

Complimentary Travel Insurance for DBS Travel & Leisure Marketplace Customers

Product Summary

CHUBB®

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PRODUCT SUMMARY

When the Insured Person's travel fares/Overseas accommodation are purchased through the DBS Travel Marketplace website, he/she will automatically enjoy complimentary cover under the Travel Insurance Programme arranged by DBS Bank Ltd.

This insurance provided is subject to the terms, conditions and exclusions of the Master Policy No. 5DBDSAO01D ("Policy") underwritten by Chubb Insurance Singapore Limited, located at 138 Market Street #11-01 CapitaGreen Singapore 048946 ("the Company") to DBS Bank Ltd located at 12 Marina Boulevard, Marina Bay Financial Centre Tower 3, Singapore 018982 ("the Policyholder"). All endorsements, changes and amendments to the Policy as agreed between Us and the Policyholder shall be binding without prior notice to the Insured Person.

The Benefits

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

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

Section 1.1 Accidental Death

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains Accidental Injury which results in his/her Accidental Death within three hundred and sixty-five (365) consecutive days from the date of the Accident, We will pay to his/her estate the Accidental Death Benefit as shown in the table below subject to the terms and conditions of this Policy.

Section 1.2 Permanent Disablement

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person, his/her Partner or Child(ren) (if accompanying the Insured Person) sustains Accidental Injury which results in Permanent Disablement of the nature mentioned in the Table of Compensation, We will pay to the Insured Person the relevant sum insured specified in the table below read with the Table of Compensation subject to the terms and conditions of this Policy.

| In respect of | Sum Insured (SGD) |
|--|-------------------|
| Per Adult Insured Person up to 70 years old at the commencement of the Journey | Up to S\$200,000 |
| Per Adult Insured Person above 70 years old at the commencement of the Journey | Up to S\$100,000 |
| Per Child | Up to S\$100,000 |
| Limit per Main Insured Person's policy | Up to S\$200,000 |

Aggregate Limit of Liability - Provision to The Benefits

Our total liability for all claims arising under the Policy on any one (1) occurrence shall not exceed the Aggregate Limit of Liability of ten million Singapore dollars (S\$10,000,000) as shown in the Policy Schedule.

In the event that claims are made under the Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Insured Person in such manner as We may determine. Any determination as to the amount payable in these circumstances shall be made at Our entire discretion and shall not be the subject of any challenge of any kind.

Table of Compensation

| Events | % of Sum Insured |
|---|------------------|
| 1. Accidental Death | 100% |
| 2. Permanent Total Disablement | 100% |
| 3. Total paralysis or being Permanently bedridden | 100% |
| 4. Loss of or the Permanent total Loss of use of a. one or two Limbs b. one or both Hands c. arm above the elbow d. arm at or below the elbow e. leg above the knee f. leg at or below the knee | 100% |
| 5. Loss of or the Permanent total Loss of sight of one or both eyes | 100% |

| Events | | % of Sum Insured |
|---|--|------------------|
| 6. | Loss of or the Permanent total Loss of use of | |
| | a. hearing in both ears | 75% |
| | b. hearing in one ear | 15% |
| | c. speech | 50% |
| 7. | Loss of or the Permanent total Loss of use of | |
| | a. sight in one eye except perception of light | 50% |
| | b. lens of one eye | 50% |
| 8. | Loss of or the Permanent total Loss of use Of | |
| | a. four Fingers and Thumb of one Hand | 50% |
| | b. four Fingers of one Hand | 40% |
| | c. Thumb | |
| | - both phalanges | 25% |
| | - one phalanx | 10% |
| | d. index Fingers | |
| | - three phalanges | 15% |
| | - two phalanges | 8% |
| | - one phalanx | 4% |
| | e. middle Finger | |
| | - three phalanges | 10% |
| | - two phalanges | 4% |
| | - one phalanx | 2% |
| | f. ring Finger | |
| | - three phalanges | 8% |
| | - two phalanges | 4% |
| - one phalanx | 2% | |
| g. little Finger | | |
| - three phalanges | 7% | |
| - two phalanges | 3% | |
| - one phalanx | 2% | |
| h. metacarpals | | |
| - first or second | 3% | |
| - third, fourth or fifth | 2% | |
| i. Toes | | |
| - all of one Foot | 17% | |
| - great, both phalanges | 5% | |
| - great, one phalanx | 2% | |
| - other than great, if more than one Toe lost, each | 3% | |

Compensation

- (a) The total compensation payable in respect of any disabilities due to the same injury is derived by adding together the various percentages but shall not exceed a hundred percent (100%) of the principal sum insured and there shall be no further liability under the Policy in respect of the same Insured Person for injury sustained thereafter;
- (b) We shall in Our absolute discretion determine the percentage payable for any Permanent Disablement not otherwise provided for under Events 2 to 8.

Section 2 - Travel Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the Public Conveyance in which the Insured Person had arranged to travel is delayed for at least six (6) consecutive hours at any single location Overseas due to:

- (a) Riot, Strike or other industrial action;
- (b) Civil Commotion not assuming proportions of or amounting to an uprising, military or usurped power;
- (c) Natural Disasters or adverse weather conditions;
- (d) grounding of the Public Conveyance as a result of mechanical or structural defect; or
- (e) any event leading to airspace restriction or airport closure,

We will pay the Insured Person up to the maximum sum insured as specified in the table below for every full six (6) consecutive hours of delay (the delay being calculated from actual departure time of the Public Conveyance and the scheduled departure time specified in the travel itinerary), subject to the terms and conditions of this Policy.

In the event after the Insured Person has checked-in in Singapore, the delay is in Singapore for the same reasons listed above, and where the Main Insured Person purchased his/her air ticket/ Overseas accommodation through the DBS Travel & Leisure Marketplace website before he/she became aware of any circumstance which could lead to disruption of his/her Journey, We will pay the Insured Person the relevant Benefit after six (6) consecutive hours of delay up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

| | Sum Insured (SGD) |
|---|-----------------------------------|
| In respect of | |
| Per Insured Person | S\$50 per 6 hours Up to S\$150 |
| Limit per Main Insured Person's policy | Up to S\$300 |
| Maximum limit for Travel Delay in Singapore | S\$50 (minimum 6 hours of delay) |

Additional Conditions:

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

- (a) The Insured Person's failure to check-in according to the itinerary supplied to him/her;
- (b) Strike or industrial action existing on the date the Insured Person applied for cover under this Policy; or
- (c) The Insured Person late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to Strike or industrial action).

Section 3 - Baggage Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, all his/her checked-in baggage is delayed by a Public Conveyance operator and is not delivered to him/her for at least six (6) hours of his/her arrival at the scheduled destination Overseas, We will pay the Insured Person the relevant Benefit for every full six (6) consecutive hours of delay up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

In the event the checked-in baggage is delayed after six (6) consecutive hours upon returning to Singapore, We will pay the Insured Person up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of the Public Conveyance or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Sum Insured (SGD)

| In respect of | |
|--|----------------------------------|
| Per Insured Person | S\$50 per 6 hours, Up to S\$150 |
| Limit per Main Insured Person's policy | Up to S\$300 |
| Maximum limit for Baggage Delay in Singapore | S\$50 (minimum 6 hours of delay) |

Section 4 - Journey Cancellation

If the Insured Person is forced to cancel any part of his/her Journey as the direct and necessary result of any Specified Cause occurring within twenty-one (21) days prior to the Scheduled Departure Date and/or check in date for Overseas accommodation, We will pay him/her in respect of the Cancellation Expenses up to the maximum sum insured as specified in the table below, subject to the terms and conditions of this Policy, provided that such expenses are not recoverable from any other source. This coverage is effective only if the Main Insured Person purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website before he/she became aware of any circumstances which could lead to the disruption of his/her Journey.

Additional Definitions:

Specified Cause means:

- (a) death of the Insured Person or his/her Family Member or Travel Companion with the exception of death due to COVID-19;
- (b) Accidental Injury or Serious Illness of the Insured Person which the Doctor certified as being life-threatening rendering him/her unfit for travel;
- (c) Accidental Injury or Serious Illness of the Insured Person's Family Member or Travel Companion which the Doctor certified as being life-threatening and which resulted in the Insured Person cancelling his/her Journey;
- (d) Compulsory Quarantine of the Insured Person or his/her Travel Companion ordered by a government or local authority, which is not linked to any Communicable Disease Outbreak;
- (e) the Insured Person's home being seriously damaged and become uninhabitable following burglary, fire, flood, typhoon, earthquake or landslide, which requires the Insured Person's continued presence;
- (r) the Insured Person or his/her 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 at the planned Overseas destination which prevent the Insured Person from commencing with the scheduled Journey;
- (h) Natural Disasters which prevent the Insured Person from commencing the scheduled Journey; or
- (i) closure of airport or airspace which prevents the Insured Person from commencing with the scheduled Journey.

For causes (g) to (i), the events mentioned must be accompanied by travel advice from the relevant authority.

Once the Insured Person cancels the trip and a claim is made for travel cancellation under Section 4 - Journey Cancellation, his/her coverage will be terminated immediately.

Sum Insured (SGD)

| In respect of | |
|--|----------------|
| Per Insured Person | Up to S\$500 |
| Limit per Main Insured Person's policy | Up to S\$1,000 |

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

- (a) any change of plans on the Insured Person's part or that of any other person to travel;
- (b) the Insured Person, his/her Family Member or Travel Companion's financial circumstances or any contractual or business obligation;

- (c) Financial Default or failure to provide promised services by the person, agency, tour operator or organisation with whom the Insured Person made his/her travel arrangements;
- (d) any loss that is covered by any other existing insurance scheme, government programme or which will be paid, refunded or credited by voucher(s) or credit(s), by a hotel, carrier, or travel agency or any other provider of travel and/or accommodation;
- (e) any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points); or
- (f) compensation for any air miles or holiday points that the Insured Person had used to pay for the Overseas Journey in part or in full.

Section 5 – COVID-19 Cover

Round trip Journey covered under Section 5 COVID-19 Cover shall be up to a maximum of thirty (30) consecutive days after the Scheduled Departure Date and/or check in date for Overseas accommodation.

Section 5A – Overseas Medical Expenses due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, he/she is necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a direct result of COVID-19 as diagnosed by a Doctor who is directly treating, testing or, attending to his/her medical circumstances, We will pay the Insured Person in respect of such Medical Expenses upon notification to Chubb Assistance for hospitalisation and medical arrangement up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

Additional Definitions:

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practising within the scope of his license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include the Insured Person or any of his/her relatives unless otherwise approved by the Company.

| In respect of | Sum Insured (SGD) |
|--|-------------------|
| Per Insured Person | Up to S\$500 |
| Limit per Main Insured Person's policy | Up to S\$500 |

Additional Conditions:

If due to reasons beyond the Insured Person's control, he/she is unable to notify Chubb Assistance to make the necessary arrangements, We shall reimburse the Insured Person up to the amount which Chubb Assistance would have incurred for the services provided under the same circumstances, subject to the terms and conditions of this Policy.

In addition to General Exclusions, We will not pay under Section 5A – Overseas Medical Expenses due to COVID-19 for any of the following:

- (a) any further expenses incurred by the Insured Person if We wish to return him/her back to Singapore, but he/she refuses (where in the opinion of the treating Doctor and Chubb Assistance, he/she is fit to travel);
- (b) any expenses incurred in relation to treatment by an Alternative Medical Physician;
- (c) any expenses relating to specialist treatment not prescribed or referred by a Doctor in general practice; or
- (d) expenses incurred for mandatory diagnostic tests that the Insured Person is required to take for the trip, such as pre-departure tests and post-arrival tests.

Section 5B - Overseas Hospital Confinement Benefit due to COVID-19

If, during the Period of Insurance the Insured Person is necessarily and reasonably Confined in a Hospital or other Temporary Medical & Quarantine Facility as a result of COVID-19, and as diagnosed by a Doctor who is directly treating, testing, or attending to his/her medical circumstances, We will pay the Insured Person the relevant Benefit up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

The daily sum insured shall be paid for each twenty-four (24) consecutive hour period of Confinement from the third (3rd) day of Confinement and up to the maximum sum insured specified in the table below.

For this purpose, each day of Confinement shall be counted towards the total number of days of Confinement, notwithstanding that such days do not run consecutively.

| | Sum Insured (SGD) |
|--|---|
| In respect of | |
| Per Insured Person | S\$100/day Up to 5 days with 2 days excess |
| Limit per Main Insured Person's policy | Up to S\$500 |

Additional Conditions:

Overseas Hospital Confinement Benefit due to COVID-19 shall be payable only if the following conditions are met:

- after a minimum Confinement period of forty-eight (48) hours; and
- Confinement must be considered medically necessary by a Doctor in his professional capacity.

In addition to Part 2 - General Exclusions, We will not pay under Section 5B - Overseas Hospital Confinement Benefit due to COVID-19 for any of the following:

- any Confinement in Singapore; or
- first forty-eight (48) hours of the Confinement.

Section 5C - Overseas Quarantine Benefit due to COVID-19

If, during the Period of insurance, the Insured Person is necessarily placed under Compulsory Quarantine at a Temporary Medical & Quarantine Facility or in a facility approved by the government authorities as a result of being diagnosed with COVID-19 and confirmed by a Doctor, We will pay the Insured Person the relevant Benefit up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

The Overseas Quarantine Benefit due to COVID-19 will only be paid for each twenty-four (24) consecutive hour period of Compulsory Quarantine and up to the maximum sum insured specified in the table below. For this purpose, each day of quarantine shall be counted towards the total number of days of quarantine, notwithstanding that such days do not run consecutively.

In addition to Part 2 - General Exclusions, We will not pay under Section 5C - Overseas Quarantine Benefit due to COVID-19 for any of the following:

We will not pay under Overseas Quarantine Benefit due to COVID-19 for any Compulsory Quarantine in Singapore.

| | Sum Insured (SGD) |
|--|----------------------------|
| In respect of | |
| Per Insured Person | S\$100/day Up to 5 days |
| Limit per Main Insured Person's policy | Up to S\$500 |

Section 5D - Emergency Medical Evacuation & Repatriation due to COVID-19

If, during the Period of Insurance, while on a Journey, the Insured Person:

- (a) is diagnosed with COVID-19 by a Doctor who is directly treating, testing, or attending to his/her medical circumstances, and this is further validated by a Doctor designated by Chubb Assistance; and
- (b) the necessary medical treatment is not available, either at the nearest Hospital or other Temporary Medical & Quarantine Facility where he/she was transported to or in the immediate vicinity thereof, after being diagnosed with COVID-19,

We may, based on the advice of a Doctor designated by Chubb Assistance that he/she is medically fit to be evacuated, determine in our sole discretion, that he/she should be evacuated to another location for the necessary medical treatment.

Chubb Assistance or its authorised representative, shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of his/her condition, including but not limited to, air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means.

All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. The Insured Person may in appropriate circumstances be repatriated to Singapore by scheduled commercial flight (on economy air travel) or any other appropriate means of transportation.

We shall pay directly to Chubb Assistance the Covered Expenses, up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy.

If due to reasons beyond the Insured Person's control, he/she is unable to notify Chubb Assistance to make the necessary evacuation arrangements, We shall, if satisfied that the evacuation was due to the necessary medical treatment not being available, either at the nearest Hospital or other Temporary Medical & Quarantine Facility where the Insured Person was transported to or in the immediate vicinity thereof, reimburse him/her for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance would have incurred for services provided under the same circumstances, subject to the terms and conditions of this Policy.

| | Sum Insured (SGD) |
|--|-------------------|
| In respect of | |
| Per Insured Person | Up to S\$1,000 |
| Limit per Main Insured Person's policy | Up to S\$1,000 |

Section 5E - Repatriation of Mortal Remains due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, he/she suffers death as a direct result of COVID-19, Chubb Assistance or its authorised representative shall make the necessary arrangements for the return of his/her mortal remains to Singapore or his/her Home Country. We shall pay directly to Chubb Assistance the Covered Expenses for such repatriation and We shall reimburse to the Insured Person's estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including the cost of embalming and cremation if so elected, subject to the terms and conditions of this Policy. All payments made by Us shall not exceed the maximum sum insured specified in the table below:

| | Sum Insured (SGD) |
|--|-------------------|
| In respect of | |
| Per Insured Person | Up to S\$1,000 |
| Limit per Main Insured Person's policy | Up to S\$1,000 |

In addition to Part 2 - General Exclusions, We will not pay under Section 5D- Emergency Medical Evacuation & Repatriation due to COVID-19 and Section 5E - Repatriation of Mortal Remains due to COVID-19 for any of the following:

- (a) any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the Journey;

- (b) any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as otherwise mentioned in this Section;
- (c) any treatment performed or ordered by a person who is not a Doctor; or
- (d) any expenses incurred in relation to treatment that can be reasonably delayed until the Insured Person is returned to Singapore.

Section 5F - Journey Cancellation due to COVID-19

If, the Insured Person is forced to cancel any part of his/her Journey as the direct and necessary result of any COVID-19 Specified Cause occurring within fifteen (15) days prior to the Scheduled Departure Date and/or check in date for Overseas accommodation, We will reimburse the Insured Person in respect of Cancellation Expenses up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy. This coverage is effective only if the if the Main Insured Person has purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website before he/she became aware of any circumstances which could lead to the disruption of a planned Journey.

Additional Definitions:

COVID-19 Specified Cause means

- (a) the Insured Person or his/her Travel Companion being diagnosed with COVID-19 and confirmed by a Doctor;
- (b) the death of the Insured Person or his/her Family Member or Travel Companion due to COVID-19 which resulted in the Insured Person cancelling the Journey; or
- (c) the Insured Person or his/her Travel Companion serving a Compulsory Quarantine or stay home notice order or receiving a Health Risk Warning (HRW) from the government due to close contact with a positive COVID-19 carrier, and as a result, missing the Scheduled Departure Date.

Once the Insured Person cancels the trip and a claim is made for travel cancellation under section 5F - Journey Cancellation due to COVID-19, his/her coverage will immediately be terminated.

| In respect of | Sum Insured (SGD) |
|--|-------------------|
| Per Insured Person | Up to S\$500 |
| Limit per Main Insured Person's policy | Up to S\$1,000 |

Section 5G - Journey Curtailment due to COVID-19

If, during the Period of Insurance, while the Insured Person is on a Journey, he/she is forced to curtail or alter the itinerary of any part of a planned Journey during the course of that Journey, as the direct and necessary result of any COVID-19 Specified Cause (as defined in Section 5F) which takes place during the Journey, We will reimburse him/her in respect of Curtailment Expenses incurred up to the maximum sum insured specified in the table below, subject to the terms and conditions of this Policy. This coverage is effective only if the Main Insured Person has purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website before he/she became aware of any circumstances which could lead to the disruption of a planned Journey.

Additional Definitions:

Curtailment Expenses means

- (a) loss of deposits, advance payments for travel or accommodation or other charges, which have not been and will not be used but will be forfeited or payable under contract;
- (b) any additional administrative expenses incurred where it is possible to amend the original travel ticket; and/or
- (c) additional travel expenses (limited to economy return air travel) if it is not possible to amend the original travel ticket as confirmed by the carrier/travel operator and reasonable accommodation expenses resulting from a COVID-19 Specified Cause (as defined in Section 5F).

| In respect of | Sum Insured (SGD) |
|--|-------------------|
| Per Insured Person | Up to S\$200 |
| Limit per Main Insured Person's policy | Up to S\$200 |

In addition to Part 2 - General Exclusions, We will not pay under Section 5F - Journey Cancellation due to COVID-19 and Section 5G - Journey Curtailment due to COVID-19 for any of the following:

- (a) any change of plans on the Insured Person's part or that of any other person to travel (except as a result of the COVID-19 Specified Cause);
- (b) the Insured Person, his/her Family Member or Travel Companion's financial circumstances or any contractual or business obligation;
- (c) Financial Default or failure to provide promised services by a person, agency, tour operator or organisation with whom the Insured Person made his/her travel arrangements;
- (d) any loss that is covered by any other existing insurance scheme, government programme or which will be paid, refunded or credited by voucher(s) or credit(s) by a hotel, carrier, or travel agency or any other provider of travel and/or accommodation;
- (e) any claim due to any regulations or orders given by the government or relevant authority of any country or group of countries on border closures of a country (whether land, sea, airspace or designated border control points); or
- (f) compensation for any air miles or holiday points that the Insured Person had used to pay for the Overseas Journey in part or in full.

Overall Compensation Limit

The maximum liability of the Company in respect of all Insured Persons travelling in one (1) aircraft or surface transport vehicle or vessel shall not exceed the conveyance limit of ten million Singapore dollars (\$10,000,000) 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 travelling in one (1) conveyance exceeds the conveyance limit, the Company's liability in respect of each of such Insured Persons will be a proportional rate of the Benefits due in respect of that Insured Person.

General Extensions

Subject to the terms, conditions, and General Exclusions, this Policy is automatically extended to provide cover for the following events:

1. Terrorism Extension

This Policy is extended to cover the Insured Person if, during the Period of Insurance, he/she suffers Accidental Death or Accidental Injury as a result of any Act of Terrorism up to the maximum sum insured specified in the Policy Schedule, provided that such event did not arise as a result of or in connection with the Insured Person's collaboration or provocation and the Accidental Death or Accidental Injury could not reasonably have been avoided by the Insured Person.

Additional Conditions:

- (a) Our maximum liability in respect of all Insured Persons shall not exceed five million Singapore dollars (\$5,000,000) per event involving Act of Terrorism regardless of any mode of conveyance, subject to the limit of Benefit(s) payable in respect of each Insured Person, whichever is lower.
- (b) Where the Insured Person is insured under more than one (1) policy with Us covering Act of Terrorism, Our maximum liability for any and all claims arising directly or indirectly from any Act of Terrorism will be limited to one (1) policy only (with the highest limit on Act of Terrorism where applicable). All other terms, conditions and exclusions of this Policy continue to apply.

2. Disappearance

If, during the Period of Insurance, the Insured Person disappears as a result of an Accident and the Insured Person's body has not been found within twelve (12) months after the date of that disappearance, the Insured Person will be deemed to have suffered an Accidental Death at the time of their disappearance.

Where the Accidental Death Benefit in the Table of Compensation is payable because of a disappearance, We will only pay that Benefit after the legal representatives of the Insured Person's estate have given Us a signed undertaking that this Benefit will be repaid to Us if, after Our payment, it is found that the Insured Person did not die as a result of an Accidental Injury.

General Exclusions

We will not (under any sections) pay for claims arising directly or indirectly from:

1. declared or undeclared War or any act of War, invasion, foreign enemy hostilities, Civil War, rebellion, revolution, insurrection, military or usurped power;
2. any nuclear reaction or contamination, ionising rays or radioactivity;
3. any Nuclear, Chemical or Biological Terrorism;
4. any mental and/or nervous or sleep disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault;
5. any wilful or intentional acts by the Insured Person whether sane or insane;
6. the Insured Person 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);
7. the Insured Person participating in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) any professional competitions or sports in which he/she receives remunerations, sponsorships or any forms of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons and triathlons;
 - (d) off-piste skiing;
 - (e) white water rafting grade 4 and above;
 - (f) Mountaineering;
 - (g) trekking (including mountain trekking) above three thousand (3,000) metres; or
 - (h) scuba diving unless the Insured Person holds 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 his/her PADI certification (or similar recognised qualification) but no deeper than thirty (30) metres and he/she must not be diving alone;
8. 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;
9. any condition that results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury);
10. intoxication by alcohol or drugs not prescribed by a Doctor;
11. any illegal acts (or omissions) of the Insured Person or his/her 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;
12. air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers;
13. travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention;
14. any Pre-Existing Medical Condition;
15. any government prohibition, regulation or intervention;
16. the Insured Person not taking all reasonable efforts or his/her carelessness, negligence or recklessness in safeguarding his/her property or avoiding any injury or minimising any claim under the Policy;
17. any loss or expenses with respect to Cuba;
18. the Insured Person 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;
19. any condition which results from or is a complication of venereal disease;
20. any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy;

21. COVID-19 related coverage for Travel Companion(s) while they are not traveling with the Main Insured Person throughout the Journey;
22. any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disasters that were publicised or reported by the media or through travel advice issued by a national or international body or agency before the Main Insured Person purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website; or
23. Sanctions Exclusions Applicable under this Policy:
 - (a) this Policy 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.

Definitions

For the purposes of this Policy the following definitions apply:

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

Accidental Death means death occurring as a result of an Accidental 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 the Insured Person 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 Journey.

Aggregate Limit of Liability means Our total liability for all claims arising under the Policy.

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.

Cancellation Expenses mean loss of deposits, advance payments for Journey or accommodation or other charges, which are either forfeited, deemed non-refundable or levied due to the cancellation of the Journey, resulting from a Specified Cause or COVID-19 Specified Cause.

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 the Insured Person's unmarried dependent Child or Children including step or legally adopted Child(ren) who is/are:

- (a) at least one (1) year old; and
- (b) below eighteen (18) years of age, the age is raised to twenty-three (23) years whilst they are full-time students at an accredited institution of higher learning and primarily dependent on the Insured Person for maintenance and support. Child(ren) who are in full-time national service are not covered.

Chubb Assistance means Our appointed service provider which can be contacted at +65 6322 2132.

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

Civil War means any event, whether declared or not, occurring in the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Compulsory Quarantine means the Insured Person is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. Compulsory Quarantine does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures, a stay at home notice, or a period of isolation or social distancing required either before his/her departure or at his/her destination Overseas.

Confined or Confinement means confinement in a Hospital for at least one (1) full day as an in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor. For this purpose, a day of Confinement shall mean a period for which the Hospital charges for room and board.

Country of Residence means the Republic of Singapore in which the Insured Person is residing at the start of the Period of Insurance.

Covered Expenses mean expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the Insured Person's evacuation or the repatriation of Insured Person's mortal remains.

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.

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 the Insured Person or any of his/her relatives unless otherwise approved by Us.

Effective Date means the commencement date of the Period of Insurance of this Policy.

Event(s) means the event(s) described in the relevant Table of Compensation set out in the Policy.

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 the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operators when carrying out such tourist activities.

Family Member means the Insured Person's Partner, Child(ren), parent, parent-in-law, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

Financial Default means the complete suspension of operations due to financial circumstances whether or not bankruptcy petition is filed; or partial suspension of operations following a filing of a bankruptcy petition.

Fingers, Thumbs or Toes means the digits of a Hand or Foot.

Foot means the entire foot below the ankle.

Hand means the entire hand below the wrist.

Health Risk Warning means the Compulsory Quarantine order given by the government to close contacts of a COVID-19 positive case, which is enforceable by law.

Home Country means any country or territory of which the Insured Person is a citizen or a permanent resident and excludes Singapore.

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, medical care and 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; and
- (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment.

Hospital shall not include the following:

- (a) a mental institution; an institution used primarily for the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- (b) a health hydro or nature cure clinic;
- (c) a place for or a special unit of a hospital used primarily as a place for drug addicts or alcoholics; or
- (d) a clinic, nursing, rest, rehabilitative, convalescent home, extended-care facility or similar establishment.

Insured Person means the Main Insured Person and/or his/her Travel Companion(s).

Journey means any Overseas trip undertaken by the Insured Person between the point of departure and the final destination as shown in the Insured Person's air ticket and/or check in and check out dates as shown in the Main Insured Person's Overseas accommodation confirmation that were purchased through the DBS Travel & Leisure Marketplace website prior to the commencement of the trip.

For Insured Person who purchased air ticket through DBS Travel & Leisure Marketplace, Journey shall be deemed to commence:

- (a) at the time the Insured Person leaves his/her place of residence or usual place of employment in Singapore to go directly to the departure point; or
- (b) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel; whichever is later,

and shall be deemed to cease:

- (a) at the time the Insured Person returns to his/her place of residence or usual place of employment in Singapore; or
- (b) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person has travelled; or
- (c) the date on which the Policy is terminated, whichever is the earliest.

For Insured Person who purchased Overseas accommodation through DBS Travel & Leisure Marketplace, Journey shall be deemed to commence:

- (a) at the time the Insured Person checks in to his/her Overseas accommodation,

and shall be deemed to cease:

- (a) at the time the Insured Person checks out of his/her Overseas accommodation; or
- (b) the date on which the Policy is terminated, whichever is earlier.

Limb means the entire limb between the shoulder and the wrist or between the hip and the ankle.

Loss means in connection with:

- (a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- (b) an eye, total and Permanent loss of all sight in the eye;
- (c) hearing, total and Permanent loss of hearing;
- (d) speech, total and Permanent loss of the ability to speak;
- (e) Fingers, Thumbs or Toes, Permanent physical severance through or above a metacarpophalangeal or metatarsophalangeal joint,

and which in each case is caused by Accidental Injury.

Main Insured Person means any DBS customer who has purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website and whose name is provided to Us.

Manual Work means work which involves the Insured Person undertaking physical labour or manual operations or active personal participation in any of the following:

- (a) underground work, mining work, military duties (other than for reservist training under the Section 14 of the Enlistment Act (Chapter 93), offshore work, construction work, or outside building or installation exceeding three (3) metres in height;
- (b) work that involves heavy machinery, explosives or hazardous material;
- (c) work as a diver, lifeguard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;
- (d) work of a manual nature that involves specialist equipment and training, or work that presents risk or serious injury including but not limited to oil riggers, fishermen, crane operators or welders;
- (e) work involved as a staff member in a bar, restaurant or hotel;
- (f) working as a musician or singer;
- (g) working as a fruit picker if the fruit picking involves operating machinery;
- (h) working as a volunteer for a charitable organisation where the Insured Person is being remunerated for the work done.

Medical Expenses means usual, reasonable and customary Doctor's fees, hospitalisation fees, medical supplies and medications all of which have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Sickness as the case may be.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nuclear, Chemical or Biological Terrorism means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Overseas means anywhere outside Singapore, excluding Cuba.

Partner means the Insured Person's spouse or de-facto partner with whom the Insured Person has been living permanently with, for at least three (3) months or more at the time prior to the date that the Insured Person is added into this Policy.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Policy Schedule or any subsequent endorsement(s), if any.

Permanent means having lasted twelve (12) consecutive months from the date of the Accidental Injury and at the expiry of that period, being beyond hope of improvement as diagnosed by a Doctor.

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 (1) of the categories listed in the Table of Compensation under Accidental Death & Permanent Disablement; 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.

Permanent Total Disablement means disablement that results solely, directly or independently of all other causes from Accidental Injury and which occurs within three hundred and sixty-five (365) days of the Accident in which such Accidental Injury was sustained, which having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months will in all probability, entirely prevent the Insured Person from engaging in gainful employment of any and every kind for the remainder of his/her life and which is irrecoverable.

Policy means this policy wording, the current Policy Schedule, endorsement(s) and any other documents We may issue to the Policyholder that We advise will form part of the Policy which together constitutes the entire Policy between the parties.

Policyholder means the named company listed as the policyholder in the Policy Schedule with whom We enter into the Policy and they are the contracting insured.

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

Pre-Existing Medical Condition means any condition which:

- (a) The Insured Person received medical treatment, diagnosis, consultation or prescribed drugs or which symptoms or manifestations have existed whether treatment was actually received within the twelve (12) month period preceding the commencement date that this Insured Person is added into this Policy;
- (b) Medical advice or treatment was recommended by a Doctor within the twelve (12) month period preceding the commencement date that this Insured Person is added into this Policy; or
- (c) The Insured Person should reasonably be aware of within the twelve (12) month period preceding the commencement date that this Insured Person is added into this Policy.

Premium means the premium as shown in the Policy Schedule and/or any other premiums charged during the Period of Insurance that is payable in respect of the Policy by the Policyholder.

Public Conveyance means any land, sea or air conveyance operated under a licence for the transportation of fare paying passengers, and which has fixed and established routes only.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

Scheduled Departure Date means the date when the Insured Person is scheduled to depart on a Journey as set out in his/her travel ticket.

Serious Illness means a critical or dangerous condition which, in the opinion of a Doctor, needs urgent treatment to avoid death or serious impairment to a person's immediate or long-term health. For the avoidance of doubt, Serious Illness shall exclude any illness arising from COVID-19.

Sickness means an illness or a disease contracted or manifested whilst Overseas during the Journey which requires immediate treatment by a Doctor and which is not an Accidental Injury. 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.

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.

Temporary Medical & Quarantine Facility means any government temporary facility established to confine, isolate, hold or treat individuals diagnosed with COVID-19.

Travel Companion(s) means a person who has travel bookings to accompany the Main Insured Person on a Journey.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us/Company means Chubb Insurance Singapore Limited (Co. Registration No. 199702449H).

Key Conditions

Claims Procedure

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

If the Insured person, or his/her legal representative wants to make a claim, the Insured Person or his/her legal representative must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - i. original receipts for any expenses incurred that are being claimed;
 - ii. all reports that have been made with or obtained from the police, a carrier or other authorities about the Accident, Loss or damage; and
 - iii. any other documentary evidence required by Us under this Policy.
- (b) provide Us with the completed claim form and accompanying documents, in any event within thirty (30) days of the incident taking place which gives rise to the claim; and

- (c) provide any documents or evidence required by Us to verify the claim at the Insured Person's 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.

Eligibility

Subject to the terms, conditions and exclusions of the Policy, We will pay the Benefits as described below in respect of a Journey, provided that:

- (a) The Insured Person is a Singapore Resident, travelling out of and/or returning to Singapore in a Public Conveyance, and has purchased his/her air ticket/Overseas accommodation through the DBS Travel & Leisure Marketplace website, whose name is provided to Us;
- (b) Child(ren) (if any) who is/are Singapore Resident(s) and below (12) years old must be accompanied by the Adult Insured Person and/or his/her Partner; and
- (c) The Policy is still in force at the time the Insured Person commences the Journey.

Limits of Coverage

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

- (a) Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
- (b) Upon the death of such Insured Person;
- (c) Upon expiry of the Period of Insurance;
- (d) Upon 100% payment of the Table of Compensation as shown within Accidental Death & Permanent Disablement.

Unless otherwise provided in an appropriate endorsement, an Insured Person shall only be covered for a maximum of fifteen (15) consecutive days for any one-way Journey, and We shall not be liable in respect of any loss occurring after 12.01 a.m. (Singapore time) on the sixteenth (16th) day after the Insured Person's Scheduled Departure Date.

Notice of Trust or Assignment and Third-Party Rights

We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of its terms.

Important Notes

1. The Benefits payable under the Policy are subject to the occurrence of an Accident and/or COVID-19.
2. The Insured Person will not be covered under this Policy if he/she lives outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the date that the Insured Person is added into this Policy.

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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Complimentary Travel Insurance for DBS Travel & Leisure Marketplace Customers (Master Policy No. 5DBDSA00ID). Product Summary. Singapore. Published 01/2022.

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