

Complimentary Personal Accident Protect

Frequently Asked Questions (FAQs)



General

1. What is Complimentary Personal Accident Protect policy and what does it cover?

Complimentary Personal Accident Protect provides a daily benefit payout of S\$100 per 24-hour period of hospital confinement due to an accident, for up to 5 days, during the 2-month policy period. Coverage applies 24/7 worldwide.

This is an additional coverage that applies on top of existing policies a customer may have, which can help his family to tide over the difficult period.

2. Who can apply for the Complimentary Personal Accident Protect policy?

All DBS/POSB customers who are aged between 18 and 70 years old may apply for this policy. The applicant can also include his/her partner and up to 4 dependent child(ren). Family members do not have to be DBS/POSB customers. All insured person(s) must be Singapore Resident(s).

Singapore Resident means a Singapore Citizen, Singapore Permanent Resident, or foreigner holding a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass.

3. Why do we need to sign up for Complimentary Personal Accident Protect, i.e. not automatically enrolled by DBS?

Coverage under the Complimentary Personal Accident Protect policy commences on the date of application and expires automatically after 2 consecutive months. As such, we have given our customers the flexibility to decide when they would like to begin their coverage.

Each insured person can only receive coverage under Complimentary Personal Accident Protect policy once.

4. If I have other existing hospital income or personal accident products (including complimentary policies from other financial institutions), can I still claim under the Complimentary Personal Accident Protect policy?

Yes, you can still submit a claim under this policy. Policy terms and conditions apply.

5. When does coverage under the policy cease?

The policy will provide coverage for 2 consecutive months from the commencement date of the policy unless it terminates earlier as per the terms and conditions of the policy. Please refer to the policy wordings for more information.

6. What circumstances will trigger the policy to be automatically cancelled?

Coverage for an insured person will cease automatically;

- when he/she ceases to be a Singapore Resident;
- when the applicant or his/her partner reaches the age of 71 years old;
- when the child(ren) no longer fulfills the definition of Dependent Child(ren) based on the Policy Wording; or
- upon his/her death.

7. Should I cancel my existing insurance policies to sign up for Complimentary Personal Accident Protect?

No, the Complimentary Personal Accident Protect policy is a separate policy. As such, you do not need to cancel or update existing insurance policies. This applies even if you are an existing customer with Chubb.

8. Can I choose to extend my coverage after the policy expires?

Your free coverage will expire automatically at the end of the coverage period, and no payment is required. You may wish to consider other personal accident plans, underwritten by Chubb Insurance Singapore Limited and distributed by DBS Bank Limited. For more details, visit www.dbs.com.sg/personal/insurance/accident-health/default.page.

9. What documents are required to be submitted when making a claim?

You are required to submit the following documents (if applicable) within 30 days of the accident:

- Medical and other certificates and evidence as required by Chubb;
- Chubb claim form;
- Any reports from the police, any carriers or other authorities about the accident;
- Any other documentary evidence required by Chubb; and/or
- Police investigation outcome in the event of a road traffic accident.

10. Does this policy have any other exclusions to note?

The exclusions are stated under the General Exclusions section in the Policy Wording. Below are some key exclusions:

- Pre-existing conditions;
- Deliberate and self-inflicted injury, suicide, criminal or illegal acts;
- Hazardous sports or activities such as parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming in an enclosed pool) or trial of speed or reliability, potholing or mountaineering.

Please refer to the Policy Wording – General Exclusions to find out more.

11. What if I have more questions about this insurance?

You may contact Chubb's Customer Service Hotline at +65 6398 8797, (Mondays to Fridays, 9.00am – 5.00pm, excluding Public Holidays) or email to dbscs.sg@chubb.com.