

Complimentary Travel Accident Protection for DBS Card Customers

Product Summary



When **Your** travel fares are charged to the DBS Insignia Visa Infinite Card, **You** will automatically enjoy complimentary cover under the Travel Insurance Programme arranged by DBS Bank Ltd.

This insurance is provided subject to the terms, conditions and exclusions of the Master Policy No. 5NACDBP003 (“**Policy**”) underwritten by Chubb Insurance Singapore Limited, located at 138 Market Street #11-01 CapitaGreen Singapore 048946 (“the **Company**”) to DBS Bank Ltd located at 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 018982 (“the **Policyholder**”). All **Endorsements**, changes and amendments to the **Policy** as agreed between **Us** and the **Policyholder** shall be binding without prior notice to the **Insured Person**.

The Benefits

Subject to the terms, conditions and exclusions of this **Policy**, **We** will pay the **Benefits** as described below.

Section 1– Accidental Death & Permanent Disablement (while travelling on a Public Conveyance)

The coverage as afforded under this section is worldwide while travelling on a **Public Conveyance**.

Section 1.1 Accidental Death

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** or **Partner** or **Child(ren)** (if accompanying the **Insured Person**) sustains bodily injury which results in his **Accidental Death** within three hundred and sixty-five (365) consecutive days from the date of the **Accident**, **We** will pay to his estate the **Accidental Death Benefit** as shown in the **Policy Schedule** subject to the terms and conditions of this **Policy**.

Section 1.2 Permanent Disablement

If, during the **Period of Insurance**, whilst the **Insured Person** is on a **Journey**, the **Insured Person** or **Partner** or **Child(ren)** (if accompanying the **Insured Person**) sustains bodily injury which results in **Permanent Disablement** of the nature mentioned in the Table of Compensation, **We** will pay to the **Insured Person** the relevant **Benefit** amount specified in the Table of Compensation read with the **Policy Schedule** subject to the terms and conditions of this **Policy**.

	Sum Insured (SGD) (Up to)
In respect of each Insured Person who is:	
DBS cardholder and/or DBS cardholder's legal Partner up to 70 years old at the commencement of the Journey	1,500,000
DBS cardholder and/or DBS cardholder's legal Partner above 70 years old at the commencement of the Journey	75,000
Child(ren)	375,000
In the aggregate per insured's Family	1,500,000

Aggregate Limit of Liability – Provision to the Part 5 – Benefits, Section 1

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.

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.

Table of Compensation

Events	% of Principal Sum Insured
Note: The following Event(s) must occur within three hundred and sixty-five (365) consecutive days from the date of the Bodily Injury.	
1. Accidental Death	100%
2. Permanent Total Disablement from Engaging in or Attending to Employment or Occupations of Any and Every Kind	100%
3. Total Paralysis or being Permanently Bedridden	100%
4. Loss of or the Permanent Total Loss of Use of a. one or two Limbs b. one or both Hands c. arm above the elbow d. arm at or below the elbow e. leg above the knee f. leg at or below the knee	100%
5. Loss of or the Permanent Total Loss of Sight of One or Both Eyes	100%

6.	Loss of or the Permanent Total Loss of Use of a. Hearing in both ears b. Hearing in one ear c. Speech	 75% 15% 50%
7.	Loss of or the Permanent Total Loss of Use of a. Sight in one eye except perception of light b. lens of one eye	 50% 50%
8.	Loss of or the Permanent Total Loss of Use Of a. four Fingers and Thumb of one hand b. four Fingers of one Hand c. Thumb - both phalanges - one phalanx d. index Fingers - three phalanges - two phalanges - one phalanx e. middle Finger - three phalanges - two phalanges - one phalanx f. ring Finger - three phalanges - two phalanges - one phalanx g. little Finger - three phalanges - two phalanges - one phalanx h. metacarpals - first or second - third, fourth or fifth i. Toes - all of one Foot - great, both phalanges - great, one phalanx - other than great, if more than one Toe lost, each	 50% 40% 25% 10% 15% 8% 4% 10% 4% 2% 8% 4% 2% 7% 3% 2% 3% 2% 17% 5% 2% 3%

Compensation

- (a) The total compensation payable in respect for any disabilities due to the same injury is arrived by adding together the various percentage but shall not exceed a hundred percent (100%) of the principal sum insured and there shall be no further liability under the **Policy** in respect of the same **Insured Person** for injury sustained thereafter;
- (b) **We** shall in **Our** absolute discretion determine the percentage payable for any **Permanent Disablement** not otherwise provided for under **Events** 2 to 7; and
- (c) In the event, if the **Insured Person** is left-handed, the compensation percentage in **Events** 2 to 7 inclusive shall be reversed whereby the greater compensation shall apply to the left **Hand** and parts thereof.

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Section 2 – Overseas Medical Accidental Expenses

If, during the **Period of Insurance**, while the **Insured Person** is on a **Journey**, an **Insured Person** incurs **Medical Expenses** as a direct result of **Accidental Injury**, **We** will reimburse the **Insured Person** in respect of such expenses up to the maximum sum insured specified in the **Benefit Schedule**.

	Sum Insured (SGD) (Up to)
In respect of each Insured Person who is:	
DBS cardholder and/or DBS cardholder's legal Partner and/or Children up to 70 years old at the commencement of the Journey	50,000
DBS cardholder and/or DBS cardholder's legal Partner above 70 years old at the commencement of the Journey	25,000
In the aggregate per insured's Family	100,000

Section 3 – Emergency Medical Evacuation and Repatriation

Section 3.1 Emergency Medical Evacuation & Repatriation

If during the **Period of Insurance**, and while **You** are on a **Journey**, **You**:

- suffer an **Accidental Injury** or **Sickness** as diagnosed by a **Doctor** designated by **Chubb Assistance**; and
- the necessary medical treatment is not available, either at the nearest **Hospital** where **You** were transported to or in the immediate vicinity thereof, after suffering the **Accidental Injury** or **Sickness**

We may, based on the advice of a **Doctor** that **You** are medically fit to be evacuated, determine in **Our** sole discretion, that **You**, should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of **Your** condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

All decisions as to the means of transportation and the final destination will be made by **Chubb Assistance**, or its authorised representative, and will be based solely upon medical necessity. **You** may in appropriate circumstances be returned to Singapore.

We shall pay directly to **Chubb Assistance** the **Covered Expenses**, up to the maximum sum insured specified in the **Benefit Schedule**, subject to the terms and conditions of this **Policy**.

If due to reasons beyond **Your** control, **You** are unable to notify **Chubb Assistance** to make the necessary evacuation arrangements, **We** shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest **Hospital** where **You** were transported to or in the immediate vicinity thereof, reimburse **You** for expenses incurred in relation to the evacuation, up to the amount which **Chubb Assistance** would have incurred for services provided under the same circumstances, subject to the terms and conditions of this **Policy**.

Following the emergency medical evacuation referred above and if deemed medically necessary by **Us**, **We** will arrange and pay for the repatriation of the **Insured Person** to Singapore by scheduled commercial flight (on economy air travel) or any other appropriate means of transportation, up to the maximum sum insured specified in the below table, subject to the terms and conditions of this **Policy**. **We** will also pay for additional transportation costs to and from the airport for purpose of repatriation after medical evacuation.

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	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	50,000
Per insured's Family	100,000

Section 3.2 Medical & Travel Assistance Services

The services provided under this section are by way of referral and arrangement only, and all expenses including telecommunication charges incurred are to be borne by **You**:

1. Medical Assistance Services
 - (a) Telephone Medical Advice
 - (b) Medical Service Provider Referral
 - (c) Arrangement of **Hospital** Admission
 - (d) Monitoring of Medical Condition during hospitalisation
2. Travel Assistance Services
 - (a) Embassy / Interpreter Referral
 - (b) Lost Baggage Assistance
 - (c) Lost Reporting Assistance
 - (d) Legal Referral
 - (e) Emergency Message Transmission
 - (f) Emergency Reservation for Airline and Hotel

*In addition to Part 4 – General Exclusions, **We** will not pay under Section 3 – Emergency Medical Evacuation and Repatriation for any of the following:*

- (a) any expenses incurred for services provided by another party for which **You** are not liable to pay, or any expenses already included in the cost of a scheduled trip;
- (b) any expenses incurred for services not approved and arranged by **Chubb Assistance** or its authorised representative, except as otherwise mentioned in Section 3.1;
- (c) any treatment performed or ordered by a person who is not a **Doctor**; or
- (d) any expenses incurred in relation to treatment that can be reasonably delayed until **You** return to Singapore.

Section 4 – Flight Delay due to Misconnection of Flight

If, during the **Period of Insurance**, whilst **You** are on a **Journey**, **You** miss a connecting flight with no alternative onward transportation for six (6) consecutive hours of **Your** actual arrival time due to:

- (a) the early departure of the connecting flight prior to the printed scheduled of the departure time;
- (b) the late arrival of his incoming, confirmed connecting scheduled flight; and
- (c) no alternative transportation is made available by the **Public Conveyance to You**;

We will reimburse the **Insured Person** the reasonable expenses incurred in respect of hotel accommodation, meals or refreshment up to the limit of amount payable, if not provided or compensated by the carrier or any other third party:

	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	200
Per insured's Family	400

The travel misconnection details must be verified in writing by the operator(s) of the **Public Conveyance** or their handling agent(s) as well as the reason for the travel misconnection, the scheduled and actual time of arrival and the scheduled and actual departure time of the next available **Public Conveyance**.

Section 5 - Flight Cancellation

If **You** are forced to cancel any part of **Your Journey** as the direct and necessary result of death or unexpected hospitalisation of **You** or **Your** immediate **Family** occurring within twenty-one (21) days prior to the **Scheduled Departure Date**, **We** will reimburse **You** in respect of the loss of irrecoverable air travel expenses paid in advance by **You** from the **DBS Card**, up to the maximum sum insured specified in the **Benefit Schedule**, provided that such expenses are not recoverable from any other source. This coverage is effective only if this **Journey** is booked before **You** become aware of any circumstances which could lead to the disruption of **Your Journey**.

	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	1,000
Per insured's Family	2,000

Section 6 – Baggage Delay

If, during the **Period of Insurance**, whilst **You** are on a **Journey**, all **Your** checked-in baggage is delayed by a **Public Conveyance** operator and is not delivered to **You** for at least six (6) hours of **Your** arrival at the scheduled destination **Overseas**, **We** will indemnify the **Insured Person** for the expenses necessarily and reasonably incurred for the purchases of essential clothing, toiletries and requisites within forty-eight (48) hours after arrival at such scheduled destination but in no circumstance an amount greater than the **Benefit** amount shown in below table:

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	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	200
Per insured's Family	400

The delay must be verified in writing by the operator(s) of the **Public Conveyance** or their handling agent(s) as well as the number of hours delayed and the reason for the delay. If the baggage is later proved to be permanently lost, **We** shall review the claim under Section 7 – Loss of Baggage, and recover the paid amount under Section 6 – Baggage Delay.

Section 7 – Loss of Baggage

If during the **Period of Insurance**, while **You** are on a **Journey**, **You** sustain **Accidental** physical loss of or damage to **Personal Property and Baggage**, **We** will pay **You** for the cost of replacement or repair of such article(s), subject to the terms and conditions of this **Policy**.

	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	200
Per insured's Family	400

Additional Conditions:

- (a) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, **We** may decline the claim or accept it at a reduced value.
- (b) **We** may make payment subject to due allowance of wear and tear and depreciation or at **Our** option replace or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) **You** shall observe ordinary and proper care for the supervision of **Your** baggage including examination of the baggage when received and in the event of any damage, loss or destruction coming to the notice of **You**, **You** shall take all necessary steps to safeguard and recover the property as if **You** were not insured.
- (e) **We** will only pay for loss or damage of **You** and/or **Your Child(ren)**'s checked-in baggage that is tagged under **Your** name by the airline or service provider. Any claims that result from **You** losing **Your** baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under Section 7 – Loss of Baggage must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

Additional Definitions:

Personal Property and Baggage mean personal goods belonging to **You** which are taken on the **Journey** or acquired by **You** and carried on **Your** person or hand-carried or check-in as accompanied baggage with the carrier during the **Journey**.

Public Place means any place the public has access to.

In addition to Part 4 – General Exclusions, We will not pay under Section 7 – Loss of Baggage for any of the following:

- (a) loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
- (b) loss or damage of baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by **You** to repair, clean or alter any baggage;
- (c) loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, **Civil War**, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- (d) loss or damage of property from confiscation or retention by customs or other government officials;
- (e) loss or damage of property as a result of **Your** failure to take due and reasonable care and precautions to safeguard and secure such property;
- (f) loss of data recorded on tapes recorders, record players, cards, discs, or otherwise, including the cost of reproducing the data;
- (g) loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
- (h) loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;
- (i) loss of or damage to property left unattended in a **Public Place**; or
- (j) loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).
- (k) Breakage of or damage to fragile articles, watches, portable computers, tape recorders, or record players, handphone, wireless, or television apparatus, musical instruments, glass, china, sculpture, household goods or equipment unless caused by fire or **Accident** to the conveyance in which the **Insured Person's** baggage is being carried.
- (l) Loss or damage to bank or currency notes, cash, coupons, bonds, stamps, negotiable instruments, manuscripts, title deeds, securities of any kind or travel tickets.
- (m) Loss or damage arising from unexplained disappearance, or shortage due to error or omission or depreciation in value.

Section 8 - Personal Liability

If during the **Period of Insurance**, while **You** are on a **Journey**, **You** commit an act of negligence which results in **You** becoming legally liable to pay compensation for **Accidents** which happen during the **Journey** and which result in:

- (a) Death or **Accidental Injury** to any third party; or
- (b) **Accidental Property Damage** to any third party.

We will pay up to the maximum sum insured specified in the below table, in respect of any one (1) occurrence or series of occurrences consequent upon one (1) source or an original cause an in aggregate for all occurrences in any one (1) **Period of Insurance** inclusive of any legal costs and expenses awarded against or incurred by **You** with **Our** written permission.

	Sum Insured (SGD) (Up to)
In respect of	
Per Insured Person	100,000
Per insured's Family	200,000

Additional Definition:

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

*In addition to Part 4 – General Exclusions, **We** will not pay under Section 8 – Personal Liability for any of the following:*

- (a) Any **Property Damage** to the property of or **Accidental Injury** to any person who is **Your** relative or employee or deemed by law to be **Your** employee.
- (b) **Property Damage** to property belonging to or held in trust by **You**, or while in **Your** custody or control.
- (c) Any liability assumed under contract.
- (d) Liability arising out of any wilful, malicious or unlawful act or omission on **Your** part.
- (e) liability arising from the negligent supervision or vicarious liability for the acts of a minor in connection with the ownership, possession or use of animals, firearms, explosives mechanically propelled vehicles, vessels or aircraft of any description.
- (f) Liability arising out of past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
- (g) Any criminal proceedings taken against **You** whether **You** are actually convicted or not.
- (h) Liability arising out of the transmission of **Communicable Disease Outbreak** by **You**.
- (i) The possession or use of any controlled substance/drugs unless prescribed by a **Doctor**.
- (j) Sexual molestation, corporal punishment, physical or mental abuse.

- (k) Pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.
- (l) Fines, penalties, punitive or exemplary damages.
- (m) Any claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving asbestos, or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination, or avoidance or asbestos or exposure or potential exposure to asbestos.
- (n) Any claim or loss arising out of any activity and/or business conducted and/or transacted via the Internet, Intranet, Extranet or via the **Insured Person's** own website, Internet site, web address and/or via the transmission of electronic mail or documents and/or electronic means.

General Extensions

Subject to the terms, conditions, and part 2 - General Exclusions, this **Policy** is automatically extended to provide cover for the following events:

1. Terrorism Extension

In the event of a claim arising directly from any **Act of Terrorism**, this **Policy** is extended to cover **You** while **You** are on a **Journey** under Part 5 Section 1 to 8 (except Section 5 – Flight Cancellation), up to the maximum sum insured specified in the **Benefit Schedule** for the said sections, provided that there is no liability when such **Act of Terrorism** involves the use of **Biological Agents, Chemical Agents** or Nuclear devices, subject to the terms and conditions of this **Policy**.

Additional Conditions:

- (a) **Our** maximum liability in respect of all **Insured Persons** shall not exceed five million Singapore dollars (S\$5,000,000) per event involving **Act of Terrorism** regardless of any mode of conveyance, subject to the Limit of Benefit(s) payable in respect of each **Insured Person**, whichever is lower.
- (b) Where **You** are insured under more than one (1) policy with **Us** covering **Act of Terrorism**, **Our** maximum liability for any and all claims arising directly or indirectly from any **Act of Terrorism** will be limited to one (1) **Policy** only (with the highest limit on **Act of Terrorism** where applicable). All other terms, conditions and exclusions of this **Policy** continue to apply.

2. 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 Compensation is payable because of a disappearance, **We** will only pay that **Benefit** after the legal representatives of the **Insured Person's** estate have given **Us** a signed undertaking that this **Benefit** 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.

Overall Compensation Limit

The maximum aggregate liability of **Us** in respect of all **Insured Persons** travelling in one (1) conveyance shall not exceed the conveyance limit of fifteen million Singapore dollars (S\$15,000,000) or the aggregate of the amount of compensation payable in respect of such **Insured Persons**, whichever is the lesser.

If the aggregate amount of all claims for **Insured Persons** travelling in one (1) conveyance exceeds the conveyance limit, **Our** liability in respect of each of such **Insured Persons** will be a rateable proportion of the **Benefits** due in respect of that person.

General Exclusions

We will not (under any sections) pay for claims arising directly or indirectly from:

1. Declared or undeclared **War** or any act of **War**, invasion, foreign enemy hostilities, **Civil War**, rebellion, revolution, insurrection, military or usurped power;
2. Any nuclear reaction or contamination, ionising rays or radioactivity;
3. Any **Nuclear, Chemical or Biological Terrorism**;
4. Any mental and/or nervous or sleep disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault;
5. Any wilful or intentional acts by **You** whether sane or insane;
6. **You** acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore.
7. **You** participating in:
 - (a) **Extreme Sports and Sporting Activities**;
 - (b) any professional competitions or sports in which **You** receive remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) white water rafting grade 4 and above;
 - (f) mountaineering;
 - (g) trekking (including mountain trekking) above three thousand (3,000) metres; or
 - (h) scuba diving unless **You** hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this **Policy** covers is specified under **Your** PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and **You** must not be diving alone.
8. Any condition that results from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications

- (‘ARC’), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
9. Any condition that results from or is a complication of pregnancy, childbirth, miscarriage.
 10. Intoxication by alcohol or drugs not prescribed by a **Doctor**.
 11. Any illegal acts (or omissions) of **You** or **Your** executors, administrators, legal heirs or personal representatives, loss resulting directly or indirectly from action taken by the government authorities including confiscation, seizure, destruction and restriction.
 12. Air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
 13. Travel booked or undertaken against the advice of any **Doctor** or for the purpose of seeking medical attention
Any Pre-Existing Medical Condition
 14. Any government prohibition, regulation or intervention;
 15. **You** not taking all reasonable efforts or **Your** carelessness, negligence or recklessness in safeguarding **Your** property or avoiding any injury or minimising any claim under the **Policy**;
 16. **You** engaging in naval, military or air force service or operation or testing of any kind of conveyance or being engaged in **Manual Work** or whilst engaging in offshore activities including but not limited to diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.
 17. Any condition which results from or is a complication of venereal disease.
 18. Any **Communicable Disease Outbreak** or any fear or threat of a **Communicable Disease Outbreak** unless expressly included at the date of inception or renewal of this **Policy**.
 19. Any known event/foreseen circumstance, which means **Riot, Strike, Civil Commotion** or **Natural Disaster** that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the **Journey** was booked.
 20. Whilst **You** are travelling in a private motor vehicle or any private land conveyance;
 21. Any congenital anomalies.
 22. Sanctions Exclusions Applicable under this **Policy**
 - (a) This **Policy** 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.
 - (b) Chubb Insurance Singapore Limited is a 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 local 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.

Definitions

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

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Accident means a sudden, unforeseen and fortuitous event, external to the body and **Accidental** shall have a corresponding meaning.

Accidental Death means death occurring as a result of a bodily injury.

Accidental Injury means a bodily injury resulting from an **Accident** which is not a **Sickness** and which:

- (a) occurs at an identifiable time and place during the **Period of Insurance**; and
- (b) may include a bodily injury caused by **You** being directly and unavoidably exposed to the elements as a result of an **Accident**.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or non-stated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **Act of Terrorism**. **Act of Terrorism** shall also include any act, which is verified or recognised by the (relevant) government as an **Act of Terrorism**.

Benefit means the respective **Benefit**, as stated in the **Policy**, payable by **Us** under the terms and conditions of this **Policy** in respect of each event or loss covered by this **Policy**.

Benefit Schedule means the document **We** send **You** which contains details of the cover provided to **You** by **Us** and which is incorporated and forms part of this **Policy**.

Biological Agent means any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised 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 **Your** unmarried dependent **Child** or **Children** including step or legally adopted **Child(ren)** who is/are:

- (a) at least one (1) year old; and
- (b) below eighteen (18) years of age, the age is raised to twenty-three (23) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent on **You** for maintenance and support. **Child(ren)** who are in full-time national service are not covered.

Chubb Assistance means **Our** appointed service provider which can be contacted at +65 6322 2132.

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 in 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.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or

(b) a travel advisory or warning being issued by a national or international body or agency.

Country of Residence means the Republic of Singapore 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.

Covered Expenses mean expenses for services provided and/or arranged by **Chubb Assistance** for the transportation, medical services and medical supplies necessarily incurred as a result of **Your** evacuation or the repatriation of **Your** mortal remains.

DBS Card means any type of DBS credit or charge card as specified above.

Doctor means a legally licensed **Doctor** or surgeon duly registered and practising within the scope of his or her licence 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**.

Effective Date means the commencement date of the **Period of Insurance** of this **Policy**.

Endorsement(s) 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 Compensation set out in this **Policy**.

Extreme Sports and Sporting Activities mean any sports or sporting activities that present a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that **You** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family means the **Insured Person's** legal **Partner** and his/her **Child(ren)** who are travelling on the same **Journey**.

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

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

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

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, medical care and 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 nurses;
- (c) has a staff of one (1) or more **Doctors** 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.

Hospital shall not include the following:

Complimentary Travel Accident Protection for DBS Card Customers (Master Policy No. 5NACDBP003).
Product Summary. Singapore. Published 11/2021.

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- (a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a **Hospital**;
- (b) a health hydro or nature cure clinic;
- (c) a place for or a special unit of a **Hospital** used primarily as a place for drug addicts or alcoholics; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insured Person means **Singapore Resident** who is enrolled into this **Policy** and is holding a valid DBS main/supplementary card issued in Singapore.

- (a) a person who is at least eighteen (18) years old on the **Effective Date** of this **Policy**.
- (b) holding a valid card account and not suspended by the **Policyholder** at the time of occurrence of an event and reinstatement into this insurance is at the sole discretion of the **Policyholder**.
- (c) the **Partner** and/or **Child(ren)** of any **Insured Person** as per described in (a) & (b) above and is/are **Singapore Resident**.

Journey means any **Overseas** trip undertaken by **You** between the point of departure and the final destination as shown in the **Your** air ticket and the entire airfare and/or travel related expenses including charges of the tour packages for such trip has been charged and/or invoiced to **Your DBS Card** account prior to the commencement of the trip.

Where the **Journey** (except by motor vehicle owned or hired by the **Insured Person**):

shall be deemed to commence

- (a) at the time **You** leave **Your** place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the carrier in which **You** have arranged to travel, whichever is later;

and shall be deemed to cease:

- (a) at the time **You** return to **Your** place of residence or usual place of employment in Singapore;
- (b) three (3) hours after the scheduled arrival time of the carrier in which **You** travel;
- (c) thirty (30) consecutive days after the **Scheduled Departure Date**; or
- (d) the date on which the **Policy** is terminated, whichever is the earliest.

Loss of Hearing means total and irrecoverable **Loss of Hearing** which is beyond remedy by surgical or other treatment.

Loss of Limb means total functional disablement or loss by complete and permanent physical severance of the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss of Sight means the entire and permanent loss of all sight in any eye rendering **You** absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable **Loss of Speech** which is beyond remedy by surgical or other treatment.

Manual Work means work which involves **You** undertaking physical labour or manual operations or active personal participation in any of the following:

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act, Chapter 93 of Singapore), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;
- (h) working as a volunteer for a charitable organisation where **You** are being remunerated for the work done.

Medical Expenses means usual, reasonable and customary **Doctor's** fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of **Accidental Injury** as the case may be.

Natural Disaster mean extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

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.

Overseas means anywhere outside the **Country of Residence**, excluding Cuba.

Partner means **Your** spouse or de-facto partner with whom **You** have been living permanently with, for at least three (3) months or more prior to the **Effective Date** of this **Policy**.

Period of Insurance means the period during which the coverage under this **Policy** is effective, as stated in the **Policy Schedule** or any subsequent **Endorsement(s)**, if any.

Permanent Disablement means disablement that results solely, directly and independently of all other causes from **Accidental Injury** and which occurs within three hundred and sixty-five (365) consecutive days of the **Accident** in which such **Accidental Injury** was sustained, and:

- (a) falls into one (1) of the categories listed in the Table of Compensation under Section 1 of Part 7; or
- (b) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, is at the expiry of that period, irrecoverable.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from **Accidental Injury** and which occurs within three hundred and sixty-five (365) days of the **Accident** in which such **Accidental Injury** was sustained, which having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent **You** from engaging in gainful employment of any and every kind for the remainder of **Your** life and which is irrecoverable.

Policy means this **Policy** 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** and they are the contracting insured.

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

Pre-Existing Medical Condition means any condition which:

- (a) **You** received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within twelve (12) months period preceding the commencement date that this **Insured Person** is added into this **Policy**;
- (b) Medical advice or treatment was recommended by a **Doctor** within twelve (12) months period preceding the commencement date that this **Insured Person** is added into this **Policy**; or
- (c) **You** should reasonably be aware of within twelve (12) months period preceding the commencement date that this **Insured Person** is added into this **Policy**.

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**.

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

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.

Scheduled Departure Date means the date when **You** are scheduled to depart on a **Journey** as set out in **Your** travel ticket.

Sickness means an illness or a disease contracted or manifested whilst **Overseas** during the **Journey** which requires immediate treatment by a **Doctor** and which is not an **Accidental Injury**. For the avoidance of doubt, **Sickness** shall exclude any illness arising from COVID-19.

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.

Strike means organised industrial action or any temporary stoppage of work by the concerted action of the **Public Conveyance's** employees as a result of an industrial or labour dispute.

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.

War /Our/Us/Company means Chubb Insurance Singapore Limited (Co. Registration No. 199702449H).

You/Your means the **Insured Person(s)** who is/are eligible to be covered under this **Policy**.

Key Conditions

Claims Procedure

Written notice shall be given to **Our** Claims Department at www.chubbclaims-dbs.com.sg.

If the **Policyholder** or **You**, or **Your** legal representative wants to make a claim, **You** or they must:

(a) complete a claim form (claim forms are available from **Us**), and attach to the claim form:

- i. original receipts for any expenses incurred that are being claimed;
- ii. all reports that have been made with or obtained from the police, a carrier or other authorities about the **Accident**, loss or damage; and
- iii. any other documentary evidence required by **Us** under this **Policy**.

(b) provide **Us** with the completed claim form and accompanying documents, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and

provide any documents or evidence required by **Us** to verify the claim at **Your** expense. Any medical examination required by **Us** (including post-mortem examinations where it is not prohibited by law) to verify the claim will be at **Our** expense.

Failure to notify **Us** within the time limit prescribed shall not invalidate the claim if it can be shown, to **Our** satisfaction, that it was not reasonably possible to give such proof within the prescribed time limit for an otherwise legitimate claim.

Limits of Coverage

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**.
- (c) Upon expiry of the **Period of Insurance**.

Unless otherwise provided in an appropriate **Endorsement**, an **Insured Person** shall only be covered for a maximum of thirty (30) consecutive days for any **Journey**, and **We** shall not be liable in respect of any **Loss** occurring after 12.01 a.m. (Singapore time) on the thirty-first (31st) day after the **Insured Person's** commencement of any **Journey**.

Notice of Trust or Assignment and Third-Party Rights

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.

Important Notes

1. The **Benefits** payable under the **Policy** are subject to the occurrence of an **Accident**.
2. This summary is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Master Policy lodged with DBS Bank Ltd. For enquiries, please contact DBS at comcards@dbs.com.