
COMPLIMENTARY TRAVEL ACCIDENT PROTECTION FOR DBS CARD CUSTOMERS PRODUCT SUMMARY

When your travel fares are charged to the following cards, you will automatically enjoy complimentary cover under the Travel Insurance Programme arranged by DBS Bank Ltd:

Type B: DBS Business Advance Card

Type C: DBS Altitude American Express Card, DBS Altitude VISA Signature Card and DBS Platinum Business Card

This insurance is provided subject to the terms, conditions and exclusions of the Master Policy No. 5NACDBP001 ("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 Insured"). All endorsements, changes and amendments to the Policy as agreed between the Company and the Insured shall be binding without prior notice to the Insured Person.

THE BENEFITS

Subject to the terms, conditions and exclusions of this Policy, the Company will pay the benefits as described below.

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

The coverage afforded under this section is worldwide except Cuba while travelling on a Public Conveyance.

(a) Accidental Death

If, during the **Period of Insurance**, whilst the **Insured Person** or **Partner** or **Dependent Child(ren)** (if accompanying the **Insured Person**) is on a **Journey** and 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**.

(b) Permanent Disablement

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

In respect of each Insured Person who is:	SUM INSURED (SGD)	
	Card Type B	Card Type C
DBS cardholder and/or DBS cardholder's legal Partner	350,000	1,000,000
DBS cardholder's Dependent Child	87,500	250,000
In the aggregate for each cardholder's account	350,000	1,000,000

Aggregate Limit of Liability – Provision to The 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 Events

	Events Note: The following Event(s) must occur within three hundred and sixty-five (365) consecutive days from the date of the Bodily Injury.	% of Principal Sum Insured
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	50% 40% 25% 10% 15% 8% 4% 10% 4% 2% 8% 4% 2% 7%

- two phalanges	3%
- one phalanx	2%
h. metacarpals	
- first or second	3%
- third, fourth or fifth	2%
i. Toes	
- all of one foot	17%
- great, both phalanges	5%
- great, one phalanx	2%
- other than great, if more than one toe lost, each	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;
- (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.

GENERAL EXTENSIONS

1. Terrorism Extension

Subject to the terms, conditions, and General Exclusions, this Policy is automatically extended to provide cover for the following events. If during the Period of Insurance, the Insured Person suffers Accidental Death or Bodily Injury as a result of **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, provided such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices

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 Events 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 liability of the Company in respect of all Insured Persons travelling in one aircraft or surface transport vehicle or vessel shall not exceed the Conveyance Limit of **S\$10,000,000** or the total amount of Compensation payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Injury to Insured Persons travelling in one conveyance exceeds the Conveyance Limit, the Company's 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

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 or insurrection;
2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
3. Any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
4. Any prohibition or regulations by any government;
5. Any breach of government regulation or any failure by the **Insured Person** to take reasonable precautions to avoid a claim under the **Policy** following the warning of an intended **Strike, Riot or Civil Commotion** through or by general mass media;
6. The **Insured Person** not taking all reasonable efforts to safeguard his property or to avoid **Bodily Injury** or minimize any claim under the **Policy**;
7. Pregnancy or childbirth, and any **Bodily Injury** or **Sickness** associated with pregnancy or childbirth;
8. Suicide or attempted suicide or intentional self-inflicted **Bodily Injury**, while sane or insane;
9. Acquired Immune Deficiency Syndrome (AIDS) or any **Bodily Injury** or **Sickness** commencing in the presence of a sero-positive test for Human Immunodeficiency Virus (HIV) and related disease;
10. 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.
11. Mental and nervous or sleep disorders, including but not limited to insanity;
12. Provoked or unprovoked murder or assault, or any attempt thereat;
13. Intoxication or drugs unless it is established by the **Insured Person** or his legal representative that the drug was taken in accordance with medical prescription or direction and not for the treatment of drug addiction;
14. Whilst the **Insured Person** is travelling in a private motor vehicle or any private land conveyance;
15. The **Insured Person** engaging in the following business and/or occupation:
 - (a) naval, military or airforce service or operations or testing of any kind of conveyance or being employed;
 - (b) as a manual worker;
 - (c) whilst engaging in offshore activities like diving and oil-rigging,
 - (d) mining or underground workers;
 - (e) aerial photography;
 - (f) handling of explosives;
 - (g) ship's crew or seamen;
16. Any congenital anomalies.
17. Any loss or expenses with respect to Cuba or a Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

DEFINITIONS

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**.

Benefit means the respective benefit, as stated in the **Policy Schedule**, payable by **Us** under this **Policy** in respect of each **Event** covered by this **Policy**.

Bodily Injury means a bodily injury resulting solely and directly from an **Accident** 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 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.

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.

Close Relative means **Insured Person's** legal **Partner** and/or **Dependent Child(ren)**.

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.

Dependent Child(ren) means an **Insured Person's** unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are between one (1) and eighteen (18) years of age or under twenty-three (23) 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. **Dependent Child(ren)** who are in full-time national service are not covered.

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

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**.

Family means **Insured Person's** legal spouse and his/her **Dependent 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.

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

Insured Person means any person 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 at inception of his insurance under 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 **Dependent Child(ren)** of any **Insured person** as per described in (a), (b) & (c) above.

Journey means any **Overseas** trip undertaken by the Insured Person between the point of departure and the final destination as shown in the Insured Person's 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 his/ her DBS card account prior to the commencement of the trip.

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

- (a) commences the later of either
 - 1) when the **Insured Person** leaves his residence or usual place of employment or any location in his **Country of Residence** to go directly to the **Terminal**; or
 - 2) three (3) hours before the scheduled departure time of the **Public Conveyance** in which the **Insured Person** has arranged to travel; and
- (b) terminates on the earliest of the following:
 - 1) the **Insured Person** returns directly to his residence or usual place of employment or any location from the **Terminal** in his **Country of Residence**;
 - 2) three (3) hours after the scheduled arrival time of the **Public Conveyance** in which the **Insured Person** travels;
 - 3) thirty (30) consecutive days after the commencement of the journey; or
 - 4) the expiry date of the **Period of Insurance**.

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**.

Natural Disaster 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.

Overseas means anywhere outside the Country of Residence.

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 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:

(i) falls into one of the categories listed in the Table of Benefits under Section 1; or

(ii) 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, beyond hope of improvement.

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 practice western medicine under the laws of the country in which they practise. A **Physician** cannot be:

(a) the **Policyholder**;

(b) the **Insured Person**;

(c) **Close Relative**; 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** and they are the contracting insured.

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

Pre-Existing Condition means any medical conditions for which the **Insured Person** received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective 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 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 is provided according to a regular schedule. It will only be a Public Conveyance,

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 (Land) does not include private or rented motor vehicles, 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

Sickness means a physical condition marked by a pathological deviation from the normal healthy state as verified by a **Physician**.

Specially Designated List means names of a person, entities, groups, corporations specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, United Nations, European Union or United Kingdom.

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**.

Terminal means the air, sea or land terminal in the **Country of Residence** which is the point of departure or return of a **Public Conveyance** at the commencement of an **Insured Person's Journey** or at the end of such **Journey**, respectively.

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.

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 (Co. Registration No. 199702449H).

KEY CONDITIONS

Claims Procedure

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 or 138 Market Street, #11-01 CapitaGreen, Singapore 048946. Alternatively, you can either email it to DBS.TravelClaims.SG@Chubb.com or submit your claim online at www.chubbclaims-dbs.com.sg.

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 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** expense.

Termination of Cover for Insured Person

- (a) Cover under this Policy in respect of any particular Insured Person shall terminate on the earliest of the following events:

- (i) Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
- (ii) Upon the death of such Insured Person.
- (iii) Upon expiry of the Period of Insurance.

- (b) 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.

Exclusion of Rights under the Contracts (Rights of Third Parties) Act

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 Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Chubb or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
3. This summary is not a contract of insurance. Full details of the terms, conditions and EXCLUSIONS of this insurance are provided in the Master Policy lodged with DBS Bank Ltd. For enquiries, please contact DBS at comcards@dbs.com