

Dementia Caregiver Protect

Policy Wording

CHUBB®

OPTIONAL WELL-BEING RELATED SERVICES

This Optional Well-Being Related Services section does not form part of the Policy.

Service(s) available to Policyholder

Chubb is committed to helping Our customers improve their overall well-being. We have partnered with a healthcare provider to provide an exclusive medical service to our Dementia Caregiver Protect Policyholders. This service, designed to address awareness for dementia and well-being, is detailed below.

Abbreviated Mental Test Score or equivalent screening for the Care Recipient

provided by Medical Services Provider

The abbreviated mental test score (AMTS) is a 10-point assessment that was introduced by Hodkinson in 1972 to rapidly assess elderly patients for the possibility of dementia. It continues to be used as part of a screening process for both delirium and dementia, although further tests are necessary to confirm these diagnoses.

Additional Cost: *No cost.*

However, if you cancel this policy before twelve (12) months of continuous cover, and claim for this service during the twelve (12) months period, Chubb reserves the right to charge you an early termination fee of SGD\$80 related to the Abbreviated Mental Test Score or equivalent screening.

Dementia Caregiver 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 In return for You paying Us the premium, We insure You for the Benefits subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe 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 stated on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address, email address or account details.

1.4 Contacting Us

- 1.4.1 If You have any questions or need to contact Us, please e-mail us at dbscs.sg@chubb.com; or
- 1.4.2 Write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946; or
- 1.4.3 Contact Our Customer Service Hotline: +65 6398 8797, Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays.

1.5 Keeping Your documents safe

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

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 You are insured for the Benefit(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, You must be a Singapore Resident and between the age of eighteen (18) and sixty-five (65) years old (both ages inclusive) on the Commencement Date. The Policy will be renewable up to the Care Recipient's age of seventy-nine (79) years old (age inclusive). There is no renewal restriction that is dependent on the age of the Caregiver.

3 The Meaning of Certain Words

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

- 3.1 Adult Child** means the Policyholder's child (including step or legally adopted child) who is at least eighteen (18) years old.
- 3.2 Benefit(s)** means the respective benefit, as stated in the Policy, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.
- 3.3 Care Recipient** means the person specified as the care recipient in the Policy Schedule. The Care Recipient must be either the Policyholder, the Caregiver's Partner, or the Caregiver's parents.
- 3.4 Caregiver** means the person specified as the caregiver in the Policy Schedule. The Caregiver must be either the Policyholder, the Care Recipient's Partner, the Care Recipient's sibling, or the Care Recipient's Adult Child.
- 3.5 Caregiving Function** means the social and/or physical support to the Care Recipient, who has been diagnosed with Dementia, to assist with his/her daily living requirements.
- 3.6 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.
- 3.7 Counselling** means counselling for Mental Distress provided by a Psychiatrist or Psychologist
- 3.8 Counselling Expenses** means fees solely and directly incurred by the Caregiver for Counselling.
- 3.9 Dementia** means a diagnosis of dementia by a Dementia Specialist on any of the Dementia Assessment Tool(s), of stage:
- (a) Two (2) or more on the Clinical Dementia Rating Scale;
 - (b) Six (6) or more on the Global Deterioration Scale; or
 - (c) Six (6) or more on the Functional Assessment Staging Test.
- 3.10 Dementia Assessment Tools** means:
- (a) Clinical Dementia Rating Scale published by Morris, J.C., Neurology, 1993, and its subsequent revisions;
 - (b) Global Deterioration Scale published by Reisberg, B., Ferris, S. H., de Leon, M.J., Crook, T., The American Journal of Psychiatry, 1982, and its subsequent revisions;
 - (c) Functional Assessment Staging Test published by Reisberg, B., Psychopharmacology, 1988, and its subsequent revisions.
- 3.11 Dementia Specialist** means a neurologist, psychiatrist, psychologist, neuropsychologist, geriatrician, and geriatric psychiatrist legally registered and properly qualified medical practitioner acting within the scope of his/her licence pursuant to the laws of Singapore in which such practice is maintained; and who holds the requisite qualifications to diagnose Dementia. Dementia Specialist shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.12 Elimination Period** means the minimum period of thirty (30) consecutive days in which Voluntary Loss of Employment must last.
- 3.13 Employment** means any remunerated work as a Full-time Employee, excluding Self-Employment, for which a contribution is made to the Central Provident Fund, where applicable.
- 3.14 Full-time Employee** means a person who has been in Employment and is required by his/her contract of service to work a minimum thirty-five (35) hours a week.
- 3.15 Immediate Family** means Care Recipient's grandparents, parents, siblings and children. For the purpose of this product, it does not include the Care Recipient's Partner.
- 3.16 Mental Distress** means debilitating shock, mental anguish or mental injury as a result of the Care Recipient's diagnosis of Dementia, as reasonably diagnosed by a Psychiatrist or Psychologist.
- 3.17 Nominated Account** means the credit card account or bank account (DBS/POSB only) designated by You, which is not a Medisave account, to which premiums are to be charged.

- 3.18 Partner** means:
- (a) Your spouse; or
 - (b) life partner with whom You have been living permanently in the same residential premises for at least three (3) consecutive months.
- 3.19 Period of Insurance** means:
- (a) If You are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date, whichever is later; or
 - (b) If You are paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date, whichever is later.
- 3.20 Policy** means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us.
- 3.21 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.22 Policy Wording** means the content of this document.
- 3.23 Policyholder** means the person who is named as the Policyholder in the Policy Schedule, and must be either the Care Recipient or the Caregiver for the purposes of the Policy.
- 3.24 Pre-Existing Condition** means any condition, sickness, injury, disease, physical, medical, mental or nervous condition, disorder or ailment which a Care Recipient had suffered, or was or should have been aware he/she was suffering from at any time prior to the Commencement Date of the Policy.
- 3.25 Psychiatrist/Psychologist** means a legally registered and properly qualified professional, who is not You or Your relative, acting within the scope of his/her license pursuant to the laws of Singapore.
- 3.26 Reinstatement Date** means 12.01am Singapore Time on the date We approve and accept Your application for reinstatement of Your Policy and which is specified in Your reinstatement endorsement (if any).
- 3.27 Renewal Date** means:
- (a) if You are paying a monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month; or
 - (b) if You are paying an annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.
- 3.28 Self-Employment** means earning an income directly from a person's own business (being a business in relation to which the person is in a position of control, other than as an independently appointed director) or operating as a sole trader, independent contractor or in a partnership.
- 3.29 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.
- 3.30 Voluntary Loss of Employment** means ceasing your full-time Employment to carry out the Caregiving Function. Voluntary Loss of Employment shall commence on the day after the Caregiver's last day as a Full-time Employee.
- 3.31 Waiting Period** means the consecutive period of ninety (90) days from the Commencement Date or Reinstatement Date, as applicable, during which no Benefits are payable.
- 3.32 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.33 You/Your** means the person who is named as the Policyholder, Caregiver or Care Recipient(s) in the Policy Schedule.

4 Benefits

4.1 Dementia Diagnosis Benefit

- 4.1.1 We will pay the Caregiver the lump-sum Dementia Diagnosis Benefit shown in Your Policy Schedule if the Care Recipient is diagnosed with Dementia by a Dementia Specialist after a Waiting Period.
- 4.1.2 If a Dementia Specialist diagnoses Dementia on or before the Care Recipient's fifty-fifth (55th) birthday, We will pay the Caregiver two times the lump-sum Dementia Diagnosis Benefit as specified in Your Policy Schedule at the time of such diagnosis.
- 4.1.3 Any payment of the Dementia Diagnosis Benefit is subject to You providing Us with written confirmation from a Dementia Specialist of the diagnosis of Dementia.
- 4.1.4 Notwithstanding Clause 10.2, once the Dementia Diagnosis Benefit is claimed and paid, premium will cease to be payable under Your Policy.

4.2 Voluntary Loss of Employment Benefit

- 4.2.1 If the Caregiver terminates his/her Employment as a Full-time Employee to carry out the Caregiving Function, and the Elimination Period is satisfied, We will pay the Caregiver the Voluntary Loss of Employment Benefit specified in Your Policy Schedule.
- 4.2.2 This Benefit is only applicable if the Caregiver is or was a Full-time Employee for a continuous period of six (6) months before the diagnosis of Dementia of the Care Recipient by a Dementia Specialist.
- 4.2.3 The Voluntary Loss of Employment Benefit amount will be paid out to the Caregiver on a monthly basis and shall cease after twelve (12) consecutive monthly payments, or until the Caregiver resumes Employment, whichever occurs earlier.
- 4.2.4 Any Voluntary Loss of Employment Benefit payment is subject to You providing Us with documentary evidence of the cessation of Employment.
- 4.2.5 In addition to the General Exclusions, the Voluntary Loss of Employment Benefit will not be paid if:
 - 4.2.5.1 the Voluntary Loss of Employment ceases before the end of the Elimination Period; or
 - 4.2.5.2 the Voluntary Loss of Employment happens six (6) consecutive months after the Care Recipient's Dementia diagnosis.

4.3 Utility Bills Benefit

- 4.3.1 If the Caregiver terminates his/her Employment as a Full-time Employee to carry out the Caregiving Function, and the Elimination Period is satisfied, We will pay the Caregiver the Utility Bills Benefit specified in Your Policy Schedule.
- 4.3.2 This Benefit is only applicable if the Caregiver is or was a Full-time Employee for a continuous period of six (6) months before the diagnosis of Dementia of the Care Recipient by a Dementia Specialist.
- 4.3.3 The Utility Bills Benefit amount will be paid out to the Caregiver on a monthly basis and shall cease after twelve (12) consecutive monthly payments or until the Caregiver resumes Employment, whichever occurs earlier.
- 4.3.4 Any Utility Bills Benefit payment is subject to You providing Us with documentary evidence of the cessation of Employment.
- 4.3.5 In addition to the General Exclusions, the Utility Bills Benefit will not be paid if:
 - 4.3.5.1 the Voluntary Loss of Employment ceases before the end of the Elimination Period; or,
 - 4.3.5.2 the Voluntary Loss of Employment happens six (6) consecutive months after the Care Recipient's Dementia diagnosis.

4.4 Counselling Expenses Benefit

- 4.4.1 If the Caregiver is diagnosed with Mental Distress, We will reimburse the Caregiver for Counselling Expenses, up to the Counselling Expenses Benefit amount specified in Your Policy Schedule.

- 4.4.2 This Benefit is only applicable if the claim is made within six (6) months from the Care Recipient's Dementia diagnosis.
- 4.4.3 We will only reimburse the Caregiver for Counselling Expenses which have been incurred in the period of twelve (12) months after the first claim under this Benefit.
- 4.4.4 Any payment of the Counselling Expenses Benefit is subject to You providing Us with written confirmation of the Caregiver's diagnosis of Mental Distress from a Psychiatrist or Psychologist.

5 General Exclusions

We will not pay any Benefit 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 Dementia Specialist and taken in accordance with the Dementia Specialist'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, unless;
 - (i) You are undergoing Full-time National Service and not engaging in actual warfare or war-like operations, military training of any kind or the use of firearms;
 - (ii) You are undergoing peace time training as an Operationally Ready National Serviceman (NSman) and not engaged in actual warfare or war-like operations, military training of any kind or the use of firearms; or
 - (iii) You are 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 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 a 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 Conditions;
- (k) any condition which is or results from or is a complication of infection with a venereal disease;
- (l) any condition which is or results from or is a complication of congenital conditions or deformities;
- (m) any condition which is or results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is or results from or is 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 unless specified in this Policy, 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 by, 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.
- (u) any sickness, disease, bacterial or viral infection, even if contracted by accident, other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning;
- (v) The Care Recipient or a member of their Immediate Family having a history of dementia, Alzheimer's disease or Parkinson's disease, known before the Commencement Date;
- (w) The Care Recipient ever having received, prior to the Commencement Date, medical treatment through examination or medical check-up for dementia, Alzheimer's disease, Parkinson's disease, stroke, traumatic brain damage, amnesia or paralysis.

6 General Conditions

6.1 Where does Your Policy apply?

6.1.1 Your Policy insures You twenty-four (24) hours a day anywhere in the world subject to Clause 6.19.

6.2 Change of Country of Residence

6.2.1 You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in country of residence means You are living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Commencement Date or the latest Renewal Date, whichever is later. Upon receipt of such information, We may terminate this Policy.

6.3 Disputes

6.3.1 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.

6.3.2 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 2001 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 (1) 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.

6.4 Governing Law

6.4.1 Your Policy is governed by the laws of Singapore.

6.5 Currency

6.5.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.6 Clerical Error

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

6.7 Premium

6.7.1 Premiums payable under Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days’ written notice of any change at Your address or email address on file.

6.8 Modification

6.8.1 We reserve the right to modify the terms and conditions of Your Policy within 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 Your address or email address on file.

6.8.2 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.

6.9 Free Look Period

6.9.1 You have thirty (30) days after You receive Your Policy to decide whether the Policy meets Your needs. You may cancel Your Policy by giving Us notice within these thirty (30) days. We will cancel Your Policy from the Commencement Date and refund in full the premium You have paid to Us, provided that You have not made a claim during this period.

6.9.2 The Policy is considered delivered and received by You three (3) business days from the date of email delivery or posting.

6.10 Benefit Limits

6.10.1 The maximum total amount We will pay under Your Policy for each Benefit is the limit specified in Your Policy Schedule for each Benefit.

6.11 Commencement and Period of Your Policy

6.11.1 Your Policy begins on the Commencement Date or the latest Renewal Date, whichever is later, and continues for the Period of Insurance.

6.12 Reinstatement of Your Policy

6.12.1 If Your Policy is cancelled for any reason other than under Clause 6.17, You may apply for reinstatement within ninety (90) days from date of cancellation.

6.12.2 If We approve and accept Your application for reinstatement, the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement (i.e. the Reinstatement Date).

6.12.3 A Waiting Period is applicable from the Reinstatement Date.

6.12.4 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

6.13 Personal Data Protection Consent

6.13.1 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.

6.13.2 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.

6.13.3 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.

6.14 Subrogation

6.14.1 In the event of any payment made by Us under one (1) 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.

6.15 Cancelling your Policy

6.15.1 When You can cancel

- (a) 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).
- (b) If Your Policy is a monthly Policy, You may cancel this Policy at any time during the Period of Insurance. No refund of any premium will be given.
- (c) If Your Policy is an annual Policy, You may cancel this Policy at any time during the Period of Insurance by giving Us thirty (30) days' prior notice. We will give You a pro-rated refund of the premium for the remaining portion of any period for which You have already paid. However, We will not refund any premium if a claim has been made under Your Policy.

6.16 When We can cancel

6.16.1 We may cancel Your Policy by giving You at least thirty (30) days' prior notice. We will give You a pro-rata refund of the premium for the remaining portion of any period for which You have already paid. However, We will not refund any premium if a claim has been made under Your Policy.

6.17 Automatic cancellation

6.17.1 Cover under Your Policy will cancel automatically:

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

6.18 Loss of capacity

6.18.1 This Clause 6.18 only applies if the Policyholder is the Caregiver as specified in the Policy Schedule.

6.18.2 In the event that the Policyholder should lose his/her capacity to make decisions in relation to any matter because of an impairment of, or disturbance in the functioning of, the mind or brain, as prescribed under the Mental Capacity Act 2008, a donee who has been duly appointed under a lasting power of attorney or a deputy who has been duly appointed by the Singapore court (as applicable) in respect of the Policyholder may, to the extent permissible under the lasting power of attorney or appointment of the court (as applicable), nominate a new Policyholder, Care Recipient and/or Caregiver for Your Policy.

6.19 Sanctions Exclusions Applicable under this Policy

6.19.1 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.

6.19.2 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.

6.20 Payment of Benefits

6.20.1 The Care Recipient can only be covered under one (1) Dementia Caregiver Protect policy underwritten by Us. If the Care Recipient is covered under more than one (1) such Policy, We will consider the Care Recipient to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider the Care Recipient to be insured under the Policy first issued. Any other Dementia Caregiver Protect policy issued in respect of the same Care Recipient shall be treated as void from inception.

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

6.21 Renewal of Your Policy (If Premiums are Paid on Monthly Basis)

6.21.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clauses 6.15 or 6.16 (as applicable). If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date.

6.21.2 Unless and until You tell Us otherwise, We will automatically deduct the premium from Your Nominated Account.

6.22 Renewal of Your Policy (If Premiums are Paid on Annual Basis)

6.22.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clauses 6.15 or 6.16 (as applicable). If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

6.22.2 Unless and until You tell Us otherwise, We will automatically deduct the premium from Your Nominated Account. We will give You notice of Your upcoming renewal and the deduction of premium from Your Nominated Account, at least forty-five (45) days prior to the Renewal Date.

6.23 Refund of Premiums

6.23.1 Upon cancellation of the Policy in accordance with Clauses 6.15, 6.16, 6.17.1.1, 6.17.1.2, or 6.17.1.3 (as applicable), We will refund to the Nominated Account any unused premium paid.

6.23.2 If the Policy is cancelled in accordance with Clause 6.17.1.4, We will refund in full the premium You have paid to Us.

7 Claims

7.1 Procedure for making a claim

- 7.1.1 Written notice must be given to Our Claims Centre at www.chubbclaims-dbs.com.sg.
- 7.1.2 If You or Your legal representative wishes to make a claim, You or they must:
- 7.1.2.1 complete a claim form (claim forms are available from Us);
 - 7.1.2.2 attach to the claim form any other documentary evidence required by Us under Your Policy; and/or;
 - 7.1.2.3 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
 - 7.1.2.4 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.
- 7.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made.

7.2 Processing and payment of claims

- 7.2.1 We will take all reasonable steps to pay a valid claim promptly.
- 7.2.2 We will pay all benefits amounts under Your Policy to the Caregiver.

7.3 Making claims after Your Policy is cancelled

- 7.3.1 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.

8 Your Duties to Us

8.1 Duty of Disclosure

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

8.2 Consequences of Breach of Duty of Disclosure, Fraud or Misrepresentation

- 8.2.1 We may refuse to pay a claim either in whole or in part, if You:
- 8.2.1.1 breach Your duty of disclosure;
 - 8.2.1.2 make a misrepresentation to Us before or at the time Your Policy was entered into;
 - 8.2.1.3 breach a provision of Your Policy;
 - 8.2.1.4 make a fraudulent claim under any policy of insurance; or
 - 8.2.1.5 engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

9 Third Parties

- 9.1 A person who is not a party to Your Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 (as amended from time to time) to enforce any of its terms.

10 Payment Before Cover Warranty

- 10.1** Notwithstanding anything therein contained but subject to Clause 10.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date, the Reinstatement Date or the Renewal Date (as applicable).
- 10.2** Subject to Clause 4.1.4, in the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date, the Reinstatement Date or Renewal Date (as applicable), no benefits whatsoever shall be payable by Us.
- 10.3** In respect of insurance coverage subject to Clause 6.9, You may return the original Policy document to Us within the Free Look Period if You decide to cancel the cover during the Free Look Period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.
- 10.4** For any Policy where We agree that payment of the premium is to be made by credit card/debit card or bank GIRO deduction, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date, the Reinstatement Date or the Renewal Date (as applicable) shall be deemed to be payment received by Us, subject to Clause 10.5.
- 10.5** In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 10.4) or any inability by Us to obtain payment of the premium by credit card/debit card or GIRO deduction due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid, and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address or Email Address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

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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