Group Income Protection Rider

for Group Personal Accident Insurance

A serious illness or injury can affect more than just an employee's health. When an employee is unable to work, it can also place pressure on day-to-day operations and payroll commitments.

The Group Income Protection Rider is designed to help employers manage that impact by providing a monthly income benefit when an insured employee is unable to work due to a covered bodily injury or sickness. By helping to offset wage costs during a period of disablement, it supports business continuity while the employee recovers and returns to work.

Key Benefits*

Bodily Injury or Sickness

Bodily injury includes serious physical harm sustained as a result of an accident, including fractures, severe burns, or other debilitating or traumatic injuries that prevent an employee from carrying out their occupational duties. Sickness includes diagnosed illnesses, diseases, or medical conditions, such as cancer, heart disease, or stroke.

Temporary Total Disablement

Covers up to 75% of the Insured Person's basic monthly salary after the excess period.

Temporary Partial Disablement

Covers up to 40% of the Insured Person's basic monthly salary after the excess period.

Excess Period

1 month to 6 months.

This Rider is applicable for existing Group Personal Accident policyholders. Our preferred risk profile are companies with 20 or more employees.

Please contact your Chubb representative or email us at A&HCorporate.sg@chubb.com to learn more and request a quote.

All benefits are subject to the terms and conditions of the Policy. Please refer to the Policy Wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability of the Policy.

Terms

This Policy is underwritten by Chubb Insurance Singapore Limited. 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.

This 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 Chubb or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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 the us in underwriting the policy. This policy does not have a free-look provision.

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.

For online claims submission, please visit our Chubb Claims Centre at www.chubbclaims.com.sg.

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

About Chubb

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 45,000 people worldwide. Additional information can be found at: www.chubb.com.

Contact Us

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