

DBS Altitude Card – Complimentary Travel Accident Insurance Coverage Frequently Asked Questions

1. What does travel fare refer to?

Travel fare refers to travel related expenses for overseas travel on a Public Conveyance (worldwide except Cuba), where the Insured Person's entire airfare and/or travel related expenses (including charges of the tour package(s) for such trip) has been charged to his/her DBS Altitude Card prior to the commencement of the trip.

Public Conveyance means any land, sea or air conveyance provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, which (i) is available to the general public, (ii) has designated & established routes, and (iii) is provided according to a regular schedule.

Public Conveyance (Land) does not include private or rented motor vehicle, motorcycles or motor scooters of any kind whatsoever.

2. Must the travel fare be made through the direct service providers (e.g. the airline companies) or can customers make the booking through travel sites, such as Expedia & Agoda?

Customers can choose to book directly with the travel provider or indirectly through a travel agency/online travel site, so long as the entire airfare and/or travel related expenses (including charges of the tour package(s)) have been charged to the DBS Altitude Card prior to the commencement of the trip.

3. What if I were to do a full or partial miles redemption for my air ticket? Am I still entitled to the complimentary insurance cover?

If you are redeeming your air miles, you will not be entitled to the complimentary insurance. The insurance will only be applicable if you are a full fare paying passenger.

4. What about purchasing the travel ticket on a promotion or discount? Am I still entitled to the complimentary insurance cover?

Yes, if you were to purchase discounted ticket or ticket on special promotion fare, you will still be covered with the complimentary insurance so long as the entire airfare and/or travel related expenses (including charges of the tour package(s)) have been charged to the DBS Altitude Card prior to the commencement of the trip.

5. Will I receive any notification on the insurance cover post the travel expense charged to card?

No notification will be sent upon the automatic insurance cover. In the event of claims, please contact Chubb Insurance Singapore within 30 days of the occurrence of any event. Simply email to DBS.TravelClaims.SG@Chubb.com or submit your claim online at www.chubbclaims-dbs.com.sg, with the following information for necessary validation:

- Travel itinerary
- Proof of travel fare charged to DBS Altitude Card
- Full name and NRIC/Passport Number

6. Is Accidental Death or Permanent Disablement due to adventurous activities (e.g. scuba diving) covered under the complimentary insurance?

The complimentary Travel Accident Insurance covers only Accidental Death or Permanent Disablement while travelling on a Public Conveyance.