

Staycation Protect

Policy Wording

CHUBB®

Benefit Schedule

Section	Benefits	Maximum Sum Insured for Each Insured Person (\$)
Personal Accident Benefit		
Section 1	Accidental Death and Disablement	Up to \$10,000
Staycation Inconvenience Benefits		
Section 2	Staycation Cancellation	Up to \$1,000
Section 3	Loss of or damage to Personal Belongings	Up to \$500

Important Notes:

1. The amounts listed above are the maximum coverage payable for each Benefit.
2. All benefit items are on reimbursement basis where You will be reimbursed for the expenses incurred except for Benefit Section 1 Accidental Death and Disablement.
3. Pre-Existing Medical Condition will not be covered. Please refer to the Policy Wording for the full specifications, conditions and exclusions.

Chubb Insurance Singapore Limited (hereinafter called the Company) hereby insures the Insured Person(s) named in the Policy Schedule, subject to the terms, conditions and exclusions contained herein.

This Policy shall commence on the Effective Date.

Staycation Protect

Part 1 Interpretation

Section 1 - Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

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

Accidental Death means death occurring:

- (a) as a result of an Accidental Injury; and
- (b) within three hundred and sixty-five (365) days of the Accident causing the 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.

Adult means a person aged eighteen (18) years and above at the commencement of any Staycation.

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.

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 between eight (8) days old and seventeen (17) years of age.

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

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain), contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

Deductible means the amount payable by You towards each and every Claim paid by Us, where applicable.

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.

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.

Insured Person(s) means the person(s) named in the Policy Schedule who satisfy the eligibility requirements and with respect to premium that has been paid or agreed to be paid as follows:

If You have purchased a “Couple” Plan, the Insured Person(s) refer to You and Your Partner who are on the same Staycation.

For a “Family” Plan, the Insured Person(s) are:

- (i) You and/or Your Partner; and
- (ii) any number of You and/or Your Partner’s Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) who is/are a Singapore Resident and between eight (8) days old and seventeen (17) years of age.

The Child(ren), grandchild(ren), niece(s), nephew(s) or cousin(s) in a “Family” Plan must be accompanied by at least one (1) Adult for the Staycation made during the Period of Insurance.

If You have purchased a “Family” Plan, all Insured Person(s) under this plan must be on the same Staycation.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, lockets that are worn on the body as decoration which have inclusions of precious metals including but not limited to gold and silver with precious stone or semi-precious stones.

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 a hand at or above the wrist or a foot at or above 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.

Mobile Device means handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

Money means coins or bank notes.

Nominated Account means the credit card account or designated DBS/POSB bank account, which is not a Medisave account, to which premiums are to be charged.

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.

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 Your Policy.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Policy Schedule.

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 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.

Personal Belongings mean Your Personal Property and Baggage, Portable Computers, Money, and Mobile Device.

Personal Property and Baggage mean personal goods belonging to You which are taken on the Staycation or acquired by You and carried on Your person or hand-carried or stow with the accommodation provider during the Staycation.

Policy means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.

Policy Schedule means the document We send You which contains details of the cover provided to You by Us.

Policy Wording means this document.

Portable Computer(s) means the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Pre-Existing Medical Condition means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Effective Date of the Policy or in respect of any amendment or endorsement to the terms, conditions and exclusions of this Policy, including the Benefits payable under this Policy.

Public Place means any place the public has access to.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether or not in connection with a Strike or lock-out) 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 Check-in Date means the date when You are scheduled to start on a Staycation as set out Your booking confirmation.

Sickness means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes. 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 on the Effective Date.

Staycation means a leisure holiday undertaken within Singapore which includes but not limited to booking of accommodation and going for activities auxiliary to the booking of accommodation during the Period of Insurance by You, and shall be deemed to commence:

- (a) at the time You leave Your place of residence in Singapore to go directly to Your booked accommodation; or
- (b) two (2) hours before the check in timing, whichever is later;

and shall be deemed to cease:

- (a) at the time You return to Your place of residence in Singapore; or
- (b) two (2) hours after Your check out timing, whichever is earlier.

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.

Travel Companion means a person who is to accompany You for the Staycation and is named as an Insured Person under the Staycation Protect Policy for the same Period of Insurance.

We, Our, Us means Chubb Insurance Singapore Limited.

You/Your means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

Part 2 Eligibility

To be eligible for cover under this Policy:

- (a) You and/or Your Partner must be a Singapore Resident and be at least eighteen (18) years of age and above;
- (b) Your Child(ren) must be a Singapore Resident and the application for insurance must be made under a “Family” Plan.

Part 3 Scope and Limits of Cover and Benefits

Section 1 - Commencement of Coverage

1. Cover is effective upon issuance of the Policy, or within thirty (30) days prior to the Staycation whichever is later and shall cease on the commencement of the Staycation for Section 2 - Staycation Cancellation.
2. For all other sections, cover is effective upon commencement of the Staycation.

Section 2 - Limits of Coverage

1. This Policy shall terminate on the earliest of the following events:
 - (a) upon the expiry of Period of Insurance;
 - (b) when You cease to satisfy any of the eligibility requirements; or
 - (c) upon Your death.
2. You will only be covered for the Period of Insurance as stated in the Policy Schedule up to a maximum of fourteen (14) consecutive days for the Staycation and We shall not be liable in respect of any loss occurring from 12.01 a.m. on the fifteenth (15) day after the commencement of the Staycation.

Part 4 General Exclusions

1. We will not (under any sections) pay for claims arising directly or indirectly from:
 - (a) declared or undeclared war or any act of war, invasion, foreign enemy hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
 - (b) any nuclear reaction or contamination, ionising rays or radioactivity.
 - (c) any Act of Terrorism, Nuclear, Chemical or Biological Terrorism.
 - (d) any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault.
 - (e) any wilful or intentional acts by You whether sane or insane.
 - (f) 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.
 - (g) You participating in:
 - i. Extreme Sports and Sporting Activities;
 - ii. any professional competitions or sports in which You receive remunerations, sponsorships or any forms of financial rewards;
 - iii. racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - iv. off-piste skiing;
 - v. white water rafting grade 4 and above;
 - vi. mountaineering
 - vii. trekking (including mountain trekking) above three thousand (3,000) metres; or
 - viii. 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.

- (h) 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.
- (i) any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury).
- (j) intoxication by alcohol or drugs not prescribed by a Doctor.
- (k) 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.
- (l) air travel.
- (m) travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (n) any Pre-Existing Medical Condition.
- (o) any government prohibition, regulation or intervention.
- (p) any loss or expenses with respect to Cuba.
- (q) 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.
- (r) 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.
- (s) any condition which results from or is a complication of venereal disease.
- (t) any loss or expenses which arises in connection with or is contributed by You going for the Staycation against travel advice by the Ministry of Health of Singapore, in relation to the Staycation, unless the Staycation was booked prior to the issuance of such travel advice.
- (u) any sickness, disease, bacterial or viral infection, even if contracted by accident, other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning.

2. Sanction Exclusions Applicable to this Policy

This insurance 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. All other terms and conditions of the Policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary/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 Singapore 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.

Part 5 Special Conditions

1. Cancellation

Premium payable shall apply to the entire Staycation. We will not refund the premium once the Policy Schedule is issued.

2. Addition of Insured Person

No person shall be covered by this Policy unless such person is specifically named as an Insured Person and evidenced by a written endorsement to this Policy. Additional premium will be charged for each additional Insured Person included under this Policy before the commencement of the Period of Insurance.

3. Change of Country of Residence

You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date. Upon receipt of such information, We may terminate this Policy.

4. Coverage Validity

You will not be covered under this Policy if You live outside of Singapore for more than hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date.

5. Extension of Coverage

Extension of coverage is subject to Our prior approval, You may at any time prior to the commencement of a Staycation, obtain an extension of the Period of Insurance, by notifying Us of the desired change and paying the appropriate additional premium. If whilst You are on a Staycation and You require an extension of the Period of Insurance, We may at Our discretion, either approve or reject Your request. If We approve and agree to extend the Period of Insurance, Our approval shall be subject to an additional premium and Your confirmation that there is no known claim/event which may give rise to a potential claim under Your Policy prior to Your said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance. An endorsement noting the change in Period of Insurance shall be issued to You.

6. Notification Requirement

If You are admitted to Hospital, You must advise Us as soon as practically possible.

7. Overall Compensation Limit

Our maximum liability in respect of all Insured Persons staying in the same accommodation or other accommodations within the proximity of 50 metres shall not exceed the limit of 1 million dollars (\$1,000,000) or the total amount of all Benefits payable in respect of such Insured Persons, whichever is the lesser.

If the total amount of all claims for Insured Persons staying in the same accommodation or other accommodations within the proximity of 50 metres exceeds the 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.

Part 6 General Conditions

1. Payment Before Cover Warranty

The total premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was purchased) on or before the Effective Date of the Policy or renewal certificate. Otherwise, there will be no cover under this Policy and no Benefits shall be payable by Us.

2. Entire Contract, Changes

This Policy, the Policy Schedule and any amendments or endorsements 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 Our authorised representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Duty of Disclosure

You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

The insurance cover under this Policy is based on the information submitted by You to Us in the application form. If You provided Us with any information that is incorrect, please notify Us immediately, otherwise You may receive no Benefit in the event of a valid claim.

If the information which You subsequently provide Us differs materially from the information set out in the application form, We may offer cover on different terms or decline it altogether.

If We do not hear from You within fourteen (14) days from the date of issue of this Policy, We will take it that the information is complete and correct.

4. Legal Action

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

5. Misrepresentation

This Policy shall be void in the event of any misrepresentation, mis-description, non-disclosure or concealment of any circumstances by You which is material to or connected with:

- (a) Your risk experience and claim history; and/or
- (b) Your insurance record, including previous refusals to grant insurance coverage.

6. Consequences of Breach of Duty, Fraud or Misrepresentation

We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance; and/or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

7. Due Diligence

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

8. Claims Procedure

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

If 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);
- (b) attach to the claim form:
 - i. original receipts for any expenses incurred that are being claimed;
 - ii. any reports that have obtained from the police, an accommodation provider or other authorities about the Accident, loss or damage; and
 - iii. any other documentary evidence required by Us under Your Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the incident taking place which gives rise to the claim; and
- (d) 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.

9. Payment of Claims

Any Benefits payable under this Policy shall be paid to You or Your estate in the event of Your death.

The receipt of any Benefit payable under this Policy by You or Your estate in the event of Your death, shall in all cases be deemed final and complete discharge of all Our liability in respect of such Benefit. Payment of claims will be paid to Your Nominated Account unless otherwise approved by Us.

10. Right of Recovery

In the event a fraudulent claim is made by You or otherwise, and authorisation of payment and/or payment is made by Us or Chubb Assistance or an authorised representative of Chubb Assistance for a claim where there is no cover under this Policy due to fraud or otherwise, We or Chubb Assistance or an authorised representative of Chubb Assistance reserves

the right to recover from You or Your estate the full sum which We or Chubb Assistance or an authorised representative of Chubb Assistance had paid or had committed to on Your behalf.

11. No Multiple Policies

You can only be covered under one (1) Staycation Protect Policy underwritten by Us for the same Staycation.

12. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

13. Other Insurances and Refund or Reimbursement from Any Other Source

Except as otherwise provided in this Policy, if You have or should have any other insurance providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which has been payable under the Policy or policies had this insurance not been effected.

For the avoidance of doubt, in the event You become entitled to a refund of or reimbursement of all or part of Your loss from any other source for the events covered under this Policy, We will only be liable for the amount that is not recoverable from such other source.

14. Subrogation

In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

15. Notice of Trust or Assignment and Third Party Rights

We shall not be bounded or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation 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.

16. Disputes

Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre (“SIAC”) in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

17. Governing Law

Your Policy is governed by the laws of Singapore.

18. Interest

No amounts payable by Us under this Policy shall carry interest.

19. Currency

All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

20. Clerical Error

A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

21. Personal Data Protection Consent

You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb’s Purpose Statement, including administering policies taken out with Us, handling claims and customer

services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.

If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

22. Policy Owners' Protection Scheme

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 Us or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

23. Modification

We reserve the right to modify the terms and conditions of Your Policy during the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the Effective Date as stated in Our written notice to Your address or email address on file.

No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

Part 7 Benefits

Section 1 - Accidental Death and Disablement

If during the Period of Insurance, while You are on Your Staycation, You sustain Accidental Injury which results in Accidental Death or Accidental Permanent Disablement, We will pay You or Your estate the compensation according to the scale stated in the Table of Compensation below, up to the maximum sum insured specified in the Policy Schedule, subject to the terms and conditions of this Policy.

Table of Compensation	% of the Sum Insured
1. Death	100%
2. Permanent Disablement	100%
3. Total and irrecoverable Loss of Speech and Hearing	100%
4. Total and irrecoverable Loss of Sight in:	
(i) Both eyes	100%
(ii) One eye	50%
5. Loss of Limb(s):	
(i) Two or more limbs	100%
(ii) One limb	50%
6. Total and irrecoverable Loss of Speech	50%
7. Total and irrecoverable Loss of Hearing in:	
(i) Both ears	50%
(ii) One ear	15%

Note:

If the Insured Person suffers Accidental Injury that results in more than one of the outcomes described in item 1 to 7 above, the maximum We will pay is 100% of the sum insured in this section.

The occurrence of any specific loss for which indemnity is payable under this section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

No payment will be made for any loss caused by or resulting from Sickness under this section.

Section 2 - Staycation Cancellation

If You are forced to cancel any part of Your Staycation and any auxiliary activities booked together with the accommodation booking as the direct and necessary result of any Specified Cause (with the exception of Specified Cause (a)) occurring within thirty (30) days prior to the Scheduled Check-in Date, We will reimburse You in respect of Cancellation Expenses up to the maximum sum insured specified in the Policy Schedule, subject to the terms and conditions of this Policy. This coverage is effective only if this Policy is purchased before You become aware of any circumstances which could lead to the disruption of Your Staycation.

ADDITIONAL DEFINITIONS

Cancellation Expenses mean loss of deposits, or charges for advance payments for booking of accommodation or other charges from activities auxiliary to the booking of accommodation which have not been or will not be used, but which become forfeit or payable under contract.

Specified Cause means:

- (a) the Insured Person or Travel Companion who are checking in together on the same Staycation being diagnosed with COVID-19 within seven (7) days prior to the Scheduled Check-in Date;
- (b) death of the Insured Person or Travel Companion;
- (c) Accidental Injury or Sickness of the Insured Person which the Doctor certified as being life-threatening rendering him/her unfit for the Staycation;
- (d) Accidental Injury or Sickness of Your Travel Companion which the Doctor certified as being life-threatening and which resulted in You cancelling Your Staycation;
- (e) the Insured Person's home being seriously damaged and becoming uninhabitable following burglary, fire, flood, typhoon, earthquake or landslide, which requires the Insured Person's continued presence;
- (f) the Insured Person or Your Travel Companion being called as a witness in the Court of Law in Singapore;
- (g) unexpected outbreaks of Strike, industrial action, Riot, Civil Commotion not assuming the proportions of or amounting to an uprising, military or usurped power which prevent the Insured Person from commencing with the Staycation; or
- (h) Natural Disaster occurring at the booked accommodation which prevent the Insured Person from commencing with the Staycation.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 2 - Staycation Cancellation for any of the following:

- (a) any change of plans on the Insured Person's part or that of any other person for the Staycation;
- (b) the Insured Person or his Travel Companion's financial circumstances or any contractual or business obligation;
- (c) financial default (whether full or partial suspension of operations due to financial circumstances following a filing of bankruptcy) or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person made his Staycation arrangements;
- (d) any loss that is covered by any other existing insurance scheme, or government programme;
- (e) any loss will be paid, credited by a voucher or credit or refunded by a hotel or travel agent or any other provider of travel and/or accommodation; or
- (f) compensation for any holiday points the Insured Person or his Travel Companion used to pay for the Staycation in part or in full.

Section 3 - Loss of or damage to Personal Belongings

If, during the Period of Insurance, while in the accommodation premises, You sustain loss of or damage to Your Personal Belongings due to robbery, theft or burglary or any attempt thereof, We will pay You in respect of such loss up to the maximum sum insured specified in the Policy Schedule.

ADDITIONAL CONDITIONS

- (a) The loss must be reported to the police within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (b) You must take every possible safeguard to ensure the security of Your Personal Belongings.
- (c) We will only pay up to the maximum of one (1) Mobile Device, one (1) Portable Computer and one (1) Jewellery per Insured Person.
- (d) Any claims that result from You losing Your Personal Belongings or it being damaged while being held by the accommodation premises should be made to the accommodation provider first. Any claim made must be accompanied by proof of compensation received from the accommodation provider or where such compensation is denied, proof of such denial.
- (e) A 10% Deductible is applicable for each and every claim.

ADDITIONAL EXCLUSIONS

In addition to Part 4 - General Exclusions, We will not pay under Section 3 - Loss of or damage to Personal Belongings for any of the following:

- (a) devaluation of currency or shortage due to errors or omissions during any transactions involving Money;
- (b) loss due to confiscation of detention by any other authority;
- (c) loss not reported to the police where the loss occurred within twenty-four (24) hours of the discovery of such loss;
- (d) loss of or damage to Personal Belongings left unattended in a Public Place;
- (e) loss of or damage to Personal Belongings left unattended in any motor vehicle (unless stored in the locked boot or compartment); or
- (f) loss of or damage to of Personal Belongings 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.

PROPERTY NOT COVERED

We will not pay for damage to or loss of any of the following:

- (a) animals;
- (b) motor vehicles, aircraft, and other conveyances or equipment or parts pertaining to such conveyance;
- (c) artificial limbs, false teeth, any type of eyeglasses, contact lenses or corneal lenses;
- (d) tickets, except for administrative fees required to reissue tickets;
- (e) coupons, negotiable instruments, title deeds, manuscripts, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (f) cards; including but not limited to credit card(s), cash card, identity card, EZ-Link card, driving licence;
- (g) contraband;
- (h) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (i) hired or leased equipment;
- (j) any consumable and/or any perishable item(s);
- (k) computers (including software and accessories) other than Portable Computers;
- (l) casino chip(s), and/or voucher(s);
- (m) musical instrument, household effect(s) antique(s), artefact(s), painting(s), object(s) of art, unset gem, unset stone(s); or
- (n) derangement or breakage of fragile or brittle articles.

About Chubb in Singapore

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.

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
CS +65 6398 8797
F +65 6298 1055
www.chubb.com/sg

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