

# Complimentary Personal Accident Protect V



## Frequently Asked Questions (FAQs)

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### 1. Who can apply for Complimentary Personal Accident Protect V?

Both the applicant and/or insured must be Singapore Residents. Singapore Resident means Singapore citizen, Singapore Permanent Resident, or holder of a valid Work Permit, Employment Pass, Long-Term Visit Pass, Dependant's Pass, or S Pass issued by the authorities in Singapore.

Applicant must be aged 18 years old and above.

Insured must be aged between 1 month old and 65 years old (both age inclusive).

### 2. What is the difference between Complimentary Personal Accident Protect V and Complimentary Personal Accident Protect Basic?

Both policies offer the same benefits and sum insured, however the eligibility criteria, period of coverage, and policy application process differs:

	<b>Complimentary Personal Accident Protect V</b>	<b>Complimentary Personal Accident Protect Basic</b>
<b>Eligibility Criteria</b>	Singapore residents aged between 1 month and 65 years old	Singapore residents aged between 1 month and 90 years old
<b>Period of Coverage</b>	17 November 2024 to 17 February 2025	17 November 2024 only
<b>Policy Application</b>	Opt-in required	Automatically enrolled if eligibility conditions are met.

### 3. What happens if I suffer an injury on the race day (i.e. 17 November 2024)? Are both policies claimable?

If you suffer an injury that results in hospitalisation, please submit your claim under both policies.

### 4. Does this policy provide cover for any illness?

No, this is a personal accident policy that only covers you for accidental injury.

Accidental injury means a bodily injury resulting from an accident caused by a sudden, unforeseen, and fortuitous event.

**5. Is the policy coverage applicable even when I am overseas?**

Yes, you will be covered as long as the policy remains active, and you continue to meet the eligibility criteria.

**6. Does this policy cover my child during National Service?**

No, this policy does not cover any events arising from National Service.

**7. Does this policy pay over and above any other insurance coverage?**

The Accidental Death Benefit, Permanent Disability Benefit, and the Daily Hospital Cash Benefit are payable in addition to any other insurance coverage.

**8. Are there any other situations where the benefits will not be payable?**

These are stated under the General Exclusions section in the policy wording. Below are some key exclusions:

- Pre-existing medical conditions
- Deliberately self-inflicted injury, suicide or, criminal or illegal act
- Unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life
- Injury sustained by the insured person while under the influence of alcohol or any drugs
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Hazardous sports or activities involving 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

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

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

The policy will be cancelled automatically:

- When 100% of the Accidental Permanent Disability Benefit has been paid
- When you or the insured ceases to be a Singapore Resident
- Upon death of insured

**10. How do I make a claim?**

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

In addition to completing the claim form, the following additional supporting documents may also be required based on the type of claim you are submitting:

Please note that Medical Report Fees are at Claimant's own expense. Type of Documents required:

- Incident reports, if applicable (e.g. report of an accident that occurred)
- Relevant Medical Report
- Inpatient discharge
- Original receipt