

# Assure Accident Care

Specially designed for DCS Customers

CHUBB®



Accidents can happen anytime, anywhere. Are you financially prepared for the unexpected?

Assure Accident Care is a personal accident insurance that offers daily hospital cash benefit in the event you are confined in a hospital.

It also provides daily payout when you are recuperating at home.

## 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 seventy-five (75) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to and including age eighty (80) years old.

Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and eighteen (18) years old (both ages inclusive) on the Commencement Date or up to and including twenty-five (25) years old if: (i) he/she is a full-time student at an accredited institution of higher learning; and (ii) not employed and primarily dependent upon You for maintenance and support.

Singapore Resident means Singapore Citizen, Singapore Permanent Resident, or holder of a valid Work Permit, Employment Pass, Dependand's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

## Key Highlights

Assure Accident Care provides:

- Daily hospital cash benefit of up to S\$150 per day in the event of hospitalisation due to accidental injury or covered disease\*
- Daily recuperation home benefit of up to S\$50 per day in the event of temporary total disablement due to accidental injury or covered disease\*
- Accidental medical expenses reimbursement of up to S\$1,500

## Assure Accident Care at a Glance

Benefits	Benefit Amount (\$\$)																							
	Classic	Deluxe	Premier	Per Dependent Child																				
<p><b>Accidental Death or Death due to Covered Diseases Benefit</b></p> <p>In the event of Your Accidental Death as a result of an Accidental Injury, or death due to any one (1) Covered Disease(s)*, We will pay Your estate the Accidental Death or Death due to Covered Diseases Benefit.</p>	\$50,000	\$100,000	\$150,000	\$50,000																				
<p><b>Accidental Death due to Road Traffic-Related Accident</b></p> <p>In the event of Your Accidental Death as a result of an Accidental Injury due to a Road Traffic-Related Accident, We will pay Your estate the Accidental Death due to Road Traffic-Related Accident Benefit.</p>	\$100,000	\$200,000	\$300,000	\$100,000																				
<p><b>Permanent Disablement Benefit</b></p> <p>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.</p> <p>We will pay You the Permanent Disablement Benefit according to the percentage limit described in the Compensation Scale.</p> <table border="1"> <thead> <tr> <th>Loss Events</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>	Loss Events	% 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 \$50,000	Up to \$100,000	Up to \$150,000	Up to \$50,000
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<p><b>Permanent Disablement Benefit due to Road Traffic-Related Accident</b></p> <p>If You suffer a Loss or Permanent Total Disablement as a result of an Accidental Injury due to a Road Traffic-Related Accident, We will pay You double of the Permanent Disablement Benefit specified in the Compensation Scale.</p>	Up to \$100,000	Up to \$200,000	Up to \$300,000	Up to \$100,000																				

<p><b>Daily Hospital Cash Benefit</b></p> <p>If You have been Confined in a Hospital as a result of an Accidental Injury or any one (1) Covered Disease(s)<sup>#</sup>, and a Doctor certifies this, We will pay You the Daily Hospital Cash Benefit.</p> <p>The Daily Hospital Cash Benefit will only be payable for each 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 or any one (1) Covered Disease(s)<sup>#</sup>.</p>	S\$50 per day	S\$100 per day	S\$150 per day	S\$50 per day
<p><b>Accidental Medical Expenses Reimbursement</b></p> <p>If You incur Medical Expenses as a result of an Accidental Injury or any one (1) Covered Disease(s)<sup>#</sup>, We will reimburse You for those expenses, upon production of original invoice(s) and/or receipt(s).</p> <p>If You have been treated by an Alternative Medical Physician for an Accidental Injury or any one (1) Covered Disease(s)<sup>#</sup>, We will pay the Medical Expenses up to a maximum capped at seven hundred and fifty (750) Singapore dollars.</p>	Up to S\$1,000	Up to S\$1,200	Up to S\$1,500	Up to S\$750
<p><b>Daily Recuperation Home Benefit</b></p> <p>If You have suffered Temporary Total Disablement as a result of an Accidental Injury or any one (1) Covered Disease(s)<sup>#</sup>, and a Doctor certifies this, We will pay You the Daily Recuperation Home Benefit prevailing at the time of the accident causing the Accidental Injury or Covered Disease(s)<sup>#</sup>, up to ten (10) days from the commencement of the disablement.</p>	S\$50 per day			Not Applicable

<sup>#</sup>Covered Disease(s) means Chicken Pox, Dengue Fever, Dengue Haemorrhagic Fever, Hand, Foot and Mouth Disease, Malaria, Measles and Zika Fever in Singapore and overseas.

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 <sup>1</sup>	Classic	Deluxe	Premier	Per Dependent Child
<b>Insured Person</b>	S\$25.16	S\$35.88	S\$46.61	S\$18.39

<sup>1</sup>Premium is inclusive of 9% GST.

### Applicable Discounts

- Family enrolled in the same policy or annual premium policies are entitled to a 10% discount.
- Family refers to at least 2 adults, or 1 adult and 1 child. Dependent Child must be enrolled with at least 1 adult.

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

## **Important Notes**

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We will only pay fifty percent (50%) of the Accidental Death or Death due to Covered Diseases 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 or Covered Disease(s).

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.

We will not pay for any Benefit for any Covered Disease(s) commencing within a Waiting Period of thirty (30) days from the Commencement Date, or for any subsequent treatment of the same condition which first occurred during the Waiting Period of thirty (30) days, for Accidental Death or Death due to Covered Diseases Benefit, Daily Hospital Cash Benefit, Accidental Medical Expenses Reimbursement and Daily Recuperation Home Benefit.

Once we have paid the benefit under Accidental Death or Death due to Covered Diseases Benefit, Accidental Death due to Road Traffic-Related Accident, Permanent Disablement Benefit or Permanent Disablement Benefit due to Road Traffic-Related Accident, no further benefits shall be payable under Your Policy and Your Policy will be cancelled accordingly.

## **How to Apply**

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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 by mail to the address you have provided us.

## **About the Insurer**

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Chubb Insurance Singapore Limited (Chubb) is the general insurance partner of DCS Card Centre 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 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 Us or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://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 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 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 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 year from the Commencement Date and subsequently, the same day of each successive month/year.

## Submitting a Claim

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All claims need to be submitted to us within thirty (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 (2) weeks.

For further enquiries on the Policy or other matters, please contact Us at the hotline listed below.

Get protected with Assure Accident Care for S\$0.84<sup>^</sup> 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](mailto:CustomerService.SG@chubb.com).

<sup>^</sup> Illustrated based on monthly premium for Main Insured Only under Classic Plan.

## Contact Us

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Chubb Insurance Singapore Limited  
138 Market Street  
#11-01 CapitaGreen  
Singapore 048946  
CS +65 6299 0988  
F +65 6298 1055  
[www.chubb.com/sg](http://www.chubb.com/sg)

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