

Smart Health Builder™

Got you covered for the unexpected

CHUBB®



What happens if you are hospitalised due to an accident or sickness?

From as little as S\$0.53* a day, Smart Health Builder™ is designed to provide you with a daily supplementary income whenever you are hospitalised and double the payout should you be admitted into an Intensive Care Unit (ICU).

With Smart Health Builder, you can be sure that your daily source of income will not be disrupted.

Why sign up for Smart Health Builder?

Smart Health Builder gives you:

- Comprehensive hospitalisation coverage for sickness and accidental injury
- Supplementary income with Daily Hospital Cash Benefit
- Additional supplementary income in the event of hospitalisation in an Intensive Care Unit (ICU)
- Worry-free recuperation with Get Well Benefit

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 60 on the policy Commencement Date; renewable up to 65 years old.

Dependent Child(ren) must be a Singapore Resident between the age of 1 and 21 on the policy Commencement Date.

Singapore Resident means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Employment Pass or Long Term Visit Pass or Dependant's Pass or S Pass issued by the authorities in Singapore.

Smart Health Builder at a Glance

Benefits	Plan A	Plan B
Daily Hospital Income[#] (In the event of hospitalisation for at least 24 hours)	S\$100 per day	S\$200 per day
Additional Hospital Income[^] (In the event of hospitalisation in the Intensive Care Unit)		
Get Well Benefit^{##}	S\$500	

Coverage for Dependent Child(ren) is 50% of the Main Insured.

Premium Table

Monthly Premium	Age (years old)	Plan A	Plan B
Main Insured	18 to 40	S\$15.95	S\$25.85
	41 to 50	S\$24.75	S\$40.15
	51 to 55	S\$39.05	S\$62.15
	56 to 60	S\$52.25	S\$85.25
	61 to 65 (renewal only)	S\$78.65	S\$128.15
Dependent Child(ren) ¹	1 to 21	S\$14.85	S\$23.65
Annual Premium - 10% off	Age (years old)	Plan A	Plan B
Main Insured	18 to 40	S\$172.26	S\$279.18
	41 to 50	S\$267.30	S\$433.62
	51 to 55	S\$421.74	S\$671.22
	56 to 60	S\$564.30	S\$920.70
	61 to 65 (renewal only)	S\$849.42	S\$1,384.02
Dependent Child(ren) ¹	1 to 21	S\$160.38	S\$255.42

Premiums stated above are inclusive of 7% GST and discount, where applicable.

10% discount is applicable for Annual Plan.

Important Notes

[#] Daily Hospital Income is payable for every 24 hours of Confinement in a Hospital due to Sickness or Accidental Injury, and up to a period not exceeding 730 days for all such Confinement due to Sickness or Accidental Injury.

[^] Additional Hospital Income is payable in addition to the Daily Hospital Income for every 24 hours of Confinement in Intensive Care Unit in a Hospital due to Sickness or Accidental Injury, and up to a period not exceeding 60 days for all such Confinement due to Sickness or Accidental Injury.

^{##} Payable in the event of hospitalisation for at least 7 consecutive days; once for any one Sickness or Accidental Injury.

¹ There is no limit on the number of Dependent Child(ren) covered.

Terms

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) month's 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/yearly premium, one (1) month/year 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 (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 at the Hotline listed or email A&H.Claims.Singapore@chubb.com.

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

Get protected with Smart Health Builder for as little as \$0.53* a day! Call our Hotline at 6299 0988 (Mon - Fri, 9am - 5pm) or email CustomerService.SG@chubb.com.

* Based on the monthly premium illustration for Main Insured under Plan A aged between 18 and 40 years old.

Contact Us

Chubb Insurance Singapore Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
CS +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

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