

MultiGen Protect

Policy Wording

CHUBB®

MultiGen Protect

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 The Policy Wording and Policy Schedule describe the insurance contract between the Policyholder and Us.
- 1.1.2 In return for the Policyholder paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. The Policyholder is required to contact Us if there is a change in his/her contact details or account details.

1.4 Contacting Us

- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.
- 1.4.2 You may contact Our Customer Service Hotline: 6398 8797, Mondays to Fridays, 9am to 5pm, excluding Public Holidays.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions of Your Policy.

3 The Meaning Of Certain Words

The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.

3.1 Accidental Death means death occurring:

- (a) as a result of Accidental Injury; and
- (b) within one hundred and four (104) weeks of the accident causing the injury and includes Disappearance.

3.2 Accidental Injury means a bodily injury resulting from an accident and which is not a Sickness and which:

- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body;

- (b) occurs at an identifiable time and place during the Period of Insurance;
- (c) results within one hundred and four (104) weeks of the accident;
- (d) results solely from the accident and independently of any other cause; and
- (e) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.

3.3 Activities of Daily Living means:

- (a) **Dressing:** The ability to put on, or take off, secure and unfasten all garments and as appropriate, braces, artificial limbs or other surgical appliances;
- (b) **Feeding:** The ability to feed oneself once food has been prepared and made available;
- (c) **Mobility:** The ability to move indoors from room to room on level surfaces;
- (d) **Toileting/Continence:** The ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene;
- (e) **Transferring:** The ability to move from a bed to an upright chair or wheelchair or vice versa; or
- (f) **Washing and Bathing:** The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.

3.4 Alternative Medical Physician means a legally licensed traditional medical practitioner (including a chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. An Alternative Medical Physician cannot be You or Your relative.

3.5 Commencement Date means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.

3.6 Community Hospital means a community hospital approved by the Ministry of Health of Singapore to provide an intermediate level of care for individuals who are fit for discharge from acute Hospitals but require inpatient convalescent and rehabilitative care. Community Hospital does not mean hospice, convalescent centre, Hospital and homes.

3.7 Confined or Confinement means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital or Community Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor.

3.8 Covered Disease(s) means any one of the following diseases as diagnosed by a Doctor:

- (a) Chicken Pox;
- (b) Dengue Fever;
- (c) Dengue Haemorrhagic Fever;
- (d) Hand, Foot and Mouth Disease (HFMD);
- (e) Malaria;
- (f) Measles; or
- (g) Zika Fever.

3.9 Dependent Child(ren) means Your unmarried child(ren) or grandchild(ren) including step or legally adopted child(ren) who is:

- (a) between the age of one (1) month and seventeen (17) years of age (both ages inclusive) on the Commencement Date or up to and including twenty-three (23) years old for renewal, and
- (b) not employed (excluding Full-time National Service) and primarily dependent upon his/her parent(s) or grandparent(s) for maintenance and support.

- 3.10 Disappearance** means if Your body has not been found within twelve (12) months from the date of the disappearance due to sinking or wrecking of a conveyance in which You were travelling on that date, We will presume You have died as a result of Accidental Injury.
- 3.11 Dislocation** means an injury to a joint - a place where two or more bones come together - in which the ends of Your bones are forced from their normal positions. This injury temporarily deforms and immobilises Your joint.
- 3.12 Doctor** means a legally registered medical practitioner who is not You or Your relative.
- 3.13 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.14 Fracture** means a Simple Fracture or any Other Fracture, as the case may be.
- 3.15 Full-time National Service** means the mandatory conscription and duty that specified individuals must undertake as required by the Singapore government, and includes individuals who volunteer to be conscripted. This meaning shall always refer to the present-day definition as specified by the Singapore government under the Enlistment Act, Chapter 93.
- 3.16 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, care and medical 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;
 - (d) maintains organised facilities for medical diagnosis, treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts, Community Hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
 - (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a hospital; and
 - (g) is not a health hydro or nature cure clinic.
- 3.17 Immediate Family** means Your Partner, parent, parent-in-law, grandparent, grandparent-in-law or Dependent Child(ren).
- 3.18 Insured Person(s)** means the person(s) insured under the Policy as specified in the Policy Schedule.
- 3.19 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.20 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.21 Loss:**
- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
 - (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
 - (c) in connection with hearing, means entire and irrecoverable loss of hearing in both ears;
 - (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;
- and in each case is caused by Accidental Injury. The loss must occur within one hundred and four (104) weeks of the accident.
- 3.22 Medical Expenses** mean usual, reasonable and customary Doctors' (including Alternative Medical Physicians') fees, hospitalisation fees, medical supplies and medications, all of which must have been necessary and reasonably incurred in the medical or surgical treatment of the Accidental Injury. Such medical or surgical treatment must be administered by a Doctor or Alternative Medical Physician within one hundred and four (104) weeks from the date of accident, and the first expense must have been incurred within sixty (60) days from the date of the accident.

- 3.23 Nominated Account** means the credit card or debit card account to which premiums are to be charged.
- 3.24 Operationally Ready National Serviceman (NSman)** means the individual who has completed Full-time National Service and is now obligated to undergo regular training up to a statutory age as specified by the Singapore government. This meaning shall always refer to the present-day definition as specified by the Singapore government.
- 3.25 Other Fracture** means any fracture other than a Simple Fracture.
- 3.26 Partner** means Your spouse or life partner with whom You have been living permanently with for at least three (3) months or more at the time of occurrence of an Event leading to a claim.
- 3.27 Period of Insurance** means:
- (a) if the Policyholder is paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date, whichever is later; or
 - (b) if the Policyholder is paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date, whichever is later.
- 3.28 Permanent** means lasting twelve (12) consecutive months from the date of accident and at the expiry of that period, being irrecoverable.
- 3.29 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.30 Policyholder** means the named person listed as the policyholder in the Policy Schedule with whom We enter into the Policy.
- 3.31 Policy Schedule** means the schedule which We send to the Policyholder with the Policy Wording.
- 3.32 Policy Wording** means this document.
- 3.33 Pre-Existing Medical Condition** means:
- (a) any condition for which a Doctor or an Alternative Medical Physician was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
 - (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at or before the Commencement Date.
- 3.34 Renewal Date** means:
- (a) if the Policyholder is paying a monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month; or
 - (b) if the Policyholder is paying annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.
- 3.35 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and resulting, directly and independently of all other such causes.
- 3.36 Singapore Resident** means Singapore citizen, Singapore permanent resident, a holder of a valid work permit, employment pass, long-term visit pass, dependant's pass, S pass or student pass issued by the authorities in Singapore.
- 3.37 Simple Fracture** means a fracture in which there is a basic uncomplicated break of a bone and which in the opinion of a Doctor, requires minimal and uncomplicated medical treatment.
- 3.38 Temporary Disablement** means any disability caused by an Accidental Injury which directly disables and prevents You from taking part in the usual employment or occupation temporarily.
- 3.39 Total Disablement** means disablement occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within one hundred and four (104) weeks of the Accidental Injury and which will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.
- 3.40 Waiting Period** means a period of ninety (90) days from the date which the claim form is certified by an assessor appointed by Us. The compensation shall be payable after the Waiting Period.

3.41 We/Us/Our means Chubb Insurance Singapore Limited.

3.42 You/Your means the Policyholder and the Insured Person(s) named in the Policy Schedule.

4 Eligibility

To be eligible for cover under this Policy, You must be a Singapore Resident and a/an:

- (a) **Adult**
 - (i) between the age of eighteen (18) and fifty (50) years old (both ages inclusive) on the Commencement Date, and be either the Policyholder or part of the Immediate Family of the Policyholder.
 - (ii) Your Policy will be renewable up to the age of seventy (70) years old (age inclusive).
- (b) **Senior**
 - (i) between the age of fifty-one (51) and seventy (70) years old (both ages inclusive) on the Commencement Date, and be either the Policyholder or part of the Immediate Family of the Policyholder.
 - (ii) Your Policy will be renewable up to the age of eighty (80) years old (age inclusive).
- (c) **Child(ren)**
 - (i) the Insured Person(s) has to fulfil the criteria listed in the definition of Dependent Child(ren) and part of the Immediate Family of the Policyholder.

5 Benefits

5.1 Accidental Death Benefit

- (a) In the event of Your Accidental Death, We will pay Your estate the Accidental Death Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- (b) If the Accidental Death Benefit is payable because of a Disappearance, We will only pay if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.
- (c) If You have claimed successfully under the Accidental Permanent Disability Benefit, We will pay You the difference between the amount You have received under Accidental Permanent Disability Benefit and the amount of the Accidental Death Benefit specified in Your Policy Schedule.

5.2 Accidental Permanent Disability Benefit

- (a) If You suffer a Loss or Permanent Total Disablement and a Doctor certifies this, We will pay You the Accidental Permanent Disability Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- (b) We will pay You the Accidental Permanent Disability Benefit according to the percentage limit described in the Compensation Scale, provided that the maximum total amount We will pay over the lifetime of Your Policy under this benefit shall be capped at the benefit limit specified in Your Policy Schedule.
- (c) For Dependent Child(ren) who is on duty serving Full-time National Service, the maximum total amount We will pay under this benefit shall be capped at the benefit limit stated in the Policy Schedule.
- (d) We will not pay for any existing disability when assessing the amount of benefit payable.

Compensation Scale:

% of Sum Insured	
Permanent Total Disablement	100%
Total Loss of two or more Limbs	100%
Total Loss of one Limb	50%
Total Loss of sight in both eyes	100%
Total Loss of sight in one eye	50%
Total Loss of sight in one eye and one Limb	100%
Total Loss of speech	100%
Total Loss of hearing in both ears	100%
Total Loss of hearing in one ear	25%

5.3 Accidental Medical Expenses Reimbursement

- (a) If You incur Medical Expenses as a result of Accidental Injury, We will reimburse You, upon production of original invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- (b) If You have been treated by an Alternative Medical Physician as a result of Accidental Injury, Our liability in respect of Alternative Medical Physician expenses incurred shall be capped at the benefit limit stated in the Policy Schedule.
- (c) If the Medical Expenses are incurred as a result of the Dependent Child(ren)'s treatment for Covered Disease(s), We will reimburse the Policyholder, upon production of original invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule.
- (d) The maximum total amount We will pay under this benefit for treatment of a Covered Disease, or for treatment by an Alternative Medical Physician incurred for Dependent Child(ren) shall be capped at the benefit limit stated in the Policy Schedule.
- (e) In the event that You become entitled to a reimbursement or indemnity of all or part of such expenses from any other source(s), We will only pay the amount that is irrecoverable from such other source(s).

5.4 Daily Hospital Cash Benefit

- (a) If You have been Confined in a Hospital or Community Hospital as a result of an Accidental Injury, We will pay You the Daily Hospital Cash Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.
- (b) For Dependent Child(ren) who is on duty serving Full-time National Service, the maximum total amount We will pay under this benefit shall be capped at the benefit limit stated in the Policy Schedule.
- (c) The Daily Hospital Cash Benefit will only be payable for each (24-hour) day of Confinement, from the first day of Confinement and for a period not exceeding the duration specified in the Policy Schedule for all such Confinement due to Accidental Injury.
- (d) Any existing disability will be taken into account when assessing the amount of benefit payable.
- (e) Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

5.5 Special Daily Hospital Cash Benefit

- (a) If You have been Confined in a Hospital as a result of the following specified Sicknesses:
 - (i) Dengue Fever/Dengue Haemorrhagic Fever;
 - (ii) Food Poisoning; and/or
 - (iii) Hand, Foot and Mouth Disease (HFMD),

and a Doctor certifies this, We will pay You the Special Daily Hospital Cash Benefit specified in Your Policy Schedule, subject to the terms and conditions of this Policy.

- (b) The Special Daily Hospital Cash Benefit will only be payable for each (24-hour) day of Confinement, from the first day of Confinement, for a period not exceeding sixty (60) days from the occurrence of the first specified Sickness as listed in (a) above.

5.6 Long Term Care Benefit

- (a) If You have suffered an Accidental Injury which prevents You from performing at least three (3) of the Activities of Daily Living (ADL), even with the aid of special equipment, and always require the physical assistance of another person throughout the entire activity, We will pay You the Long Term Care Benefit specified in Your Policy Schedule, subject to the Waiting Period and terms and conditions of this Policy.
- (b) If You recover from an inability to perform any of the ADL but continue to be unable to perform at least three (3) of the ADL, the benefit will be paid to You, subject to the terms and conditions of this Policy.
- (c) Regardless of the number of times this Policy is renewed, this benefit will only be payable once. Upon payment of a claim, this benefit shall cease for You.

5.7 Fractures, Dislocations and Burns Benefit

- (a) If You Fracture a bone(s) or Dislocate a joint(s) listed on the scale below as a result of an Accidental Injury, or suffer Accidental Injury as a result of burns, and a Doctor certifies this, We will pay You the relevant Fractures, Dislocations and Burns Benefit according to the percentage limit described in the Scale of fractures, dislocations and burns, subject to the terms and conditions of this Policy.
- (b) The maximum total amount We will pay under Fractures, Dislocations and Burns Benefit is the sum specified on Your Policy Schedule.
- (c) Any existing Fractures, Dislocations, burns or disablement will be taken into account when assessing the amount of benefit payable.

Scale of fractures, dislocations and burns:

	Percentage payable:
1) Fracture(s) of:	
(a) One of both:	
- Hips	70%
- Thighs	50%
- Heels	50%
- Lower legs	35%
- Ankles	35%
- Elbows	35%
- Arms	35%
(b) Skull	35%
(c) Lower jaw	35%
(d) Upper jaw	30%
(e) One or both:	
- Shoulder blades	30%
- Kneecaps	30%
- Hands	30%
- Feet	30%
- Cheekbones	30%
(f) One or more:	
- Ribs	30%
- Toes	30%
- Fingers	30%

2) Dislocations requiring surgery under anaesthesia:	
(a) Spine (excluding slipped disc)	60%
(b) One or both:	
- Shoulders	60%
- Elbows	40%
- Wrists	40%
- Ankles	40%
- Jaws	40%
(c) One or more:	
- Fingers	20%
- Toes	20%
3) Burns (2nd degree or 3rd degree):	
(a) At least 30% of body surface area	100%
(b) At least 15% of body surface area	50%

5.8 Recovery Cash Benefit

- (a) If You have suffered a Temporary Disablement, and a Doctor certifies this, We will pay You the Recovery Cash Benefit as specified in Your Policy Schedule prevailing at the time of the accident causing Your Accidental Injury, and will continue to pay similar amounts for each complete week thereafter, subject to the terms and conditions of this Policy.
- (b) We will only pay for each complete week of the Recovery Cash Benefit specified in Your Policy Schedule, up to a maximum of fifty-two (52) weeks for any one (1) Accidental Injury from the commencement of the disablement.

5.9 Worldwide Terrorism Cover

- (a) Notwithstanding the General Exclusions in respect of acts of terrorism, this Policy covers losses which may be sustained through acts of terrorism, provided such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.
- (b) Where the Insured Person is insured under more than one policy with Us covering acts of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to only one policy (with the highest limit on acts of terrorism).

6 Benefit Limitations

(a) Adult

Once We have paid under clause 5.1 Accidental Death Benefit or one hundred (100) percent of benefit under clause 5.2 Accidental Permanent Disability Benefit, no further benefits shall be payable under Your Policy and Your cover will cease accordingly.

(b) Senior

- (i) Once We have paid under clause 5.2 Accidental Permanent Disability Benefit, no further benefits shall be payable under clause 5.4 Daily Hospital Cash Benefit and clause 5.7 Fractures, Dislocations and Burns Benefit.
- (ii) Once We have paid under clause 5.1 Accidental Death Benefit or one hundred (100) percent of benefit under clause 5.2 Accidental Permanent Disability Benefit, no further benefits shall be payable under Your Policy and Your cover will cease accordingly.

(c) Child

Once We have paid one hundred (100) percent of benefit under clause 5.2 Accidental Permanent Disability Benefit, no further benefits shall be payable under Your Policy and Your cover will cease accordingly.

If there are other Insured Person(s) who are covered under the Policy, their cover will continue for the remaining Period of Insurance.

7 Automatic Cessation of Cover

(a) **Adult**

Cover under the Adult section will cease automatically:

- (i) upon the date when the benefit under clause 5.1 Accidental Death Benefit has been paid by Us;
- (ii) upon the date one hundred (100) percent of the Benefit under clause 5.2 Accidental Permanent Disability Benefit has been paid by Us;
- (iii) if You cease to be a Singapore Resident;
- (iv) when You reach the age of seventy-one (71) years old;
- (v) upon Your death; or
- (vi) when You cease to be a part of the Immediate Family of the Policyholder.

(b) **Senior**

- (i) upon the date when the benefit under clause 5.1 Accidental Death Benefit has been paid by Us;
- (ii) upon the date one hundred (100) percent of the Benefit under clause 5.2 Accidental Permanent Disability Benefit has been paid by Us;
- (iii) if You cease to be a Singapore Resident;
- (iv) when You reach the age of eighty-one (81) years old;
- (v) upon Your death; or
- (vi) when You cease to be a part of the Immediate Family of the Policyholder.

(c) **Child**

- (i) upon the date one hundred (100) percent of the Benefit under clause 5.2 Accidental Permanent Disability Benefit has been paid by Us;
- (ii) if the Policyholder or the Dependent Child(ren) cease to be a Singapore Resident;
- (iii) when the child(ren) covered under this Policy no longer fulfils the criteria of Dependent Child(ren) as defined;
- (iv) when the Dependent Child(ren) reaches the age of twenty-four (24) years old;
- (v) upon the death of the Dependent Child(ren); or
- (vi) when You cease to be a part of the Immediate Family of the Policyholder.

If there are other Insured Person(s) who are covered under the Policy, their cover will continue for the remaining Period of Insurance.

8 General Exclusions

8.1 Your Policy will not apply to any Event(s) arising directly or indirectly out of:

- (a) deliberately self-inflicted injury, suicide or, criminal or illegal act;
- (b) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;
- (c) You engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country except while You are:
 - (i) undergoing Full-time National Service and provided that You are not engaging in actual warfare or war-like operations. This exception is applicable to the Dependent Child(ren) only;

- (ii) undergoing peace time training as an Operationally Ready National Serviceman (NSman) and provided that You are not engaging in actual warfare or war-like operations; or
- (iii) solely engaging in sedentary desk-bound duties, that is, strictly clerical or administrative work.

For the avoidance of doubt, armed forces include the military, navy and airforce, and disciplined forces shall include but not be limited to policemen, auxiliary police officers, customs officers, firemen, immigration officers or inspectors, and correctional service officers or inspectors;

- (d) You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of You playing sports;
- (e) You engaging in any motor sports as a rider, driver and/ or a passenger;
- (f) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft;
- (g) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas;
- (h) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life;
- (i) Pre-Existing Medical Conditions;
- (j) 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, with the exception of:
 - (i) Clause 5.3 Accidental Medical Expenses Reimbursement where this exception is applicable to the Dependent Child(ren) only; or
 - (ii) Clause 5.5 Special Daily Hospital Cash Benefit, where this exception is applicable to Adult Insured Persons only;
- (k) any condition which is, or results from, a complication of infection with a venereal disease;
- (l) any condition which is, results from or is a complication of congenital conditions or deformities;
- (m) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion;
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetic or plastic surgery;
- (p) any treatment for obesity, weight reduction or weight improvement;
- (q) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special nursing care;
- (r) Human Immunodeficiency Virus (HIV), HIV related sickness, or any other diseases or sickness related to sexually transmitted disease;
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to by, or arising from:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive

matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or

- (v) any chemical, biological, bio-chemical or electromagnetic weapon;
- (t) death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (ii) any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.

8.2 Sanctions Exclusions Applicable To This Policy

- (a) 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.
- (b) 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.

9 General Conditions

9.1 Where does Your Policy apply?

Your Policy insures You twenty-four (24) hours a day anywhere in the world, subject to clause 8.2.

9.2 Arbitration

If any dispute or disagreement arises regarding any matter pertaining to or concerning Your Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under Your Policy. 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.

9.3 Laws of Singapore

Your Policy is governed by the laws of Singapore.

9.4 Singapore Currency

All payments by the Policyholder to Us and by Us to the Policyholder or any other Insured Person or the Insured Person's estate under the Policy must be in Singapore currency.

9.5 Premium

Premiums payable on the Policy are not guaranteed and We reserve the right to amend the premium by giving the Policyholder thirty (30) days' written notice of any change to his/her address or email address on file.

9.6 Modification

- (a) We reserve the right to modify the terms and conditions of Your Policy, for Like Categories of Insured Person(s), within the Period of Insurance by giving the Policyholder 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 the his/her address or email address on file.
- (b) 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.

9.7 Free Look Period

- (a) The Policyholder has thirty (30) days after he/she receives the Policy Wording and Policy Schedule to decide whether the Policy meets his/her needs. The Policyholder can cancel the Policy by notifying Us in writing within the said thirty (30) days and We will refund the premium paid unless You have made a claim under the Policy. Even after this Free Look Period ends, the Policyholder still has cancellation rights (see clause 10.1).
- (b) The Policy is considered delivered and received by the Policyholder within three (3) business days from the date of delivery/posting.

9.8 Benefit Limits

The maximum total amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.

9.9 Commencement and Period of Your Policy

Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

9.10 Reinstatement of Your Policy

- (a) If the Policy is cancelled for any reason other than clause 7, the Policyholder may apply for reinstatement within ninety (90) days from date of cancellation.
- (b) If We approve and accept the Policyholder's application for reinstatement, the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.
- (c) An application for reinstatement of the Policy will not be accepted after ninety (90) days from the date of cancellation.

9.11 Policy Owners' Protection Scheme

Your 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/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

9.12 Personal Data Protection Consent

- (a) 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 administering policies taken out with Us, handling claims and customer services. A copy of Our Personal Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.
- (b) 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.

- (c) 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.

9.13 Fraudulent Claims

If any claim under Your Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification or submission date.

9.14 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.

10 Cancelling Your Policy

10.1 When You can cancel

- (a) If the Policy is an annual Policy, the Policyholder may cancel this Policy during any Period of Insurance by giving Us at least thirty (30) days' prior notice to Our email address: dbscs.sg@chubb.com or by calling Us on +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm; excluding Public Holidays). We will give the Policyholder a pro-rata refund of the premium for the remaining portion of any period for which he/she has already paid. However, We will not refund any premium if a claim has been made under the Policy.
- (b) If the Policy is a monthly Policy, the Policyholder may cancel this Policy at any time during the Period of Insurance by giving notice to Our email address: dbscs.sg@chubb.com or by calling Us on +65 6398 8797 (Mondays to Fridays, 9.00am to 5.00pm; excluding Public Holidays). No refund of any premium will be given.

10.2 When We can cancel

We may cancel the Policy for Like Categories of Insured Person(s) by giving the Policyholder at least thirty (30) days' prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under this Policy.

11 Claims

11.1 Procedure for making a claim

Written notice shall be given to Our Claims Department at www.chubbclaims-dbs.com.sg or 138 Market Street, #11-01, CapitaGreen, Singapore 048946.

If You or Your legal representative wishes 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 that are being claimed;
 - ii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 - iii) any other documentary evidence required by Us under Your Policy;
 - iv) police investigation outcome in the event of a road traffic accident.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and

- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy where required.

11.2 Processing and payment of claims

- (a) We will take all reasonable steps to pay a valid claim promptly.
- (b) We will pay all benefit amounts under the Policy to the Insured Person that has suffered the loss(es) except where the Insured Person is a Dependent Child(ren) in which case, We will pay the amount to his/her parent or legal guardian. In the event of Your death, We will pay the amount to Your estate.

11.3 Making claims after Your Policy is cancelled

If Your Policy is cancelled, this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

12 Your Duties To Us

12.1 Duty of Disclosure

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

12.2 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; 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.

13 Third Parties

A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

14 Payment Before Cover Warranty

- (a) Notwithstanding anything therein contained but subject to clause 14 (c), it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.
- (b) In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.
- (c) In respect of insurance coverage subject to clause 9.7, the Policyholder may return the original Policy document to Us within the Free Look Period if he/she decides to cancel the cover during the Free Look Period. In such an event, the Policyholder will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.
- (d) For any policy where We agree that payment of the premium is to be made by credit card/debit card or bank GIRO deduction, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 14 (e).
- (e) In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 14 (d) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction

due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits shall be payable by Us. We will inform the Policyholder of the cancellation by sending a notice in writing to his/her address or email address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

15 Special Conditions

15.1 Payment of Benefits

- (a) You cannot be covered under more than one (1) MultiGen Protect Policy. If You are covered under more than one (1) such policy, We will consider You to be covered under the policy which provides the highest benefits. Where the benefits under any additional policy are identical, We will consider You to be insured under the policy first issued. All policies not recognised by Us shall be cancelled.
- (b) Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

16 Special Conditions Applicable If Premiums Are Paid On A Monthly Basis (If this clause applies, clause 17 does not apply)

16.1 Renewal of Your Policy

If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with clause 10. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon the Policyholder's payment of the premium due on each Renewal Date. Unless and until the Policyholder tell Us otherwise, We will automatically deduct the premium from his/her Nominated Account.

17 Special Conditions Applicable If Premiums Are Paid On An Annual Basis (If this clause applies, clause 16 does not apply)

17.1 Renewal of Your Policy

If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with clause 10. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon the Policyholder's payment of the premium due on each Renewal Date.

Unless and until the Policyholder tell us otherwise, We will automatically deduct the premium from his/her Nominated Account. We will give the Policyholder notice of his/her upcoming renewal, and the deduction of premium from his/her Nominated Account, at least forty-five (45) days prior to the Renewal Date.

17.2 Refund of Premiums

Upon cancellation of the Policy in accordance with Clause 10, We will refund to the Nominated Account any unused premium paid.

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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.

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