

# TM Protect MosBite

## Frequently Asked Questions

### Product Feature

**1. What is TM Protect MosBite?**

TM Protect MosBite is designed to cover dengue fever, malaria, yellow fever, chikungunya fever and zika fever. Upon the diagnosis of any of the covered disease mentioned above, a lump sum benefit will be payable.

**2. Is there a waiting period for the benefits covered?**

Yes, we will not pay the basic benefit if the life assured is diagnosed with a covered disease within 14 days from the date of purchase of the policy.

**3. How many plans can I buy at a time?**

You may only buy 1 plan at a time for yourself.

However, if you will like to buy for your family concurrently, you may buy up to 5 plans for your family at one purchase (on top of buying for yourself).

**4. Does the plan terminate after I have made a claim?**

No, the plan continues even after a claim has been made. However, please take note of the "Separation Period". Please refer to question 5 below for more details.

**5. What is a separation period?**

Tokio Marine will not pay any benefits for a second covered disease if the claim is made within 90 days from the first covered disease. For the avoidance of doubt, the 90 days separation period applies between the date of the first clinical diagnosis of a covered disease and the second.

**6. What is the surrender value payable under this policy?**

There is no surrender value for this policy.

### Premium

**7. Are the premium rates for TM Protect MosBite guaranteed?**

Premium rates for TM Protect MosBite are not guaranteed. Tokio Marine reserves the right to change the rates by giving 30 days' written notice in advance.

**8. What is the premium payment mode for this policy?**

The premium payment mode available is annual only.

**9. What will happen to the premium payable once the policyholder made a claim?**

The premium rate remains the same after a claim is payable, thereafter policy continues and Separation Period kicks in.

**10. What should I do if the credit card payment is unsuccessful?**

In the event the payment is unsuccessful, kindly contact your card issuing bank for more details.

**11. If I don't have a credit card, how do I make premium payment?**

Unfortunately we only accept credit card payment for the online purchase of TM Protect MosBite. However, you may still submit hardcopy application form directly at our customer service counter or through our advisers.

### Underwriting/Administration Guidelines

**12. Can a person who used to be diagnosed with the covered disease apply for TM Protect MosBite?**

Yes. This plan is on guaranteed issuance offer (GIO) basis where no underwriting is required.

**13. What is the maximum sum assured a person can buy for TM Protect MosBite?**

The maximum sum assured per life is S\$3,000.

**14. Can I be covered for more than \$3,000 sum assured?**

Unfortunately, as the maximum sum assured per life is S\$3,000, we will cancel your application with full refund should your maximum cover exceed S\$3,000.

**15. Is TM Protect MosBite guaranteed renewable?**

No. This plan is not guaranteed renewable.

## Claim Requirement

### 16. What documents are required for a claim?

The documents required are:

- completed claim forms;
- doctor's memo to certify diagnosis of covered disease; and
- other relevant documents as may be required by Tokio Marine.

Please click [here](#) for the detailed claim procedure and forms download.

### 17. How will claim payouts be made?

All benefits are paid in a lump sum in Singapore Dollar, in cheque.

### 18. If the life assured is diagnosed with dengue fever in Malaysia, is the claim payable?

No. The claim will only be paid out if the covered disease has been diagnosed by a medical practitioner, who is duly registered in Singapore.

## Policy Changes

### 19. Will there be any refund of premiums if I cancel the policy during the Coverage Term?

No. We will terminate the policy with effect from next premium due and any unused portion of the premiums will not be refunded.

### 20. Can I cancel my policy if I changed my mind after I have made the payment?

Yes, you may cancel your policy within 14 days after your policy is in force. Please send in your request for cancellation via your registered email with Tokio Marine when you purchased this plan, or you may visit our customer service counter at 20 McCallum Street, #07-01 Tokio Marine Centre, to process the cancellation.

Please note that the turnaround time for refund of credit card transaction is 15 working days.

### 21. Can I change my particulars after the policy is inforce? (e.g.: change of mailing address, contact number and etc.)

Yes, please download the form [here](#), print it and post/email the completed form with a copy of your proof of address/NRIC to us; or you may visit our Customer Service Centre at 20 McCallum Street, #07-01 Tokio Marine Centre from Mondays to Fridays between 8:45am and 5:45pm to submit the documents.