

The Care Programme

Elite Guard Series

CHUBB®

Elite Hospital Income Guard

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 60 years old on the policy commencement date; renewable up to 70 years old. Children must be between 6 months and 22 years old on the policy commencement date; renewable up to 25 years old if unmarried and still studying full time in a recognised tertiary education.

Benefit Table

Key Benefits	Plan 1 (S\$)		Plan 2 (S\$)		Plan 3 (S\$)		Plan 4 (S\$)	
	MI/P ¹	Child	MI/P ¹	Child	MI/P ¹	Child	MI/P ¹	Child
Daily Hospital Income ²	200 per day	200 per day	150 per day	150 per day	100 per day	100 per day	50 per day	50 per day
Daily ICU Hospital Income ³	200 per day	200 per day	150 per day	150 per day	100 per day	100 per day	50 per day	50 per day
Overseas Daily Hospital Income ³	200 per day	200 per day	150 per day	150 per day	100 per day	100 per day	50 per day	50 per day
Post Hospitalisation Income ⁴	500	500	500	500	300	300	300	300
Premium Waiver due to ILOE ⁵	Yes	N.A.	Yes	N.A.	Yes	N.A.	Yes	N.A.

Premium Table

Insured Persons	Age Group (As at last birthday)	Monthly Premium			
		Plan 1 (S\$)	Plan 2 (S\$)	Plan 3 (S\$)	Plan 4 (S\$)
Main Insured Only	18 - 30 years old	15.60	11.90	9.00	5.40
	31 - 40 years old	18.90	14.80	10.60	6.40
	41 - 50 years old	30.60	23.90	17.20	10.30
	51 - 60 years old	60.70	47.40	33.90	19.50
	61 - 65 years old	105.10	82.10	58.80	33.70
	66 - 70 years old	132.40	103.40	74.00	42.40
Main Insured and Partner	18 - 30 years old	30.00	23.40	17.60	10.40
	31 - 40 years old	36.30	28.90	20.70	12.50
	41 - 50 years old	58.90	46.90	33.50	20.20
	51 - 60 years old	115.80	93.00	66.70	38.20
	61 - 65 years old	200.70	161.20	115.60	66.20
	66 - 70 years old	252.70	203.00	145.50	83.40
Main Insured and Children	18 - 30 years old	38.80	30.00	19.70	12.30
	31 - 40 years old	42.20	33.00	21.70	13.60
	41 - 50 years old	54.50	42.60	28.00	17.50
	51 - 60 years old	83.10	64.90	42.60	26.60
	61 - 65 years old	127.60	99.70	65.40	40.90
	66 - 70 years old	154.80	120.90	79.50	49.60
Main Insured and Family	18 - 30 years old	49.00	37.40	27.90	16.60
	31 - 40 years old	59.30	46.30	29.00	19.80
	41 - 50 years old	88.30	69.00	47.10	30.80
	51 - 60 years old	167.10	130.50	89.00	58.30
	61 - 65 years old	289.50	226.10	154.30	101.00
	66 - 70 years old	379.00	296.00	203.50	127.10

Important Notes

- ¹ MI means Main Insured and P means Partner.
- ² Up to 730 days.
- ³ Up to 60 days.
- ⁴ Lump sum benefit upon completing minimum 5 consecutive days of Confinement.
- ⁵ Involuntary Loss of Employment (ILOE) waiver of up to 3 months.

Elite Critical Illness Guard

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 60 years old on the policy commencement date; renewable up to 64 years old.

Benefit Table

Key Benefits (Limits of Compensation)	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Critical Illness Diagnosis Lump Sum Benefit ¹	100,000	75,000	50,000	25,000
Second Medical Opinion	10,000	7,500	5,000	2,500
Premium waiver benefit due to ILOE ²	Yes			

Premium Table

Insured Persons	Age Group (As at last birthday)	Monthly Premium			
		Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Main Insured	18 – 29 years old	24.00	18.00	12.00	6.00
	30 – 34 years old	44.20	33.00	22.00	11.00
	35 – 39 years old	83.20	62.40	41.60	20.80
	40 – 44 years old	170.80	128.00	85.40	42.60
	45 – 49 years old	289.00	216.80	144.60	72.20

Important Notes

Pays up to the sum assured upon diagnosis of any of the 37 specified Critical Illnesses defined by The Life Insurance Association Singapore (LIA). These Critical Illnesses fall under Version 2014.

There is a 90-day Waiting Period which starts from the policy commencement date. Any upgrade will not commence until 90 days after the upgrade effective period. Survival period is 30 days.

Acceptance of enrolment is subject to underwriting approval.

¹ Policy will be terminated upon pay-out for any one critical condition as listed below:

- Major Cancers
- Heart Attack of Specified Severity
- Stroke
- Coronary Artery By-pass Surgery
- Kidney Failure
- Aplastic Anaemia
- End Stage Lung Disease
- End Stage Liver Failure
- Coma
- Deafness (Loss of Hearing)
- Heart Valve Surgery
- Loss of Speech
- Major Burns
- Major Organ / Bone Marrow Transplantation
- Multiple Sclerosis
- Muscular Dystrophy
- Parkinson's Disease
- Surgery to Aorta
- Alzheimer's Disease / Severe Dementia
- Fulminant Hepatitis
- Motor Neurone Disease
- Primary Pulmonary Hypertension
- HIV Due to Blood Transfusion and Occupationally Acquired HIV
- Benign Brain Tumour
- Viral Encephalitis
- Bacterial Meningitis
- Angioplasty & Other Invasion Treatment for Coronary Artery
- Blindness (Loss of Sight)
- Major Head Trauma
- Paralysis (Loss of Use of Limbs)
- Terminal Illness
- Progressive Scleroderma
- Apallic Syndrome
- Systemic Lupus Erythematosus with Lupus Nephritis
- Other Serious Coronary Artery Disease
- Poliomyelitis
- Loss of Independent Existence

² Involuntary Loss of Employment (ILOE) waiver of up to 3 months.

Elite Personal Accident Guard

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 65 years old on the policy commencement date; renewable up to 75 years old. Children must be between 6 months and 18 years old on the policy commencement date; renewable up to 25 years old if unmarried and still studying full time in a recognised tertiary education.

Benefit Table

Key Benefits	Elite (S\$)		Supreme (S\$)		Premier (S\$)		Classic (S\$)	
	MI/P ¹	Child	MI/P ¹	Child	MI/P ¹	Child	MI/P ¹	Child
Accidental Death Benefit	200,000	40,000	150,000	30,000	100,000	20,000	50,000	10,000
Accidental Permanent Disablement Benefit	200,000	40,000	150,000	30,000	100,000	20,000	50,000	10,000
Double Indemnity for Accidental Death or Accidental Permanent Disablement¹	200,000	40,000	150,000	30,000	100,000	20,000	50,000	10,000
Household Bills Waiver²	500	-	500	-	300	-	300	-
Accidental Medical Expense Reimbursement³	5,000	1,000	3,000	600	1,000	200	500	100
Child Living Expenses Benefit⁴	30,000	-	20,000	-	15,000	-	10,000	-
Tonic Benefit⁵	200	-	200	-	100	-	100	-
Premium waiver due to ILOE⁶	Yes	N.A.	Yes	N.A.	Yes	N.A.	Yes	N.A.

Premium Table

Insured Persons	Monthly Premium			
	Elite (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Main Insured or Partner	37.50	28.00	16.20	9.80
Main Insured and Children	42.90	32.90	19.70	12.30
Main Insured and Family	72.90	54.50	31.60	18.90

Important Notes

- ¹ Payable only if accident happens while travelling on Public Conveyance.
² Reimbursement basis subject to minimum 5 consecutive days of confinement per accident.
³ Sub-limit of up to S\$750 Traditional Chinese Medicine.
⁴ Lump sum benefit upon Accidental Death of Main Insured.
⁵ Lump sum benefit, payable if hospitalised for at least 5 consecutive days.
⁶ Involuntary Loss of Employment (ILOE) waiver of up to 6 months.

Elite Senior Guard

Eligibility

The Insured must be a Singapore Resident between the age of 40 and 75 years old on the policy commencement date; renewable up to 90 years old.

Benefit Table

Key Benefits	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Compassionate Accidental Death	20,000	15,000	10,000	5,000
Accidental Permanent Disablement Benefit	20,000	15,000	10,000	5,000
Monthly Living Expenses¹	200 per month	200 per month	200 per month	200 per month
Accidental Hospital Income Benefit²	200 per day	150 per day	100 per day	50 per day
Nursing Expenses Benefit³	1,000	1,000	500	500
Broken Bones Benefit⁴	8,000	6,000	4,000	2,000
Accidental Medical Expense Reimbursement⁵	2,000	1,500	1,000	500
Premium waiver benefit due to ILOE⁶	Yes			

Premium Table

Insured Persons	Monthly Premium			
	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Main Insured or Partner	38.40	29.60	19.60	10.80
Main Insured and Partner	76.20	58.60	38.60	21.00

Important Notes

¹ Payable for 60 consecutive months.

² Up to 90 days.

³ Lump sum benefit, payable if hospitalised for at least 7 consecutive days.

⁴ Lump sum benefit, based on Policy Schedule.

⁵ Sub-limit of up to S\$750 for Traditional Chinese Medicine Expenses.

⁶ Involuntary Loss of Employment (ILOE) waiver of up to 3 months.

Elite Junior Guard

Eligibility

The Insured must be between 6 months and 18 years old on the policy commencement date; renewable up to 25 years old if unmarried and still studying full time in a recognised tertiary education.

Benefits Table

Key Benefits	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Accidental Death Benefit	10,000	10,000	10,000	10,000
Accidental Permanent Disablement Benefit	50,000	50,000	25,000	25,000
Hospital Income Benefit ¹	100 per day	100 per day	50 per day	50 per day
Nanny Aid ²	500	300	200	100
Broken Bones Benefit ³	5,000	3,000	2,000	1,000
Accidental Medical Expenses Reimbursement ⁴	1,000	800	500	200
Child Living Funds ⁵	50,000	30,000	20,000	10,000
Premium waiver benefit due to ILOE ⁶	Yes			

Premium Table

Insured Persons	Monthly Premium			
	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Per Child	24.40	19.40	11.20	9.00

Important Notes

¹ Up to 730 days.

² Lump sum benefit, payable if hospitalised for at least 5 consecutive days.

³ Lump sum benefit, based on Policy Schedule.

⁴ Sub-limit of up to S\$750 for Traditional Chinese Medicine Expenses.

⁵ Lump sum benefit upon Accidental Death of Policyholder.

⁶ Involuntary Loss of Employment (ILOE) waiver of up to 3 months.

Terms

All prices stated are in Singapore Dollars (S\$).

Premiums stated are inclusive of 7% GST.

This policy may be classified as a Singapore Policy for accounting purposes.

Singapore Resident refers to a Singapore Citizen, Singapore Permanent Resident or holder of a valid Work Permit, Employment Pass, Dependent's Pass or S Pass issued by the authorities in Singapore.

This Policy is underwritten by Chubb and 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 GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an A&H insurance intermediary before deciding to purchase the policy.

Should you choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for You. It is not advisable to switch from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching.

Pre-existing medical conditions and other exclusions as found in your policy will not be covered.

You are responsible for the accuracy and completeness of the information given to Us when applying for the policy.

Any mis-statement or non-disclosure of material facts may affect the validity of the policy.

You have thirty (30) days after you receive your policy contract to decide if the policy meets your needs. You may cancel your policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions 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 on file.

This is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

This is a short-term accident and health policy. We are not required to renew this policy. We may terminate this policy by giving you one (1) months' notice in writing.

You may likewise cancel your policy by giving Us at least one (1) month's prior notice. In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by payment of the monthly/annual premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month/year.

For claims submission, download the relevant claim form from Chubb's website (<http://www.chubb.com/sg>) and submit to us the completed claim form, together with the required supporting documents.

We will respond to all new claims within two weeks. For other claims related matters, please contact us the Chubb Hotline listed or email A&H.Claims.Singapore@chubb.com.

For further enquiries on the policy or other matters, please contact us at the Chubb Hotline listed.

About Chubb in Singapore

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 risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance.

As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg

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