Assure Surgical Cash

Specially designed for DCS Customers

CHUBB®

An unexpected accident or sickness may impact your financial health, causing emotional and financial stress to you and your loved ones.

Assure Surgical Cash is an insurance plan that covers you in the event you are hospitalised due to accidental injury or sickness, and require minor or major surgery. The plan also provides lump sum payout as you recuperate at home after a minor or major surgery.

With Assure Surgical Cash, you can enjoy greater peace of mind knowing that Chubb has got you covered.

Key Highlights

Assure Surgical Cash provides:

- Minor surgery benefit of up to S$2,000 in the event of hospitalisation for up to & including five (5) consecutive days due to accidental injury or sickness
- Major surgery benefit of up to S$4,000 in the event of hospitalisation for more than five (5) consecutive days due to accidental injury or sickness
- Day surgery benefit of up to S$700 as a result of an accidental injury or sickness
- Recuperation benefit of up to S$400 after the minor/major surgery, and with medical leave certificate issued for at least seven (7) consecutive days

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-four (64) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to and including age seventy (70) 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 Surgical Cash at a Glance

Benefits	Benefit Amount		
	Classic	Deluxe	Premier
Minor Surgery Benefit If You have been Confined in a Hospital for up to and including five (5) consecutive days and are required to undergo a Surgical Procedure by a Doctor as a result of Accidental Injury or Sickness, We will pay You the lump sum Minor Surgery Benefit which is current at the time of the diagnosis.	S$1,000	S$1,500	S$2,000
Major Surgery Benefit If You have been Confined in a Hospital for more than five (5) consecutive days and are required to undergo a Surgical Procedure by a Doctor as a result of Accidental Injury or Sickness, We will pay You the lump sum Major Surgery Benefit which is current at the time of the diagnosis.	S$2,000	S$3,000	S$4,000
Day Surgery Benefit If You are required to undergo a Day Surgery as a result of Accidental Injury or Sickness and a Doctor certifies this, We will pay You the lump sum Day Surgery Benefit which is current at the time of the diagnosis.	S$500	S$600	S$700
Recuperation Benefit If the Minor Surgery Benefit or the Major Surgery Benefit is paid or payable and You have been issued with a Medical Leave certificate for at least seven (7) consecutive days, as certified by a Doctor, We will pay You the Recuperation Benefit.	S$200	S$300	S$400

All benefits 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[1]	Classic	Deluxe	Premier
18 to 40 years old	S$31	S$42	S$52
41 to 49 years old	S$34	S$46	S$57
50 to 54 years old	S$43	S$57	S$71
55 to 59 years old	S$47	S$62	S$78
60 to 64 years old	S$51	S$68	S$85
65 to 70 years old (Renewal only)	S$82	S$110	S$138

[1] Premiums stated above are in Singapore Dollars and inclusive of 9% GST. Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of forty-one (41), fifty (50), fifty-five (55), sixty (60) and sixty-five (65) years old.

Information on distribution costs, charges and expenses are available upon request.

Important Notes

We will not pay for any Benefit resulting from a Sickness diagnosed within a Waiting Period of ninety (90) days from the Commencement Date.

The Benefits under this Policy will be paid only one (1) occasion for any one (1) Accidental Injury or Sickness regardless of the number of times the Surgical Procedure. Subsequent Surgical Procedure shall be considered if there is a period of one hundred and eighty (180) consecutive days between Surgeries and most recent Surgical Procedure carried out.

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 fulfillment 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 (Chubb) is the general insurance partner of DCS Card Centre Pte. Ltd.

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

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

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

Terms

This Policy is underwritten by Chubb and distributed by 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 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 the 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 by payment of the monthly/annual premium, thirty (30) days/one year from the Commencement Date and subsequently, the same day of each successive month/year.

Submitting a Claim

All claims need to be submitted to us within thirty (30) days of the date of incident giving rise to 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 Surgical Cash for S$1.03^ 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 monthly premium for Main Insured between 18 and 40 years old under Classic Plan.

Contact Us

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Chubb. Insured.™

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