

# Assure Health

Specially designed for DCS customers

- Recuperate with peace of mind knowing that you are covered

CHUBB®



Unforeseen accidents or illnesses can land you in the hospital with high medical bills, causing both financial and emotional stress on you and your loved ones.

Assure Health is a hospital income plan designed to help ease this financial burden, so that you can focus on your recovery, knowing that Chubb has got you covered.

## Why sign up for Assure Health?

Assure Health gives you:

- Daily Hospital Cash of up to S\$200 per day in the event of Accidental Injury or Sickness
- Daily Hospital Cash in ICU up to S\$400 per day in the event of Accidental Injury or Sickness
- Receive a lump sum payout of up to S\$200 per occurrence for Day Surgery due to Accidental Injury or Sickness
- Receive a Get Well Cash Benefit of up to S\$500 in the event of hospitalisation for at least 5 consecutive days due to Accidental Injury or Sickness

## 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-five (65) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of seventy (70) years old (age inclusive).

Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and seventeen (17) years old (both ages inclusive) on the Commencement Date and Your Dependent Child(ren)'s cover is renewable up to the age of twenty-five (25) years old if Your Dependent Child(ren) is a full-time student(s) at an accredited institution of higher learning and not employed and primarily dependent upon you for maintenance and support.

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.

## Assure Health at a Glance

Benefits	Main Insured / Partner			Per Dependent Child
	Classic	Premier	Deluxe	
<b>Daily Hospital Cash Benefit</b> (Payable for each day (24-hour) of Confinement in a Hospital due to Accidental Injury or Sickness, up to 365 days)	S\$100 per day	S\$150 per day	S\$200 per day	S\$100 per day
<b>Double Daily Hospital Cash Benefit in ICU</b> (Payable for each day (24-hour) of Confinement in a Hospital due to Accidental Injury or Sickness, up to 90 days)	S\$200 per day	S\$300 per day	S\$400 per day	S\$200 per day
<b>Day Surgery Benefit</b> (Lump sum payment per occurrence due to Accidental Injury or Sickness; payable up to 10 occurrences)	S\$100 per occurrence	S\$150 per occurrence	S\$200 per occurrence	S\$100 per occurrence
<b>Get Well Cash Benefit</b> (Lump sum payment in the event of hospitalisation for at least 5 consecutive days as a result of Accidental Injury or Sickness)	Lump sum payment of S\$250	Lump sum payment of S\$350	Lump sum payment of S\$500	Lump sum payment of S\$250

## Premium Table

Age Group (Age attained at last birthday)	Monthly Premium* per Insured Person			
	Classic	Premier	Deluxe	Per Dependent Child
<b>18 to 30</b>	S\$21.47	S\$32.69	S\$45.47	
<b>31 to 40</b>	S\$27.38	S\$41.72	S\$57.96	
<b>41 to 50</b>	S\$36.28	S\$55.31	S\$76.82	
<b>51 to 60</b>	S\$46.80	S\$69.26	S\$93.59	
<b>61 to 65</b>	S\$62.90	S\$93.05	S\$125.80	
<b>66 to 70 (renewal only)</b>	S\$82.84	S\$122.55	S\$165.67	
<b>1 month to 25 years old</b>	Not applicable			S\$20.14

\*Premiums stated above are in Singapore dollars and inclusive of 8% GST. Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of thirty-one (31) years old, forty-one (41) years old, fifty-one (51) years old, sixty-one (61) years old and sixty-six (66) years old.

A maximum discount of 5% will be applied for Annual Premium or to the total premium for a Family Plan enrolled in the same Policy. Family Plan refers to at least 2 adults, or 1 adult and 1 child.

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

## **Important Notes**

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1. For any one (1) Confinement arising out of the same Accidental Injury or Sickness, we will pay only under Daily Hospital Cash Benefit or Double Daily Hospital Cash Benefit in ICU, but not both of them.
2. We will not cover for treatment of any Accidental Injury or Sickness, including COVID-19, if You are staying in a Community Hospital.
3. We will pay for Confinement or Day Surgery for treatment of COVID-19 once per twelve (12) month period from the Commencement date or the latest Renewal Date, whichever is later.

## **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 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 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 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

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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 Assure Health for S\$0.72<sup>^</sup> 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).

<sup>^</sup>Illustrated based on monthly premium for Main Insured between 18 and 30 under the Classic Plan.

## Contact Us

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**Chubb. Insured.**<sup>™</sup>