

Dementia Caregiver Protect



Frequently Asked Questions (FAQ)

1. What does Dementia Caregiver Protect cover?

Dementia Caregiver Protect is an insurance policy that covers the Care Recipient and their appointed Caregiver. It offers financial support to help the Caregivers to navigate the complexities of caregiving if the Care Recipient is diagnosed with dementia.

2. What does the product cover?

The product provides coverage to both the Care Recipient and the Caregiver.

For the Care Recipient, the product provides:

- Annual dementia health screening;
- Lump sum payout upon diagnosis of dementia;

After the Care Recipient is diagnosed with dementia, the product will further cover the Caregiver for:

- Up to 12 monthly payouts for voluntary loss of employment and utility bills, if the Caregiver voluntarily resigns to provide caregiving to the Care Recipient;
- Reimbursement of Caregiver's counselling expenses incurred due to mental distress arising from caregiving;

All benefits are subject to policy terms, conditions, and exclusions and in accordance with sum insured indicated on the Policy Schedule.

3. What is the difference between the Policyholder, Care Recipient and Caregiver?

A Policyholder is the applicant who purchased the insurance policy. The Policyholder can be either the Caregiver or Care Recipient.

The Care Recipient and the Caregiver cannot be the same person under a single policy. The Care Recipient specified in the Policy Schedule is the person who may potentially be diagnosed with dementia. If the Care Recipient diagnosis is confirmed, the benefits of the policy will take effect accordingly.

The Caregiver is the person specified as the Caregiver in the Policy Schedule. The Caregiver primarily provides social and/or physical support to the Care Recipient, who has been diagnosed with dementia, to assist with the Care Recipient's daily living requirements.

4. Who can apply for this policy? Who can be the Caregiver or Care Recipient?

The Policyholder needs to be a Singapore Resident. You may apply for this policy as a Care Recipient or a Caregiver:

If you apply as a Care Recipient	You will need to appoint a Caregiver, aged between 18 and 65 years old (inclusive) who is a Singapore Resident. Your Caregiver can be: 1. Your partner; 2. Your adult child; or 3. Your sibling	Caregiver can be changed by contacting Chubb's customer service (Refer to Qns 12)
If you apply as a Caregiver	You will need to appoint a Care Recipient, aged between 40 and 65 years old (inclusive) who is a Singapore Resident. The Care Recipient can be: 1. Your partner; or 2. Your parent(s)	Caregiver cannot be changed

The Care Recipient and the Caregiver cannot be the same person under a single policy.

The Care Recipient and their immediate family (siblings, children, grandparents, parents) must not have a medical history of dementia, Alzheimer, and other related illness. For the full list of exclusions, please refer to the Policy Wording.

Singapore Resident means Singapore Citizen, Singapore Permanent Resident, or Holder of a valid Work Permit / Employment Pass / Long-Term Visit Pass / Dependant's Pass / S Pass issued by the authorities in Singapore.

5. When is the policy renewable until?

The policy is renewable until the Care Recipient reaches 79 years old.

6. Is there any benefit if the Caregiver is diagnosed with Dementia?

There is no benefit if the Caregiver is diagnosed with dementia unless the Caregiver is covered under a separate Dementia Caregiver Protect policy as a Care Recipient.

7. Can I insure my grandparent or parent-in-law for this policy?

No, if you are applying for this policy as a Caregiver, you can only insure your partner or your parents.

8. Can I be the Care Recipient under multiple Dementia Caregiver Protect policies?

No, you may only be the Care Recipient under a single policy. Chubb will validate the application details against the Care Recipient's NRIC / Malaysian IC / Passport number. Full premiums will be refunded for duplicate policies.

9. Can I be the Caregiver for different Care Recipients under multiple policies (e.g. one policy for each parent)?

Yes, you may be the Caregiver to multiple Care Recipients.

If any or all of the Care Recipients are diagnosed with dementia, you are entitled to receive the benefits of each policy, subject to terms and conditions in the Policy Wording and limits stated in each Policy Schedule.

10. I am the Policyholder. Can I change the Care Recipient of the policy?

No, you may not. You will need to purchase a new policy to cover a different Care Recipient.

11. Is a medical check-up required for the Care Recipient before he/she can apply for the policy?

No, a medical check-up is not required before the policy application. However, the applicant will need to complete a health declaration before the policy can be purchased.

12. I am the Policyholder. Can I change the Caregiver of the policy?

If you applied for the policy as a Care Recipient, you may change your Caregiver by notifying Chubb. Please contact Chubb's Customer Service via email dbscs.sg@chubb.com or hotline at +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays) for assistance.

If you applied for the policy as a Caregiver, you are unable to change the Caregiver to another person. A new policy needs to be purchased to appoint a new Caregiver to the Care Recipient, and the existing policy needs to be cancelled (as a Care Recipient can be covered only under one policy).

13. What circumstances will trigger the policy to be terminated?

The policy will automatically terminate:

- a) if the Policyholder or the Care Recipient ceases to be a Singapore Resident;
- b) upon the death of the Policyholder, or death of the Care Recipient;
- c) on the date when the Benefits have been fully paid or cease to be payable (as applicable); or
- d) if the Care Recipient is diagnosed with Dementia during the Waiting Period.

14. What are the conditions that apply to a claim for one of the Caregiver related Benefits under the Policy?

Caregiver related Benefits	Conditions
<ul style="list-style-type: none">• Voluntary Loss of Employment Benefit	<ol style="list-style-type: none">1. The Caregiver must be a full-time employee for at least 6 consecutive months before the Care Recipient is diagnosed with Dementia.2. The Caregiver's voluntary loss of employment must occur within 6 consecutive months from the Care Recipient is diagnosed with Dementia, and last longer than 30 consecutive days (Elimination Period).3. These Benefits will be payable for 12 consecutive months or until the Caregiver resumes full-time employment, whichever occurs earlier.
<ul style="list-style-type: none">• Utility Bills Benefit	
<ul style="list-style-type: none">• Counselling Expenses Benefit	<ol style="list-style-type: none">1. The first claim for counselling expenses must be submitted within 6 months from the Care Recipient's diagnosis.2. Subsequent counselling claims can be submitted up to 12 months from the first claim.

For the full list of exclusions, please refer to the Policy Wording.

15. Is there any waiting period for the Policy?

There is a waiting period of 90 days from the commencement date of the policy. If the diagnosis of dementia happens within the waiting period, then no benefits are payable under the policy. The premiums paid will be refunded.

16. What is the definition of dementia for this policy?

When undergoing health assessment, the Dementia Specialist usually uses a Dementia Assessment test or tools to determine the mental cognitive function.

Dementia means a diagnosis of dementia by a Dementia Specialist on any of the Dementia Assessment Test:

- Stage 2 or more on the Clinical Dementia Rating Scale; or
- Stage 6 or more on the Global Deterioration Scale; or
- Stage 6 or more on the Functional Assessment Staging Test.

17. At the point of filing a claim, what if my Caregiver is different from the named Caregiver in the Policy Schedule? Can he/she claim?

No, Chubb will only pay to the named Caregiver in the Schedule for valid claims. If the Caregiver changes, the Policyholder should inform Chubb as soon as possible.

18. How do I cancel the policy? Is there any free look period?

You may cancel the policy by giving Chubb 1-month prior notice. Please contact Chubb's Customer Service Hotline for assistance. You have a free look period of 30 days from the date you receive the policy. If you decide to cancel the policy within these 30 days, please inform Chubb in writing and they will cancel the policy from its start date and refund the full premium paid, provided no claim has arisen.

19. How do I make a claim?

Usually when the Care Recipient is diagnosed with dementia, they may encounter some difficulty in filing the claim by themselves. In this case, either the Policyholder or Caregiver can file a claim on their behalf.

To submit a claim, please visit www.chubbclaims-dbs.com.sg. Alternatively, you may contact Chubb's Customer Service Hotline and they will guide you in filing a claim.

20. What if I have more enquiries about Dementia Caregiver Protect insurance?

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