

Footnote

1. Optional benefits are available for single life and regular premium only.
2. Lost income will be compensated by a percentage of the Sum Assured and up to 104 weeks from any one accident. Other terms and conditions apply. Please refer to the relevant product summary for more information.
3. Medical expenses reimbursement pays up to but not exceeding 10% of the Sum Assured. Other terms and conditions apply. Please refer to the relevant product summary for more information.

Important information

AXA Decreasing Term Assurance is a plan underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

A product summary is available and may be obtained from AXA Insurance Pte Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

The insurance policy featured in this brochure 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 should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at www.axa.com.sg or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Not for use outside Singapore.

All information stated in the brochure is correct as of 29 January 2019.

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Life Insurance

Come home to a safe haven

AXA DECREASING TERM ASSURANCE

A flexible mortgage loan coverage plan with affordable premiums and additional options for greater assurance.

#1 GLOBAL INSURANCE
BRAND FOR **10**
CONSECUTIVE YEARS



Your family is the pride and joy of your life. Ensuring they have a safe haven to return to is a priority. **AXA DECREASING TERM ASSURANCE** shelters your home from difficult mortgage situations, giving you greater peace of mind knowing your loved ones will always have a roof over their heads.

Protect more than your home

AXA Decreasing Term Assurance is a term life insurance that takes care of your outstanding home loan in the unfortunate events of death, total and permanent disability and terminal illness. It offers you the flexibility to adjust your coverage to match your housing loan and further options to enhance your coverage with optional riders.

Basic Plan Benefits



Protection against Death, Total and Permanent Disability and Terminal Illness

In the event of the above unfortunate events, your loved ones can use the policy sum assured to meet any outstanding housing loan payments.



Flexible premium payment terms

Choose between single premium or regular premium payment terms in 1-year intervals, ranging from 10 to 30 years. With regular premium payment terms, you enjoy a premium waiver for the last 3 years.



Wide range of policy term options

With single premium payment term, you can be covered for a policy term between 5 to 30 years. For regular premium payment terms, you can be covered for a policy term between 10 to 30 years.



Interest rate options to suit your mortgage loan

Choose your interest rate in 1% intervals, ranging from 0% to 15%, to best suit your protection needs.



Double protection with Joint Life Coverage

With Joint Life Decreasing Term Assurance, both joint-owners of the house will enjoy protection coverage in one policy. In the case of death, total and permanent disability and terminal illness of one of the joint-assured parties, a lump sum will be payable to the surviving joint-assured party.

Optional Benefits¹



Personal Accident Benefit

Cover your lost income² and medical expenses³ should you meet with an unfortunate accident. In addition to paying for accidental death, this benefit also compensates you for major and minor disabilities caused by accidents.



Living Accelerator Benefit

If you are diagnosed with a critical illness, you will receive the full sum assured in a lump sum.



Waiver of Premium Benefit

In the event of misfortune such as critical illness or disability, your future premiums will be waived.

Why mortgage insurance is important



Your biggest asset should be well protected

In the event of an unfortunate event of death, total and permanent disability and terminal illness, mortgage insurance helps with paying back your outstanding mortgage loan or other pressing needs, keeping your home intact for both you and your family even when faced with a loss of income.



Continued protection till end of policy term

Your mortgage insurance will continue even after you sell your property. It continues to cover you for your next property and provide a lump sum payout for you and your loved ones in the unfortunate event of death, total and permanent disability and terminal illnesses.