

CHUBB®

## IDP Learning Fest 2023

Chubb Personal Accident & Lifestyle Protect® II  
(Chubb PAL Protect II)

## Quick Comparison of PAL Protect vs PAL Protect II

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### PAL Protect

9 Benefits

1 Million Sum Insured  
S\$1,323.53

### PAL Protect II

17 Benefits

1 Million Sum Insured  
S\$970.57

# Eligibility Requirements

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1. Singapore Resident;
2. For Adults – between eighteen (18) and seventy (70) years old;
3. For Dependent Child(ren) – between fifteen (15) days and eighteen (18) years old; or up to twenty-five (25) years old if he/she is a full-time student at an accredited institution of higher learning and not employed (excluding Full-time National Service) and primarily dependent upon You for maintenance and support.

# Product Features

No.	Benefits	Deluxe	Elite	Supreme
1.	Accidental Death	S\$200,000	S\$500,000	S\$1,000,000**
2.	Accidental Death - Public Conveyance	S\$400,000	S\$1,000,000	-
3.	Accidental Permanent Disability	S\$200,000	S\$500,000	S\$1,000,000**
4.	Accidental Permanent Disability - Public Conveyance	S\$400,000	S\$1,000,000	-
5.	Accidental Medical Expenses Reimbursement	S\$3,000	S\$5,000	S\$10,000**
6.	Traditional Chinese Medicine Expenses	S\$1,000	S\$1,000	S\$2,000
7.	Coma	S\$10,000	S\$10,000	S\$10,000
8.	Daily Hospital Income (Up to 365 days)	S\$100 per day	S\$150 per day	S\$300 per day
9.	Temporary Total Disablement (Up to 52 weeks)	S\$200 per week	S\$400 per week	S\$700 per week**
10.	Broken Bones and Major Burns	S\$1,000	S\$2,000	S\$4,000**
11.	Modification and Mobility Expenses	S\$2,000	S\$4,000	S\$10,000
12.	Ambulance Fee Reimbursement	S\$500	S\$500	S\$500**
13.	Hospitalisation Leave	S\$1,000	S\$1,500	S\$2,000
14.	Emergency Medical Evacuation	-	S\$50,000	S\$50,000
15.	Funeral Expenses	S\$2,000	S\$3,000	S\$4,000
16.	Child Support (Per Child, up to 2 Dependent Children)	S\$5,000	S\$5,000	S\$5,000
17.	Free Child Cover (Applicable to Couple Plan only, up to 4 Dependent Children)	Each Dependent Child will be covered for up to 25% of Benefits 1 to 4, 6 to 8 and 11.		

**\*\* If You are insured under Supreme Plan 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 to 4.4 and, 4.6 to 4.8 and 4.11 We will pay under Your Policy will be capped at fifty percent (50%) of the limit specified in Your Policy Schedule.**

## Free Child Cover

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- 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).
- Each dependent child is covered up to twenty-five (25) percent of you or your partner's sum insured, whichever is lower, applicable to the following benefits, as specified in your policy schedule.
  - Accidental Death
  - Accidental Death – Public Conveyance Double Cover
  - Accidental Permanent Disability
  - Accidental Permanent Disability – Public Conveyance Double Cover
  - Coma Benefit
  - Modification and Mobility Expenses Benefit
  - Daily Hospital Income Benefit
  - Traditional Chinese Medicine Expenses

# Claims Process

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- If Your client wishes to make a claim, they must:
  - visit the Chubb Claims Centre at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg) to complete their submission online; or
  - contact us at +65 6299 0988 for further enquiries on claims.
- Your client must submit the following:
  - all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage;
  - any other documentary evidence required by us under this policy; and/or
  - police investigation outcome in the event of a road traffic accident.
- Your client must provide us with their submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the event taking place which gives rise to the claim.
- Your client must give us at their expense, all medical and other certificates and evidence required by us that are reasonably required to assess the claim.
- We may have them 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 their Doctor, was unreasonable or unnecessary, we will only pay them 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.

## Free Look Period

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- 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.
- The policy is considered delivered and received by you within three (3) business days from the date of delivery/posting.

# Premiums

**Premium Table** (Premiums stated below are inclusive of 8% GST)

Annual Premium	Deluxe	Elite	Supreme
<b>Main Insured only (Single Adult Plan)</b>			
Class 1	S\$373.59	S\$665.30	S\$970.57
Class 2	S\$415.11	S\$739.22	S\$1,078.41
Class 3	S\$747.20	S\$1,330.60	N/A
Class 4	S\$1,328.35	N/A	N/A
<b>Main Insured and Partner (Couple Plan)</b>			
Class 1	S\$747.20	S\$1,330.60	S\$1,941.15
Class 2	S\$830.22	S\$1,478.44	S\$2,156.84
Class 3	S\$1,494.39	S\$2,661.20	N/A
Class 4	S\$2,656.68	N/A	N/A
<b>Main Insured and up to 4 Dependent Children (Single Parent Plan)</b>			
Class 1	S\$493.15	S\$878.19	S\$1,281.16
Class 2	S\$539.64	S\$960.98	S\$1,401.94
Class 3	S\$896.63	S\$1,596.72	N/A
Class 4	S\$1,461.18	N/A	N/A



# Sales Journey

# Sales Journey - Landing Page

The image shows a laptop screen displaying a Chubb landing page. The page features a large photograph of a family (a man, a woman, and two children) in a park setting. The text on the page reads: "CHUBB", "EAO", "Get help", "Chubb Personal Accident & Lifestyle Protect® II", and "Protect yourself and your family against the unexpected". There are two buttons: "Learn more" and "Get a quote". An orange arrow points from the "Get help" button to a contact popup on the right. The popup contains the text: "Need help? Get in touch with your agent", "Johnson Tan", "Contact number: +6581234567", "Email address: johnson.tan@chubb.com", and a "Close" button.

# Sales Journey - Select Details Input

In just a few steps, you can complete your application for this insurance coverage.

Tell us about your coverage needs.

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.

I'd like to cover  
Myself

My job class is

View the full list of occupation [here](#).

Coverage start date  
08/08/2023

Promo code (Optional)

Continue

In the next step, please choose a plan that suits your needs.

I'd like to cover  
Myself  
My Partner and I  
Complimentary Dependent Child(ren) cover up to 4 children  
My Child(ren) and I

My Partner's job class is

View the full list of occupation [here](#).

Coverage start date  
16/08/2023

I'd like to cover  
My Child(ren) and I

Number of Dependent Child(ren)

# Sales Journey - Plan Selection

## Select a plan

Please review and select from the options below.

I'd like to cover **Myself**. My job class is **Class 1** and i need the coverage starting from **08/08/2023**. [Edit](#)

Supreme	Elite	Deluxe
<b>\$970.57</b> per year	<b>\$665.30</b> per year	<b>\$373.59</b> per year
Select	Select	Select

### Plan Benefits

Accidental Death	\$1,000,000	\$500,000	\$200,000
Accidental Death - Public Conveyance	Not Included	\$1,000,000	\$400,000
Accidental Permanent Disability	\$1,000,000	\$500,000	\$200,000

# Sales Journey - Personal Information

## My details

Full Name (as per NRIC/Passport)

Identity Type

NRIC

Passport

NRIC

My Date of Birth is (DD/MM/YYYY)  
01/01/1980



+65 (SG) Mobile Number

Email Address

Review and Pay

## My Partner's Details



Full Name (as per NRIC/Passport)

Identity Type

NRIC

Passport

NRIC

My Partner's Date of Birth is (DD/MM/YYYY)  
01/01/1980



## My Child's Details (Child 1)



Full Name (as per NRIC/Passport)

Identity Type

NRIC

Passport

NRIC

Date of Birth



# Sales Journey - Policy Coverage

## My Plan Details

You have selected **Deluxe** with coverage from **08/08/2023**.

[View details and edit](#) ^

### My Plan and Coverage Details [Edit](#)


Coverage Type	<b>Myself</b>
Plan Selected	<b>Deluxe</b>
Coverage Start Date	<b>08/08/2023</b>

### My Details [Edit](#)

Full Name	<b>K Lee</b>
NRIC Number	<b>S5347672D</b>
Date of Birth	<b>01/01/1980</b>
Mobile Number	<b>+6598761234</b>
Email Address	<b>johnson.tan@chubb.com</b>

## Payment details

**Total premiums (inclusive of prevailing tax)** **S\$373.59**

Debit or Credit Card 


Time left  
**18 : 44**  
Min Sec

Card Number

Name on Card

Expiry Date


CVV

 Payments are secured with SSL encryption.

I have read and agree to the [Declaration](#).

Submit

# Sales Journey - Completion



Thank you for choosing Chubb!

You're now covered with Chubb PAL Protect® II.

## Your Policy

You will receive an email shortly containing all your policy information.

Policy Number	IDPSG0001804864
Plan	Deluxe
Premium	S\$373.59 /year
Commencement Date	16/08/2023

Your Chubb Policy: Chubb PAL Protect II (IDPSG0001804864)

 S6UAT.SG@Chubb.com  
To  Tan, Han Hao Johnson  
Cc  Tan, Han Hao Johnson

 IDPSG0001804864.PDF  
58 KB

 Reply  Reply All  Forward 

Wed 8/16/2023 2:48

Dear Valued Customer,

**Product Name** : Chubb PAL Protect II  
**Policy Number** : IDPSG0001804864

Thank you for insuring with Chubb Insurance Singapore Limited (Chubb).

We are pleased to enclose your policy documents for your safekeeping.

Your policy documents are password protected for security reasons. The password is the Applicant's date of birth (DDMMYY format). For example, if the Applicant's date of birth is 01/05/1980, the password is 010580.

Based on your policy selection, (inclusive of GST) will be charged to your nominated account. Subsequent renewal of your policy is subject to payment of the full annual premium. In both instances, the premium charged will provide you with coverage for a 12-month period.

Please be advised that as long as your premiums are successfully deducted, your policy will be automatically renewed at the end of your period of insurance.

Your policy comes with a 14-day free look period which commences from the date you receive your policy documents. Should you decide not to continue with the policy, you can cancel your cover within this period and we will refund the premium that has been paid, provided you have not made a claim.

# Chubb. Insured.<sup>SM</sup>

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