Assure Prime Care

Specially designed for DCS Customers

As we age, prioritising our health becomes increasingly important.

Assure Prime Care is a personal accident insurance plan designed to provide essential coverage in the event of an accident, helping you manage unplanned accidental medical expenses so you can focus on your recovery.

Key Highlights

Assure Prime Care provides:

- Permanent disablement benefit of up to S$200,000 in the event of loss or permanent total disablement due to accidental injury
- Daily hospital cash benefit of up to S$120 per day in the event hospitalisation due to accident
- Accidental medical expenses reimbursement of up to S$2,000 (and up to S$1,000 for alternative medical physician treatment)
- Senior care benefit of up to S$120 per day if admitted to a Singapore licensed senior care centre, rehabilitation care centre or community hospital

Eligibility

To be eligible for cover under this Policy, You or Your Partner must be a Singapore Resident and between the age of forty (40) and eighty (80) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to and including age eighty-five (85) years old.

Singapore Resident means Singapore Citizen, Singapore Permanent Resident, or 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.

Assure Prime Care at a Glance

<table>
<tr><th rowspan="2">Benefits</th><th colspan="3">Benefit Amount</th></tr>
<tr><th>Classic Plan</th><th>Deluxe Plan</th><th>Premier Plan</th></tr>
<tr><td>Permanent Disablement Benefit
If You suffer a Loss or Permanent Total Disablement as a result of an Accidental Injury and a Doctor certifies this, We will pay You the Permanent Disablement Benefit.
We will pay You the Permanent Disablement Benefit according to the percentage limit described in the Compensation Scale.
<table>
<tr><th>Loss Events</th><th>% of Benefit Amount</th></tr>
<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>
</table></td><td>Up to S$100,000</td><td>Up to S$150,000</td><td>Up to S$200,000</td></tr>
<tr><td>Daily Hospital Cash Benefit
If You have been Confined in a Hospital as a result of an Accidental Injury, and a Doctor certifies this, We will pay You the Daily Hospital Cash Benefit.
The Daily Hospital Cash Benefit will only be payable for each complete twenty-four (24) hour period of Confinement, from the first day of Confinement and for a period not exceeding three hundred and sixty-five (365) days in respect of such Confinement due to an Accidental Injury.</td><td>S$50 per day</td><td>S$100 per day</td><td>S$120 per day</td></tr>
<tr><td>Accidental Medical Expenses Reimbursement
If You incur Medical Expenses as a result of an Accidental Injury, We will reimburse You for those expenses.</td><td>Up to S$1,000</td><td>Up to S$1,500</td><td>Up to S$2,000</td></tr>
</table>

Assure Prime Care at a Glance (cont'd)

Benefits	Benefit Amount		
	Classic Plan	Deluxe Plan	Premier Plan
Accidental Medical Expenses Reimbursement (Alternative Medical Physician) If You incur Medical Expenses as a direct result of an Accidental Injury which has been treated by an Alternative Medical Physician, We will reimburse You for those expenses. We will pay the Medical Expenses up to a maximum capped at one hundred (100) Singapore dollars per visit, up to the Benefit Amount specified.	Up to S$1,000 per accidental injury		
Senior Care Benefit If You suffer an Accidental Injury that results in You requiring to be admitted to a Singapore licensed senior care centre, rehabilitation care centre or Community Hospital on the recommendation of a Doctor, We will pay You the Senior Care Benefit. The Senior Care Benefit will only be payable for each day of such admission, from the first day of admission and for a period not exceeding fourteen (14) days for any one (1) Accidental Injury or any one (1) policy year.	S$50 per day	S$100 per day	S$120 per day

All benefits and coverages are subject to the terms and conditions of the Policy. Please refer to the Policy Wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions, and limits of liability of the Policy.

Premium Table

Monthly Premium*	Classic Plan	Deluxe Plan	Premier Plan
Insured Person / Partner	S$29.00	S$39.00	S$49.00
Insured Person & Partner (Couple)	S$52.20	S$70.20	S$88.20

Annual Premium*	Classic Plan	Deluxe Plan	Premier Plan
Insured Person / Partner	S$313.20	S$421.20	S$529.20
Insured Person & Partner (Couple)	S$626.40	S$842.40	S$1,058.40

* Premiums stated above are in Singapore Dollars and inclusive of 9% GST.

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

Applicable Discounts

- Couple enrolled in the same policy or annual premium policies are entitled to a 10% discount.
- The applicable discount has been applied to the couple plan and annual premiums as reflected in the table above.

Important Notes

We will only pay fifty percent (50%) of the Permanent Disablement Benefit specified in Your Policy Schedule when You are seventy-five (75) years old and above at the time of Accident causing Your Accidental Injury.

If You have been treated by an Alternative Medical Physician for an Accidental Injury, We will pay the Medical Expenses up to a maximum capped at one hundred (100) Singapore dollars per visit.

Once we have paid the Benefit under Permanent Disablement Benefit, no further benefits shall be payable under Your Policy and Your Policy will be cancelled accordingly.

How to Apply

Contact Chubb's friendly Customer Service Representatives at +65 6299 0988 from Mondays to Fridays between 9.00am and 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 fulfilment pack, containing your policy documents (including your policy schedule) within two (2) weeks, to your mailing address or email address, as provided to us.

About the Insurer

Chubb Insurance Singapore Limited is the insurance partner of DCS Card Centre Pte. Ltd.

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb employs approximately 43,000 people worldwide. Additional information can be found at: www.chubb.com.

Terms

This Policy is underwritten by Chubb and distributed by DCS Card Centre 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 Chubb or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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 enrolling for the policy.

In the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the type of policy in question is suitable.

In the event that you decide that the policy is not suitable after enrolling for the policy, you may terminate the policy in accordance with the free-look provision, if any, and Chubb may recover from you any expense incurred by us in underwriting the policy.

Pre-existing conditions and other exclusions stated 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 misstatement or non-disclosure of material facts may affect the validity of the Policy.

You have thirty (30) days after you receive your Policy contract to decide if the Policy meets your needs. You may cancel your Policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this 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.

This 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 terminate this Policy 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 annually and subsequently on the same year of each successive year.

Your coverage is automatically renewed by payment of the monthly/annual premium, thirty (30) days/one (1) year from the Commencement Date and subsequently, the same day of each successive month/year.

Submitting a Claim

For online claims submission, please visit our Chubb Claims Centre at www.chubbclaims.com.sg.

For further enquiries on the policy or other matters, please contact us at the hotline listed.

Get protected with Assure Prime Care for as little as S$0.87^ a day!

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

^ Illustrated based on annual premium for Insured Person under Classic Plan.

Contact Us

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