

# Enhanced Assure Protect

Specially designed for Diners customers

- Lump sum cash benefit for permanent disability due to accidental injury
- Reimbursement of medical expenses due to accidental injury
- Daily cash benefit for temporary disablement due to accidental injury
- Reimbursement of dental expenses from simple dental visits to emergency dental treatments
- Access to Inova Care In-Network Dentist's services and procedures in Singapore and at any Cross-Border Dental Territories

CHUBB®



As we age, health and financial stability become one of our biggest concerns.

Unforeseen accidents or even poor oral care can lead to mental and emotional stress, as well as high medical bills.

Enhanced Assure Protect, a personal accident and health plan coupled with dental benefits, aids to ease financial burden in the event of an unfortunate accident that leads to disability as well as to allow you to enjoy affordable dental care essential to maintaining good oral health.

## Eligibility

To be eligible for cover under this Policy:

You or Your Partner must be a Singapore Resident and between the age of eighteen (18) and sixty (60) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of sixty-five (65) years old (age inclusive).

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.

## Why sign up for Enhanced Assure Protect?

Enhanced Assure Protect gives you:

- Lump sum cash payout of up to S\$100,000 in the event of Accidental Permanent Disability
- Reimbursement of Accidental Medical Expenses<sup>1</sup>, including expenses incurred from visiting an Alternative Medicine Physician<sup>2</sup>, for up to S\$2,000 per Accidental Injury
- Daily Benefit of up to S\$40 per day, up to 365 days, due to Accidental Temporary Disablement<sup>3</sup>
- Up to 100% coverage on Emergency Dental Services to relieve pain, swelling or bleeding
- Up to 100% coverage on Preventative Dental treatments such as cleaning and fluoride, up to 1 visit a year
- Up to 100% coverage on Minor Restorative and Conservative treatments
- Access to Inova Care In-Network Dentist's services and procedures in Singapore and at any Cross-Border Dental Territories

## Enhanced Assure Protect at a Glance

Personal Accident Benefits	Main Insured/Partner																					
	Deluxe	Premier																				
<p><b>Accidental Permanent Disability Benefits</b> Lump sum payment as a result of an Accidental Injury; subject to the Compensation Scale below.</p> <table border="1"> <thead> <tr> <th>Table of Compensation</th> <th>% of Benefit Amount</th> </tr> </thead> <tbody> <tr> <td>Permanent Total Disablement</td> <td>100%</td> </tr> <tr> <td>Total Loss of two or more Limbs</td> <td>100%</td> </tr> <tr> <td>Total Loss of one Limb</td> <td>50%</td> </tr> <tr> <td>Total Loss of sight in both eyes</td> <td>100%</td> </tr> <tr> <td>Total Loss of sight in one eye</td> <td>50%</td> </tr> <tr> <td>Total Loss of one Limb and sight in one eye</td> <td>100%</td> </tr> <tr> <td>Total Loss of speech</td> <td>100%</td> </tr> <tr> <td>Total Loss of hearing in both ears</td> <td>100%</td> </tr> <tr> <td>Total Loss of hearing in one ear</td> <td>25%</td> </tr> </tbody> </table>	Table of Compensation	% of Benefit Amount	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 one Limb and sight in one eye	100%	Total Loss of speech	100%	Total Loss of hearing in both ears	100%	Total Loss of hearing in one ear	25%	Up to S\$75,000	Up to S\$100,000
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<p><b>Accidental Medical Expenses Reimbursement</b> Reimbursement of Medical Expenses<sup>1</sup> for treatment by a Doctor (including Alternative Medical Physician<sup>2</sup>) as a result of an Accidental Injury. For Alternative Medical Physicians' fees, we will pay for Medical Expenses up to a maximum amount capped at S\$750 per Accidental Injury.</p>	Up to S\$1,500 per Accidental Injury	Up to S\$2,000 per Accidental Injury																				
<p><b>Daily Benefit</b> Payable per day up to 365 days due to Temporary Disablement<sup>3</sup> caused by Accidental Injury.</p>	S\$30 per day per Accidental Injury	S\$40 per day per Accidental Injury																				

Dental Benefits <sup>4</sup>	Benefit Limits			
	Deluxe		Premier	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Emergency Dental Services Benefits</b> Emergency Palliative Treatment to relieve pain, swelling or bleeding	80% coverage	50% coverage	100% coverage	50% coverage
<b>Preventive Dental Benefits</b> Inclusive of consultation, cleaning and fluoride (up to 1 visit per policy year)	80% coverage	50% coverage	100% coverage	50% coverage
<b>Minor Restorative and Conservative Benefits (Fillings)</b> a. Amalgam: 1 to 2 surfaces, permanent b. Amalgam: 3 to 5 surfaces, permanent c. Composite/resin: 1 to 2 surfaces, permanent d. Composite/resin: 3 to 5 surfaces, permanent e. Glass Ionomer	80% coverage	50% coverage	100% coverage	50% coverage
<b>Access to In-Network Benefits</b> Access to Inova Care In-Network Dentist's services and procedures and Special Pricing for up to 4 nominated family members to enjoy up to 25% savings (Applicable for Singapore In-Network Providers only)	Included	Not Applicable	Included	Not Applicable
<b>Cross-Border Dental Treatment (In-Network Benefits)</b> Access to Inova Care In-Network Dentist's services and procedures at any Cross-Border Dental Territories	Included	Not Applicable	Included	Not Applicable
<b>Overall Dental Limit for Each Policy Year</b>	S\$1,000		S\$1,500	

## Premium Table

Monthly Premium	Deluxe	Premier
<b>Main Insured</b>	S\$37.59	S\$46.90
<b>Main Insured and Partner (Couple)*</b>	S\$67.67	S\$84.42
Annual Premium	Deluxe	Premier
<b>Main Insured*</b>	S\$405.97	S\$506.52
<b>Main Insured and Partner (Couple)*</b>	S\$811.95	S\$1,013.04

\*Couple plan enrolled in the same policy or Annual Premium policies are entitled to a 10% discount. The applicable discount has been applied to the premiums reflected in the table above.

Premiums stated above are in Singapore dollars and inclusive of 7% GST. Details of distribution costs, charges and expenses are available upon request.

## Important Notes

<sup>1</sup> 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 within three hundred and sixty-five (365) from the date of accident, and the first expense must be incurred within sixty (60) days from the date of the accident.

<sup>2</sup> Alternative Medical Physician means a legally licensed traditional medicine practitioner (including Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained.

<sup>3</sup> 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.

<sup>4</sup> We will not pay for any Dental Services or Treatments commencing within a Waiting Period of ninety (90) days for any other benefits (except Emergency Dental Services Benefits) from the Commencement Date.

## How to Apply

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Contact our friendly telesales team at +65 6299 0988 (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays). They will assist in your queries and help you to purchase the policy over the phone.

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

## About the Insurer

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Chubb Insurance Singapore Limited (Chubb) is the general insurance partner of Diners Club Singapore Pte Ltd.

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/sg](http://www.chubb.com/sg).

## Terms

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This Policy is underwritten by Chubb and distributed by Diners Club Singapore Pte Ltd.

This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your Policy is automatic, and no further action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA ([www.gia.org.sg](http://www.gia.org.sg)) or SDIC ([www.sdic.org.sg](http://www.sdic.org.sg)) websites.

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

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

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

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

We reserve the right to modify all the terms and conditions of Your Policy, including revisions to premiums, benefits and exclusions within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address or Email Address on file.

By signing up for the Policy, You give consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb, without further notification to You, confidentially with Our affiliated companies, third party service providers, business partners and/or other parties which may be sited outside of Singapore, for the purposes stated in Chubb's Purpose Statement including administering policies taken out with Chubb, handling claims and customer services. You confirm that in respect of any information submitted relating to other individuals, You have obtained their consent to Chubb's collection, use and disclosure of their personal information as described above. Copies of Chubb's Purpose Statement and Data Protection Policy can be found at [www.chubb.com/sg-privacy](http://www.chubb.com/sg-privacy) and all are deemed to have read the same.

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

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

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

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

For further enquiries on the Policy or other matters, please contact Us at +65 6299 0988.

### **Submitting a Claim**

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

You can submit your claim online via the Chubb Claims Centre at: [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg).

We will respond to all new claims within two weeks.

Get protected with Enhanced Assure Protect for as little as S\$1.25\* a day!

No medical check-up is required. Call our hotline at +65 6299 0988 (Mon - Fri, 9am - 5pm) or email [CustomerService.SG@chubb.com](mailto:CustomerService.SG@chubb.com).

\*Illustrated based on monthly premium for Main Insured under Deluxe plan.

### **Contact Us**

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**Chubb. Insured.™**