

# Smart Life Builder™

Got you covered for the unexpected

CHUBB®



An accident resulting in permanent disability or even death can leave you and your loved ones with a huge financial burden.

Smart Life Builder™ is an affordable personal accident plan designed to provide you with peace of mind even when you are travelling overseas.

With a Lifestyle Adaptation Fund of up to S\$300,000<sup>1</sup> in the event of permanent disability due to an accident, and wallet protection<sup>1</sup> benefits, you can be sure that you and your loved ones will be financially well-taken care of<sup>2</sup>. Plus, enjoy 10% discount off premiums if you opt to pay your premiums on an annual basis.

## **Why sign up for Smart Life Builder?**

Smart Life Builder gives you:

- Legacy Fund of up to S\$150,000 in the event of Accidental Death/Death due to Covered Disease
- Lifestyle Adaptation Fund of up to S\$300,000 in the event of permanent disability due to an accident
- Hospitalisation Fund of up to S\$300 per day

- Household Bills Waiver of up to S\$500
- Up to S\$200 reimbursement in the event of theft of wallet and handbag
- Up to S\$1,000 reimbursement for the replacement of money and important documents in the event of theft of wallet and handbag
- Free Covered Diseases extension to cover Dengue Fever, Malaria, Zika and many more\*
- 24-hour Worldwide coverage<sup>#</sup>

## **Eligibility**

The Insured or Partner must be between the age of 18 and 60 on the policy Commencement Date; renewable up to 75 years old.

A Dependant Child(ren) must be between the age of 1 and 21 years old on the policy Commencement Date. There are no limitations to the number of Dependant Child(ren) whom you wish to purchase cover for under the Main Insured and Family and Main Insured and Dependents Plans.

## Smart Life Builder at a Glance

Benefits	Main Insured/Partner			Dependent		
	Classic	Premier	Deluxe	Classic	Premier	Deluxe
<b>Legacy Fund<sup>1</sup></b> (In the event of Accidental Death/ Covered Death)	S\$75,000	S\$100,000	S\$150,000	S\$10,000	S\$20,000	S\$30,000
<b>Lifestyle Adaptation Fund<sup>1</sup></b> (In the event of Loss or Permanent Total Disablement as a result of an Accidental Injury)	S\$150,000	S\$200,000	S\$300,000	S\$10,000	S\$20,000	S\$30,000
<b>Hospitalisation Fund<sup>3</sup></b>	S\$100	S\$200	S\$300	S\$50	S\$100	S\$150
<b>Recuperation Fund<sup>4</sup></b>	S\$300	S\$400	S\$500	S\$150		
<b>Accidental Medical Expenses Reimbursement<sup>5</sup></b>	S\$800	S\$1,200	S\$1,500	N.A.		
<b>Household Bills Waiver<sup>6</sup></b>	S\$300	S\$400	S\$500	N.A.		
<b>Theft of Wallet and Handbag</b>	S\$200			N.A.		
<b>Replacement of Money and Documents</b> (In the event of Theft of Wallet and Handbag)	S\$1,000			N.A.		

## Premium Table

Monthly Premium	Classic	Premier	Deluxe
Main Insured or Partner only	S\$22.57	S\$30.46	S\$43.04
Main Insured and Partner	S\$45.14	S\$60.93	S\$86.06
Main Insured and Family	S\$54.08	S\$77.73	S\$110.76
Main Insured and Dependents	S\$31.50	S\$47.26	S\$67.73
Annual Premium - 10% discount <sup>1</sup>	Classic	Premier	Deluxe
Main Insured or Partner only	S\$243.78	S\$328.96	S\$464.75
Main Insured and Partner	S\$487.56	S\$657.91	S\$929.49
Main Insured and Family	S\$584.02	S\$839.44	S\$1,196.20
Main Insured and Dependents	S\$340.25	S\$510.49	S\$731.46

Premiums stated above are inclusive of 7% GST.

## Important Notes

\* Covered Disease means any of the diseases including Dengue fever, Dengue haemorrhagic fever, Yellow fever, Chikungunya fever, Zika fever or Malaria. All personal accident benefits relating to Covered Diseases are payable except Lifestyle Adaptation Fund.

# 24-hour worldwide coverage is not applicable for Covered Diseases which must occur in Singapore.

<sup>1</sup> Applicable for Main Insured and/or Partner only.

<sup>2</sup> No further benefit will be payable once a claim on Legacy Fund or Lifestyle Adaptation Fund has been paid out.

## Important Notes (Continued)

<sup>3</sup> For every 24 hours hospitalisation; up to 365 days.

<sup>4</sup> Payable in the event of hospitalisation for at least 7 consecutive days due to Accidental Injury or Covered Disease.

<sup>5</sup> Total Medical Expenses incurred due to any one Accidental Injury or Covered Disease diagnosis must exceed S\$50 before reimbursement can be made. Treatment for Covered Disease or by an Alternative Medical Physician or chiropractor, the medical expenses incurred shall not exceed a sub-limit of S\$750.

<sup>6</sup> Payable in the event of hospitalisation due to Accidental Injury or Covered Disease for at least 7 consecutive days and up to a maximum of 1 month. Limited to utilities, home internet subscription fee, home cable television service subscription fee, mobile phone subscription fee and groceries shopping.

## 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://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/annual 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](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 at the Hotline listed or email [A&H.Claims.Singapore@chubb.com](mailto: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 Life Builder for as little as S\$0.75<sup>^</sup> a day!  
No medical check-up is required.  
Call our Hotline at 6299 0988 (Mon - Fri, 9am - 5pm) or email [CustomerService.SG@chubb.com](mailto:CustomerService.SG@chubb.com).

<sup>^</sup> Based on monthly premium illustration for Main Insured under Classic Plan.

## Contact Us

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**Chubb. Insured.™**