

## Introduction

*This is Your Chubb Masterpiece Policy. Together with Your Declarations page, it explains Your coverages and other conditions of Your insurance in detail. The coverages that apply to Your Policy are detailed in Your Declarations page.*

*This Policy is a contract between You and Us. Please read Your Policy carefully and keep it in a safe place.*

## Agreement

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We agree to provide the insurance described in this Policy in consideration for payment of Your premium and compliance with the Policy conditions.

## Definitions

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In this Policy, We use words in their plain English meaning.

Words with special meanings are defined in the part of the Policy where they are used. The few defined terms used throughout the Policy are defined here:

<b>You and Your</b>	mean the person named in the Declarations page, and a spouse (legal or de facto) who lives with that person.
<b>We, Our and Us</b>	mean Federal Insurance Company.
<b>Family member</b>	means any person who lives with You, who is <ul style="list-style-type: none"><li>(i) Your relative;</li><li>(ii) under 25 and in Your care; or</li><li>(iii) under 25 and in Your relative's care ; or</li><li>(iv) Your domestic worker (as defined in the Employment Act Cap. 91 of the Republic of Singapore).</li></ul>
<b>Policy</b>	means Your entire Masterpiece Policy, including the Declarations page.
<b>Declarations Page</b>	means the most recent Declarations page We issued to You, including any subsequent coverage updates.
<b>Occurrence</b>	means a loss or accident or damage or a series of losses, accidents or damages arising out of any one event to which this insurance applies occurring within the Policy period, irrespective of the number of claims. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.
<b>Business</b>	means any employment, trade, occupation or profession