

Chubb PAL Protect™

Policy Wording

CHUBB®

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule together form your Policy and describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions under Your Policy.

1.2 Please read Your Policy

- 1.2.1 It is important that You carefully read and understand Your Policy because it describes the terms, conditions and exclusions that apply to Your insurance.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy to make sure all the information in it is correct. Please let Us know straight away if any changes are needed. Please contact Us if You have changed Your address, Email Address or Nominated Account details.

1.4 Contacting Us

- 1.4.1 If You have any questions or need to contact Us, please:
 - (a) write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946; or
 - (b) contact Our Customer Service Hotline: 6299 0988 , Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy in a safe place in case You need to refer to it in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us if You make claim. You should keep those documents in a safe place in case We need them to settle a claim.

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions under Your Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 To be eligible for cover under this Policy, You must be a Singapore Resident and a/an:
 - (a) Adult
 - (i) between the age of eighteen (18) and seventy-five (75) years old (both ages inclusive) on the Commencement Date.
 - (ii) Your Policy will be renewable up to the age of eighty (80) years old (age inclusive).
 - (b) Child(ren)
 - (i) the Insured Person(s) must fulfil the criteria listed in the definition of Dependent Child(ren).

3 The Meaning Of Certain Words

The following words when used with capital letters in Your Policy have the meaning given below.

- 3.1 Accidental Death** means death occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within three hundred and sixty-five (365) days of the accident causing the injury and includes Disappearance.
- 3.2 Accidental Injury** means a bodily injury resulting from an accident which is not a Sickness and which:
- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body;
 - (b) occurs at an identifiable time and place during the Period of Insurance;
 - (c) occurs within three hundred and sixty-five (365) days of the accident;
 - (d) results solely from the accident and independently of any other cause; and
 - (e) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.
- 3.3 Alternative Medical Physician** means a legally licensed practitioner of traditional chinese medicine (including an acupuncturist or bonesetter) duly registered and practicing within the scope of his licence pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.4 Commencement Date** means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is specified in Your Policy Schedule.
- 3.5 Community Hospital** means a community hospital approved by the Ministry of Health of Singapore to provide an intermediate level of care for individuals who are fit for discharge from acute hospitals but require inpatient and rehabilitative care. For avoidance of doubt, hospices, convalescent centres, Hospitals and homes are not Community Hospitals.
- 3.6 Confined or Confinement** means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital or Community Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor. Such Confinement and number of days of Confinement to be reasonably prescribed.
- 3.7 Dependent Child(ren)** means Your unmarried child(ren) including step or legally adopted child(ren) who is:
- (a) between the age of fifteen (15) days and eighteen (18) years of age (both ages inclusive) on the Commencement Date or up to and including twenty-five (25) years whilst they are full time students at an accredited institution of higher learning; and
 - (b) not employed (excluding Full-time National Service) and primarily dependent upon You for maintenance and support.
- 3.8 Disappearance** means if Your body has not been found within twelve (12) months from the date of the disappearance due to sinking or wrecking of a conveyance in which You were travelling on that date, We will presume You have died as a result of an Accidental Injury.
- 3.9 Dislocation** means an injury to a joint - a place where two or more bones come together - in which the ends of Your bones are forced from their normal positions. This injury temporarily deforms and immobilises Your joint.
- 3.10 Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.11 Email Address** means the email address You have provided to Us when You applied for this Policy or any updated email address You have provided to Us during the Period of Insurance.
- 3.12 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.13 Excluded Occupation(s)** means occupations with exposure to highly hazardous conditions and all manual work that requires the Insured Person to be working at thirty (30) feet above ground level. The list below contains examples of such occupations but is not exhaustive:

1. Commercial diver
2. Oil rig platform and/or offshore work
3. Firefighting, police, military, navy, air force
4. Oil refinery, shipyard, dock, hangar worker
5. Underground and handling of hazardous chemicals or explosives
6. Pilots and air crew
7. Shipbreakers
8. Ship crew and vessel workers
9. Stevedores (longshore or dockworkers handling cargo and machinery)
10. Asbestos industry
11. Atomic or nuclear related industry
12. Casino industry
13. Crude petroleum, oil and natural gas extraction (including drilling)
14. Entertainer (actor or actress, singer, performer, artiste)
15. Fishing industry
16. Jockey
17. Logging and saw mills
18. Mining industry
19. Professional sportsmen
20. Quarrying
21. Race track worker
22. Racer (motor, aircraft, boat, horse)
23. Road construction, pipeline and maintenance worker
24. Scaffolder
25. Space and research technology industry
26. Tunneling
27. Weapons, ammunition and accessories manufacturing

3.14 Fracture means a Simple Fracture or any Other Fracture, as the case may be.

3.15 Full-time National Service means the mandatory conscription and duty that specified individuals must undertake as required by the Singapore government, and includes individuals who volunteer to be conscripted. This meaning shall always refer to the present-day definition as specified by the Singapore government under the Enlistment Act, Chapter 93.

3.16 Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction where it is located) and meets the following requirements:

- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;

- (e) is not primarily a clinic, nursing, rest or convalescent home nor, other than incidentally, a place for treatment of alcoholics or drug addicts, or home for the aged or Community Hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
- (f) is not a mental institution or an institution primarily for the treatment of psychiatric disease including sub-normality or the psychiatric department of a hospital; and
- (g) is not a health hydro clinic or nature cure clinic.

3.17 Incurable Insanity means a mental illness caused by an Accidental Injury that renders You of unsound mind as reasonably diagnosed by a Doctor practicing in the fields of clinical psychology or psychiatry.

3.18 Infectious Disease(s) means:

- (a) Hand, foot and mouth disease (HFMD)
- (b) Dengue fever (DHF)
- (c) Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
- (d) Mumps
- (e) Rubella
- (f) Tuberculosis
- (g) Measles
- (h) Malaria
- (i) Anthrax infection
- (j) Yellow fever
- (k) Plague
- (l) Melioidosis or 'soil disease'
- (m) Rabies
- (n) Legionnaires' disease
- (o) Chikungunya
- (p) Nipah viral encephalitis
- (q) Japanese viral encephalitis
- (r) Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- (s) Severe acute respiratory syndrome (SARS)
- (t) Middle east respiratory syndrome coronavirus (MERS-CoV)
- (u) Zika virus

3.19 Insured Person(s) means the person(s) insured under Your Policy as specified in the Policy Schedule.

3.20 Like Categories means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.

3.21 Limb includes a hand at or above the wrist or foot at or above the ankle.

3.22 Loss:

- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
- (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
- (c) in connection with hearing, means entire and irrecoverable loss of hearing in both ears;
- (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;

and in each case is caused by Accidental Injury. The Loss must occur within three hundred and sixty-five (365) days of the accident.

3.23 Medical Expenses mean usual, reasonable and customary Doctors' fees, hospitalisation fees, medical supplies and medications all of which must have been necessary and reasonably incurred in the medical or surgical treatment of the Accidental Injury. Such medical or surgical treatment must be administered by a Doctor within three hundred and sixty-five (365) from the date of accident, and the first expense must have been incurred within sixty (60) days from the date of the accident.

3.24 Nominated Account means the credit card account or designated bank account, which is not a Medisave account, to which premiums are to be charged.

3.25 Occupational Class means the risk level associated with an occupation according to the type of work performed and encompasses the following four (4) classes:

- (a) Class 1: Professional, administrative, executive, clerical or managerial engagement that does not involve manual labor.
- (b) Class 2: Skilled, semi-skilled, wholesale or retail trade work that does not involve manual labor and not exposed to hazardous conditions.
- (c) Class 3: Skilled, manual labor, use of equipment or machinery and exposed to some hazardous conditions.
- (d) Class 4: Manual work, use of heavy machinery, welding, woodworking, construction hazardous conditions and exposed to hazardous conditions.

3.26 Operationally Ready National Serviceman (NSman) means the individual who has completed Full-time National Service and is now obligated to undergo regular training up to a statutory age as specified by the Singapore government. This meaning shall always refer to the present-day definition as specified by the Singapore government.

3.27 Other Fracture means any fracture other than a Simple Fracture.

3.28 Partner means spouse or life partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an Event leading to a claim.

3.29 Period of Insurance means one (1) year from the Commencement Date or the latest Renewal Date, whichever is later.

3.30 Permanent means lasting twelve (12) consecutive months from the date of accident and at the expiry of that period, being irrecoverable.

3.31 Policy means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us.

3.32 Policy Schedule means the schedule which We send You with Your Policy Wording.

3.33 Policy Wording means the content of this document.

3.34 Pre-Existing Medical Condition means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Commencement Date of the Policy or in respect of any amendment or endorsement to the terms, conditions and exclusions of this Policy, including the benefits payable under this Policy.

3.35 Public Conveyance means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.

3.36 Renewal Date means one (1) year from the Commencement Date and subsequently, the same day of each successive year.

- 3.37** **Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.38** **Simple Fracture** means a fracture in which there is a basic uncomplicated break of a bone and which in the opinion of a Doctor, requires minimal and uncomplicated medical treatment.
- 3.39** **Singapore Resident** means Singapore citizen, Singapore permanent resident, a holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass issued by the authorities in Singapore.
- 3.40** **Temporary Disablement** means any disability caused by an Accidental Injury which directly disables and prevents You from taking part in the usual gainful employment or occupation temporarily.
- 3.41** **Total Disablement** means disablement occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within three hundred and sixty-five (365) days of the Accidental Injury and which will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.
- 3.42** **Waiting Period** means the period of time for and in respect of which no benefits are payable.
- 3.43** **We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.44** **Weekly Income** means total gross weekly salary excluding payments for overtime, allowance, commission or bonus at the occurrence of **Bodily Injury**. If You are a self-employed person in trade, business or profession, **Weekly Income** refers to the average gross weekly income of the past twelve (12) calendar months period immediately preceding the date of accident, earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income.
- 3.45** **You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4 Benefits

4.1 Accidental Death Benefit

- 4.1.1** In the event of Your Accidental Death, We will pay You or Your estate the Accidental Death Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- 4.1.2** If the Accidental Death Benefit is payable because of a Disappearance, We will only pay if You or the legal representatives of Your estate give Us a signed undertaking, that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.
- 4.1.3** If You have claimed successfully under the Accidental Permanent Disability Benefit, We will pay You the difference between the amount You have received under Accidental Permanent Disability Benefit and the amount of the Accidental Death Benefit specified in Your Policy Schedule.

4.2 Accidental Permanent Disability Benefit

- 4.2.1** If You suffer a Loss or Permanent Total Disablement and a Doctor certifies this, We will pay You the Accidental Permanent Disability Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- 4.2.2** We will pay You the Accidental Permanent Disability Benefit according to the percentage limit described in the Compensation Scale, provided that the maximum total amount We will pay over the lifetime of Your Policy under this benefit shall be capped at the benefit limit specified in Your Policy Schedule.

4.2.3 We will not pay for any existing disability when assessing the amount of benefit payable.

Table of Events

Loss Events		% of Sum Insured
1.	Permanent Total Disablement	100%
2.	Permanent paralysis of all Limbs	100%
3.	Loss of both Hands or both Feet	100%
4.	Loss of one (1) Hand or one (1) Foot	100%
5.	Loss of one (1) Limb and sight of one (1) eye	100%
6.	Loss of sight of both eyes	100%
7.	Permanent Loss of speech and hearing	100%
8.	Loss of sight of one (1) eye	100%
9.	Permanent Incurable Insanity	100%
10.	Permanent Loss of the lens of one (1) eye	75%
11.	Permanent Loss of speech	75%
12.	Loss of hearing in: (a) both ears (b) one (1) ear	100% 30%
13.	Permanent Loss of the use of four (4) Fingers and Thumb of either Hand	85%
14.	Permanent Loss of the use of four (4) Fingers of either Hand	55%
15.	Permanent Loss of the use of one (1) Thumb of either Hand:	40%
16.	Permanent Loss of the use of Fingers of either Hand:	20%
17.	Permanent Loss of the use of Toes of either Foot: (a) all - one (1) Foot (b) great Toe (c) other than great - each Toe	25% 10% 2%
18.	Fractured leg or patella with established non-union	20%
19.	Shortening of leg by at least five (5) cm	10%
20.	Permanent disablements not specified in items 1 to 19 above	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than two (2) Doctor(s), one (1) of whom will be the Insured Person's treating Doctor and the other will be appointed by Us. In the event of a disagreement, the amount payable will be the average of the two (2) opinions.

4.3 Accidental Medical Expenses Reimbursement

4.3.1 If You incur Medical Expenses as a result of Accidental Injury or Infectious Diseases, We will reimburse You for those expenses, upon production of original invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule.

4.3.2 In the event that You become entitled to a reimbursement or indemnity of all or part of such expenses from any other source(s), We will only pay the amount that is irrecoverable from such other source(s).

4.4 Ambulance Service Reimbursement and Mobility Expenses

4.4.1 If You incur ambulance services expenses to Hospital as a result of Accidental Injury, We will reimburse You for those expenses, upon production of original invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule.

4.4.2 In the event that You become entitled to a reimbursement or indemnity of all or part of such expenses from any other source(s), We will only pay the amount that is irrecoverable from such other source(s).

4.4.3 In the event You suffer an Accidental Injury, resulting in one (1) of Events 1 to 6 of the Table of Events, and You need or can operate:

- a) a self-powered, climbing wheelchair;
- b) a motor vehicle with the controls suitably adjusted;
- c) a lift, necessary ramps, railings and holds to usual place of residence; or
- d) renovation in their principal home for the purpose of coping with the disablement.

4.4.4 We will indemnify the actual cost of such equipment and installation incurred by You up to the limit specified in Your Policy Schedule against Ambulance Service Reimbursement and Mobility Expenses.

4.5 Traditional Chinese Medicine Expenses

4.5.1 If You incur Traditional Chinese Medicine ('TCM') Expenses as a direct result of Accidental Injury which has been treated by an Alternative Medical Physician, We will reimburse You for those expenses, upon production of original invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule.

4.5.2 In the event that You become entitled to a reimbursement or indemnity of all or part of such expenses from any other source(s), We will only pay the amount that is irrecoverable from such other source(s).

4.6 Temporary Disablement Benefit

4.6.1 If You have suffered a Temporary Disablement, and a Doctor certifies this, We will pay You the Temporary Disablement Benefit as specified in Your Policy Schedule, or 75% of the **Weekly income**, whichever is lower, and will continue to pay similar amounts for each complete week of Temporary Disablement thereafter.

4.6.2 We will only pay for each complete week of Temporary Disablement Benefit specified in Your Policy Schedule, up to a maximum of 52 weeks for any one (1) Accidental Injury from the commencement of the disablement.

4.6.3 We will not pay the **Temporary Disablement Benefit**:

- (a) if the period of Temporary Disablement is less than 7 consecutive days;
- (b) if the first medical treatment from a Doctor is not obtained within 7 days from date of accident;
- (c) if You are unemployed at the time of the accident;
- (d) for more than one Accidental Injury for the same period of time; or
- (e) in the event if Accidental Permanent Disability Benefit under Section 4 becomes payable for the same Accidental Injury.

4.7 Daily Hospital Income Benefit

4.7.1 If You have been necessarily and reasonably Confined in a Hospital or Community Hospital as a result of Accidental Injury and a Doctor certifies this, We will pay You the Daily Hospital Income Benefit shown in Your Policy Schedule.

4.7.2 The Daily Hospital Income Benefit will only be payable for each twenty-four (24) hour period of Confinement, from the first day of Confinement and for a period not exceeding three hundred and sixty-five (365) days for the duration of such Confinement due to an Accidental Injury.

4.7.3 For avoidance of doubt, the Daily Hospital Income Benefit will only be payable for each complete twenty-four (24) hour period of Confinement in a Hospital or Community Hospital, even if You are Confined for the same complete day of Confinement due to different Accidental Injury.

- 4.7.4 Any periods of Confinement due to the same or related course shall be considered as arising from one (1) Accidental Injury unless their occurrences are separated by a least ninety (90) days of non-Confinement.
- 4.7.5 The maximum period specified above will apply in respect of all Accidental Injury, regardless of the number of times the Policy is renewed.

4.8 Worldwide Terrorism Cover

- 4.8.1 Notwithstanding the General Exclusion in respect of act of terrorism, this Policy covers losses which may be sustained through acts of terrorism, provided such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.
- 4.8.2 Where the Insured Person is insured under more than one policy with Us covering acts of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to only one policy (with the highest limit on acts of terrorism).

4.9 Free Child Cover

- 4.9.1 If You and Your Partner are insured under this Policy, this Policy is extended to automatically cover up to four (4) of Your Dependent Child(ren).
- 4.9.2 Each Dependent Child is covered up to thirty (30) percent of You or Your Partner's sum insured, whichever is lower, applicable to Benefits 4.1, 4.2, 4.3, 4.4 and 4.5 as specified in Your Policy Schedule.

5 General Exclusions

5.1 Your Policy will not apply to any Event(s) arising directly or indirectly out of:

- (a) deliberately self-inflicted injury or suicide;
- (b) You committing any criminal or illegal act;
- (c) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;
- (d) You engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country;
 - (i) unless while undergoing (Full time National Service) and provided that You are not engaging in actual warfare or war-like operations;
 - (ii) unless while undergoing peace time training as an Operationally Ready National Serviceman (NSman) and provided that You not engaging in actual warfare or war-like operations; or
 - (ii) unless while solely engaging in sedentary desk-bound duties, that is, strictly clerical or administrative work.For the avoidance of doubt, armed forces include the military, navy and airforce, and disciplined forces shall include but not be limited to policemen, auxiliary police officers, customs officers, firemen, immigration officers or inspectors, and correctional service officers or inspectors;
- (e) You engaging in any professional sport meaning You or his/her livelihood is substantially dependent on income received as a result of You or him/her playing a sport;
- (f) You engaging in any motor sports as a rider, driver and/or a passenger;
- (g) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft;
- (h) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas;
- (i) You committing any unlawful acts or Your wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life;
- (j) Pre-Existing Medical Conditions;

- (k) any condition which is or results from a complication of infection with a venereal disease;
- (l) any condition which is or results from a complication of congenital conditions or deformities;
- (m) any condition which is or results from a complication of a geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is or results from a complication of pregnancy, childbirth, miscarriage or abortion;
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery;
- (p) any treatment for obesity, weight reduction or weight improvement;
- (q) any nervous and mental conditions or disorder, alcoholism, rest cures, sanatoria care or special care, or special nursing care;
- (r) Human Immunodeficiency Virus (HIV), HIV related illness, or any other diseases or illness related to sexually transmitted disease;
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to, or arising from:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
 - (v) any chemical, biological, bio-chemical or electromagnetic weapon;
- (t) death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (ii) any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.
- (u) any Sickness, disease, bacterial or viral infection, even if contracted by accident, other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning;
- (v) Infectious Disease(s) diagnosed within 14 days from the policy start date as well as any Infectious Disease which has been announced as:
 - (i) an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - (ii) a pandemic by the World Health Organisation (WHO), from the date of such announcement until the epidemic or pandemic ends.

(w) You engaging in any occupation that falls under Excluded Occupation(s).

5.2 Sanctions Exclusions Applicable under this Policy

5.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

5.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

6 General Conditions

6.1 Where does Your Policy apply?

6.1.1 Your Policy insures You twenty-four (24) hours a day worldwide excluding sanctioned countries for the purposes of Clause 5.2.

6.2 Arbitration

6.2.1 If any dispute or disagreement arises regarding any matter pertaining to or concerning Your Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under Your Policy. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

6.3 Governing Law

6.3.1 Your Policy is governed by the laws of Singapore.

6.4 Currency

6.4.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.5 Clerical Error

6.5.1 A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

6.6 Premium

6.6.1 Premiums payable under Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change at Your address or Email Address on file.

6.7 Modification

6.7.1 We reserve the right to modify the terms and conditions of Your Policy for Like Categories of Insured Person(s) during 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.

6.7.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

6.8 Free Look Period

6.8.1 You have fourteen (14) days after You receive Your Policy to decide whether the Policy meets Your needs. You may cancel Your Policy by giving Us notice within these fourteen (14) days. We will cancel Your Policy from the Commencement Date and refund in full the premium You have paid to Us, provided that You have not made a claim during the free look period.

6.8.2 The Policy is considered delivered and received by You within three (3) business days from the date of delivery/posting.

6.9 Benefit Limits

- 6.9.1 The maximum total benefit amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.
- 6.9.2 If You are insured under Plan 3 under this Policy, and You are aged of seventy (70) years old and above at the time of loss, the maximum total benefit amount under **Clause 4.1, 4.2, 4.3, 4.6 and 4.7** We will pay under Your Policy will be capped at fifty percent (50%) of the limit specified in Your Policy Schedule.

6.10 Commencement and Period of Your Policy

- 6.10.1 Your Policy begins on the Commencement Date or the latest Renewal Date, whichever is later, and continues for the Period of Insurance.

6.11 Reinstatement of Your Policy

- 6.11.1 If Your Policy is cancelled for any reason other than under Clause 7.3, You may apply for reinstatement within ninety (90) days from date of cancellation.
- 6.11.2 If We approve and accept Your application for reinstatement, the terms, conditions, and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.
- 6.11.3 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

6.12 Policy Owners' Protection Scheme

- 6.12.1 Your Policy 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).

6.13 Personal Data Protection Consent

- 6.13.1 You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Us, handling claims and customer services. A copy of Our Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.
- 6.13.2 If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.
- 6.13.3 You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

6.14 Fraudulent Claims

- 6.14.1 If any claim under Your Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

6.15 Subrogation

- 6.15.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

6.16 Change of Country of Residence

6.16.1 You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

6.17 Coverage Validity

6.17.1 You will not be covered under this Policy if You live outside of Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

6.18 Change of Employer

6.18.1 Insured persons need to update Us immediately if there is a change of employer.

7 Cancelling Your Policy

7.1 When You can cancel

You may cancel this Policy by giving Us notice at Our Email Address: CustomerService.SG@chubb.com or by calling Us at +65 6398 8797 (Mondays to Fridays, 9:00am to 5:00pm, excluding Public Holidays).

You may cancel this Policy at any time during the Period of Insurance by giving Us thirty (30) days' prior notice. We will give You a pro-rata refund of the premium for the remaining portion of any period for which You have already paid. However, We will not refund any premium if a claim has been made under Your Policy.

7.2 When We can cancel

We may cancel Your Policy for Like Categories of Insured Person(s) by giving You at least thirty (30) days' prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under this Policy.

7.3 Automatic cancellation

7.3.1 Cover under Your Policy will cancel automatically:

- (a) upon the date when the benefit under Clause 4.1 or Clause 4.2 has been fully paid;
- (b) if You cease to be a Singapore Resident;
- (c) when You reach the age of eighty-one (81) years old; or
- (d) upon Your death.

This will be confirmed in writing. Thereafter, Your Policy will not be renewed. If You have other Dependent Child(ren) who is covered under Your Policy, his/her cover will continue for the remaining Period of Insurance.

7.3.2 Cover for Your Dependent Child(ren) will cancel automatically:

- (a) upon the date when the benefit under Clause 4.1 or Clause 4.1 has been fully paid for each Dependent Child(ren);
- (b) if You or Your Dependent Child(ren) cease to be a Singapore Resident;
- (c) upon Your Dependent Child(ren)'s death;
- (d) if Your Dependent Child(ren) no longer fulfills the criteria of Dependent Child(ren).

8 Claims

8.1 Procedure for making a claim

8.1.1 Written notice must be given to Our Claims Department at www.chubbclaims.com.sg or 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

8.1.2 If You or Your legal representative wishes to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us);

- (b) attach to the claim form:
 - (i) original receipts for any expenses that are being claimed;
 - (ii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 - (iii) any other documentary evidence required by Us under Your Policy; and/or
 - (iv) police investigation outcome in the event of a road traffic accident;
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and
- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that are reasonably required to assess the claim.

8.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one. In the event the Doctor whom We appoint determines that the Confinement, or medical leave or period of medical leave, given by Your Doctor, was unreasonable or unnecessary, We will only pay to You such benefit based on the Confinement, period of Confinement, or medical leave or period of medical leave determined to be reasonable by the Doctor appointed by Us.

8.2 Processing and payment of claims

- 8.2.1 We will take all reasonable steps to pay a valid claim promptly.
- 8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

- 8.3.1 If Your Policy is cancelled, this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

9 Your Duties To Us

9.1 Duty of Disclosure

- 9.1.1 You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

9.2 Consequences of Breach of Duty, Fraud or Misrepresentation

- 9.2.1 We may refuse to pay a claim either in whole or in part, if You:
 - (a) breach the duty of disclosure;
 - (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
 - (c) breach a provision of Your Policy;
 - (d) make a fraudulent claim under any policy of insurance; or
 - (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

9.3 Disclosure of Occupational Class and Employer

- 9.3.1 You must fully and faithfully disclose all facts which You know or should know in respect of Your application for insurance. Otherwise, the Policy may be void.
- 9.3.2 If You change Your Occupational Class from what was disclosed during the Policy application, You must inform Us and obtain Our written consent. Your change in Occupational Class may be subject to the payment of additional premium.
- 9.3.3 You must inform us if You change Your employer from what was disclosed during the Policy application.
- 9.3.4 Your Policy may be void should an incorrect Occupational Class and/or employer be indicated.

10 Third Parties

- 10.1** A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

11 Payment Before Cover Warranty

- 11.1** Notwithstanding anything herein contained but subject to Clause 11.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.
- 11.2** In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.
- 11.3** In respect of insurance cover subject to Clause 6.8, You may return the original Policy document to Us within the Free Look Period if You decide to cancel the cover during the Free Look Period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.
- 11.4** For any Policy where We agree that payment of the premium is to be made by credit card/debit card or bank GIRO deduction, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 11.5.
- 11.5** In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 11.4) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid, and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address or Email Address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

12 Special Conditions

12.1 Payment of Benefits

- 12.1.1** You cannot be covered under more than one (1) Chubb PAL Protect™. If You are covered under more than one (1) such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You to be insured under the Policy first issued. All Policies not recognised by Us shall be cancelled.
- 12.1.2** Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

13 Special Conditions Applicable

- 13.1** If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

Unless and until You tell Us otherwise, We will automatically deduct the premium from Your Nominated Account. We will give You notice of Your upcoming renewal and the deduction of premium from Your Nominated Account, at least forty-five (45) days prior to the Renewal Date.

13.2 Refund of Premiums

- 13.2.1** Upon cancellation of the Policy in accordance with Clause 7, We will refund to Your Nominated Account any unused premium paid.

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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 underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

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

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

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6398 8000
F +65 6298 1055
www.chubb.com/sg

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