



PRODUCT INFORMATION – GROUP TERM LIFE

This Policy (Policy No. 50009136) is a Group Term Life Policy issued to the Automobile Association of Singapore (AA). It provides 24 hours worldwide coverage, subject to insured person not being away from Singapore for continuous period exceeding 90 days. It is designed to provide a lump sum benefit payment upon the death of insured persons arising from natural & accidental causes¹.

1. Eligibility

You are eligible for cover under this Policy if :

- You are a *member of AA*,
- You *have purchased a motor insurance policy distributed through AAS Insurance Agency Pte Ltd between 15 March 2017 and 14 March 2018* (both dates inclusive)² and
- You must be at least 19 years of age next birthday and the maximum entry age is 66 years of age next birthday,

subject to AA's declaration of the required information to Tokio Marine Life Insurance Singapore Ltd.

2. Benefit

While the applicable Policy is in-force, We will pay only once, upon a valid claim on Death.

In the event of death, We will pay a lump sum equal to the Sum Assured of \$10,000.

3. Payment of Premiums

Premiums payable for this insurance policy are not guaranteed. The Premium can change and may be increased at Our full discretion.

We reserve the right to change Premium rates by giving AA at least 30 days' written notice before the change is to take place.

4. Start of Cover and Terms of Renewal

The Effective Date of your cover will depend on the commencement date of your motor insurance policy distributed through AAS Insurance Agency Pte Ltd. Your coverage is issued for a term of 12 months and is not renewable, unless otherwise provided.

We reserve the right to change policy terms and provisions by giving AA at least 30 days' written notice before the change is to take place.

We may terminate this Policy by giving AA at least 30 days' prior written notice of termination. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

5. Payment of Claims

AA is contractually the Policy Owner for this Group Insurance Scheme. All benefits will be paid in Singapore currency and will be paid to AA.

In the event of death, immediate notice must be given to Us with particulars sufficient to identify the Insured. Failure to give notice will not invalidate any claim if it is shown that it was given as soon as reasonably practicable.

¹ Please refer to Section 8: Exclusions

² The eligibility period may change subject to our discretion



6. Termination of Coverage

In relation to any assurance included in this Policy, the coverage will terminate on the earliest of any of the following events –

- (a) AA or We terminate the Policy;
- (b) the date of your demise;
- (c) any other date on which You cease to be a registered member of the Automobile Association of Singapore;
- (d) the date on which You enter full-time military service except during National Service reservist duty or training under section 14 of the Enlistment Act, Cap 93;
- (e) the end of the Policy year during which you reach Maximum Expiry Age;
- (f) the date the Policy or the applicable Supplementary Contract is terminated; or
- (g) the end of the period for which the premium for Your coverage has been paid, unless otherwise provided.

7. Free Look Period

Free look is not applicable.

8. Exclusions

We will not pay any benefit for death due directly or indirectly, partly or wholly by any of the following occurrences:

- (a) Suicide or attempted suicide or intentional self-inflicted injuries, while sane or insane;
- (b) War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution or any war-like operations, military or usurped power, military, naval or air force service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (c) Participation in riots;
- (d) Any violation of the law whatsoever caused by any act or omission of the Life Assured, whether intentionally or unintentionally, or negligently or otherwise;
- (e) Participation in competitive racing of any kind other than on foot;
- (f) The Life Assured being under the influence of alcohol or drugs, excluding medication prescribed by a Registered Medical Practitioner; or
- (g) Arising out of and in the course of your employment.

We will not pay any benefit for death due directly or indirectly, partly or wholly from any Pre-Existing Condition.

9. Policy Owners' Protection

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for the 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)

IMPORTANT NOTICE

This is only a product information sheet provided by Us and should serve as a guide only.
In the event of clarifications or disputes, the prevailing terms and conditions of Policy with
Automobile Association of Singapore shall apply.



10. Definitions and Interpretations

“AA” means Automobile Association of Singapore.

“Effective Date” means the date from which the assurance on any Life Assured is effective and it refers to the commencement date of the motor insurance policy that you have purchased through AAS Insurance Agency Pte Ltd;

“Eligible Member” means the person whose age as at Commencement Date does not exceed the Maximum Entry Age, who meets the eligibility requirements and is a Member of AA.

“Life Assured” means an Eligible Member on whom the assurance has been effected;

“Policy” means the Group Term Life policy (Policy No. 50009136) entered into between AA and Us.

“Maximum Entry Age” and “Maximum Expiry Age” refer to the “Maximum Entry Age” and “Maximum Expiry Age” respectively, shown in the relevant Basis of Cover Endorsement of Policy;

“Pre-existing Condition” means a condition for which prior to the Effective Date -

- (a) the Life Assured had symptoms which would have caused any ordinary prudent person to seek treatment, diagnosis or care; or
- (b) medical advice or treatment was recommended by or received from a Registered Medical Practitioner / Specialist; or
- (c) the Life Assured had undergone medical tests or investigations; or
- (d) the cause and pathology of the condition have already existed, whether known or unknown to the Life Assured.

“Registered Medical Practitioner” means a physician qualified by degree in western medicine who is legally licensed and authorized in the geographical area of his practice to render medical or surgical services who is other than the Insured Member or the spouse or child or parent of the Life Assured;

“Specialist” means a Registered Medical Practitioner who -

- (a) possesses a basic medical degree from a recognised university;
- (b) possesses a specialist qualification recognised by the Singapore Medical Council;
- (c) is a member of the Academy of Medicine; and
- (d) is registered with the Singapore Medical Council.

“Sum Assured” means the amount of sum assured effected on the Life Assured;

“We, us, our” refer to Tokio Marine Life Insurance Singapore Ltd.; and

“You, your” refer to the Life Assured.