

Product Information

Home Payment Care

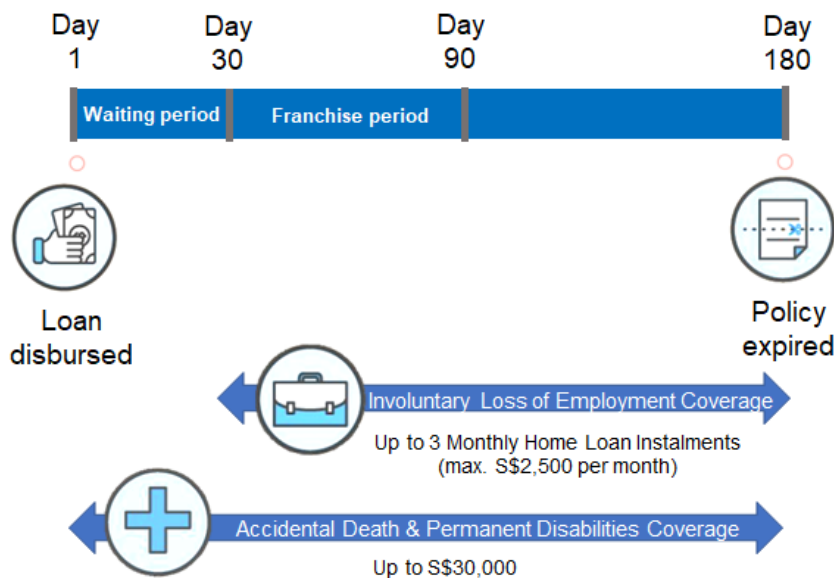
Home Payment Care is an insurance protection plan brought to you by DBS Bank Limited (“DBS”), underwritten by Chubb Insurance Singapore Limited (“Chubb”). DBS is providing this exclusive coverage for a period of 6 months to new HDB Home Loan customers who finance their completed HDB flat with DBS from 28 February 2019.

Coverage starts from the loan disbursement date for all borrowers of the home loan (also known as “Insured Person(s)”) against loss of income due to Involuntary Loss of Employment, Accidental Death and Accidental Permanent Disability. In the event of claim, Chubb will pay the benefits to DBS directly to offset any outstanding Home Loan instalments and arrears. Any excess, will be credited to your Loan Servicing Account. The coverage will terminate automatically at the end of the 6-month period, and no further action will be required from you.

Benefits at a Glance:

Event	Benefit Amount
Involuntary Loss of Employment	Up to 3 monthly Home Loan instalments, capped at S\$2,500 per month <i>Continuously unemployed for at least 60 calendar days (Franchise Period). No claim within the first 30 calendar days of loan disbursement (Waiting Period).</i>
Accidental Death Benefit	Up to S\$30,000
Accidental Permanent Disability Benefit	Up to S\$30,000

Coverage Illustration:



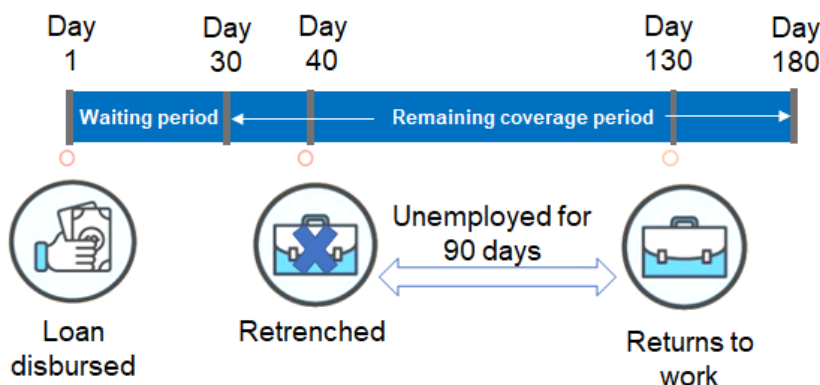
Involuntary Loss of Employment Benefit Illustration:

Scenario 1:

Insured Person is retrenched 40 calendar days after loan disbursement and he remains unemployed for 90 calendar days

Conditions:

- ✓ Termination of employment occurs after Waiting Period (30 calendar days from loan disbursement)
- ✓ Length of unemployment exceeds Franchise Period (60 calendar days)



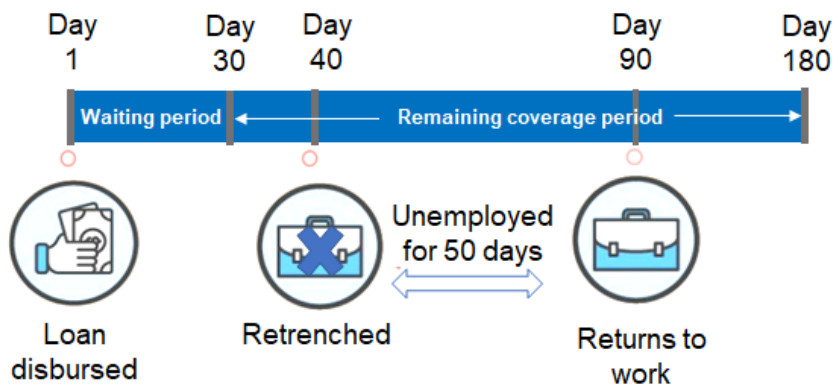
Benefit claimable: 3 monthly Home Loan instalments (max. S\$2,500 per month)

Scenario 2:

Insured Person is retrenched 40 calendar days after loan disbursement and he remains unemployed for 50 calendar days

Conditions:

- ✓ Termination of employment occurs after Waiting Period (30 calendar days from loan disbursement)
- ✗ Length of unemployment does not exceed Franchise Period (60 calendar days)



Benefit claimable: No benefit is claimable

If you have any queries, please feel free to contact Chubb:

Hotline : +65 6398 8797
(Monday to Friday, 9.00am to 5.00pm; excluding Public Holidays)

Email : dbscs.sg@chubb.com

For claims, please download the claim form [here](#) and submit it with the supporting documents via email to DBS.Claims.SG@Chubb.com or mail to

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