

# Maid Protect II

Policy Wording

CHUBB®

# Maid Protect II

## 1 Important Information Regarding Your Policy

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### 1.1 Your Policy

- 1.1.1 Your Policy Schedule and Policy Wording 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 Benefit(s) subject to the terms, conditions and exclusions under 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 Schedule 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 address, email address or Nominated Account details.

### 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.

### 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 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

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### 2.1 Who and What is insured?

- 2.1.1 Your Maid named in the Policy Schedule is insured for the Benefit(s) subject to the terms, conditions, and exclusions of Your Policy.

### 2.2 What are the Eligibility Requirements?

- 2.2.1 Your Maid has to be approved by Singapore's Ministry of Manpower for employment by You.

## 3 The Meaning of Certain Words

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

- 3.1 **Accident** means a sudden, unforeseen, and fortuitous event, external to the body and Accidental shall have a corresponding meaning.
- 3.2 **Accidental Death** means death occurring:
  - (a) as a result of an Accidental Injury; and
  - (b) within three hundred and sixty-five (365) days of the Accident causing the injury.

- 3.3 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) occurs within three hundred and 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 being directly and unavoidably exposed to the elements as a result of an Accident.
- 3.4 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.
- 3.5 Chinese Doctor** means a legally licensed traditional Chinese medicine practitioner (including acupuncturist and bonesetter) duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Chinese Doctor shall not include You, any of Your relatives, Your Maid or Your Maid's relative unless otherwise approved by Us.
- 3.6 Chiropractor** means a legally licensed practitioner in chiropractic medicine who is registered and can practise within the scope of their licence according to the laws and regulations applicable in Singapore. Chiropractor shall not include You, Your relative, Your Maid or any of Your Maid's relatives unless otherwise approved by Us.
- 3.7 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 (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. A day of Confinement shall mean a period for which the Hospital charges for room and board. The Confinement and number of days of Confinement must be medically necessary and reasonably prescribed by the Doctor.
- 3.8 Controller of Work Pass(es)** means the Controller of Work Passes appointed under the Employment of Foreign Manpower Act 1990.
- 3.9 Commencement Date** means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.
- 3.10 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.
- 3.11 Co-payment** means the applicable amounts listed in the Benefits Table and Your Policy Schedule, with regards to coverage for the Hospital and Surgical Expenses Benefit, represents the amount of any claim which You shall bear and shall be uninsured by Us.
- 3.12 Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of their license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You, Your relative, Your Maid or any of Your Maid's relatives unless otherwise approved by Us.
- 3.13 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) 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 nurses;
  - (c) has a staff of one (1) or more Doctors available at all times;
  - (d) maintains organised facilities for the 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 or home for the aged or place for alcoholics or drug addicts, 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 confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
- (g) is not a health hydro or nature cure clinic.

- 3.14 Hospital and Surgical Expenses (H&S)** means costs of surgery and/or treatment as an inpatient of a Hospital in Singapore including charges for accommodation, X-ray, massage, normal food, medical attendant fees, surgeon fees, anaesthetist fees, theatre and pathology fees, radiological treatment, drugs, medicines and any other costs of examination, treatment or special services certified as essential by a Doctor.
- 3.15 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.16 Maid** means Your foreign domestic worker named in the Policy Schedule approved by Singapore's Ministry of Manpower for employment by You.
- 3.17 Medical Expenses** means usual, reasonable and customary Doctors' (including Chinese Doctor) fees, hospitalisation fees, massage, medical supplies and medications all of which must have been necessary and reasonably incurred in the medical or surgical treatment of the Accidental Injury.
- 3.18 Nominated Account** means the credit card account or designated DBS/POSB bank account, which is not a Medisave account, to which premiums are to be charged.
- 3.19 Period of Insurance** means a period of twenty-six (26) months from the Commencement Date as stated in Your Policy Schedule.
- 3.20 Period of Cover** means the period which the Maid is covered within the Period of Insurance. For a new Maid, the cover starts on the Maid's arrival in Singapore, upon the clearance of the Singapore immigration. Period of Cover ceases in accordance with Clause 9.3.
- 3.21 Permanent Disability/Disablement** means the loss as described in the Accidental Permanent Disability Benefit schedule.
- 3.22 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.23 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.24 Policy Wording** means this document.
- 3.25 Policy Year** means every consecutive twelve (12) months period starting from the Period of Cover, and only applicable to the Hospital and Surgical Expenses.
- 3.26 Pre-Existing Condition** means any condition, Sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Period of Cover.
- 3.27 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.28 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.29 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

## 4 Benefits Table

4.1 The maximum limits of claims, compensation, expenses, or Benefit(s) payable by Us for each claim and in total for the Period of Cover are shown in the Benefit(s) table below, unless stated otherwise.

Section	Benefit(s)	Benefit(s) amount / limit (Singapore Dollars)	
1	<b>Accidental Death</b>	\$60,000	
	<b>Accidental Permanent Disability</b>	\$60,000 Refer to the Accidental Permanent Disability Benefit schedule for the applicable percentage of sum insured payable	
	<b>Accidental Medical Expenses Reimbursement</b>	\$1,000 (Sub-limit of \$100 for each Accidental Injury in respect of treatment by a Chinese Doctor or Chiropractor)	
2	<b>Hospital and Surgical Expenses</b> (Including Day Surgery, Pre-Hospitalisation Diagnostic Services and Post-Hospitalisation Follow-up Treatment)	<b>Benefit Limit per Policy Year</b>	<b>Co-payment for Hospital and Surgical Expenses per Policy Year</b>
		\$60,000 The Benefit Limit automatically renews on the anniversary of each Policy Year.	25% of all Hospital and Surgical Expenses claimed above the first \$15,000 paid by Us in each Policy Year, regardless of the number of claims.
3	<b>Replacement Maid Expenses</b>	\$500	
4	<b>Wages and Levy Reimbursement</b>	\$30 per day up to 30 consecutive days	
5	<b>Repatriation Expenses</b>	\$10,000	
6	<b>Termination Expenses</b>	\$300	
7	<b>Special Grant</b>	\$2,000	
8	<b>Liability to Third Parties</b>	\$5,000	
9	<b>Maid's Personal Belongings</b>	\$300	
10	<b>Insurance Guarantee Bond</b> (To Singapore's Ministry of Manpower; not applicable if Your Maid is Malaysian)	\$5,000	

### Optional Covers

Please refer to the Policy Schedule for the selected cover(s) and Benefit amount /limit

11	<b>Waiver of Counter Indemnity</b> (For Insurance Guarantee Bond to Singapore's Ministry of Manpower)	Refer to the Policy Schedule Excess: \$250
12	<b>Employer's Liability</b>	Refer to the Policy Schedule

## 5 Benefits Section

### 5.1 Section 1 - Personal Accident

5.1.1 If the Maid sustains an Accidental Injury during the Period of Cover, which results directly and independently of any other cause, in Accidental Death, Permanent Disability or Medical Expenses being incurred, within three hundred and sixty-five (365) days from the Accidental Injury, We will pay the Maid, the Maid's legal personal representative or any other person appointed by Controller of Work Passes to act on behalf of the Maid or the Maid's legal representative the Benefit(s) referred to below.

Benefits	Compensation
<b>A. Accidental Death</b>	<ul style="list-style-type: none"> <li>Where the Maid dies, We will pay the Accidental Death Benefit as specified in the Policy Schedule.</li> </ul>
<b>B. Accidental Permanent Disability</b>	<ul style="list-style-type: none"> <li>Where the Maid suffers a Loss or Permanent Disablement and a Doctor certifies this, We will pay the Accidental Permanent Disablement Benefit specified in Your Policy Schedule.</li> <li>We will pay the Accidental Permanent Disability Benefit according to the percentage limit described in the Accidental Permanent Disability Benefit schedule, provided that the maximum total amount We will pay shall be capped at the Benefit amount specified in Your Policy Schedule.</li> </ul>
<b>C. Accidental Medical Expenses Reimbursement</b>	<ul style="list-style-type: none"> <li>Where the Maid sustains Accidental Injury and receives medical treatment during the Period of Cover, We will reimburse the Accidental Medical Expenses Reimbursement Benefit specified in Your Policy Schedule.</li> <li>We will also pay for the reasonable and necessary expenses for treatment by a Chinese Doctor or Chiropractor within three hundred and sixty-five (365) days from the date of the Accidental Injury, up to the sub-limit of one hundred (100) Singapore dollars per Accidental Injury.</li> </ul>

### 5.2 Special provisions to Section 1

- 5.2.1 **Limb** means a hand at or above the wrist or foot at or above the ankle.
- 5.2.2 **Loss** means permanent physical severance or permanent total loss of the use of the Limb or member or part of it as described in the Accidental Permanent Disability Benefit schedule.
- 5.2.3 In respect of Accidental Injury to more than a part of a Limb or member of it, the total maximum sum payable for Accidental Permanent Disability will not be more than the sum payable to the whole Limb or member or part of it, in respect of such Accidental Injury.
- 5.2.4 The maximum total sum payable for all items under Accidental Permanent Disability will be the Benefit amount specified under the Accidental Permanent Disability Benefit in Your Policy Schedule.
- 5.2.5 Once We have paid under Accidental Death Benefit or one hundred (100) percent under Accidental Permanent Disability Benefit, no further Benefit(s) shall be payable under Section 1, with effect from the date of the Accidental Injury resulting in the claim, except for Accidental Medical Expenses Reimbursement.
- 5.2.6 If You had claimed successfully under the Accidental Permanent Disability Benefit, We will pay You the difference between the amount You had received under the Accidental Permanent Disability Benefit and the amount of the Accidental Death Benefit specified in Your Policy Schedule. Except for this, We shall only pay under Accidental Death Benefit or Accidental Permanent Disability Benefit, but not both.

Accidental Permanent Disability Benefit schedule		Percentage of sum insured
1	Loss of two Limbs	100%
2	Loss of both hands, or of all fingers and both thumbs	100%
3	Total and permanent loss of sight of both eyes	100%
4	Total and permanent paralysis	100%
5	Injuries resulting in being permanently bedridden	100%
6	Any other Accidental Injury causing total and permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
7	Loss of arm at shoulder	100%
8	Loss of arm between shoulder and elbow	100%
9	Loss of arm at elbow	100%
10	Loss of arm between elbow and wrist	100%
11	Loss of hand at wrist	100%
12	Loss of leg - at hip - between knee and hip - below knee	100%
13	Total and permanent loss of whole eye or sight in one eye except perception of light	50%
14	Total and permanent loss of hearing - both ears - one ear	75% 15%
15	Total and permanent loss of speech	50%
16	Loss of four fingers and thumb of one hand	50%
17	Loss of four fingers	40%
18	Loss of thumb - both phalanges - one phalanx	25% 10%
19	Loss of index finger - three phalanges - two phalanges - one phalanx	10% 8% 4%
20	Loss of middle finger - three phalanges - two phalanges - one phalanx	6% 4% 2%
21	Loss of ring finger - three phalanges - two phalanges - one phalanx	5% 4% 2%
22	Loss of little finger - three phalanges - two phalanges - one phalanx	4% 3% 2%
23	Loss of metacarpals - first or second (additional) - third, fourth or fifth (additional)	3% 2%
24	Loss of toes - all - great, both phalanges - great, one phalanx - other than great, if more than one toe lost, each	15% 5% 2% 1%

### 5.3 Section 2 - Hospital and Surgical Expenses

- 5.3.1 If the Maid sustains an Accidental Injury or Sickness during the Period of Cover, which results in Hospital and Surgical Expenses being necessarily incurred, We will reimburse You or the Hospital up to the Benefit amount under the Hospital and Surgical Expenses Benefit specified in Your Policy Schedule.
- 5.3.2 We will only pay the Hospital and Surgical Expenses Benefit provided such expenses incurred are in respect of room and board charges in Class B2 or C ward in a Hospital which is a Singapore government hospital or re-structured hospital.
- 5.3.3 All amounts payable for Hospital Surgical Expenses shall be subject to the applicable Co-payment shown in the Benefits Table and Your Policy Schedule.
- 5.3.4 Any Hospital and Surgical Expenses incurred during a Policy Year that is the result of an Accidental Injury or Sickness which occurred during a previous Policy Year shall be considered to be an expense that is incurred in the previous Policy Year when the Accidental Injury or Sickness occurred.
- 5.3.5 Payment of the Co-payment by You shall not reduce the applicable Benefit Limit. Only payments paid by Us shall reduce the applicable Benefit Limit. The application of the Co-payment will not increase the Benefit Limit as specified in the Benefits Table and Your Policy Schedule.
- 5.3.6 The Benefit Limit automatically renews on the anniversary of each Policy Year.
- 5.3.7 Hospital and Surgical Expenses (H&S) includes:
- Day Care Surgery** which means all medically necessary surgical procedures and related treatment provided by or on the order of a Doctor at a Hospital or an out-patient medical clinic in Singapore. Day Care Surgery excludes all non-surgical procedures and related treatment.
  - Pre-Hospitalisation Diagnostic Services** which mean laboratory, x-ray or other medically necessary diagnostic procedures ordered by a Doctor and which within ninety (90) days of being carried out, result in the Maid being admitted as a registered in-patient to a Hospital in Singapore for the treatment of the specific medical condition diagnosed or Accidental Injury.
  - Post-Hospitalisation Follow-up Treatment** which means the medically necessary follow-up treatment ordered by a Doctor to be rendered for up to ninety (90) days from the Maid's discharge from a Hospital in Singapore and in total for any one (1) claim or disability. Cover is restricted to follow-up treatment of the specific medical condition or Accidental Injury for which the Maid received in-patient Hospital treatment in Singapore.

Scenario		Payment by Us	Co-payment by You	Remaining Benefit Limit per Policy Year
1	The Maid's H&S bill is <b>\$15,000</b> .	Full <b>\$15,000</b>	Nil	The Benefit Limit will be reduced based on the amount We paid out, i.e. \$60,000 - \$15,000 = <b>\$45,000</b> .
2	The Maid's H&S bill is <b>\$70,000</b> .	First \$15,000 + 75% of the remaining amount (75% of \$55,000) i.e. \$15,000 + \$41,250 = <b>\$56,250</b> .	25% of \$55,000 = <b>\$13,750</b>	The Benefit Limit will be reduced based on the amount We paid out, i.e. \$60,000 - \$56,250 = <b>\$3,750</b> .



	Scenario	Payment by Us	Co-payment by You	Remaining Benefit Limit per Policy Year
3	The Maid's H&S bill is <b>\$100,000</b> .	Full <b>\$60,000</b> (Note that for this scenario, We will cover up to <b>\$60,000</b> based on the maximum Benefit Limit, instead of \$15,000 + 75% of \$85,000 = <b>\$78,750</b> ).	Remaining <b>\$40,000</b>	The Benefit Limit will be reduced based on the amount We paid out, i.e. \$60,000 - \$60,000 = <b>\$0</b> .
4	The Maid incurs a H&S expense of <b>\$15,000</b> (Bill 1) and a <b>\$20,000</b> from a subsequent follow-up procedure (Bill 2) in the same Policy Year.	Bill 1 - Full \$15,000 Bill 2 - 75% of \$20,000 = <b>\$15,000</b>	Bill 1 - Nil Bill 2 - 25% of \$20,000 = <b>\$5,000</b>	The Benefit Limit will be reduced based on the amount We paid out, i.e., \$60,000 - \$30,000 = <b>\$30,000</b> .
5	The Maid incurs a H&S expense of <b>\$15,000</b> (Bill 1) and a <b>\$20,000</b> from a subsequent follow-up procedure (Bill 2) in the next Policy Year*.	Bill 1 - Full <b>\$15,000</b> Bill 2 - 75% of \$20,000 = <b>\$15,000</b>	Bill 1 - Nil Bill 2 - 25% of \$20,000 = <b>\$5,000</b>  *Co-payment applies even if Bill 2 occurs in different Policy Year, as the treatment arise from the same condition from the previous Policy Year.	The Benefit Limit for the Policy Year where Bill 1 was incurred will be reduced based on the amount We paid out, i.e., \$60,000 - \$30,000 = <b>\$30,000</b> .  The Benefit Limit for the next Policy Year remains at <b>\$60,000</b> .

#### 5.4 Exceptions and exclusions specific to Section 2

##### 5.4.1 We will not pay for the following:

- (a) Any expenses for treatment(s) in a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital.
- (b) Any expenses related to nervous and mental conditions or disorder, complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care, complication of infection with a venereal disease, complication of congenital conditions or deformities.
- (c) Any expenses related to Hospital Confinement, surgical treatment or services not recommended by a Doctor.
- (d) Any expenses related to medical examinations, medical check-ups, eye or ear examinations, physical or any other examinations that are routine and not incident to the treatment or diagnosis of an Accidental Injury or Sickness covered under this Policy, preventive treatments including but not restricted to vaccinations, inoculations, contraception and other prophylactic treatment, or procedures that are not medically necessary, or examinations for purpose of employment or travel.
- (e) Any expenses related to routine dental inspection and/or treatment, obtaining of dentures or aids such as eyeglasses, hearing aid, prosthesis or corrective devices and medical aids which are not surgically required.
- (f) Any expenses for treatment of obesity, weight reduction or weight improvement regardless of whether it is medically necessary or otherwise, treatment for sleep apnea, cosmetics or plastic surgery.
- (g) Any expenses for tests or treatment related to infertility, contraception, impotence, sexual dysfunction or menopause.
- (h) Any expenses directly or indirectly related to organ transplantation, or expenses related to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient.
- (i) Any expenses incurred for medical reports.

### **5.5 Section 3 - Replacement Maid Expenses**

5.5.1 If the Maid's services to You is being terminated as a result of Accidental Injury or Sickness suffered during the Period of Cover which leads to the Maid's death or the Maid being certified by a Doctor to be medically unfit to perform the usual services as required of a Maid, We will reimburse You the actual employment agency's fees incurred in hiring a replacement foreign domestic worker up to the Benefit amount specified in Your Policy Schedule.

5.5.2 Provided that prior agreement is obtained from Us for all such expenses and that the replacement foreign domestic worker be employed within ninety (90) days from the termination of services of the Maid.

### **5.6 Exceptions and exclusions specific to Section 3**

5.6.1 We will not pay under the following conditions:

- (a) If the replacement Maid does not possess a valid work permit for foreign domestic workers issued by Singapore's Ministry of Manpower.
- (b) If the Accidental Injury or Sickness suffered by the Maid which leads to the termination of the Maid's services as described under Clause 5.5.1 is caused directly or indirectly by Your and/or Your household members residing with You.

### **5.7 Section 4 - Wages and Levy Reimbursement**

5.7.1 If Your Maid is unable to provide her service to You because of Confinement due to Accidental Injury or Sickness suffered during the Period of Cover, We will pay You a fixed sum per day for a period up to thirty (30) consecutive days, subject to the Benefit amount specified in Your Policy Schedule.

5.7.2 We will only pay the Wages and Levy Reimbursement Benefit provided that the Hospital and Surgical Expenses are payable under Section 2 of this Policy.

### **5.8 Special condition to Section 4**

5.8.1 We will only pay the Wages and Levy Reimbursement Benefit for each complete twenty-four (24) hours of the Maid's Confinement, subject to the Benefit amount specified in Your Policy Schedule.

### **5.9 Section 5 - Repatriation Expenses**

5.9.1 If the Maid's services to You is being terminated as a result of Accidental Injury or Sickness suffered during the Period of Cover which leads to the Maid's death or the Maid being certified by a Doctor to be medically unfit to perform the usual services as required of a Maid, We will reimburse You the actual amount You incurred for repatriation services up to the Benefit amount specified in Your Policy Schedule.

5.9.2 We will only pay the Repatriation Expenses Benefit in respect of:

- (a) The conveyance of the Maid from Singapore back to the Maid's country of origin due to Permanent Disablement as described in items 1 to 13 and items 15 to 16 of the Accidental Permanent Disability Scale under Section 1, which prevents the Maid from fulfilling the employment or occupation as Your Maid.
- (b) The burial or cremation of Your Maid in Singapore and/or conveyance of body or ashes from Singapore to the Maid's country of origin.

### **5.10 Special condition to Section 5**

5.10.1 We will only pay the Repatriation Expenses Benefit if a detailed account of events with supporting bills is submitted to and approved by Us.

### **5.11 Section 6 - Termination Expenses**

5.11.1 If the Maid's services to You is being terminated as a result of Accidental Injury or Sickness suffered during the Period of Cover, which leads to the Maid being medically certified by a Doctor to be unfit to perform the usual services required of a Maid, We will reimburse You the actual Termination Expenses incurred up to the Benefit amount specified in Your Policy Schedule.

### **5.12 Section 7 - Special Grant**

5.12.1 If Your Maid dies in the course of employment with You in Singapore during the Period of Cover, We will pay a special grant to the Maid's estate or legal personal representative up to the Benefit amount specified in Your Policy Schedule.

**5.13 Section 8 - Liability to Third Parties**

5.13.1 If You become legally liable to compensate for any Accident caused by the negligence of Your Maid, arising out of and in the course of employment with You in Singapore during the Period of Cover, We will reimburse You up the Benefit amount specified in Your Policy Schedule.

5.13.2 We will only pay the Liability to Third Parties Benefit in respect of:

- (a) death or bodily injury to any other person; or
- (b) loss of or damage to property belonging to any other person; or
- (c) costs and expenses of litigation recovered by any claimant from You and/or Your Maid; or
- (d) costs and expenses of legal defence incurred by You and/or Your Maid with Our written consent.

**5.14 Exceptions and exclusions specific to Section 8**

5.14.1 We will not pay for the following:

- (a) Any liability in respect of loss or damage to any property belonging to or is under the charge or under Your or Your Maid's care.
- (b) Any liability for death, Sickness, injury, or loss of or damage to property due to the following:
  - i. Deliberate or malicious act; or
  - ii. Your own employment, business, or profession; or
  - iii. A contract or agreement which would not have arisen in the absence of such contract or agreement.
- (c) Any claims or losses directly or indirectly related to, or in any way involving, asbestos, including actual or alleged injuries or damaged involving the use, presence, existences, detection, removal, elimination, avoidance, exposure, or potential exposure to asbestos.
- (d) Any claim or loss in relation to activities or business conducted or transacted digitally, including but not limited to via the Internet, Intranet or Extranet, smartphone applications, or via electronic mail or documents.
- (e) Any fines, penalties, exemplary or punitive damages.
- (f) Any judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Republic of Singapore, nor to orders obtained in the said Court for the enforcement of judgments made outside the Republic of Singapore, whether by way of reciprocal agreement or otherwise.

**5.15 Section 9 - Maid's Personal Belongings**

5.15.1 If Your Maid suffers loss of or damage to personal belongings caused by fire, water following bursting or overflowing of water tank(s), apparatus or pipe(s) or flood damage, or theft accompanied by actual forcible and violent entry into or exit from Your residence in Singapore, during the Period of Cover, We will reimburse You or Your Maid the Maid's Personal Belongings Benefit up to the Benefit amount specified in Your Policy Schedule.

**5.16 Section 10 - Insurance Guarantee Bond (to Singapore's Ministry of Manpower)**

5.16.1 We will issue on Your behalf a Letter of Guarantee in lieu of five thousand (5,000) Singapore Dollars which You are required to deposit with the Ministry of Manpower of Singapore in respect of Your Maid.

5.16.2 Pursuant to the Letter of Guarantee, We will guarantee and undertake as principal debtor to pay the Ministry of Manpower of Singapore on demand, any sums not exceeding five thousand (5,000) Singapore Dollars.

**5.17 Special conditions to Section 10**

5.17.1 The Section is not applicable if Your Maid is Malaysian.

5.17.2 This Section is not covered until You have provided us with all necessary and correct information for the execution of the Insurance Guarantee Bond to Singapore's Ministry of Manpower and furnished Us with Your agreement of counter indemnity.

5.17.3 You must agree to counter indemnify Us in full against all claims, payments, demands, actions, suits, proceedings, losses, liabilities, costs, interests, and expenses whatsoever which may be taken or made against Us, or incurred, or become payable by Us under the terms of the Letter of Guarantee issued to You.

## **6 Optional Benefits Section**

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### **6.1 Section 11 - Waiver of Counter Indemnity (for Insurance Guarantee Bond to Singapore's Ministry of Manpower)**

6.1.1 If Your Policy includes the Waiver of Counter Indemnity Benefit, We shall waive Our rights to recover against You in the event of a demand made by the Ministry of Manpower of Singapore on the Letter of Guarantee covered under Section 10 - Insurance Guarantee Bond (to Singapore's Ministry of Manpower).

### **6.2 Exceptions and exclusions specific to Section 11**

6.2.1 We will not exercise waiver for:

- (a) any loss or payment which You are aware of prior to effecting cover; or
- (b) any loss or payment arising out of circumstances caused directly by You and/or Your family members or tenants residing with You; or
- (c) the Excess amount as stated in Your Policy Schedule.

### **6.3 Section 12 - Employer's Liability**

6.3.1 If Your Policy includes the Employer's Liability Benefit, and if You are liable to compensate at Common Law for Your Maid's Accidental Injury or Sickness, arising out of and in the course of employment with You in Singapore during the Period of Cover, including costs and expenses incurred with written consent from Us, We will indemnify You up to the Benefit amount specified in Your Policy Schedule.

### **6.4 Exceptions and exclusions specific to Section 12**

6.4.1 We will not pay for any claims or losses directly or indirectly related to, or in any way involving, asbestos, including actual or alleged injuries or damages involving the use, presence, existences, detection, removal, elimination, avoidance, exposure or potential exposure to asbestos.

## **7 General Exclusions**

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7.1 Your Policy will not apply to any event(s) arising directly or indirectly out of:

- (a) deliberately self-inflicted injury, suicide or, criminal or illegal act; or
- (b) 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; or
- (c) You engaging in any motor sports as a rider, driver and/ or a passenger; or
- (d) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft; or
- (e) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) 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; or
- (f) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or
- (g) Pre-existing Conditions, unless the Insured Person has been continually insured under another maid insurance policy with any insurance company in Singapore for not less than the preceding twelve (12) months; or
- (h) any condition which is, results from or is a complication of infection with a venereal disease; or
- (i) any condition which is, results from or is a complication of congenital conditions or deformities; or
- (j) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety, and depression; or
- (k) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage, or abortion; or

- (l) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery, unless it is caused by and required due to an Accidental Injury; or
- (m) any treatment for obesity, weight reduction or weight improvement; or
- (n) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care; or
- (o) Human Immunodeficiency Virus (HIV), HIV related sickness, or any other diseases or sickness related to sexually transmitted disease; or
- (p) AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or other communicable diseases; or
- (q) 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; or
  - ii. the radioactive, toxic, explosive, or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof; or
  - iii. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
  - 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; or
- (r) 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.

## **7.2 Sanctions Exclusions Applicable under this Policy**

- 7.2.1 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.
- 7.2.2 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.

## **8 General Conditions**

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### **8.1 Where does Your Policy apply?**

8.1.1 Your Policy insures You and Your Maid twenty-four (24) hours a day worldwide excluding sanctioned countries for the purposes of Clause 7.2.

### **8.2 Change of Country of Residence**

8.2.1 You must inform Us in writing if Your or Your Maid's country of residence is no longer Singapore. For the purpose of this Policy, a change in Your 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 Policy Commencement Date, whichever is later. Upon receipt of such information, We may terminate this Policy.

### **8.3 Coverage Validity**

8.3.1 You and Your Maid will not be covered under this Policy if You or Your Maid live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date.

### **8.4 Disputes**

8.4.1 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.

8.4.2 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

8.4.3 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.

### **8.5 Time Limit of Commencement of Action or Suit**

8.5.1 If an action or suit is not commenced within twelve (12) months after the arbitration award is made under General Condition 11 of this Policy, the Company shall not be liable for such claim, which is deemed to have been abandoned and not recoverable against the Company.

### **8.6 Governing Law**

8.6.1 Your Policy is governed by the laws of Singapore.

### **8.7 Currency**

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

### **8.8 Clerical Error**

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

### **8.9 Premium**

8.9.1 Premiums payable on 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 to Your address or email address on file.

### **8.10 Modification**

8.10.1 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.

8.10.2 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.

### **8.11 Free Look Period**

8.11.1 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 the free look period.

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

### **8.12 Benefit Limits**

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

### **8.13 Commencement and Period of Your Policy**

8.13.1 Your Policy begins from the Commencement Date and continues for the Period of Insurance.

### **8.14 Reinstatement of Your Policy**

8.14.1 If Your Policy is cancelled for any reason other than under Clause 9.3, You may apply for reinstatement within ninety (90) days from date of cancellation.

8.14.2 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.

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

### **8.15 Policy Owners' Protection Scheme**

8.15.1 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### **8.16 Personal Data Protection Consent**

8.16.1 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](http://www.chubb.com/sg-privacy) and You are deemed to have read the same.

8.16.2 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.

8.16.3 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.

### **8.17 Subrogation**

8.17.1 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.

**8.18 Policy Assignment**

8.18.1 You may not assign this policy and notice of any trust, charge, lien, assignment, or other dealings with this Policy shall not affect Us.

**8.19 Discharge**

8.19.1 The receipt of any compensation payable under this Policy by You, the Maid, Your or her legal personal representatives, shall in all cases be an effectual discharge to Us.

**8.20 Other Insurances**

8.20.1 With the exception of Benefits A and B under Section 1, We shall not be liable to pay or contribute to more than the ratable proportion of loss, damage or liability, if at the time of such loss, damage or liability insured under this Policy, there are other subsisting insurance coverage taken up by You or by any other person covering the same loss, damage or liability.

**8.21 Reasonable Precaution**

8.21.1 You and Your Maid must take all reasonable precautions to safeguard the Maid against any Accidental Injury and Sickness.

**9 Cancelling Your Policy**

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**9.1 When You can cancel**

9.1.1 You may cancel the entire Policy by giving Us fourteen (14) days' written notice provided that full discharge is given to Us in writing by the relevant authorities in respect of Our liability under Section 10 (if stated in Your Policy Schedule).

9.1.2 If You cancel the Policy, We will refund to You the premiums paid for the unexpired Period of Insurance, subject to a minimum premium of fifty (50) Singapore dollars to be retained by Us and according to the following scale for short- period refund:

Number of days Policy is in force prior to cancellation	Percentage of Policy Premium entitled for refund
Within 60 days	80%
Within 61 to 90 days	60%
Within 91 to 180 days	30%
More than 180 days	No Refund

9.1.3 There shall be no refund in the event of a claim.

**9.2 When We can cancel**

9.2.1 We may cancel Your Policy by giving You at least fourteen (14) days' prior notice.

**9.3 Automatic cancellation**

9.3.1 Cover under Your Policy will cancel automatically in any of the following circumstances, whichever first occurs:

- (a) non-payment of premium prior to the commencement of this Policy; or
- (b) for a Maid who is renewing the work permit under Your employment, the cover ceases immediately after the expiry date of the Maid's current work permit for which the full employment period is covered by this Policy; or
- (c) for a Maid who is transferring to a new employer, the cover ceases on the date of issue of the new work permit by the Ministry of Manpower of Singapore for the new employer; or
- (d) for a Maid who is leaving Singapore after the cancellation of the work permit, cover ceases as follow:
  - i. for Section 1, the cover ceases upon the Maid's clearance of the Singapore immigration for departure; or
  - ii. for Sections 10 and 11, the cover ceases upon discharge of the security bond by the relevant authorities or immediately after the Period of Insurance, whichever is earlier; or
  - iii. for other sections not stated above, the cover ceases upon cancellation of the work permit.



## 10 Claims

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### 10.1 Procedure for making a claim

10.1.1 Written notice shall be given to Our Claims Centre at [www.chubbclaims-dbs.com.sg](http://www.chubbclaims-dbs.com.sg).

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

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
  - i. original receipts for any expenses that are being claimed;
  - ii. any reports that have been obtained from the police, a carrier or other authorities about an Accident, loss or damage;
  - iii. any other documentary evidence required by Us under Your Policy;
  - iv. 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 is reasonably required to assess the claim.

10.1.3 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.

### 10.2 Processing and payment of claims

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

10.2.2 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.

### 10.3 Making claims after Your Policy is cancelled

10.3.1 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.

## 11 Your Duties To Us

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### 11.1 Duty of Disclosure

11.1.1 You must fully and faithfully disclose all facts which You know or should know that is relevant to Our decision to insure You. Otherwise, the Policy may be void.

11.1.2 The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no Benefit in the event of a valid claim.

11.1.3 If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

11.1.4 If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

### 11.2 Consequences of Breach of Duty, Fraud or Misrepresentation

11.2.1 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.

## **12 Third Parties**

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- 12.1** With the exception of the Maid, the Maid's legal representative or any other person appointed by Controller of Work Passes to act on behalf of the Maid or the Maid's legal representative, 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.

## **13 Payment Before Cover Warranty**

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- 13.1** Notwithstanding anything herein contained but subject to Clause 13.3, 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.
- 13.2** In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date, no Benefits whatsoever shall be payable by Us.
- 13.3** In respect of insurance coverage subject to Clause 8.11, 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.
- 13.4** 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 shall be deemed to be payment received by Us, subject to Clause 13.5.
- 13.5** In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form or any inability by Us to obtain payment of the premium by credit 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.

## **14 Special Conditions**

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### **14.1 Payment of Benefits**

- 14.1.1** You and Your Maid cannot be covered under more than one (1) Maid Protect II Policy for any one (1) Maid. If You or Your Maid are covered under more than one (1) such Policy, We will consider You and Your Maid to be covered under the Policy which provides the highest Benefits. Where the Benefits under any additional Policy are identical, We will consider You and Your Maid to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled.
- 14.1.2** Except as specifically stated in Your Policy, Benefit amounts are payable in addition to any other insurance Benefits to which You may be entitled.

### **14.2 Refund of Premiums**

- 14.2.1** Upon cancellation of the Policy in accordance with Clause 9, We will refund to the Nominated Account any unused premium paid.

## About Chubb in Singapore

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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](http://www.chubb.com/sg).

## Contact Us

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