

# TM MultiCare



TOKIO MARINE  
INSURANCE GROUP

Comprehensive protection against  
multiple Critical Illnesses

Tokio Marine  
Life Insurance Singapore Ltd.

[tokiomarine.com](https://tokiomarine.com)  
Life & Health | Property & Casualty

## In Singapore, more people are being diagnosed with Critical Illnesses

### Cancer: The top killer in Singapore<sup>1</sup>



Every day, **36** people are told that they have cancer<sup>1</sup>



**Survival rates are up**, thanks to medical advancements<sup>2</sup>



About **1 in 10** people will get multiple cancers in their lifetime<sup>3</sup>

### Heart Disease: Why Singaporeans should be concerned



**Higher risk** of heart failure compared to other Asians<sup>4</sup>



**10 years earlier** than Americans and Europeans of getting heart failure<sup>4</sup>



Average age of Singaporeans who suffer from heart disease<sup>4</sup>



### Stroke: Fourth leading cause of death in Singapore<sup>5</sup>



**1 in 6** people will have a stroke in their lifetime<sup>5</sup>



About **35%** of stroke survivors are dependent in their activities of daily living (ADLs)<sup>6</sup>



**Early identification and treatment** of stroke can lead to improved chances of survival and recovery<sup>7</sup>



With critical illnesses on the rise in Singapore, it is important to ensure that you have access to early treatment options for a better chance of recovery.

While medical advancements have improved survival rates, critical illnesses could still recur. At the same time, a second or even a third different critical illness cannot be ruled out.

That is why **safeguarding yourself today against multiple critical illnesses** could make all the difference for you and your loved ones.



## Benefit Snapshot

1. **Multiple payouts** across early, intermediate and advanced stage critical illnesses
2. **Allows for 2** advanced stage critical illness claims
3. **Allows for 2 additional** claims for major cancers
4. **Total payout of up to 900%** of sum assured
5. **Additional coverage** for 10 Special Conditions and 10 Juvenile Conditions



## About the Plan

**TM MultiCare** is a regular premium, non-participating critical illness plan designed to provide financial protection against early, intermediate and advanced stage critical illnesses. It allows for multiple claims and provides an Additional Cancer Benefit to offer a total payout of up to 900% of the sum assured. The plan offers coverage up to age 70, 75 or 85.



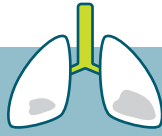
## Benefits of the Plan

### Critical Illness Benefit

TM MultiCare has three layers of critical illness benefits. The critical illnesses are categorised into three groups.

Layer 1 and Layer 2 cover critical illnesses of different stages of severity. Each group covers different types of critical illness conditions.

Layer 3 provides extra benefits for advanced stage cancer<sup>8</sup>. This gives you the reassurance that you remain covered even if the cancer has spread, persisted or recurred, or if there is a newly diagnosed advanced stage cancer.



**Group 1**  
Cancer and  
Illnesses  
Related to  
Major Organs

**Group 2**  
Heart-Related  
Illnesses

**Group 3**  
Illnesses  
Related to  
Nervous  
System and  
Other Systemic  
Conditions

**Layer 1**  
Early / Intermediate  
Stage Critical Illness  
Benefit

**Up to 2 claims**

- Receive 100% of sum assured per claim, up to S\$350,000
- Each claim must be of a different group

**Layer 2**  
Advanced Stage  
Critical Illness Benefit

**Up to 2 claims**

- For each claim, receive 300% of sum assured less any Layer 1 claims for the same group
- Each claim must be of a different group
- A 1-year waiting period applies for claims between different groups

Up to 700% of sum assured

Up to 900% of sum assured



**Major Cancer (Advanced Stage)**  
**(New diagnosis or advanced stage cancer that has spread / persisted / recurred)**

**Layer 3**  
Additional Cancer  
Benefit

**Up to 2 claims**

- Receive 100% of sum assured per claim
- A 2-year waiting period applies after a Layer 2 claim has been made successfully
- A 2-year waiting period applies for claims within Layer 3

Up to 200% of sum assured

Up to 900% of sum assured

**Maximum Total Payout (% of sum assured)**

**Up to 900%**

For the list of critical illnesses covered under Layer 1 and Layer 2, please refer to the Appendix.

## Special Benefit

An additional Special Benefit<sup>9</sup> of 20% of the 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	6	Osteoporosis
2	Breast Reconstructive Surgery following a Mastectomy	7	Pheochromocytoma
3	Crohn's Disease	8	Severe Rheumatoid Arthritis
4	Dengue	9	Ulcerative Colitis
5	Diabetic Complications	10	Wilson's Disease

## Juvenile Benefit

An additional Juvenile Benefit<sup>9</sup> of 20% of the 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	Insulin Dependent Diabetes Mellitus	7	Severe Juvenile Rheumatoid Arthritis
3	Kawasaki Disease	8	Type I Juvenile Spinal Amyotrophy
4	Osteogenesis Imperfecta	9	Glomerulonephritis with Nephrotic Syndrome
5	Severe Haemophilia	10	Rheumatic Fever with Valvular Impairment

## Juvenile Waiver Benefit<sup>10</sup>

Upon a successful claim of an advanced stage critical illness from Layer 2, all future premiums will be waived.

This gives you peace of mind knowing that your child's policy remains in-force, so you can support your child's recovery with one less financial concern.

## Death Benefit

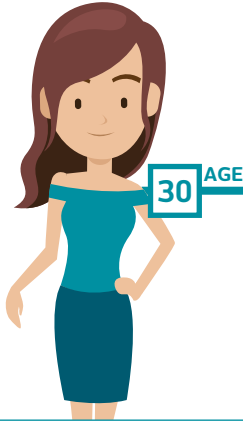
In the unfortunate event of death of the life assured, 10% of the sum assured will be paid, regardless of the number of prior claims made.

## Optional waiver riders for greater peace of mind

Enhance your coverage with any of the following riders: Waiver of Premium Rider, Payer Benefit Rider, Enhanced Payer Benefit Rider, Spouse Rider or Enhanced Spouse Rider.



# Illustration



## Layer 1 Early / Intermediate Stage Critical Illness Benefit

1

36



Intermediate Stage  
Breast Cancer  
(100% of sum  
assured)

2

37



Mild Stroke  
(100% of sum  
assured)

+

Breast  
Reconstructive  
Surgery following a  
Mastectomy  
(Special Condition)  
(20% of sum  
assured)

**Life Assured :** Susan

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

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

**Policy Term :** To Age 85

## Total Payouts =

	Group 1	Group 2	Group 3	No. of claims (Claim Payout)
<b>Layer 1</b> Early / Intermediate Stage Critical Illness Benefit	1 S\$120,000		2 S\$100,000	2 claims (S\$220,000)
<b>Layer 2</b> Advanced Stage Critical Illness Benefit	3 S\$200,000	4 \$300,000		2 claims (S\$500,000)
<b>Layer 3</b> Additional Cancer Benefit		5 S\$100,000	6 S\$100,000	2 claims (S\$200,000)
				<b>6 claims (S\$920,000)</b>

**Layer 2**  
Advanced Stage  
Critical Illness Benefit

3  
43



Progresses to  
Advanced Stage  
Breast Cancer  
( $300\% - 100\% =$   
 $200\%$  of sum  
assured)

4  
46



Heart Attack  
of Specified  
Severity  
( $300\%$  of sum  
assured)

**Layer 3**  
Additional Cancer  
Benefit

5  
48



Advanced Stage  
Breast Cancer  
persists  
( $100\%$  of sum  
assured)

6  
50



Newly diagnosed  
Advanced Stage  
Lung Cancer  
( $100\%$  of sum  
assured)

All future premiums are waived if  
Waiver of Premium Rider is attached

Policy  
terminates

**900% + 20% (Special Benefit) of sum assured**

## Appendix

### List of Critical Illnesses covered under Layers 1 and 2, categorised by Group

	No.	Critical Illnesses	Layer 1		Layer 2
			Early Stage	Intermediate Stage	Advanced Stage
<b>Group 1</b> Major Cancer and Illnesses Related to Major Organs	1	I Irreversible Aplastic Anaemia	✓	N.A.	✓
	2	I End Stage Liver Failure	✓	✓	✓
	3	I End Stage Lung Disease	✓	✓	✓
	4	I Fulminant Hepatitis	✓	✓	✓
	5	I HIV due to Blood Transfusion and Occupationally Acquired HIV	✓	✓	✓
	6	I End Stage Kidney Failure	✓	✓	✓
	7	I Major Cancer	✓	✓	✓
	8	I Major Organ / Bone Marrow Transplantation	✓	✓	✓
	9	I Systemic Lupus Erythematosus with Lupus Nephritis	✓	✓	✓
	10	I Medullary Cystic Disease	✓	N.A.	✓
<b>Group 2</b> Heart-Related Illnesses	11	I Coronary Artery Bypass Surgery	✓	✓	✓
	12	I Heart Attack of Specified Severity	✓	✓	✓
	13	I Open Chest Heart Valve Surgery	✓	✓	✓
	14	I Other Serious Coronary Artery Disease	✓	✓	✓
	15	I Primary Pulmonary Hypertension	✓	✓	✓
	16	I Open Chest Surgery to Aorta	✓	✓	✓



	No.	Critical Illnesses	Layer 1		Layer 2
			Early Stage	Intermediate Stage	Advanced Stage
<b>Group 3</b> Illnesses Related to the Nervous System and Other Systemic Conditions	17	Alzheimer's Disease/Severe Dementia	✓	✓	✓
	18	Persistent Vegetative State (Apallic Syndrome)	✓	N.A.	✓
	19	Severe Bacterial Meningitis	✓	✓	✓
	20	Benign Brain Tumour	✓	✓	✓
	21	Blindness (Irreversible Loss of Sight)	✓	N.A.	✓
	22	Coma	✓	✓	✓
	23	Deafness (Irreversible Loss of Hearing)	✓	✓	✓
	24	Loss of Independent Existence	N.A.	✓	✓
	25	Irreversible Loss of Speech	✓	✓	✓
	26	Major Burns	✓	✓	✓
	27	Major Head Trauma	✓	✓	✓
	28	Motor Neurone Disease	✓	✓	✓
	29	Multiple Sclerosis	✓	✓	✓
	30	Muscular Dystrophy	✓	✓	✓
	31	Paralysis (Irreversible Loss of Use of Limbs)	✓	✓	✓
	32	Idiopathic Parkinson's Disease	✓	✓	✓
	33	Poliomyelitis	✓	N.A.	✓
	34	Progressive Scleroderma	✓	✓	✓
	35	Stroke with Permanent Neurological Deficit	✓	✓	✓
	36	Terminal Illness	N.A.	N.A.	✓
37	Severe Encephalitis	✓	✓	✓	
38	Elephantiasis	N.A.	N.A.	✓	
39	Necrotising Fasciitis	✓	N.A.	✓	
40	Severe Myasthenia Gravis	✓	✓	✓	

- <sup>1</sup> "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> "More in Singapore surviving cancer battle", The Straits Times, 24 August 2016.  
<http://www.straitstimes.com/singapore/more-surviving-cancer-battle>
- <sup>3</sup> "When two or more cancers strike", Todayonline.com, 2 November 2016.  
<http://www.todayonline.com/daily-focus/health/when-two-or-more-cancers-strike>
- <sup>4</sup> "S'poreans' risk of heart failure higher than other Asians: Study", Todayonline.com, 17 June 2016.  
<https://www.todayonline.com/singapore/sporeans-higher-risk-heart-failure>
- <sup>5</sup> "Stroke campaign showing results", The New Paper, 30 October 2017.  
<http://www.tnp.sg/news/singapore/stroke-campaign-showing-results>
- <sup>6</sup> "Hyper-Acute Stroke Treatment: Updates on a Rapidly Changing Field", Medical News Issue 25, Oct-Dec 2017.  
<https://www.singhealth.com.sg/DoctorsAndHealthcareProfessionals/Medical-News/2017/Pages/hyper-acute-stroke-treatment.aspx>
- <sup>7</sup> "Quick action is key for stroke victims". The Straits Times, 31 October 2017.  
<http://www.straitstimes.com/singapore/health/quick-action-is-key-for-stroke-victims>
- <sup>8</sup> Payable after a Layer 2 Group 1 claim or after both Layer 2 Group 2 and Layer 2 Group 3 claims have been made, whichever is earlier.
- <sup>9</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 Tokio Marine Life Insurance Singapore Ltd. (TMLS). Special / Juvenile Benefit is calculated based on the sum assured and payment of Special / Juvenile Benefit will not reduce the sum assured. .

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

<sup>10</sup> Juvenile Waiver Benefit is applicable if the life assured's entry age is 18 and below.

Premium rates for TM MultiCare 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.

## 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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