

**Fear less... Live more**

**Yes! You can... with #GO TOTALPROTECT CANCER**

**For a limited period only, be rewarded when you take up a #go TotalProtect Cancer Plan.**



Annual Premium	Shopping Vouchers
S\$1,000 to < S\$2,000	S\$200
S\$2,000 to < S\$3,000	S\$400
S\$3,000 and above	S\$600

All cases must be submitted between 1 Oct and 31 Dec 2024 & issued by 28 Feb 2025.  
\*Terms and Conditions apply.

### Terms and Conditions for #go TotalProtect Cancer Promotion (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. **Promotion Period** – From 1 October 2024 to 31 December 2024 (both dates inclusive), unless extended or withdrawn by TMLS at its sole discretion.
2. **Eligible Customer** - This Promotion is open to all new and existing TMLS policyholders, including employees and insurance representatives of TMLS.
3. Eligible Customers are entitled to receive a Gift for the purchase of #go TotalProtect Cancer ("**Eligible Plan**"), subject to the following **Conditions**:
  - (i) The application for the Eligible Plan is submitted and received by TMLS within the Promotion Period, and the policy must be issued on or before 28 February 2025.
  - (ii) The annual premium of the Eligible Plan must be at least S\$1,000.
  - (iii) The annual premium of the Eligible Plan must be paid in full. Other premium payment modes (monthly, quarterly, and half-yearly) are not eligible for the Promotion.
  - (iv) The Eligible Plan must be in force as at 90 days from the policy issued date.
  - (v) The annual premium of the Eligible Plan as at 90 days from the policy issued date will be used to determine the Gift.
  - (vi) The Gift will be determined according to the annual premium band set out below:

Annual Premium	Gift
S\$1,000 to < S\$2,000	S\$200 Shopping Vouchers
S\$2,000 to < S\$3,000	S\$400 Shopping Vouchers
S\$3,000 and above	S\$600 Shopping Vouchers



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- (vii) Rider premiums (if any) are not eligible for the Promotion.
  - (viii) The Gift will only be delivered after 90 days from the policy issued date.
  - (ix) If there are multiple policies of Eligible Plan covering the same Life Assured, only the qualified policy with the highest annual premium is entitled to the Gift.
  - (x) For avoidance of doubt, a policyholder with multiple policies of Eligible Plan that cover separate Life Assureds may receive multiple Gifts.
4. This Promotion does not affect nor change any term(s) or condition(s) of the policy issued to the policyowner by TMLS.
  5. The Gift is not exchangeable for cash, credit or any other goods and services.
  6. TMLS is not liable for the replacement of any lost, damaged or stolen gift items.
  7. This Promotion shall not apply in conjunction with any other ongoing promotions, discounts, offers, vouchers, rebates or any other privileges unless otherwise permitted in writing by TMLS in its sole and absolute discretion.
  8. 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.
  9. 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.
  10. 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.
  11. 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 Gifts imposed by the Gift merchant.
  12. 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>).
  13. 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.
  14. 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.



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15. No third party shall have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce these Terms.

**Important Notes:**

These terms and conditions are not intended as an offer or recommendation to the purchase of any insurance plan. The #go TotalProtect Cancer 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 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 at 1 October 2024.

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