

Hospital Recovery Cash Plus

Specially designed for DBS and POSB customers

- Cash benefits for hospitalisation (including ICU stay) due to accidental injury or sickness in Singapore or overseas
- Cash benefit for day surgery due to accidental injury or sickness
- Reimbursement of expenses for mobility aids
- Daily cash income while recuperating at home after discharge

CHUBB®



An unforeseen accident or sickness can land you in the hospital, and high medical bills can cause financial and emotional stress on you and your loved ones.

Hospital Recovery Cash Plus is a hospital income plan designed to help ease this financial burden, so that you can focus on your recovery, knowing that Chubb has got you covered.

Why sign up for Hospital Recovery Cash Plus?

Hospital Recovery Cash Plus gives you:

- Daily Hospital Cash Benefit of up to S\$300 per day of confinement, up to 365 days
- ICU Daily Hospital Cash Benefit of up to S\$900 per day of confinement, up to 90 days
- Day Surgery Benefit of S\$100 per occurrence, up to 10 occurrences
- Get Well Cash Benefit of up to S\$150 per day of medical leave, up to 5 days
- Reimbursement of expenses for mobility aids

Eligibility

To be eligible for cover under this Policy:

- You or Your Partner must be a Singapore Resident and between the age of 18 and 65 years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of 70 years old (age inclusive); and
- Your Dependent Child(ren) must be a Singapore Resident and between the age of 1 month and 17 years old (both ages inclusive) on the Commencement Date, or up to and including 25 years old if he/she is a full-time student at an accredited institution of higher learning and not employed (excluding Full-time National Service) and primarily dependent upon You for maintenance and support.

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.

Hospital Recovery Cash Plus at a Glance

Benefits	Main Insured/Partner			Per Dependent Child
	Classic Plan	Silver Plan	Premier Plan	
Daily Hospital Cash Benefit Payable for each day (24-hour) of Confinement in a Hospital or Other Medical Centre ¹ due to Accidental Injury or Sickness, up to 365 days	S\$100 per day	S\$200 per day	S\$300 per day	S\$100 per day
ICU Daily Hospital Cash Benefit Payable for each day (24-hour) of Confinement in an ICU in a Hospital or Other Medical Centre due to Accidental Injury or Sickness, up to 90 days	S\$300 per day	S\$600 per day	S\$900 per day	S\$300 per day
Day Surgery Benefit Lump-sum payment in the event of Day Surgery as a result of Accidental Injury or Sickness (up to 10 occurrences)	S\$100 per occurrence	S\$100 per occurrence	S\$100 per occurrence	S\$100 per occurrence
Get Well Cash Benefit Payable for each day of medical certificate issued by a Doctor upon discharge from the Hospital or Other Medical Centre or after undergoing a Day Surgery as a result of Accidental Injury or Sickness, up to 5 days	S\$50 per day	S\$100 per day	S\$150 per day	S\$50 per day
Mobility Aid Benefit Reimbursement of expenses for mobility aid(s) certified by a Doctor after discharge from the Hospital or Other Medical Centre due to Accidental Injury or Sickness	Up to S\$100	Up to S\$200	Up to S\$300	Up to S\$100
Worldwide Terrorism Cover Excluding biological, chemical agents or nuclear devices	Covered			

Premium Table

Age Group (Age attained at last birthday)	Monthly Premium per Insured Person			
	Classic Plan	Silver Plan	Premier Plan	Per Dependent Child
Main Insured/Partner				
18 to 30 years old	S\$20.27	S\$32.49	S\$47.77	Not Applicable
31 to 40 years old	S\$25.06	S\$37.29	S\$54.81	Not Applicable
41 to 50 years old	S\$32.49	S\$46.76	S\$68.15	Not Applicable
51 to 60 years old	S\$48.69	S\$67.54	S\$94.23	Not Applicable
61 to 65 years old	S\$56.33	S\$88.73	S\$118.68	Not Applicable
66 to 70 years old (renewal only)	S\$66.41	S\$100.85	S\$140.88	Not Applicable
Per Dependent Child				
1 month to 25 years old	Not Applicable	Not Applicable	Not Applicable	S\$17.11
Applicable Discount for Annual Premium or for a Family Plan				

A maximum discount of 10% will be applied for Annual Premium or to the total premium for a Family Plan enrolled in the same Policy. Family Plan refers to at least 2 adults, or 1 adult and 1 child.

Premiums stated above are on a monthly basis, in Singapore dollars and inclusive of 9% GST.

Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of thirty-one (31), forty-one (41), fifty-one (51), sixty-one (61) and sixty-six (66) years old.

Details of distribution costs, charges and expenses are available upon request.

Important Notes

¹ Other Medical Centre means any premises in which the Ministry of Health has authorised those who are suffering from COVID-19 to be Confined.

We will not pay for Confinement of any Sickness commencing within a Waiting Period of thirty (30) days from the Commencement Date, or for any subsequent Confinement of the same condition which first occurred during the Waiting Period of thirty (30) days. For the avoidance of doubt, the Waiting Period shall not be applicable if the Confinement or Day Surgery is as a result of Coronavirus Disease 2019 (COVID-19), or subsequent iterations thereof.

Case Study 1

Pam, aged 38, purchased a Hospital Recovery Cash Plus policy (Premier plan). 10 months after buying the policy, Pam was involved in a traffic accident which resulted in:

- 15 days of hospital confinement
- 21 days of medical leave (with Medical Certificate) issued by the Doctor to recuperate at home after being discharged from Hospital
- A broken leg and requires crutches which costs S\$89, as advised by her Doctor

Benefits Payable	
Daily Hospital Cash Benefit	S\$4,500 (S\$300 per day x 15 days of hospitalisation)
Get Well Cash Benefit[#]	S\$750 (S\$150 per day x 5 days of recuperation at home)
Mobility Aid Benefit	S\$89 (Reimbursement for the expenses of the crutches)
Total Benefits Payout	S\$5,339

[#] Get Well Cash Benefit is payable for up to a maximum of five (5) days, as certified by a Doctor.

Case Study 2

In the following year, Pam suffered from pneumonia which resulted in:

- 5 days of hospital confinement in the Hospital's Intensive Care Unit (ICU)
- Followed by another 20 days of confinement in the Hospital's normal ward for further observation
- 10 days of medical leave (with Medical Certificate) issued by the Doctor to recuperate at home after being discharged from Hospital

Benefits Payable	
ICU Daily Hospital Cash Benefit	S\$4,500 (S\$900 per day x 5 days of hospitalisation in ICU)
Daily Hospital Cash Benefit	S\$6,000 (S\$300 per day x 20 days of hospitalisation in normal ward)
Get Well Cash Benefit[#]	S\$750 (S\$150 per day x 5 days of recuperation at home)
Total Benefits Payout	S\$11,250

[#] Get Well Cash Benefit is payable for up to a maximum of five (5) days, as certified by a Doctor.

How to Apply

Contact our friendly telesales team at +65 6682 1616 (Mondays to Fridays, 9.00am - 6.00pm, excluding Public Holidays). They will assist in your queries and help you to purchase the policy over the phone.

Upon successful enrolment, your coverage will take effect immediately. You will receive your your policy documents by email or post, within 2 weeks of your purchase.

About the Insurer

Chubb Insurance Singapore Limited (Chubb) is the general insurance partner of DBS Bank Ltd.

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 offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Terms

This Policy is underwritten by Chubb and distributed by DBS Bank Ltd.

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 GIA (www.gia.org.sg) or SDIC (www.sdic.org.sg) websites.

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an Accident & Health (A&H) insurance intermediary before deciding to purchase the policy. Should You choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for You. It is not advisable to switch from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching.

Pre-existing medical conditions and other exclusions as found in Your Policy will not be covered. You are responsible for the accuracy and completeness of the information given to Us when applying for the Policy. Any mis-statement or non-disclosure of material facts may affect the validity of the Policy.

You have thirty (30) days after You receive Your Policy to decide whether the Policy meets Your needs. You may cancel Your Policy by giving Us notice within these thirty (30) days. We will cancel Your Policy from the Commencement Date and refund in full the premium You have paid to Us, provided that You have not made a

claim during the Free Look Period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within 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.

By signing up for the Policy, You give consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb, 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 of Singapore, for the purposes stated in Chubb's Purpose Statement including administering policies taken out with Chubb, handling claims and customer services. You confirm that in respect of any information submitted relating to other individuals, You have obtained their consent to Chubb's collection, use and disclosure of their personal information as described above. Copies of Chubb's Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and all are deemed to have read the same.

You may write to Chubb's 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 Chubb and Chubb reserves the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

This Policy is not a Medisave-approved policy and You may not use Medisave to pay premium for this Policy.

This is a short-term accident and health Policy and We are not required to renew this Policy. We may cancel Your Policy for Like Categories by giving You at least thirty (30) days' prior notice in writing. You may likewise cancel Your Policy by giving Us at least thirty (30) days' prior notice. In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by payment of the monthly/annual premium, one (1) month/year from the Commencement Date and subsequently, the same day of each successive month/year.

For further enquiries on the Policy or other matters, please contact Us at +65 6398 8797.

Submitting a Claim

All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.

You can submit your claim online via the Chubb Claims Centre at: www.chubbclaims-dbs.com.sg.

We will respond to all new claims within two weeks.

Get protected with Hospital Recovery Cash Plus for as little as S\$0.68[^] a day! No medical check-up is required.
Call our hotline at +65 6682 1616 (Mon - Fri, 9am - 6pm).

[^]Illustrated based on premium for Main Insured only under Classic Plan, age 18 to 30 years old.

Contact Us

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