



PRODUCT SUMMARY CIMB TERM PROTECT PLUS

In this Product Summary, “we”, “us”, “our” refer to Tokio Marine Life Insurance Singapore Ltd.

Plan Description

CIMB Term Protect Plus is a non-participating yearly renewable term plan that provides protection against death, terminal illness, total and permanent disability, and critical illness.

This plan also provides protection against accidental death and activities of daily living disability.

Table of Benefits (S\$)

Benefits	Plan 1	Plan 2	Plan 3
	Sum Assured		
Death Benefit / Terminal Illness benefit / Total and Permanent Disability Benefit / Critical Illness Benefit	SGD 10,000	SGD 20,000	SGD 50,000
Accidental Death Benefit	SGD 20,000	SGD 40,000	SGD 100,000
ADL Disability Benefit	SGD 2,000	SGD 4,000	SGD 10,000

Plan Benefit

Death Benefit

If the life assured dies while CIMB Term Protect Plus (“basic plan”) is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits, less any indebtedness. The policy terminates thereafter.

Accidental Death Benefit (ADB)

Accidental death benefit is payable if the accident occurred in Singapore only.

If the life assured dies while the basic plan is in force as a result of an accident which takes place on or before the policy anniversary on which the life assured is age 70, and the death occurs within 180 days from the date of accident, we will pay the sum assured based on the selected plan as shown in the Table of Benefits, less any indebtedness.

The policy terminates thereafter.

For the avoidance of doubt, we will not pay death benefit in addition to the accidental death benefit.

ADB Limit

The maximum ADB benefit payable, inclusive of all other policies and/or riders with accidental death benefit issued by us on the same life is SGD1,000,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

Definition of Accident

Accident means an event of violent, unexpected, external and visible nature which is independent of any other cause and is the sole cause of the bodily injury.

Terminal Illness (TI) Benefit

If the life assured is diagnosed with TI while the basic plan is in force, we will pay the death benefit up to the TI Limit. The policy terminates thereafter.

TI Limit

The maximum TI benefit payable, inclusive of all other policies and/or riders with terminal illness benefit issued by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.





Definition of TI

TI means the conclusive diagnosis of an illness that is expected to result in the death of the life assured within 12 months. This diagnosis must be supported by a specialist and confirmed by our appointed medical practitioner. TI in the presence of Human Immunodeficiency Virus (HIV) infection is excluded.

Total and Permanent Disability (TPD) Benefit

If the life assured becomes totally and permanently disabled while the basic plan is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits, less any Indebtedness. The policy terminates thereafter.

TPD Limit

The maximum TPD benefit payable, inclusive of all other policies issued and/or riders with disability benefit by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

Definition of TPD

After the policy anniversary on which the life assured is age 18 next birthday and until the policy anniversary on which the life assured is age 65 next birthday

The life assured, due to accident or sickness, becomes:

- (a) disabled to such an extent as to be rendered totally unable to engage in any occupation, business or activity for income, remuneration or profit; or
- (b) unable to perform at least 3 of the 6 "Activities of Daily Living" even with any assistive device; and requires the physical assistance of another person throughout the entire activity;

and such disability must:

- (i) have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner ("TPD Period"); and
- (ii) in the view of a medical practitioner appointed by Us, be deemed permanent;

After the policy anniversary on which the life assured is age 65 next birthday and until the policy anniversary on which the life assured is age 70 next birthday

The life assured, due to accident or sickness, becomes totally and permanently:

- (a) unable to perform at least 3 of the 6 "Activities of Daily Living" even with any assistive device; and requires the physical assistance of another person throughout the entire activity;
- (b) such disability must have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner ("TPD Period"); and
- (c) in the view of a medical practitioner appointed by Us, be deemed permanent.

Any age until the policy anniversary on which the life assured is age 70 next birthday

The life assured, due to accident or sickness, suffers loss by complete severance or total and irreversible loss of use of:

- (a) sight in both eyes;
- (b) any 2 limbs at or above the wrist or ankle; or
- (c) sight in 1 eye and any one 1 limb at or above the wrist or ankle.

"Activities of Daily Living" are

- (i) Transferring : the ability to move from a bed to an upright chair or wheelchair and vice versa
- (ii) Mobility : the ability to move indoors from room to room on level surfaces
- (iii) Toileting : the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (iv) Dressing : the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (v) Washing : the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (vi) Feeding : the ability to feed oneself once food has been prepared and made available

Critical Illness (CI) Benefit

If the life assured is diagnosed with any of the 36 covered critical illnesses listed below, except Angioplasty and Other Invasive Treatment for Coronary Artery, while this basic plan is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits, less any indebtedness.



If the life assured undergoes Angioplasty and Other Invasive Treatment for Coronary Artery while this basic plan is in force, we will pay 10% of the sum assured, subject to a maximum amount of SGD25,000 per life, less any indebtedness. For policies issued in other currencies, a conversion rate as determined by TMLS will apply for aggregation.

After the payment of Angioplasty and Other Invasive Treatment for Coronary Artery benefit, the basic plan will continue in force with remaining sum assured and the premium will be reduced accordingly.

We will pay for only 1 claim admitted for Angioplasty and Other Invasive Treatment for Coronary Artery under the policy.

List of 36 Covered Critical Illnesses

1.	Alzheimer's Disease / Severe Dementia	19.	Major Burns
2.	Persistent Vegetative State (Apallic Syndrome)	20.	Major Cancer
3.	Irreversible Aplastic Anaemia	21.	Major Head Trauma
4.	Severe Bacterial Meningitis	22.	Major Organ / Bone Marrow Transplantation
5.	Benign Brain Tumour	23.	Motor Neurone Disease
6.	Blindness (Irreversible Loss of Sight)	24.	Multiple Sclerosis
7.	Coma	25.	Muscular Dystrophy
8.	Coronary Artery By-Pass Surgery	26.	Other Serious Coronary Artery Disease
9.	Deafness (Irreversible Loss of Hearing)	27.	Paralysis (Irreversible Loss of Use of Limbs)
10.	End Stage Liver Failure	28.	Idiopathic Parkinson's Disease
11.	End Stage Lung Disease	29.	Poliomyelitis
12.	Fulminant Hepatitis	30.	Primary Pulmonary Hypertension
13.	Heart Attack of Specified Severity	31.	Progressive Scleroderma
14.	Open Chest Heart Valve Surgery	32.	Stroke with Permanent Neurological Deficit
15.	HIV due to Blood Transfusion and Occupationally Acquired HIV	33.	Open Chest Surgery to Aorta
16.	End Stage Kidney Failure	34.	Systemic Lupus Erythematosus with Lupus Nephritis
17.	Loss of Independent Existence	35.	Severe Encephalitis
18.	Irreversible Loss of Speech	36.	Angioplasty and Other Invasive Treatment for Coronary Artery

The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019).

The 37 severe-stage Critical Illnesses (Version 2019) includes Terminal Illness which is covered under the basic plan.

Payment of the CI benefit reduces the sum assured of the basic plan. If the sum assured of the basic plan is reduced to zero, the policy benefit is considered paid in full and the policy terminates thereafter.

If the life assured is diagnosed with more than one (1) CI while this basic plan is in force, whether at the same time or at a different time, the total CI benefit payable under this policy will not exceed 100% of sum assured.

CI Limit

The maximum CI benefit payable, inclusive of all other policies and/or riders with critical illness/dread disease benefit issued by us on the same life is SGD2,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

Activities of Daily Living (ADL) Disability Benefit

If the life assured is certified with ADL Disability while this basic plan is in force, we will pay the sum assured based on the selected plan as shown in the Table of Benefits, less any Indebtedness.

We will pay for only one (1) claim admitted for ADL disability under this policy.

Any payment of the ADL disability benefit reduces the sum assured of the basic plan. If the sum assured of the basic plan is reduced to zero, the policy benefit is considered paid in full and the policy terminates thereafter.



ADL Disability Limit

The maximum ADL Disability benefit payable, inclusive of all other policies and/or riders with disability benefit issued by us on the same life is SGD4,500,000. For policies issued in other currencies, a conversion rate as determined by us will apply for the purpose of aggregation.

Definition of ADL Disability

ADL Disability refers to the life assured due to accident or sickness:

- (a) Unable to perform at least 2 of the 6 “Activities of Daily Living”, even with any assistive device, and requires the physical assistance of another person throughout the entire activity;
- (b) such disability must have persisted for a continuous period of at least 6 months from the date of disability as diagnosed by a medical practitioner; and
- (c) In the view of a medical practitioner appointed by us, be deemed permanent.

Payment of Premiums

Premiums for CIMB Term Protect Plus are payable throughout the premium term. Payment of premium shall be made only by way of a valid CIMB credit card held by you or your immediate family member(s) as approved by us. Any other payment method shall not be accepted by us.

For avoidance of doubt, any change in the CIMB credit card used for payment of premiums will be subject to our approval and must be approved in writing by us before any such payment(s) is accepted.

The premium rates which are used to determine the premium for the policy are not guaranteed and may be adjusted based on future experience. If we wish to adjust the rates, we will give you reasonable written notice or where required by applicable regulations, such minimum period of written notice.

Waiting Period

We will not pay the CI benefit on any of the following, if:

- (a) the life assured is diagnosed with Major Cancer, Heart Attack of Specified Severity or Other Serious Coronary Artery Disease;
- (b) Angioplasty and Other Invasive Treatment for Coronary Artery or Coronary Artery By-Pass Surgery is recommended on the life assured;

within 90 days from the issue date of the policy or last reinstatement date of the policy, whichever is later. The waiting period will also apply to the increase in Sum Assured due to an Upgrade of this Policy, if any. Upgrade of the policy refers to the event whereby the life assured changes to a plan with higher sum assured.

Termination

The policy will automatically terminate on the earliest occurrence of any of the following:

- (a) if the policy is terminated in accordance with the terms and conditions of the policy;
- (b) upon the coverage expiry date of the policy;
- (c) death of the life assured;
- (d) if any premium of the policy remains unpaid at the end of the grace period;
- (e) reduction of the sum assured to zero by accelerated payment(s);
- (f) You are unable or no longer able to make payments of premiums via a valid CIMB credit card held by you or your immediate family member(s).
- (g) Your written request and our acceptance of the application to terminate the policy; or
- (h) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

We reserve the right to vary, renew and/or terminate the policy, by giving you reasonable written notice or where required by applicable regulations, such minimum period of written notice.



Exclusions

Suicide

No benefit shall be payable if the life assured, whether sane or otherwise, dies by suicide within one (1) year from the later of:

- (a) the issue date of the policy, we will refund, without interest, the total premiums paid from the issue date of the policy, less (i) all medical and any other expenses incurred in assessing the risk under the policy; and (ii) all benefits previously paid under the policy; or
 - (b) the last reinstatement date of the policy, we will refund, without interest, the total amount paid to us from the last reinstatement date less all benefits previously paid from the last reinstatement date under the policy,
- and the policy terminates thereafter.

No benefit shall be payable if the life assured, whether sane or otherwise, dies by suicide after one (1) year from the issue date or the last reinstatement date (where applicable) but within one (1) year from the date of any upgrade of the policy, such increase will not be taken into account in computing the benefits payable under the policy, and we will refund the premium relating to the upgrade of the policy without interest.

Accidental Death Benefit (ADB)

We will not pay the ADB if the accidental death is caused directly or indirectly, wholly or partly by any of the following:

- (a) any self-inflicted injury, suicide or attempted suicide whether sane or insane;
- (b) any deliberate or intentional act of the life assured of putting oneself in danger if such act could have been reasonably avoided;
- (c) war (whether declared or not), invasion, civil war, revolution or any warlike operations;
- (d) violation or attempted violation of any law or resistance to arrest;
- (e) the life assured engaging in aerial activities (except as a fare-paying passenger or as a crew member in a properly licensed private and/or commercial aircraft operated by a private and/or commercial passenger airline on a regular scheduled passenger trip or established route);
- (f) any form of mental or psychiatric disorder;
- (g) under the influence of alcohol or drugs, except for drugs prescribed by a medical practitioner for the purpose of treatment;
- (h) any injury occurring prior to the commencement date;
- (i) the life assured engaging in or taking part in air, military, naval training, exercises, manoeuvres, warlike operations or handling of explosives and demolition materials and while under orders for restoration of public order, whether in time of peace, declared or undeclared war except where operationally ready national services duties are carried out in Singapore or overseas (where applicable) pursuant to the Enlistment Act 1970;
- (j) the life assured engaging in hazardous sport(s) (including but not limited to winter sports, ice hockey, horse riding, polo playing, canoeing, sailing or windsurfing, mountaineering, rock climbing, caving, potholing, hunting, hang gliding, sky diving, parachuting, scuba diving, boxing, wrestling, martial arts activities), unless such activities are engaged on a recreation basis with a licensed organisation; or
- (k) the life assured engaging in a sport in a professional capacity regardless whether the life assured earns any form of income or remuneration from engaging in such sport.

Total and Permanent Disability (TPD) Benefit and ADL Disability Benefit

We will not pay the TPD benefit and ADL Disability Benefit if any of such disability or loss sustained by the life assured is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition that was not communicated to us before the issue date of the policy or the last reinstatement date of the policy or the date of any upgrade of the policy, whichever is later;
- (b) any self-inflicted injury, whether the life assured is sane or otherwise;
- (c) any misuse or abuse of drugs and/or alcohol;
- (d) any air-borne activity other than travelling as a pilot, member of the flight crew or fare-paying passenger, on an aircraft licensed for passenger service and operated by a regular airline on a scheduled route; or
- (e) any war, invasion, act of foreign enemies, hostilities (whether war is declared or otherwise), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.



Critical Illness (CI) Benefit

We will not pay the CI benefit if the life assured is diagnosed with any CI that is caused directly or indirectly, wholly or partly by any of the following:

- (a) any pre-existing condition that was not communicated to us before the issue date of the policy or the last reinstatement date of the policy or the date of any upgrade of the policy, whichever is later;
- (b) any self-inflicted injury, whether the life assured is sane or otherwise; or
- (c) any misuse or abuse of drugs and/or alcohol.

Free Look Period

The policy may be cancelled by written request to us within 14 days after you have received the policy document in which case, premiums paid less medical and any other expenses incurred in assessing the risk under the policy will be refunded.

If the policy is sent by email or post, it is deemed to have been delivered and received 7 days after the date of emailing or posting.

Policy Owners' Protection

The 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 coverage, where applicable, please contact us or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Important Notes

This Product Summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this Product Summary may vary from the terms of cover eventually issued. Please refer to the Policy Contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Policy Contract. For the avoidance of doubt, only the terms and conditions as set out in the Policy Contract will bind the parties.