

Complimentary Personal Accident Protect

Policy Wording

CHUBB®

Complimentary Personal Accident Protect

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule together form Your Policy and describe the insurance contract between You and Us.
- 1.1.2 We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy.

1.2 Please read Your Policy

- 1.2.1 It is important that You carefully read and understand Your Policy because it describes the terms, conditions and exclusions that apply to Your insurance.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy to make sure all the information in it is correct. Please let Us know straight away if any changes are needed. Please contact Us if You have changed Your Email Address.

1.4 Contacting Us

- 1.4.1 If You have any questions or need to contact Us, please:
 - (a) write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946; or
 - (b) contact Our Customer Service Hotline: +65 6398 8797, Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays; or
 - (c) email Us at dbscs.sg@chubb.com.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy in a safe place in case You need to refer to it in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us when You make a claim. You should keep those documents in a safe place in case We need them to settle a claim.

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions under Your Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 To be eligible for cover under this Policy:
 - (a) You or Your Partner must be a Singapore Resident and between the age of eighteen (18) and seventy (70) years old (both ages inclusive) on the Commencement Date, and
 - (b) Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and seventeen (17) years old (both ages inclusive) on the Commencement Date or up to and including twenty-five (25) years old if:
 - (i) he/she is a full-time student at an accredited institution of higher learning; and
 - (ii) not employed (excluding Full-time National Service) and primarily dependent upon You for maintenance and support.

3 The Meaning of Certain Words

The following words when used with capital letters in Your Policy have the meaning given below.

- 3.1 Accidental Injury** means a bodily injury resulting from an accident which is not a sickness and which:
- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body;
 - (b) occurs at an identifiable time and place during the Period of Insurance;
 - (c) results within three hundred sixty-five (365) days of the accident;
 - (d) results solely from the accident and independently of any other cause; and
 - (e) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.
- 3.2 Commencement Date** means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is specified in Your Policy Schedule.
- 3.3 Community Hospital** means a community hospital approved by the Ministry of Health of Singapore to provide an intermediate level of care for individuals who are fit for discharge from acute hospitals but require inpatient and rehabilitative care. For avoidance of doubt, hospices, convalescent centres, Hospitals and homes are not Community Hospitals.
- 3.4 Confined or Confinement** means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor. Such Confinement and number of days of Confinement to be reasonably prescribed by the Doctor.
- 3.5 Dependent Child(ren)** means Your unmarried child(ren) including step or legally adopted child(ren) who is not employed and primarily dependent upon You for maintenance and support. Dependent Child(ren) who is/are in Full-time National Service is not covered.
- 3.6 Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.7 Email Address** means the email address You have provided to Us when You applied for this Policy or any updated email address You have provided to Us during the Period of Insurance.
- 3.8 Event(s)** means the event(s) listed in the benefits section of Your Policy.
- 3.9 Full-time National Service** means the mandatory conscription and duty that specified individuals must undertake as required by the Singapore government, and includes individuals who volunteer to be conscripted. This meaning shall always refer to the present-day definition as specified by the Singapore government under the Enlistment Act, Chapter 93.
- 3.10 Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction where it is located) and meets the following requirements:
- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - (b) provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
 - (c) has a staff of one (1) or more Doctors available at all times;
 - (d) maintains organised facilities for medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - (e) is not primarily a clinic, nursing, rest or convalescent home nor, other than incidentally, a place for treatment of alcoholics or drug addicts, or home for the aged or Community Hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
 - (f) is not a mental institution or an institution primarily for the treatment of psychiatric disease including sub-normality or the psychiatric department of a hospital; and

(g) is not a health hydro clinic or nature cure clinic.

- 3.11 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.12 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.13 Operationally Ready National Serviceman (NSman)** means the individual who has completed Full-time National Service and is now obligated to undergo regular training up to a statutory age as specified by the Singapore government. This meaning shall always refer to the present-day definition as specified by the Singapore government.
- 3.14 Partner** means spouse or life partner with whom You have been living permanently in the same residential premises for at least three (3) months or more at the time of occurrence of an Event leading to a claim.
- 3.15 Period of Insurance** means two (2) consecutive months from the Commencement Date.
- 3.16 Policy** means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us.
- 3.17 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.18 Policy Wording** means the content of this document.
- 3.19 Pre-Existing Medical Condition** means:
- (a) Any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
 - (b) A condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at or before the Commencement Date.
- 3.20 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.21 Singapore Resident** means Singapore Citizen, Singapore Permanent Resident, or holder of a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.
- 3.22 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.23 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4 Benefits

4.1 Daily Hospital Cash Benefit

- 4.1.1 If You have been necessarily and reasonably Confined in a Hospital as a result of an Accidental Injury, We will pay You the Daily Hospital Cash Benefit specified in Your Policy Schedule.
- 4.1.2 The Daily Hospital Cash Benefit will only be payable for each twenty-four (24) hour period of Confinement, from the first day of Confinement and for a period not exceeding five (5) days in respect of such Confinement due to an Accidental Injury.
- 4.1.3 For avoidance of doubt, the Daily Hospital Cash Benefit will only be payable for each complete twenty-four (24) hour period of Confinement in a Hospital, even if You are Confined due to different Accidental Injuries which resulted from separate, unrelated incidents.
- 4.1.4 Any periods of Confinement due to the same or related cause shall be considered as arising from one (1) Accidental Injury unless their occurrences are separated by at least ninety (90) days of non-Confinement.

5 General Exclusions

- 5.1** Your Policy will not apply to any Event(s) arising directly or indirectly out of:
- (a) deliberately self-inflicted injury or suicide;
 - (b) You committing any criminal or illegal act;

- (c) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;
- (d) You engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country;
 - (i) unless You are undergoing Full-time National Service and is not engaging in actual warfare or war-like operations;
 - (ii) unless while undergoing peace time training as an Operationally Ready National Serviceman (NSman) and is not engaging in actual warfare or war-like operations; or
 - (iii) unless while solely engaging in sedentary desk-bound duties, that is, strictly clerical or administrative work.

For the avoidance of doubt, armed forces include the military, navy and airforce, and disciplined forces shall include but not be limited to policemen, auxiliary police officers, customs officers, firemen, immigration officers or inspectors, and correctional service officers or inspectors;

- (e) You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of You playing a sport;
- (f) You engaging in any motor sports as a rider, driver and/or a passenger;
- (g) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft;
- (h) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming in enclosed pool) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas;
- (i) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life;
- (j) Pre-Existing Medical Conditions;
- (k) any condition which is or results from a complication of infection with a venereal disease;
- (l) any condition which is or results from a complication of congenital conditions or deformities;
- (m) any condition which is or results from a complication of a geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is or results from a complication of pregnancy, childbirth, miscarriage or abortion;
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery;
- (p) any treatment for obesity, weight reduction or weight improvement;
- (q) any nervous and mental conditions or disorder, alcoholism, rest cures, sanatoria care or special care, or special nursing care;
- (r) Human Immunodeficiency Virus (HIV), HIV related illness, or any other diseases or illness related to sexually transmitted disease;
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to, or arising from:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;

- (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.
The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
- (v) any chemical, biological, bio-chemical or electromagnetic weapon;
- (t) death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (ii) any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.

5.2 Sanctions Exclusions Applicable under this Policy

- 5.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.
- 5.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

6 General Conditions

6.1 Where does Your Policy apply?

- 6.1.1 Your Policy insures You twenty-four (24) hours a day worldwide excluding sanctioned countries for the purposes of Clause 5.2.

6.2 Disputes

- 6.2.1 Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.
- 6.2.2 If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

6.3 Governing Law

- 6.3.1 Your Policy is governed by the laws of Singapore.

6.4 Currency

- 6.4.1 All payments by Us to You under Your Policy must be in Singapore currency.

6.5 Clerical Error

6.5.1 A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

6.6 Modification

6.6.1 We reserve the right to modify the terms and conditions of Your Policy for Like Categories of Insured Person(s) during the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Email Address on file.

6.6.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

6.7 Benefit Limits

6.7.1 The maximum total benefit amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.

6.8 Commencement and Period of Your Policy

6.8.1 Your Policy begins on the Commencement Date and continues for the Period of Insurance.

6.9 Policy Owners' Protection Scheme

6.9.1 Your 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 General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

6.10 Personal Data Protection Consent

6.10.1 You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

6.10.2 If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

6.10.3 You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

6.11 Fraudulent Claims

6.11.1 If any claim under Your Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

6.12 Subrogation

6.12.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

7 Cancellling Your Policy

7.1 When You can cancel

7.1.1 You may cancel this Policy by giving Us notice at Our email address: dbscs.sg@chubb.com or by calling Us at +65 6398 8797 (Mondays to Fridays, 9:00am to 5:00pm, excluding Public Holidays). You may cancel this Policy at any time during the Period of Insurance.

7.2 When We can cancel

7.2.1 We may cancel Your Policy for Like Categories of Insured Person(s) by giving You at least thirty (30) days' prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under this Policy.

7.3 Automatic cancellation

7.3.1 Cover under Your Policy will cancel automatically:

- (a) if You, Your Partner or Your Dependent Child(ren) ceases to be a Singapore Resident;
- (b) when You or Your Partner reaches the age of seventy-one (71) years old;
- (c) when Your Dependent Child(ren) no longer fulfills the definition of Dependent Child(ren); or
- (d) upon the death of You, Your Partner or Your Dependent Child(ren).

If Your Partner or Dependent Child(ren) are covered under Your Policy, his/her cover will continue for the remaining Period of Insurance.

8 Claims

8.1 Procedure for making a claim

8.1.1 Written notice must be given to Our Claims Department at www.chubbclaims-dbs.com.sg.

8.1.2 If You or Your legal representative wishes to make a claim, You or Your legal representative must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - (i) any reports that have been obtained from the police, a carrier or other authorities about an accident;
 - (ii) any other documentary evidence required by Us under Your Policy; and/or
 - (iii) police investigation outcome in the event of a road traffic accident.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and
- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that are reasonably required to assess the claim.

8.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one. In the event the Doctor whom We appoint determines that the Confinement, or medical leave or period of medical leave, given by Your Doctor, was unreasonable or unnecessary, We will only pay to You such benefit based on the Confinement, period of Confinement, or medical leave or period of medical leave determined to be reasonable by the Doctor appointed by Us.

8.2 Processing and payment of claims

8.2.1 We will take all reasonable steps to pay a valid claim promptly.

8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

8.3.1 If Your Policy is cancelled, this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

9 Your Duties To Us

9.1 Duty of Disclosure

9.1.1 You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

9.2 Consequences of Breach of Duty, Fraud or Misrepresentation

9.2.1 We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance; or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

10 Third Parties

10.1 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

11 Special Conditions

11.1 Payment of Benefits

11.1.1 You cannot be covered under more than one (1) Complimentary Personal Accident Protect during the same promotion period. If You are covered under more than one (1) such Policy, We will consider You to be insured under the Policy first issued. All Policies not recognised by Us shall be cancelled.

11.1.2 Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

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About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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