

# MyEmployees Protection

Policy Wording

**CHUBB®**

# MyEmployees Protection

## Policy Wording

### Important Note

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Please review this **Policy** and return to **Us** immediately if any errors are found. In consideration of payment of **Premiums**, **We** will insure the **Policyholder** and all **Insured Persons** to the extent provided in this **Policy** and shown in the **Policy Schedule**, subject to the terms, conditions, definitions, exclusions and **Endorsements** contained in this **Policy**.

This **Policy** shall become effective at 12.01 A.M. Singapore time on the date specified in the **Period of Insurance** shown in the **Policy Schedule**.

### Section 1 – General Definitions

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For the purposes of this **Policy** the following definitions apply:

**Accident** means a sudden and identifiable event that happens by chance and could not have been expected by the **Insured Person**. The word **Accidental** and **Accidentally** shall be construed accordingly.

**Accidental Death** means death occurring as a result of a **Bodily Injury**.

**Alternative Medical Physician** means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or osteopath or physiotherapist duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. An **Alternative Medical Physician** cannot be:

- a) the **Policyholder**;
- b) the **Insured Person**;
- c) a relative of the **Insured Person**; or
- d) an employee of the **Policyholder**.

**Bodily Injury** means a bodily injury resulting solely and directly from an **Accident** and which occurs independently of any illness or any other cause, during the **Period of Insurance**. **Bodily Injury** includes illness or disease resulting directly from medical or surgical treatment rendered necessary by any **Bodily Injury**.

**Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

**Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

**Child(ren)** means an **Insured Person's** unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under twenty-two (22) years of age or under twenty-five (25) years of age if they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the **Insured Person** for maintenance and support. **Child(ren)** who are in full-time national service are not covered.

**Civil Commotion** means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

**Civil War** means any event, whether declared or not, occurring within the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

**Complete Fracture** means a bone which is broken completely across and there is no connection left between the pieces.

**Endorsement** means a written alteration to the terms of the **Policy** as agreed to by **Us**.

**Event(s)** means the event(s) described in the relevant Table of Events set out in this **Policy**.

**Excess** means the first amount of any covered loss or expense incurred by the **Insured Person** which **We** will not pay. **Excess** shall be applied to each and every loss which is covered under the **Policy**

**Fingers, Thumbs or Toes** means the digits of a **Hand** or **Foot**.

**Foot** means the entire foot below the ankle.

**Fractured Leg or Patella with Established Non-union** means a fracture of the leg or patella where: (a) the fracture does not mend properly; and (b) the leg or patella does not function normally; and (c) this condition will last for the remainder of the **Insured Person's** life.

**Hairline Fracture** means mere cracks in the bone.

**Hand** means the entire hand below the wrist.

**Hijack, Hijacked or Hijacking** means any seizure or exercise of control of a **Public Conveyance** or motor vehicle by the use of force or violence or threat of force or violence and with wrongful intent.

**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), and meets the following requirements:

- a) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in- patients; and
- b) provides a twenty-four (24) hour a day nursing service by and under the supervision of a staff of nurses; and
- c) has a staff of one (1) or more **Physician(s)** available at all times; and
- d) maintains organised facilities for the 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; and

- e) is not primarily a clinic, nursing, rest or convalescent home, psychiatric institution, community hospital, rehabilitation institution, a place for alcoholics or drug addicts or similar establishments.

**Inception Date** means the date this **Policy** first comes into force.

**Insured Person** means a person that meets the criteria specified for an insured person in the **Policy Schedule** and with respect to whom **Premium** has been paid or agreed to be paid by the **Policyholder**. They are a person that is legally entitled to claim under the **Policy**. An **Insured Person** is not a contracting insured under the **Policy** with **Us**.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss** means in connection with:

- a) a **Limb, Permanent** physical severance or **Permanent** total loss of the use of the **Limb**;
- b) an eye, total and **Permanent** loss of all sight in the eye;
- c) hearing, total and **Permanent** loss of hearing;
- d) speech, total and **Permanent** loss of the ability to speak;
- e) **Fingers, Thumbs or Toes, Permanent** physical severance through or above a metacarpophalangeal or metatarsophalangeal joint.

and which in each case is caused by **Bodily Injury**.

**Medical Expenses** means **Usual, Reasonable and Customary Medical Expenses** incurred for treatment as a result of a **Bodily Injury** for:

- a) medical, surgical, hospital and nursing treatment prescribed by a **Physician** or **Alternative Medical Physician**;
- b) dental charges to restore sound and natural teeth resulting from an **Accident**.

**Natural Catastrophe** means cyclone, flood, hurricane, earthquake, landslide, tornado, tsunami, typhoon, volcanic eruption, wind storm, hailstorm and wildfire.

**Nuclear, Chemical or Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Period of Insurance** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Other Fracture** means any fracture other than a **Complete Fracture** or **Simple Fracture** or **Hairline Fracture**.

**Partner** means a **Insured Person's** husband or wife and includes a de-facto and/or life partner with whom an **Insured Person** has continuously cohabited for a period of three (3) months or more at the time of loss.

**Period of Insurance** means the period shown on the current **Policy Schedule** or any subsequent **Endorsement(s)**, (if any), for which cover applies under this **Policy**.

**Permanent** means having lasted twelve (12) consecutive months from the date of the **Bodily Injury** and at the expiry of that period, being beyond hope of improvement as diagnosed by a **Physician**.

**Permanent Total Disablement** means the **Insured Person** is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a **Physician** any time after those twelve (12) consecutive months.

**Physician** means a doctor or specialist who is registered and licensed to practise western medicine under the laws of the country in which they practise. A **Physician** cannot be:

- a) the Policyholder;
- b) the Insured Person;
- c) a relative of the Insured Person; or
- d) an employee of the Policyholder.

**Policy** means this wording, the current **Policy Schedule, Endorsement(s)** and any other documents **We** may issue to the **Policyholder** that **We** advise will form part of the policy which together constitutes the entire policy between the parties.

**Policyholder** means the named company listed as the policyholder in the **Policy Schedule** with whom **We** enter into the **Policy**. They are the contracting insured. Where the **Policyholder** is more than one firm, partnership, company, association, organisation or entity of a similar nature, **Policyholder** shall refer to all of them taken together as a whole and any obligation and/or liability pertaining to a policyholder under this **Policy** shall be joint.

**Policy Schedule** means the relevant schedule issued by **Us** to the **Policyholder**.

**Premium** means the premium as shown in the **Policy Schedule** and/or any other premiums charged during the **Period of Insurance** that is payable in respect of the **Policy** by the **Policyholder**.

**Professional Sport** means any sport for which an **Insured Person** receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.

**Public conveyance** means:

- a) taxi; or
- b) any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which is available to the general public, and which has designated and established routes and according to a regular schedule. It will only be a **Public Conveyance** if it,

so long as either a) or b) above:

- i. is used as public transportation, and excludes private transportation; and
- ii. is not a chartered vehicle and/or transportation; and
- iii. has the applicable commercial registration or taxi licence (for land, sea, or air transportation, as the case may be from the relevant authorities).

**Public conveyance** does not include motorcycles or motor scooters of any kind whatsoever.

**Riot** means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a **Strike** or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

**Second Degree Burns** means a burn where both the epidermis and the underlying dermis are damaged.

**Simple Fracture** means a basic and uncomplicated break in the bone and which in the opinion of a **Physician** requires minimal and uncomplicated medical treatment.

**Spouse** means the legal husband or wife of the Insured Person aged above thirteen (13) years at the time when he/she is first insured under this Policy.

**Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

**Sum Insured** means the benefit amount payable by **Us** as stated in the **Policy Schedule**.

**Terrorism** means any act committed by a **Terrorist or Freedom Fighter** (including **Nuclear, Chemical or Biological Terrorism**).

**Terrorist or Freedom Fighter** means an individual or organisation, irrespective of ethnic, religious or ideological background or beliefs, which use violence or the threat of violence to promote their cause or beliefs.

**Third Degree Burns** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

**Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat the **Insured Person's** condition, which does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

**War** means **War**, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We/Our/Us/the Company** means Chubb Insurance Singapore Limited, Singapore Co. Registration No. 199702449H.

**You/Your** means the person who is named as the policyholder.

## Section 2 – Eligibility

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To be eligible for cover under this **Policy**, an **Insured Person** must be as described in the **Policy Schedule**.

If an **Insured Person** is aged seventy (70) to seventy-five (75) years of age on the commencement date of the current **Period of Insurance** and suffers a **Bodily Injury**, the maximum **We** will pay is seven- hundred thousand dollars (\$700,000) or the **Sum Insured** whichever is the lesser amount.

If an **Insured Person** is aged seventy-six (76) to eighty (80) years of age on the commencement date of the current **Period of Insurance** and suffers a **Bodily Injury**, the maximum **We** will pay is three- hundred thousand dollars (\$300,000) or the **Sum Insured** whichever is the lesser amount.

There will be no cover for **Insured Persons** over eighty (80) years of age on the commencement date of the current **Period of Insurance**.

## Section 3 – Benefits

### Extent of Cover

If during the **Period of Insurance** the **Insured Person** suffers from a **Bodily Injury** which results directly in the occurrence of one or more of the **Event(s)** listed in the Table of Events below under Parts A, B, C & D, **We** will pay the corresponding benefit shown in the Table of Events, provided:

- a) the **Event** occurs within twelve (12) months of the date of the **Bodily Injury**; and
- b) an amount for the **Event** is shown in the **Policy Schedule** referable to the percentage of the **Sum Insured** for that **Event(s)**.

### Part A - Personal Accident

#### Table of Events

Cover for an **Event** under Section 3 – Benefits, Part A – Personal Accident applies only if an amount for that **Event** is shown in the **Policy Schedule** against Part A – Personal Accident.

The Events	The Benefit
Note: The following <b>Event(s)</b> must occur within twelve (12) months of the date of the <b>Bodily Injury</b> .	Being a percentage of the <b>Sum Insured</b> shown in the <b>Policy Schedule</b> against Part A for each <b>Insured Person</b> .
1. <b>Accidental Death</b>	100%
2. <b>Permanent Total Disablement</b>	150%
3. <b>Permanent</b> paralysis of all <b>Limbs</b>	150%
4. <b>Loss</b> of both <b>Hands</b> or both <b>Feet</b>	150%
5. <b>Loss</b> of one (1) <b>Hand</b> or one (1) <b>Foot</b>	125%
6. <b>Loss</b> of one (1) <b>Limb</b> and sight of one (1) eye	150%
7. <b>Loss</b> of sight of both eyes	150%
8. <b>Permanent Loss</b> of speech and hearing	150%
9. <b>Loss</b> of sight of one (1) eye	100%
10. <b>Permanent</b> and incurable insanity	100%
11. <b>Permanent Loss</b> of the lens of one (1) eye	75%
12. <b>Permanent Loss</b> of speech	75%
13. <b>Loss</b> of hearing in:	
(a) both ears	100%
(b) one (1) ear	30%

14. <b>Permanent Loss</b> of the use of four (4) <b>Fingers</b> and <b>Thumb</b> of either <b>Hand</b>	85%
15. <b>Permanent Loss</b> of the use of four (4) <b>Fingers</b> of either <b>Hand</b>	55%
16. <b>Permanent Loss</b> of the use of one (1) <b>Thumb</b> of either <b>Hand</b> :	40%
17. <b>Permanent Loss</b> of the use of <b>Fingers</b> of either <b>Hand</b> :	20%
18. <b>Permanent Loss</b> of the use of <b>Toes</b> of either <b>Foot</b> :	
(a) all – one (1) <b>Foot</b>	25%
(b) great <b>Toe</b>	10%
(c) other than great – each <b>Toe</b>	2%
19. <b>Fractured leg or patella with established non-union</b>	20%
20. Shortening of leg by at least five (5) cm	10%
21. <b>Permanent</b> disablements not specified in items 2 to 20 above.	Such percentage of the <b>Sum Insured</b> which corresponds to the percentage reduction in whole bodily function as certified by no fewer than two (2) <b>Physician(s)</b> , one (1) of whom will be the <b>Insured Person's</b> treating <b>Physician</b> and the other will be appointed by <b>Us</b> .  In the event of a disagreement, the amount payable will be the average of the two (2) opinions.

#### Automatic Increase In Benefit

The **Sum Insured** for each **Insured Person** under Section 3 – Benefits, Part A - Personal Accident, **Events 1** to 21 of this **Policy** will increase each year by five percent (5%) of the **Sum Insured** shown in the **Policy Schedule** in the prior year provided that:

- a) no claim has been made under this **Policy** during the last **Period of Insurance** by any **Insured Person**;
- b) there has been no interruption of cover in the current or prior **Periods of Insurance**;
- c) the maximum period for increase in the capital **Sum Insured** in respect of any one **Insured Person** shall be limited to five (5) consecutive years or shall not exceed five-hundred thousand dollars (\$500,000) or its equivalent, whichever happens earlier; and
- d) the amount payable is subject to this **Policy's** aggregate limit (where applicable).

The increase in **Sum Insured** accrues from the time the **Insured Person** was first insured by **Us** and they have been continuously employed by the **Policyholder** for at least twelve (12) months prior to the **Accident**.



## Exposure

If during the **Period of Insurance** the **Insured Person** is exposed to the **Elements** as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Person** suffers from any of the **Events** outlined in the Table of Events (1-21) as a direct result of that exposure, the **Insured Person** will be deemed to have suffered the **Bodily Injury** on the date of the **Accident**.

**Elements** mean extreme weather conditions including but not limited to drought, heatwave, sandstorm, and blizzard.

## Disappearance

If during the **Period of Insurance** the **Insured Person** disappears as a result of an **Accident** and the **Insured Person's** body has not been found within twelve (12) months after the date of that disappearance, the **Insured Person** will be deemed to have suffered an **Accidental Death** at the time of their disappearance.

Where the **Accidental Death** benefit in the Table of Events (**Event 1**) is payable because of a disappearance, **We** will only pay that **Sum Insured** after the **Policyholder** or the legal representatives of the **Insured Person's** estate has given **Us** a signed undertaking that the **Sum Insured** will be repaid to **Us** if, after **Our** payment, it is found that the **Insured Person** did not die as a result of a **Bodily Injury**.

## Part B – Burns

Cover for an **Event** under Section 3 – Benefits, Part B - Burns applies only if an amount for that **Event** is shown in the **Policy Schedule** against Part B – Burns – Third Degree Burns and/or Part B - Burns – Second Degree Burns.

### Third Degree Burns

(Damage as a percentage of total body surface area)

Being a percentage of the amount shown in the **Policy Schedule** or the **Insured Person's Sum Insured**, whichever is lower against Part B – Burns – Third Degree for each **Insured Person**.

Equals to or greater than:

22. 2% but less than 5% of the entire head	50%
23. 5% but less than 8% of the entire head	75%
24. 8% of the entire head	100%
25. 10% but less than 15% of the entire body	50%
26. 15% but less than 20% of the entire body	75%
27. 20% of the entire body	100%

### Second Degree Burns

(Damage as a percentage of total body surface area)

Being a percentage of the amount shown in the **Policy Schedule** against Part B – Burns – Second Degree for each **Insured Person**.

Equals to or greater than:

28. 2% but less than 5% of the entire head	50%
29. 5% but less than 8% of the entire head	75%

30. 8% of the entire head	100%
31. 10% but less than 15% of the entire body	50%
32. 15% but less than 20% of the entire body	75%
33. 20% of the entire body	100%

The total amount payable in respect of the above listed **Second Degree Burns** and **Third Degree Burns** due to the same **Bodily Injury** is arrived at by adding together the various percentages but shall not exceed one-hundred percent (100%) of the **Sum Insured** stated in the **Policy Schedule** and there shall be no further liability under the **Policy** in respect of the same **Bodily injury** sustained thereafter. All burns must be certified by a **Physician**.

With respect to Section 3 – Benefits, Part B – Burns – Third Degree Burns & Second Degree Burns, **We** will not pay for liability directly or indirectly, caused by, as a consequence of, in connection with or contributed to by sunburn, in-door tanning, cosmetic tanning, or any type of aesthetic procedures.

#### Part C – Fractured Bones

Cover for an **Event** under Section 3 – Benefits, Part C – Fractured Bones applies only if an amount is shown in the **Policy Schedule** against Part C – Fractured Bones.

Events	Benefits
Note: the following <b>Event(s)</b> must occur within twelve (12) months of the date of the <b>Bodily Injury</b> .	The benefits shown below are a percentage of the <b>Sum Insured</b> shown in the <b>Policy Schedule</b> against Part C – Fractured Bones for each <b>Insured Person</b> .
34. Neck, skull or spine ( <b>Complete Fracture</b> )	100%
35. Hip ( <b>Complete Fracture</b> )	75%
36. Jaw, pelvis, leg, ankle or knee ( <b>Other Fracture</b> )	50%
37. Cheekbone ( <b>Complete Fracture</b> or <b>Simple Fracture</b> or <b>Other Fracture</b> or <b>Hairline Fracture</b> ), shoulder ( <b>Complete Fracture</b> or <b>Simple Fracture</b> or <b>Other Fracture</b> or <b>Hairline Fracture</b> ) or <b>Hairline Fracture</b> of skull or spine	30%
38. Arm, elbow, wrist or ribs ( <b>Other Fracture</b> )	25%
39. Jaw, pelvis, leg, ankle or knee ( <b>Simple Fracture</b> )	20%
40. Nose or collar bone ( <b>Complete Fracture</b> or <b>Simple Fracture</b> or <b>Other Fracture</b> or <b>Hairline Fracture</b> )	20%
41. Arm, elbow, wrist or ribs ( <b>Simple Fracture</b> )	10%
42. <b>Finger, Thumb, Foot, Hand</b> or <b>Toe</b> ( <b>Complete Fracture</b> or <b>Simple Fracture</b> or <b>Other Fracture</b> or <b>Hairline Fracture</b> )	7.5%

The maximum benefit payable for any one (1) **Bodily Injury** resulting in fractured bones shall be the amount shown in the **Policy Schedule** against Part C - Fractured Bones and there shall be no further liability under the **Policy** in respect of the same **Bodily injury** sustained thereafter.

This benefit will not be payable to any **Insured Person** who has been diagnosed as having osteoporosis prior to the date on which they were first covered under this **Policy**. If any **Insured Person** is diagnosed as having osteoporosis after the date on which they were first covered under this **Policy**, **We** will only pay this benefit for the first **Simple Fracture, Hairline Fracture, Other Fracture** or **Complete Fracture** sustained, and no further payments will be made under this benefit.

#### Part D – Accidental Medical Expenses Reimbursement

Cover for an **Event** under Section 3 – Benefits, Part D – Accidental Medical Expenses Reimbursement applies only if an amount is shown in the **Policy Schedule** against Part D – Accidental Medical Expenses Reimbursement.

Events	Benefits
Note: the following <b>Event(s)</b> must occur within twelve (12) months of the date of the <b>Bodily Injury</b> .	
43. <b>Bodily Injury</b> resulting in <b>Medical Expenses</b>	From the date of <b>Bodily Injury</b> resulting in the <b>Insured Person</b> incurring <b>Medical Expenses</b> , <b>We</b> will, reimburse the <b>Policyholder</b> up to the <b>Sum Insured</b> shown in the <b>Policy Schedule</b> against Part D – Accidental Medical Expenses Reimbursement, less any applicable <b>Excess</b> .
44. <b>Bodily Injury</b> resulting in <b>Medical Expenses</b> for treatment by an <b>Alternative Medical Physician</b>	From the date of <b>Bodily Injury</b> resulting in the <b>Insured Person</b> incurring <b>Medical Expenses</b> for treatment by an <b>Alternative Medical Physician</b> , <b>We</b> will, reimburse the <b>Policyholder</b> up to the <b>Sum Insured</b> shown in the <b>Policy Schedule</b> against Part D – Accidental Medical Expenses Reimbursement by Alternative Medical Physician, less any applicable <b>Excess</b> .

If the **Policyholder** or **Insured Person** becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, **We** will only be liable for the additional amount not recoverable from such other source or insurance.

## Additional Cover Under The Policy

### Replacement Staff And Recruitment Costs

If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death**, **We** will indemnify the reasonable costs incurred by the **Policyholder** for recruitment of replacement employees up to the maximum **Sum Insured** against Replacement Staff and Recruitment Costs. Costs must be incurred within forty-five (45) days and be necessary for the continuation of the **Policyholder's** business. This cover is subject to the **Policyholder** giving **Us** a signed undertaking that any amount paid to the **Policyholder** will be repaid to **Us**, if it is later found that a valid claim did not or will not eventuate.

### Visitor's Benefit

If during the **Period of Insurance** a third party visits the **Policyholder's** premises in a business capacity and sustains an **Accidental Death**, **We** will pay the **Policyholder** the **Sum Insured** against Visitor's Benefit.

## Funeral Expenses

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If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death**, **We** will pay the **Policyholder** the **Sum Insured** against Funeral Expenses for all reasonable funeral, burial or cremation and associated expenses.

## Repatriation Of Mortal Remains

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If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death** whilst travelling outside of their **Country of Residence** and their remains need to be returned to their **Country of Residence** or **Home Country**, **We** will pay the **Policyholder** the **Sum Insured** against Repatriation of Mortal Remains.

**Country of Residence** means the country in which the **Insured Person** is residing at the start of Period of Insurance, or the country declared to **Us** where the **Insured Person** is working for a period of more than one hundred and eighty-three (183) days.

**Home Country** means the country of which the **Insured Person** holds a passport. If the **Insured Person** holds more than one (1) passport, the **Home Country** means the country declared to **Us**.

## Coma Benefit

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If during the **Period of Insurance** the **Insured Person** sustains a **Bodily Injury** and within thirty (30) days of the **Bodily Injury** directly causes or results in the **Insured Person** being confined to a **Hospital** in a **Comatose State**, **We** will pay the **Policyholder** up to the maximum **Sum Insured** against Coma Benefit.

**Comatose State** means a state of profound unconsciousness, characterised by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation.

This diagnosis must be supported by a **Physician** with evidence of all of the following:

- a) No response to external stimuli for at least thirty (30) days;
- b) Life support measures are necessary to sustain life; and
- c) Brain damage resulting in **Permanent** neurological deficit which must be assessed at least thirty (30) days after the onset of the coma.

In the case of successive **Comatose State** with less than ten (10) days between each one for a same cause, the **Comatose State** will be deemed as one (1).

**We** will not pay for the Coma Benefit for any **Comatose State** resulting directly from alcohol or drug abuse.

## Dependent Child Education Supplement

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If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death** and is survived by **Child(ren)**, **We** will pay the **Insured Person's** estate a lump sum benefit for the education of each surviving **Child** against Dependent Child Education Supplement, provided they were enrolled in a kindergarten, primary or secondary school, institution for vocational or tertiary education licensed by the local government at the time of the **Accident**.

## Modification/Mobility Expenses

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury**, resulting in one (1) of **Events 2 to 8**, and such **Insured Person** needs or can operate:

- a) a self-powered, climbing wheelchair; or
- b) a motor vehicle with the controls suitably adjusted; or
- 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.

**We** will indemnify the actual cost of such equipment and installation incurred by the **Insured Person** up to the maximum **Sum Insured** against Modification/Mobility Expenses.

#### Domestic Assistance For Activities Of Daily Living

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury**, and is unable to carry out at least three (3) of the six (6) **Activities of Daily Living** following hospitalisation, **We** will indemnify for the cost of assistance required by the **Insured Person** to assist with these activities, up to the maximum **Sum Insured** against Domestic Assistance for Activities of Daily Living.

**Activities of Daily Living** means dressing, feeding, mobility, toileting, transferring and washing as described below:

- a) dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- b) feeding means the ability to feed oneself food after it has been prepared and made available.
- c) mobility means the ability to move indoors from room to room on level surfaces.
- d) toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- e) transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- f) washing means the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.

The domestic assistance must be verified as necessary by a **Physician** and cannot be provided by an **Insured Person's** family member or domestic helper and does not include care or assistance in a nursing home or convalescent home.

#### Ambulance Cost

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If during the **Period of Insurance** an **Insured Person** suffers a **Bodily Injury** and as a result is required to travel by ambulance to the nearest **Hospital**, **We** will indemnify the actual ground ambulance costs incurred by the **Insured Person** up to the maximum **Sum Insured** against Ambulance Cost.

#### Trauma Counselling Benefit

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury** resulting in **Accidental Death** or **Permanent Total Disablement**, **We** will indemnify the **Insured Person** or the **Insured Person's Partner** or **Children** for the cost of trauma counselling provided by a registered psychiatrist who is not an **Insured Person** or a relative of the **Insured Person**, up to the maximum **Sum Insured** against Trauma Counselling Benefit.

#### HIV Due To Blood Transfusion

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury** requiring a blood transfusion and as a result of the transfusion is **Accidentally** infected with the Human Immunodeficiency Virus (HIV) within thirty (30) days from the date of the **Accident**, **We** will pay the **Policyholder** up to the maximum **Sum Insured** against HIV Due to Blood Transfusion.

**We** will only pay the Human Immunodeficiency Virus (HIV) benefit provided:

- a) the blood transfusion was medically necessary or given as part of a medical treatment; and
- b) the blood transfusion was received in Singapore after the date of issue, date of **Endorsement** or date of reinstatement of this **Policy**, whichever is later; and

- c) the source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood; and
- d) the **Insured Person** does not suffer from Thalassemia Major or Haemophilia; and
- e) proof of the **Accident** giving rise to the infection is reported to **Us** within thirty (30) days of the **Accident** taking place; and
- f) proof that the **Accident** involved a definite source of the HIV infected fluids; and
- g) proof of sero-conversion from HIV negative to HIV positive occurring during the one hundred and eighty (180) days after the documented **Accident**. This proof must include a negative HIV antibody test conducted within five (5) days of the **Accident**; and

This benefit will not apply:

- a) where a treatment has rendered the HIV inactive or non-infectious;
- b) where HIV infection results from any other means including sexual activity and the use of intravenous drugs.

#### Accidental Hospital Recuperation

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If during the **Period of Insurance** the **Insured Person** within thirty (30) days of sustaining a **Bodily Injury** is confined as a resident patient in a **Hospital** for at least twenty-four (24) hours on the recommendation of a **Physician** but not for the purpose of convalescent rest, **We** will pay the **Policyholder** the **Sum Insured** against Accidental Hospital Recuperation.

Subsequent hospitalisation resulting from the same **Bodily Injury** will not be payable.

#### Compassionate Income

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If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death** and is survived by their **Partner** or parent or **Child(ren)**, **We** will pay the **Policyholder** the **Sum Insured** per month up to a maximum of twelve (12) consecutive months against Compassionate Income.

#### Credit Card Indemnity

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If during the **Period of Insurance** the **Insured Person** suffers **Accidental Death** or **Permanent Total Disablement**, **We** will indemnify the outstanding credit card expenses incurred by the **Insured Person** that were transacted during the month the **Bodily Injury** occurred (less any arrears payments from prior months) up to the maximum **Sum Insured** against Credit Card Indemnity, provided that the **Insured Person** has fully complied with all terms and conditions under which such card has been issued.

#### Major Head Trauma

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If during the **Period of Insurance** the **Insured Person** sustains a major head injury due to **Accident** resulting in **Permanent** neurological deficit, **We** will pay the **Policyholder** up to the maximum **Sum Insured** against Major Head Trauma.

**We** will only pay if the major head injury resulting in **Permanent** neurological deficit is assessed no later than six (6) weeks from the date of the **Accident**. This diagnosis must be confirmed by a consultant neurologist that the neurological deficit is likely to continue for more than twelve (12) consecutive months from the date of the **Bodily Injury** and supported by unequivocal findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.

The following are excluded:

- a) spinal cord injury; and
- b) head injury due to any other causes.

### Non-Elective Surgery

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury** and **We** agree to pay any one (1) of **Events** 2 to 8 of the Table of Events, **We** will further indemnify the **Insured Person** for surgical expenses incurred up to the maximum **Sum Insured** against Non Elective Surgery, provided that any surgical expenses incurred are not recoverable from any other source.

### Physiotherapy Costs

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If during the **Period of Insurance** the **Insured Person** suffers a **Bodily Injury** and **We** agree to pay any one (1) of **Events** 2 to 8 of the Table of Events, **We** will further indemnify the **Insured Person** for costs incurred for physiotherapy required as a result of the **Permanent** disablement up to the maximum **Sum Insured** against Physiotherapy Costs.

### Scarring Of The Face

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If during the **Period of Insurance** the **Insured Person** sustains a **Bodily Injury** resulting in or in the opinion of a **Physician**, likely to result in **Permanent** disfigurement or **Permanent** scarring of their face of at least one (1) square centimetre or two (2) centimetres in length, **We** will pay the **Policyholder** the **Sum Insured** against Scarring of the Face.

### Accidental Death Due To Natural Catastrophe (Additional Payout)

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If during the **Period of Insurance** the **Insured Person** suffers an **Accidental Death** from a **Natural Catastrophe** and the resulting **Accidental Death** benefit under Section 3 – Benefits, Part A– Personal Accident of this **Policy** is payable, **We** will pay the **Policyholder** up to the maximum **Sum Insured** against Accidental Death due to Natural Catastrophe.

### Terrorism Benefit (Additional Payout)

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If, during the **Period of Insurance** the **Insured Person** suffers **Accidental Death** as a direct result from **Terrorism** and the resulting **Accidental Death** benefit under Section 3 – Benefits, Part A – Personal Accident of this **Policy** is payable, **We** will pay the **Policyholder** up to the maximum **Sum Insured** against Terrorism Benefit. The **Accidental Death** must not arise as a result of, or in connection with the **Insured Person's** collaboration or provocation of such act, and as a consequence of such act could not reasonably have been avoided by the **Insured Person**.

### Accidental Death due to Public Conveyance

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If during the Period of Insurance, the Insured Person dies as a result of dengue fever, We will pay 10% of the Sum Insured shown in the Policy Schedule under Event 1 (Accidental Death) up to a maximum of S\$10,000 provided Death due to Dengue is shown as included in the Policy Schedule. This benefit will not be payable if death occurs within thirty (30) days from when the Insured Person's cover became effective under the Policy and/or if dengue is declared as an epidemic outbreak by the Government or Authorities of the country/area where the dengue is contracted.

If during the **Period of Insurance**, the **Insured Person** suffers **Accidental Death** or **Permanent Total Disablement**, **We** will reimburse, at the **Policyholder's** request, up to the maximum **Sum Insured** towards the actual costs incurred for the training or retraining of the **Insured Person's** spouse who is unemployed at the time of **Accident**.

### Accidental Death due to Dengue

---

If during the Period of Insurance, the Insured Person dies as a result of dengue fever, We will pay 10% of the Sum Insured shown in the Policy Schedule under Event 1 (Accidental Death) up to a maximum of S\$10,000 provided Death due to Dengue is shown as included in the Policy Schedule. This benefit will not be payable if death occurs within thirty (30) days from when the Insured Person's cover became effective under the Policy and/or if dengue is declared as an epidemic outbreak by the Government or Authorities of the country/area where the dengue is contracted.

## Dengue Recuperation

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If during the Period of Insurance, the Insured Person is hospitalised as a result of dengue fever and thereafter granted medical leave to rest at home following such hospitalisation, We will pay the Sum Insured shown in the Policy Schedule against Dengue Recuperation Clause provided always that the medical leave was issued by the attending Physician where the dengue treatment was sought.

## Accidental Death coverage for Family (24/7 residing in Singapore)

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If during the Period of Insurance, the Insured Person's Spouse and up to three (3) Child(ren), sustains bodily injury which resulting in his/her Accidental Death whilst in Singapore, We will pay the Policyholder up to the maximum Benefit amount specified in the Policy Schedule, subject to the terms and conditions of this Policy.

## Section 4 – General Extensions Applicable Under The Policy

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Subject to the terms, conditions and Part 6 – General Exclusions Applicable to the **Policy**, this **Policy** is automatically extended to provide cover for the following events.

If during the **Period of Insurance** the **Insured Person** suffers:

1. **Accidental Death or Bodily Injury** as a result of **Accidental** poisoning (including food and drink poisoning), provided that such event does not arise as a result of the **Insured Person's** wilful and intentional act or if such act reasonably could have been avoided by the **Insured Person**.
2. **Accidental Death or Bodily Injury** which was the result of **Accidental** miscarriage, not attributed to any natural causes and/or sickness.
3. **Accidental Death or Bodily Injury** as a result of **Riot, Strike, Civil Commotion, Hijack**, murder, assault or **Terrorism**, provided that such event did not arise as a result of or in connection with the **Insured Person's** collaboration or provocation and the **Accidental Death or Bodily Injury** could not reasonably have been avoided by the **Insured Person**.
4. **Accidental Death or Bodily Injury** as a result of suffocation by smoke, poisonous fumes, gas or drowning, provided that such event did not arise as a result of the **Insured Person's** wilful and intentional act and the **Accidental Death or Bodily Injury** could not reasonably have been avoided by the **Insured Person**.
5. **Accidental Death or Bodily Injury** whilst travelling (including boarding and alighting) as a fare-paying passenger on any fixed-wing aircraft and/or helicopter provided and operated by any duly licenced company that is not a **Public Conveyance** and subject to Aggregate Limit of Liability (B) per occurrence.

## Section 5 – General Conditions Applicable To The Policy

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1. The maximum amount **We** will pay in respect of any **Event(s)** 1-33 due to the same **Bodily Injury** is arrived at by adding together the various percentages, the total of which will not exceed one-hundred and fifty percent (150%).
2. If an amount is payable for **Loss** of a whole member of the body, then parts of the member cannot be claimed.
3. If an **Insured Person** suffers a **Bodily Injury** resulting in any one (1) of the **Events** where the percentage of the **Sum Insured** is one-hundred percent (100%) or more, **We** will not be liable under the **Policy** for any subsequent **Bodily Injury** to that **Insured Person**.
4. Benefits shall not be payable for more than one of **Events** 1 to 21 in respect of the same **Bodily Injury**.



5. If an **Insured Person** suffers a **Bodily Injury** resulting in any one (1) of the **Events 2-21** and subsequently becomes entitled to a benefit under **Event 1** within twelve (12) months of the **Bodily Injury**, **We** will pay the difference between the benefit already paid and the **Accidental Death Sum Insured**.
6. Benefits shall not be payable:
  - a) unless the **Insured Person**, as soon as possible after the happening of any **Bodily Injury** giving rise to a claim under the **Policy**, procures and follows proper medical treatment and advice from a **Physician**. Failure to follow proper medical treatment or advice may result in **Us** reducing or suspending **Our** liability under the **Policy** to the extent to which **We** have suffered any prejudice due to such failure;
7. All benefits paid under this **Policy** shall be payable to the **Policyholder** or such person or persons and in such proportions as the **Policyholder** shall nominate, unless otherwise specified in the **Policy**.

## Section 6 – General Exclusions Applicable To The Policy

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This **Policy** does not cover, and **We** will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:

1. Declared or undeclared **War** or any act of **War**, foreign invasion, **Civil War**, rebellion, revolution, insurrection;
2. Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the **Policyholder** or an **Insured Person**;
3. training for and/or participating in **Professional Sports** of any kind;
4. The **Insured Person** engaging in naval, military or airforce service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore);
5. The **Insured Person** engaging in hot works and welding activities, handling of hazardous chemical substances, works involving heights above 3 meters from ground level, mining activities, works onboard docked or sailing vessels, offshore oil rigs and offshore platforms, diving activities and handling of explosives.

## Section 7 – General Provisions Applicable To The Policy

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### Addition or Removal of Insured Person

The Policyholder shall provide to Us as soon as possible and in any event within Thirty (30) days of:

- a) any Insured Person being added to the Category specified in the Policy Schedule;
- b) any Insured Person being deleted from the Category specified in the Policy Schedule;

Premium will be pro-rated based on the date of addition or deletion.

### Aggregate Limit Of Liability – Provision To Section 3 – Benefits, Part A – Personal Accident

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Except as stated below, **Our** total liability for all claims arising under the **Policy** during any one (1) **Period of Insurance** shall not exceed the amount shown in the **Policy Schedule** against Aggregate Limit of Liability (A).

**Our** total liability for all claims arising under the **Policy** during any one (1) **Period of Insurance** relating directly to unscheduled flight(s) shall not exceed the amount shown in the **Policy Schedule** against Aggregate Limit of Liability (B) per occurrence.

Aggregate Limit of Liability (B) shall not exceed the amount shown in the **Policy Schedule** against Aggregate Limit of Liability (A).

In the event that claims are made under the **Policy** which exceed the above Aggregate Limits of Liability, **We** shall reduce the payments made with respect to each **Insured Person** in such manner as **We** may determine. Any determination as to the amount payable in these circumstances shall be made at **Our** entire discretion and shall not be the subject of any challenge of any kind.

#### Arbitration

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If any dispute or difference arises between **Us**, the **Policyholder** and/or the **Insured Person(s)** concerning any matter arising out of this **Policy**, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that **We** received written notice of a claim under this **Policy**.

#### Automatic Termination of Cover

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Cover under this **Policy** in respect of any particular **Insured Person** shall terminate on the earliest of the following events:

- a) Upon such **Insured Person** ceasing to satisfy any of the eligibility requirements set out herein;
- b) Upon the death of such **Insured Person**.

#### Cancellation

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- a) You may cancel Your Policy at any time by giving Us at least thirty (30) days written notice. Your Policy will continue up to the expiry date of the most recent Policy Year. We will not refund any premium
- b) 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.

#### Change In Business Activities

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In the event of any change in the nature of business of the **Policyholder** and/or in the nature of the employment, profession or occupation of the **Insured Person(s)**, the **Policyholder** shall give immediate written notice to **Us** and shall pay any additional premium that is required.

#### Claims Payment

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All benefits, expenses or **Sum Insured** paid under the **Policy** shall be payable to a Singapore registered **Policyholder** or such person or persons in Singapore and in such proportions as the **Policyholder** shall nominate, unless otherwise specified in the **Policy**.

#### Claims Procedure

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Written notice shall be given to **Us** as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this **Policy**.

Written notice shall be given to **Our** Claims Department at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg) or 138 Market Street, #11-01 CapitaGreen, Singapore 048946.

If the **Policyholder** or the **Insured Person**, or the **Insured Person's** legal representative wants to make a claim, they must complete a claim form (claim forms are available from **Us**), and attach to the claim form:

- a) original receipts for any expenses incurred that are being claimed;

All certificates, information and evidence required by **Us** shall be supplied free of expense to **Us**, in the form prescribed by **Us**, at the expense of the **Policyholder** or the **Insured Person**. An **Insured Person** shall, as often as may be required by **Us**, submit to medical examinations by **Physician(s)** appointed by **Us** and at the expense of **Us**.

**We** shall, in the case of the **Accidental Death** of an **Insured Person** be entitled to have a post- mortem conducted at **Our** own expense.

#### Clerical Error

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Clerical errors made by **Us** shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

#### Compliance To Trade or Economic Sanctions

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The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Singapore or United States of America.

#### Conditions Precedent to Liability

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**Our** liability for any benefit under this **Policy** is conditional upon:

- a) the statements and information as provided to **Us** by the **Policyholder** and all **Insured Person(s)** being true; and
- b) the due observance and fulfilment of the terms and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Policyholder** and all **Insured Person(s)**.

#### Currency

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**Premiums** and benefits payable under this **Policy** shall be in Singapore Dollars unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

All **Premium** transactions are to be administered through the Singapore registered **Policyholder** and/or entities registered in Singapore only.

#### Data Privacy and Security Notice

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It is hereby declared that as a condition precedent to the liability of the Company, the Policyholder, and Insured Persons, have agreed and consent that the Company can collect, use, disclose, and/or process Insured Persons' personal data provided by the Policyholder and/or Insured Persons to the Company, its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for policy administration, customer services and claims handling.

The Company acknowledges its obligation to comply with all applicable privacy and information security laws in Singapore concerning such personal data.

#### Entire Contract, Changes

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This **Policy** shall constitute the entire contract of insurance. No change to the terms and conditions of this **Policy** shall be valid unless approved in writing by **Us**. No broker or agent has the authority to amend or to waive any of the terms and conditions of this **Policy**.

#### Fraud

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If any claim under this **Policy** shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a benefit under this **Policy**, **We** have no liability in respect of such claim and **We** will be entitled to void this **Policy** with immediate effect.

### Free Look Period

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**You** have thirty (30) 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 thirty (30) 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

### Geographical Limits

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The coverage as afforded under this **Policy** is twenty-four (24) hour a day worldwide unless otherwise stated in the **Policy Schedule** or any subsequent **Endorsements**.

### Governing Law

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This **Policy** shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

### Interest

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No payments under this **Policy** shall carry interest.

### Maintenance Of Records And Examination

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The **Policyholder** shall maintain records of material information of each **Insured Person(s)**. **We** have the right to examine these records at any time during the term of this **Policy** and within three (3) years after the expiration of the **Period of Insurance** or until the adjustment and settlement of all claims hereunder, whichever is later.

### Misrepresentation

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This **Policy** shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the **Policyholder** or the **Insured Person** which is material to or connected with:

- a) the **Policyholder's** and/or the **Insured Persons'** risk experience and claim history;
- b) the **Policyholder's** and/or the **Insured Persons'** insurance record, including previous refusals to grant insurance coverage; and
- c) the nature of the business of the **Policyholder** and the nature of the employment of each **Insured Person**.

### Notice Of Trust Or Assignment And Third-Party Rights

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**We** will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this **Policy**.

A person who is not a party to this **Policy** contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (53B) to enforce any of its terms.

## Premium Payment Warranty

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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. 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.

In the event of any rejection or any inability by Us to obtain payment of the premium by credit card, 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.

## Subrogation

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The **Policyholder** and/or the **Insured Person** agrees that **We** have the right to proceed at its expense in the name of the **Policyholder** and/or the **Insured Person** against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this **Policy**.

## Termination And Renewal

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If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given. 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.

## About Chubb in Singapore

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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](http://www.chubb.com/sg).

## Contact Us

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