

# Group Personal Accident Enhanced Standard Plan

At Chubb, we recognise that employees are the cornerstone of every successful organisation.

To support companies in their commitment to employee well-being, we offer the **Group Personal Accident Enhanced** insurance policy - a comprehensive solution to help companies protect their workforce against accidental death or injury.

With broad coverage and access to Chubb's trusted claims service, this policy is designed to meet the needs of organisations of all sizes. As a global leader in personal accident and supplemental health insurance, Chubb helps you provide your employees with the protection and peace of mind they deserve.

## Key Highlights

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### Flexible plans to meet diverse needs

Choose from a variety of coverage options and add-ons to cater to your respective needs.



### Covers for diverse occupations

Designed to cover employees across Class 1 to Class 3 occupations, ensuring inclusivity for a wide range of roles.



### Comprehensive natural catastrophe coverage

Protection against natural disaster events, including Cyclone, Flood, Landslide, Tornado, Volcanic eruption, Windstorm, Hailstorm and Wildfire.



### Portfolio segmentation

Our extensive experience across diverse industries gives us valuable insights into your business, enabling us to design flexible, practical, and cost-effective protection plan tailored to your employees' unique needs.



### Streamlined claims process

Submit claims anytime, anywhere through our e-Services portal - MyAccount. With Fast Track Claims, we aim to settle claims within 5-10 working days upon receipt of complete documentation.

**Group Personal Accident Enhanced (Standard Plan) at a Glance**

	Plan 1	Plan 2	Plan 3
Accidental Death	S\$250,000	S\$500,000	24 or 36 times of Basic Monthly Salary (up to S\$2,000,000)
Permanent Disability and 3rd Degree Burns	Up to % stated in Policy Wording as per Accidental Death Sum Insured		
2nd Degree Burns	S\$20,000		
Broken Bones	S\$5,000		
Replacement Staff / Recruitment Costs	S\$10,000		
Visitors Benefits	S\$10,000		
Funeral Expenses	S\$2,000		
Repatriation of Remains Benefit	S\$5,000		
Coma Benefit	10% of Event 1 or S\$50,000 per Insured Person whichever is lower		
Dependent Child Supplement	S\$5,000 for each eligible Child of the Insured Person		
Modification Expenses	10% of Event 1 or S\$20,000 per Insured Person whichever is lower		
Domestic Assistance Loss of Daily Activities	S\$1,000		
Ambulance Cost	S\$500		
Trauma Counselling	S\$1,000		
HIV Due to Blood Transfusion	10% of Event 1 or S\$20,000 per Insured Person whichever is lower		
Accidental Hospital Cash	S\$250		
Compassionate Income	S\$5,000		
Credit Card Indemnity	S\$1,000		
Major Head Trauma	10% of Event 1 or S\$20,000 per Insured Person whichever is lower		
Non-elective Surgery	Up to S\$5,000		
Physiotherapy	Up to S\$2,000		
Scarring On Face	S\$10,000		
AD due to Natural Disaster	S\$75,000		
Terrorism Benefit	S\$75,000		
Automobile Extension (additional payout)	S\$20,000		
Emergency Travel Expenses	Up to S\$5,000		
Injury Resulting In Loss Of Teeth Or Dental Procedure	Up to S\$750		
Professional Financial Advice	Up to S\$1,000		
Corporate Image Protection	Up to S\$5,000		
Unexpired Membership	Up to S\$500		
Death Due to Dengue	10% (up to S\$10,000)		
Corporate Event Cover for Family	<ul style="list-style-type: none"><li>Eligible Spouse - 10% of Insured Person's Sum Insured (up to S\$20,000)</li><li>Eligible Child - 10% of Insured Person's Sum Insured (up to S\$5,000)</li></ul>		
Additional Add-On			
(1) Medical Expenses	S\$1,000 (TCM sub-limit of S\$500)		

All benefits and coverages are subject to the terms and conditions of the policy. Please refer to the policy wording for the full insuring clauses, schedule, extensions, terms, conditions, exclusions, and limits of liability of the policy. Claims will be assessed, and outcomes may differ, on a case-by-case basis.

## Premium Table

Class 1	Plan 1	Plan 2	Plan 3
Standard Rates	S\$51	S\$100	0.0200%
With add on of Medical Expenses	S\$56	S\$105	0.0214%
Class 2	Plan 1	Plan 2	Plan 3
Standard Rates	S\$61	S\$121	0.0240%
With add on of Medical Expenses	S\$66	S\$126	0.0257%
Class 3	Plan 1	Plan 2	Plan 3
Standard Rates	S\$71	S\$140	0.0279%
With add on of Medical Expenses	S\$76	S\$145	0.0299%

Premiums stated above are in Singapore Dollars and exclusive of GST.

## Important Notes

1. Minimum headcount: 2
2. Policy will be administered on an Unnamed basis
3. Policy is subject to a minimum Premium of S\$350
4. Group Discounts are available, as follows:
  - 10 - 19 pax - 5%
  - 20 to 29 pax - 10%
  - 30 pax or more - 15%
5. Loss Ratio must be 30% or lesser\*  
To calculate Loss Ratio: Take past 3 years claims incurred divided by total premium of past 3 years  
E.g. Total claims = S\$100 for past 3 years  
Total Premium = S\$1,500 for past 3 years  
 $S\$100 \text{ divided by } S\$1,500 = 6.67\%$
6. Adjustment of +/- S\$150 will be waived
7. Accounting and Corporate Regulatory Authority Bizfile (ACRA) must be provided upon submission of proposal form

## Terms

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This Policy is underwritten by Chubb.

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 enrolling for the policy.

In the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the type of policy in question is suitable.

In the event that you decide that the policy is not suitable after enrolling for the policy, you may terminate the policy in accordance with the free-look provision, if any, and Chubb may recover from you any expense incurred by us in underwriting the policy.

Pre-existing conditions and other exclusions stated 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 misstatement or non-disclosure of material facts may affect the validity of 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 or Email 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 and We are not required to renew this policy. We may terminate this Policy by giving You at least thirty (30) days' prior notice in writing.

You may likewise cancel your policy by giving Us at least thirty (30) days' 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.

For online claims submission, please visit our Chubb Claims Centre at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg).

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

## About Chubb in Singapore

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Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb employs approximately 43,000 people worldwide. Additional information can be found at: [www.chubb.com](http://www.chubb.com)

## Contact Us

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