



TOKIO MARINE
INSURANCE GROUP

TM Protect PA

Always be ready for life's
uncertainties



Tokio Marine
Life Insurance Singapore Ltd.

tokiomarine.com
Life & Health | Property & Casualty



Benefit Snapshot

1. Covers for all ages up to age 70
2. Enhanced coverage against Hand Foot and Mouth Disease (HFMD), dengue fever and food poisoning
3. Round-the-clock global coverage
4. Offers a weekly income benefit



About the Plan

TM Protect PA is a yearly renewable¹ plan which provides you with the financial assistance in the event of accidental death, dismemberment, disability and injury.



Benefits of the Plan

One plan fits all

This plan is specially designed for ages 1 to 70. As a caring parent, not only do you want to be well-covered, you would always want the best for your children.

TM Protect PA allows your children to experience their childhood to the fullest.

Enhanced coverage

Other than the common accident coverages, TM Protect PA provides both inpatient and outpatient coverage with financial security against HFMD, dengue fever and food poisoning. With these enhanced coverage, you can be assured that you and your loved ones are well taken care of.

Round-the-clock global coverage

Be assured that you have a round-the-clock global coverage against personal accident - whether you are at home, at work or even when you are on an overseas trip. TM Protect PA also pays out an additional 100% of the sum assured should an accidental death occur while travelling on private car and public transport anywhere in the world.

Medical reimbursement

TM Protect PA provides you with a Medical Reimbursement benefit of up to S\$10,000², which allows you to ease your financial worry should an accident occur. Choose your preferred medical treatment, whether in western medicine or in Traditional Chinese Medicine³. This gives you the option to select the best medical treatment to a speedy recovery.

Accidental Weekly Income benefit

During your recovery period, you will also be provided a weekly income of up to S\$350^{2,4}, for maximum 52 weeks. This allows you to focus on recovery.

Easy application

With no medical questions required, you can start this plan almost immediately!

Flexibility to customise

TM Protect PA provides you the flexibility to choose the plan which best suits your needs:

Basic Benefits	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)	Plan D (S\$)
Sum Assured	100,000	250,000	500,000	1,000,000
Accidental Death Benefit	100,000	250,000	500,000	1,000,000
Double Indemnity Benefit	200,000	500,000	1,000,000	2,000,000
Accidental Dismemberment and Burns Benefit ⁵	Up to 150,000	Up to 375,000	Up to 750,000	Up to 1,500,000
Medical Reimbursement Benefit (per accident)	2,500	4,000	7,500	10,000
- Sub-Limit for Out-Patient Treatment (including Traditional Chinese Medicine and Chiropractic Treatment)	250	400	750	1,000
- Sub-Limit for Dental Treatment	250	400	750	1,000
Accidental Weekly Income Benefit ⁴ (per accident)	140	210	280	350

Table of Indemnity

Losses	% of Sum Assured
(1) Total and Permanent Disability	150%
(2) Loss of or Total Permanent Loss of Use of:	
- 2 Limbs	150%
- 1 Limb	125%
- 1 Limb and Total Permanent Loss of Sight of 1 eye	150%
(3) Sight - Total Permanent Loss of:	
- Sight in both eyes	150%
- Sight of 1 eye	100%
- The lens of 1 eye	50%
(4) Speech and Hearing - Total Permanent Loss of:	
- Speech and Hearing	150%
- Speech	50%
- Hearing of both ears	75%
- Hearing of one ear	25%
(5) Hand - Loss of or Total Permanent Loss of Use of:	
- 4 Fingers and Thumb of one hand	70%
- 4 Fingers of one hand	40%
- Thumb (both phalanges per thumb)	30%
- Thumb (1 phalanx per thumb)	15%
- Finger (3 phalanges per finger)	10%
- Finger (2 phalanges per finger)	7.5%
- Finger (1 phalanx per finger)	5%
(6) Foot - Loss of or Total Permanent Loss of Use of:	
- All Toes of 1 foot	15%
- Great Toe - 2 phalanges	5%
- Great Toe - 1 phalanx	3%
- Other than great Toe, each Toe	1%
(7) Leg:	
- Fractured leg or patella with established non-union	10%
- Shortening of leg by at least 5 cm	7.5%
(8) Third Degree Burns:	
Head - Damage as a percentage of total body surface area:	
- Equals to or greater than 2% but less than 5%	50%
- Equals to or greater than 5% but less than 8%	75%
- Equals to or greater than 8%	100%
Body - Damage as a percentage of total body surface area:	
- Equals to or greater than 10% but less than 15%	50%
- Equals to or greater than 15% but less than 20%	75%
- Equals to or greater than 20%	100%

- ¹ Yearly renewable feature covers up to age 75. Renewal of TM Protect PA is non-guaranteed. Tokio Marine Life Insurance Singapore Ltd. reserves the right to cancel the policy by giving 30 days' written notice.
- ² Benefit limit is based on Plan D.
- ³ Subject to sub-limits within each plan and the overall limits of the Medical Reimbursement benefit.
- ⁴ The Accidental Weekly Income benefit will cease on the policy anniversary before the life assured turns age 65. It is not applicable for children age 1 to 18.
- ⁵ The Accidental Dismemberment and Burns benefit is not applicable for children age 1 to 18.

All ages mentioned in this marketing material are based on age next birthday.

Important Notes

This marketing material is not intended as an offer or recommendation to the purchase of any insurance plan. This plan is underwritten by Tokio Marine Life Insurance Singapore Ltd. and is 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 this plan. It is usually detrimental to replace an existing accident and health policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

For policies distributed in Singapore:

This 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 the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

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

Information shown in this marketing material is for reference only and is correct as at 1 June 2019.

About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Group which has over 130 years of history. As at March 2018, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$32 billion and total assets of around US\$216 billion. With its presence spreading across 38 countries, Tokio Marine is indisputably one of the largest insurance groups in the world.

Our reputation in Singapore as a leading life insurer has been gained through our strong historical investment returns, disciplined underwriting and careful expense management.

We are committed to bring meaningful product solutions to meet your individual and corporate insurance needs.

Driven by Customer-focus, Integrity and Excellence as our core values, we endeavour to be your preferred insurance partner for life.

Speak to your preferred Adviser
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