change(s) to his/her phone number, residential mailing address and/or email address.
9. TMLS has the sole and absolute discretion to exclude any Eligible Customer from participating in the Celebration Draw without any obligation to furnish notice and/or reason.
10. TMLS reserves the right to disqualify or disregard any Eligible Customer who does not comply with the Terms and Conditions.



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11. This Promotion can be used in conjunction with any other ongoing promotions, discounts, offers, vouchers, rebates, or any other privileges.
12. TMLS's decision on all matters relating to this Promotion shall be final and binding. TMLS reserves the right to vary the terms and conditions or withdraw or replace the Celebration Draw items with other items of equivalent value without prior notice.
13. TMLS reserves the right to disqualify any participant and/or pursue legal action against any person whom it believes has undertaken fraudulent activities or other activities harmful or prejudicial to this Promotion or its entry submission process.
14. The Terms under this Promotion shall be governed by the laws of Singapore and each participant agrees to submit any claim, dispute, or controversy to the exclusive jurisdiction of the Courts of the Republic of Singapore.
15. TMLS is not an agent of the Gift merchants or any other Third-Party merchants. TMLS expressly disclaims any warranties expressed or implied in connection with any Gifts to the fullest extent permitted by applicable laws. The Gifts may be subject to additional terms and conditions, and participants agree to comply with all terms and conditions applicable to the Gift(s) imposed by the Gift merchant.
16. By participating in this Promotion, the participant agrees and consents that TMLS, its related corporations as well as its authorised service providers and relevant third parties (collectively, the "**Companies**"), may collect, use and/or disclose the participant's personal data for purposes as may be reasonably required by the Companies to administer this Promotion in accordance with TMLS's Data Protection Policy. For more information on TMLS's data protection policy (including information on withdrawal of consent, access or correction of personal data), please refer to TMLS's Data Protection Policy (available at <https://www.tokiomarine.com/sg/en/life/about-us/corporate-policies/fair-dealing/personal-data-protection.html>).
17. Any trademarks, graphic symbols, logos or intellectual property contained in any material used in connection with this Promotion, in particular that relating to the Gift are the property of their respective owners. TMLS and its affiliates and merchants are not affiliated with, or endorsed or sponsored by, such owners and their relevant affiliates. By entering into this Promotion, each participant agrees that TMLS, its respective affiliates, subsidiaries, advertising and promotion agencies, and their respective officers, directors, and employees (the "**Relevant Organisers**") shall not be liable for injury, loss, claims or damage of any kind arising out of or in connection with participants in this Promotion, the Participants' acts, omissions or negligence and/or use/misuse of the Gift awarded. Each Participant agrees to waive and release the Relevant Organisers from the above-mentioned claims and liabilities.
18. To the maximum extent permitted by law, each participant agrees to indemnify and hold TMLS harmless against any losses, damages, costs, expenses, claims or liabilities of any kind arising in connection with his or her participation in this Promotion.
19. A person who is not a participant in this Promotion shall have no right to enforce these Terms by virtue of the Contracts (Rights of Third Parties) Act 2001 or otherwise.

Important Notes:

The Promotional material is not intended as an offer or recommendation to the purchase of any insurance plans underwritten by Tokio Marine Life Insurance Singapore Ltd. and are only available through our authorised distributors. Kindly obtain the required product disclosures and seek advice from a financial adviser before making a commitment to purchase them. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information shown in this promotional material is for reference only and is correct as of 6 January 2023.

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