

Overseas Student Protect

Frequently Asked Questions (FAQ)



FAQ on COVID-19 Cover

1. What is COVID-19 Cover?

The COVID-19 Cover provides coverage for the following benefits arising directly from COVID-19:

- Overseas medical expenses
- Daily benefit due to overseas hospital confinement
- Emergency medical evacuation and repatriation
- Repatriation of mortal remains

2. Does the COVID-19 Cover also include expenses related to COVID-19 diagnostic tests?

No, any expenses related to COVID-19 diagnostic tests, including pre-departure tests and post-arrival tests, are not covered under this benefit.

3. Does my policy cover me for COVID-19 related claims?

Yes, the COVID-19 Cover is available for all policies purchased on or after 14 July 2022. It covers travel to all destinations, except destinations that are excluded from COVID-19 Cover* and Cuba.

**Please note that this is subject to change, depending on the development of the COVID-19 situation.*

For policies purchased on or before 13 July 2022, the COVID-19 Cover will not be applicable. You can purchase a new policy (with COVID-19 Cover) and submit your request to Chubb to cancel your existing policy before you travel.

4. How can I find out whether my destination is excluded from COVID-19 Cover?

COVID-19 Cover is applicable as long as the destination(s) you are travelling to or transiting in is booked prior to any Chubb's announcement on exclusion.

In the event your travel destination(s) is/are no longer excluded on your day of arrival, the COVID-19 Cover will be reinstated. You may contact Chubb's Customer Service Hotline prior to your departure at +65 6398 8797 (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays) or email dbscs.sg@chubb.com, to check if your destination(s) is/are included for COVID-19 Cover.

5. Can I make a claim if my trip is cancelled due to travel restrictions imposed by the destination country(ies)?

No, this is not a covered scenario under this policy.

6. I am overseas and diagnosed with COVID-19. Is there any benefit that I can claim?

Upon positive diagnosis of COVID-19, you are entitled to make a claim under the Overseas Medical Expenses due to COVID-19 benefit.

7. Will I be covered if I am diagnosed with COVID-19 upon returning to Singapore?

No, policy coverage will cease three hours after your return to Singapore or at the time you arrive at your place of residence in Singapore, whichever is earlier.

FAQ on Overseas Student Protect

1. Who can buy Overseas Student Protect?

Customers (including foreigners) who are Singapore residents and aged:

- between 18 years old and 55 years old (both ages inclusive); or
- between 15 years old and 17 years old (both ages inclusive), however the applicant must be your parent or guardian.

2. Who is considered a Singapore resident?

Singapore resident means a 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. Can I buy this policy for my child?

Yes, the parent or guardian can buy this policy for his/her child aged below 18 years old. However, if the child is 18 years old and above, he/she must apply for the insurance under his/her own name.

4. Does this policy meet the student healthcare insurance requirements of the foreign country or institution?

You will need to verify with your foreign educational institution or relevant authority to determine if this policy meets their requirements as insurance requirements vary for different institutions and countries.

5. Does this policy cover my leisure trip outside my country of study?

Yes, you are covered for any leisure trip that you undertake outside the country of study from your overseas residence (except for Cuba and Singapore) during your period of insurance.

For avoidance of doubt, your policy will not provide any cover if a travel advisory was issued by a national or international body or agency or was published/reported by the media before the trip was booked.

6. Does this policy provide coverage for me when I travel back to Singapore during term breaks and thereafter return to the country of study?

Yes, trips back to Singapore are covered and will cease three hours after your return to Singapore or at the time you arrive at your place of residence in Singapore, whichever is earlier and so long the trips are within the period of insurance. Thereafter, the coverage will resume when you leave Singapore for your country of study.

7. Are leisure adventurous activities such as winter sports, snorkelling and hot air-ballooning covered?

Yes, these leisure activities are covered. However, hazardous activities, such as off-piste skiing, white-water rafting, mountaineering, trekking above 3,000 metres and scuba diving deeper than 30 metres are excluded. Refer to the Policy Wording for the activities that are covered and/or excluded.

8. Does this policy cover acts of terrorism?

In the event of a claim arising directly from an act of terrorism, this policy is extended to cover you while you are on a journey up to the maximum sum insured specified in the benefit schedule for the said sections, stated within the Policy Wording.

Claims (under any sections) arising directly or indirectly from the usage of biological agents, chemical agents or nuclear devices will not be covered.

9. Does Overseas Student Protect cover Monkeypox?

As of 15 June 2022, Monkeypox is considered a sickness and is therefore covered under the policy. This is subject to change as the situation progresses.

10. Can I extend my period of insurance if I wish to extend the duration of my education overseas?

Yes, you can extend your coverage by paying an additional premium. Please call or email Chubb at least 2 weeks prior to your existing policy expiry date to ensure that there is no disruption to your coverage while overseas.

11. How do I renew my Overseas Student Protect policy?

Renewal applies to Overseas Student Protect policies with 12-month cover only.

A renewal notification will be sent to you 45 days prior to the policy expiry date for a 12-month renewal. The policy will be renewed upon receiving your confirmation and payment of premium.

12. Will there be any refund of premium if I cancel my policy?

For policies less than 12 months, there will not be any refund of the premium once the certificate of insurance is issued.

For a 12-month policy, you may cancel this policy at any time by giving notice to Chubb, provided no claim has arisen during the period of insurance. In the event of such cancellation, Chubb will apply a short rate refund.

Please refer to the Policy Wording for details of refund.

13. Does this policy have any exclusions?

Yes, exclusions include:

- Any loss or expenses which arises due to you not taking all reasonable efforts or your carelessness, negligence or recklessness in safeguarding your property or avoiding any injury or minimising any claim under the policy.
- Any government prohibition, regulation or intervention.

Please refer to the Policy Wording for full details of exclusions.

14. When will I receive my policy?

You will receive your policy via email upon successful application online.

15. How can I inform Chubb if I need to amend my travel details?

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

16. Who should I contact for Overseas Emergency Assistance?

If you are overseas and require any emergency assistance, you can call the 24-hr appointed service provider Chubb Assistance at +65 6322 2132.

17. How do I make a claim?

You may submit your claims online at <https://www.chubbclaims.com/dbs/sg-en/welcome.aspx>. Alternatively, you may contact Chubb's Customer Service Hotline at +65 6398 8797 (Mondays to Fridays, 9.00am – 5.00pm, excluding Public Holidays) or email to dbscs.sg@chubb.com.