



TOKIO MARINE
INSURANCE GROUP

Terms and Conditions for 75th Anniversary Celebration - A Birthday Treat From Us (the “Promotion”)

This Promotion is offered 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** - This Promotion is open to all new and existing TMLS policyholders, including employees and insurance representatives of TMLS.
- 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Products must be submitted between **1 January and 31 December 2023** (*both dates inclusive*), unless extended or withdrawn by TMLS at its sole discretion.
- 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, TM Atlas Wealth, TM Wealth Enhancer, TM Wealth Aspire #goInvest, #goInvest Secure, #goClassic, #goClassic Secure, #goTreasures, #goTreasures Secure, #goElite, #goElite Secure, #goUltra, #goUltra Secure, #goAssure, #goAffluence.
- 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.

- 5. Gift** - Eligible Customers will receive the \$20 e-GrabGifts Voucher (“Gift”), subject to the following Conditions:
 - (i) if your application for the Eligible Product is accepted by TMLS and a policy is issued by TMLS within the Promotion Period;
 - (ii) the application is for a new policy;
 - (iii) 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;
 - (iv) application premium mode for Regular Premium plans must be in Annual mode;
 - (v) for Regular premium plans, premium payment term must be at least 5 years;
 - (vi) the premium payable in the case of Single Premium plans must be fully paid during the Promotion Period;
 - (vii) 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;
 - (viii) you are entitled to only ONE \$20 e-GrabGifts Voucher even if you had purchased/applied for multiple new policies, subject to meeting the Terms and Conditions of this Promotion;
 - (ix) there is no cancellation of the policy during the fourteen (14) days free-look period and the policy must remain in force and must not have been canceled/lapsed during the Promotion period;
 - (x) there is no alteration to the policy purchased, including to the premium payment mode during the Promotion Period;
 - (xi) the Promotion does not affect nor change any term or condition of the policy issued to the Policyowner, irrespective of the currency in which the policy is denominated.



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6. TMLS will issue a SMS or Email ('**Redemption Notification**') to each Qualifying Customer within **eight (8) weeks** after the 14 days freelook period, provided the Qualifying Customer's Qualifying Plan purchased during the Promotion Period remains in force as at the date of the Redemption Notification. Qualifying Customers shall be solely responsible for ensuring that they provide TMLS with a valid mobile phone number and email address to receive the Redemption Notification for the e-Gift Vouchers.
7. The Qualifying 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, accurate and valid mobile phone number and email address and notify TMLS of any change(s) to his/her mobile phone number and email address. The **e-Gift Vouchers must be redeemed within ONE (1) month from the date of Redemption Notice**. If a Qualifying Customer fails to claim his/her e-Gift Voucher within the stipulated redemption period in the Redemption Notification, it will be forfeited, and the Qualifying Customer shall not have any claim against TMLS for such forfeiture. Further details in the redemption procedures will be set out in the Redemption Notification.
8. Usage of the e-Gift Vouchers is subject to terms and conditions imposed by the Merchant of the e-Gift Vouchers.
9. The e-Gift Voucher is not transferable or exchangeable for cash, credit or any other goods and services.
10. If a customer cancels the Qualifying Product within the 14 days freelook period or if the policy lapsed or is surrendered within the 12 months from the date of the issuance, TMLS reserves the right to recover the amount equivalent to the e-Grab Gift Vouchers in any manner at its sole discretion.
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 Gift 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 merchant 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.



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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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