

# TM EarlyCover

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TOKIO MARINE  
INSURANCE GROUP

Access early treatment for Critical Illnesses,  
when it matters most



Tokio Marine  
Life Insurance Singapore Ltd.

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In Singapore, more people are being diagnosed with critical illnesses.

Every day

**36**

people are told that they have cancer<sup>1</sup>.



Singaporeans are at a **higher risk** of heart failure<sup>2</sup>.

**1 in 6** people will have a stroke in their lifetime<sup>3</sup>.

With today's medical advancements, early diagnosis of critical illnesses is possible – giving patients a much better chance of recovery. To access available early treatment options, it's important to ensure that you're financially protected right from the start.



## Benefit Snapshot

- 1 Comprehensive coverage** against early, intermediate and advanced stages of medical conditions / procedures
- 2 Up to S\$350,000 coverage** for early stage critical illness
- 3 Affordable premiums** from as little as S\$1\* a day
- 4 Waiver of future premiums** upon early or intermediate stage critical illness
- 5 Additional coverage** for 10 Special Conditions and 10 Juvenile Conditions
- 6 Lump sum payout** upon death



## About the Plan

**TM EarlyCover** is a regular premium, non-participating plan that pays for treatments and expenses upon diagnosis of any of the 129 medical conditions, even at an early stage. The plan covers medical conditions and procedures arising from critical illnesses at different stages of severity, Special Conditions and Juvenile Conditions. The plan provides coverage up to age 70, 75 or 85.



# Benefits of the Plan

## Critical Illness Benefit

TM EarlyCover provides a lump sum payout upon a critical illness diagnosis to help lessen any financial strain on you and your loved ones. The plan covers medical conditions that have progressed to a more severe stage, and also other critical illnesses.

Each Critical Illness	Maximum Limit Per Claim
Early Stage	S\$350,000
Intermediate Stage	S\$350,000
Advanced Stage	100% of sum assured <sup>4</sup>

Even from the earliest stage of the illness, you have the financial backing to seek effective treatment and concentrate on a full recovery.

## Relief from Premium Payments

Upon the first successful claim of an early or intermediate stage critical illness, all future premiums will be waived.

The Premium Waiver Benefit gives you peace of mind knowing that you can focus on your recovery with one less financial concern.

## Special Benefit

An additional Special Benefit<sup>5</sup> of 20% of sum assured, capped at S\$25,000, is payable for each of the 10 Special Conditions below. A maximum of 5 claims can be made under the Special Benefit.

- 1 Angioplasty and Other Invasive Treatment for Coronary Artery
- 2 Breast Reconstructive Surgery following a Mastectomy
- 3 Crohn's Disease
- 4 Dengue
- 5 Diabetic Complications
- 6 Osteoporosis
- 7 Pheochromocytoma
- 8 Severe Rheumatoid Arthritis
- 9 Ulcerative Colitis
- 10 Wilson's Disease

## Juvenile Benefit

An additional Juvenile Benefit<sup>5</sup> of 20% of sum assured, capped at S\$25,000, is payable for each of the 10 Juvenile Conditions below. A maximum of 5 claims can be made under the Juvenile Benefit.

1	Generalised Tetanus	6	Rabies
2	Glomerulonephritis with Nephrotic Syndrome	7	Rheumatic Fever with Valvular Impairment
3	Insulin Dependent Diabetes Mellitus	8	Severe Haemophilia
4	Kawasaki Disease	9	Severe Juvenile Rheumatoid Arthritis
5	Osteogenesis Imperfecta	10	Type I Juvenile Spinal Amyotrophy

## Death Benefit

This plan also provides a lump sum death benefit of S\$20,000 while the policy is in force, regardless of the number of prior claims or the remaining sum assured of the policy.

## Optional riders for greater peace of mind

For more holistic protection, you can enhance your coverage with any of the following riders: Payer Benefit Rider, Enhanced Payer Benefit Rider, Spouse Rider or Enhanced Spouse Rider.

\* Based on annual premium for a 40-year-old female, non-smoker with policy term up to age 70 and S\$30,000 sum assured.

<sup>1</sup> Source: "Sharp rise in number diagnosed with cancer." The Straits Times, 21 June 2015. <http://www.straitstimes.com/singapore/health/sharp-rise-in-number-diagnosed-with-cancer>

<sup>2</sup> Source: "Singaporeans at higher risk of heart failure." The New Paper, 17 June 2016. <http://www.tnp.sg/news/singapore/singaporeans-higher-risk-heart-failure>

<sup>3</sup> Source: "Stroke campaign showing results." The New Paper, 30 October 2017. <http://www.tnp.sg/news/singapore/stroke-campaign-showing-results>

<sup>4</sup> The total critical illness benefit limit per life, including all critical illness insurance taken with Tokio Marine Life Insurance Singapore Ltd. (TMLS) is S\$2.5 million.

<sup>5</sup> Each Special and/or Juvenile Condition is only payable once per policy, subject to a maximum limit of S\$25,000 on each covered Special / Juvenile Condition per life, including all insurance taken with TMLS. Special / Juvenile Benefit is calculated based on the original sum assured and payment of Special / Juvenile Benefit will not reduce the sum assured. A maximum of 5 claims each are allowed under the Special Benefit and Juvenile Benefit.

Note: Juvenile Benefit is provided up to age 19 of the life assured.

Premium rates for TM EarlyCover are non-guaranteed. TMLS reserves the right to revise the premium rate based on future experience by giving 30 days' written notice.

All illustrations in this marketing material are not drawn to scale.

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

## List of Critical Illnesses

No.	Critical Illnesses	Early Stage	Intermediate Stage	Advanced Stage
1	Alzheimer's Disease/Severe Dementia	✓	✓	✓
2	Persistent Vegetative State (Apallic Syndrome)	✓	N.A.	✓
3	Irreversible Aplastic Anaemia	✓	N.A.	✓
4	Severe Bacterial Meningitis	✓	✓	✓
5	Benign Brain Tumour	✓	✓	✓
6	Blindness (Irreversible Loss of Sight)	✓	N.A.	✓
7	Coma	✓	✓	✓
8	Coronary Artery Bypass Surgery	✓	✓	✓
9	Deafness (Irreversible Loss of Hearing)	✓	✓	✓
10	Elephantiasis	N.A.	N.A.	✓
11	End Stage Liver Failure	✓	✓	✓
12	End Stage Lung Disease	✓	✓	✓
13	Fulminant Hepatitis	✓	✓	✓
14	Heart Attack of Specified Severity	✓	✓	✓
15	Open Chest Heart Valve Surgery	✓	✓	✓
16	HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
17	End Stage Kidney Failure	✓	✓	✓
18	Loss of Independent Existence	N.A.	✓	✓
19	Irreversible Loss of Speech	✓	✓	✓
20	Major Burns	✓	✓	✓
21	Major Cancer	✓	✓	✓
22	Major Head Trauma	✓	✓	✓
23	Major Organ / Bone Marrow Transplantation	✓	✓	✓
24	Medullary Cystic Disease	✓	N.A.	✓
25	Motor Neurone Disease	✓	✓	✓
26	Multiple Sclerosis	✓	✓	✓
27	Muscular Dystrophy	✓	✓	✓
28	Necrotising Fasciitis	✓	N.A.	✓
29	Other Serious Coronary Artery Disease	✓	✓	✓
30	Paralysis (Irreversible Loss of Use of Limbs)	✓	✓	✓
31	Idiopathic Parkinson's Disease	✓	✓	✓
32	Poliomyelitis	✓	N.A.	✓
33	Primary Pulmonary Hypertension	✓	✓	✓
34	Progressive Scleroderma	✓	✓	✓
35	Severe Myasthenia Gravis	✓	✓	✓
36	Stroke with Permanent Neurological Deficit	✓	✓	✓
37	Open Chest Surgery to Aorta	✓	✓	✓
38	Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓
39	Severe Encephalitis	✓	✓	✓
40	Terminal Illness	N.A.	N.A.	✓
<b>Total Number of Conditions Covered</b>		<b>37</b>	<b>32</b>	<b>40</b>



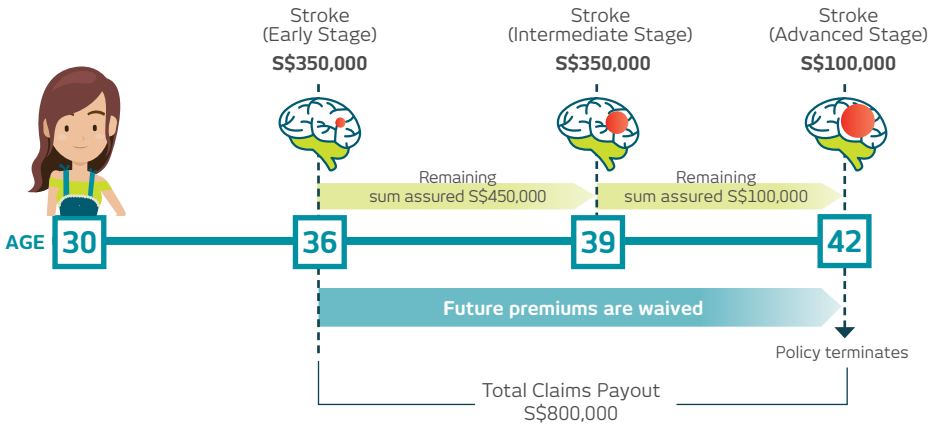
# Illustration

**Life Assured** : Helen

**Profile** : Age 30, female and non-smoker

**Sum Assured** : S\$800,000

**Policy Term** : To age 75

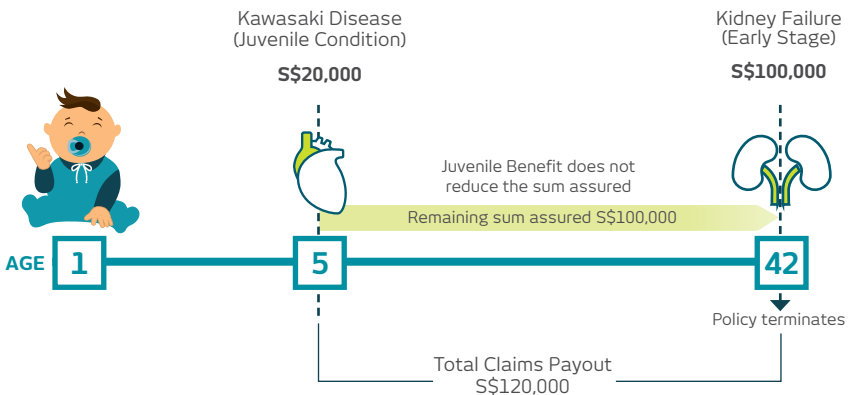


**Life Assured** : Steven

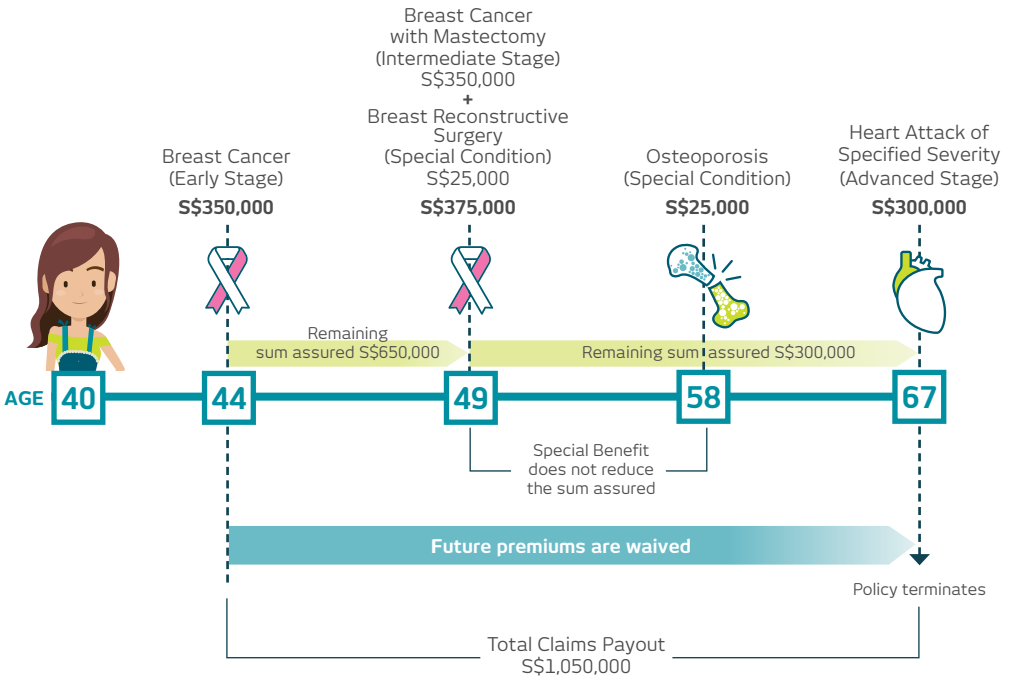
**Profile** : Age 1, male

**Sum Assured** : S\$100,000

**Policy Term** : To age 70



**Life Assured** : Joan  
**Profile** : Age 40, female and non-smoker  
**Sum Assured** : S\$1,000,000  
**Policy Term** : To age 85



### 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. 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.

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](http://www.lia.org.sg) or [www.sdic.org.sg](http://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 26 August 2020.

# About Us

Tokio Marine Life Insurance Singapore Ltd. is part of Tokio Marine Holdings Inc. which has 140 years of history. As at March 2019, Tokio Marine Holdings Inc. has a market capitalisation of close to US\$34 billion and total assets of around US\$203 billion. With its presence spreading over 45 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.

Driven by Customer-centricity, Integrity and Excellence as our core values, we endeavour to be a trusted partner in protection, savings and investments.

Speak to your Tokio Marine Representative  
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