

MyEmployees Protection

Protect your most important asset – your people

CHUBB®



Accidents can happen anytime, and incurring unplanned medical expenses may result in financial stress for your employees and their loved ones.

Protect your employees with MyEmployees Protection – an extensive group personal accident plan that can reduce financial burdens arising from unforeseen circumstances for your employees.

Employees are assured of financial protection offered by Chubb, a global leader in personal accident and supplemental health insurance. With a strong safety net, your employees are secured knowing that they have extensive personal accident insurance coverage against accidental death or injury.

Key Highlights

1. Extensive Cover

- 24/7 worldwide cover
- Includes 24 extensions

2. Affordable Premiums

- From \$38 per employee, per annum
- Up to 15% group discount
- Installment Payment Plan option available*

3. Fuss Free Enrolment

- Instant quote & policy issuance
- Automatic annual renewal
- Free cancellation in first 30 days

* Exclusive to DBS cardholders

MyEmployees Protection at a Glance

Benefits	Basic	Moderate	Advanced	Extensive
Accidental Death	S\$150,000	S\$300,000	S\$500,000	S\$800,000
Burial Expenses	S\$2,000			
Permanent Disability and Accidental Burns	As per schedule under Section 3 - Benefits in the Policy Wording			
• 3rd Degree Burns	As per Accidental Death benefit			
• 2nd Degree Burns	Up to S\$20,000			
Accidental Medical Expenses	Up to S\$500 (Alternative Medical Physician sub-limit of S\$250)		Up to S\$1,000 (Alternative Medical Physician sub-limit of S\$500)	
Dependent Child Education Supplement	S\$5,000 for each eligible Child of the Insured Person			
Modification / Mobility Expenses	10% of Accidental Death benefit or \$20,000 per Insured Person, whichever is lower			
Domestic Assistance for Activities of Daily Living	Up to S\$1,000			
Ambulance Cost	Up to S\$500			
Trauma Counselling Benefit	Up to S\$1,000			
HIV Due to Blood Transfusion	10% of Accidental Death benefit or S\$20,000 per Insured Person, whichever is lower			
Accidental Hospital Recuperation	S\$250			
Credit Card Indemnity	Up to S\$1,000			
Major Head Trauma	10% of Accidental Death benefit or S\$20,000 per Insured Person, whichever is lower			
Accidental Death due to Natural Catastrophe (Additional Payout)	15% of Accidental Death benefit or S\$75,000 per Insured Person, whichever is lower			
Terrorism Benefit (Additional Payout)	15% of Accidental Death benefit or S\$75,000 per Insured Person, whichever is lower			
Simple and Other Fractures	Up to S\$5,000			
Coma Benefit	10% of Accidental Death benefit or S\$50,000 per Insured Person, whichever is lower			
Repatriation of Mortal Remains	Up to S\$5,000			
Accidental Death due to Public Conveyance	15% of Accidental Death benefit or S\$20,000 per Insured Person, whichever is lower			
Replacement of Staff / Recruitment Cost	S\$10,000			
Visitors Benefits	S\$5,000			
Compassionate Income	0.5% of Accidental Death benefit or S\$5,000, whichever is lower			
Non-elective Surgery	S\$5,000			
Physiotherapy	S\$2,000			
Scarring on Face	S\$10,000			
Dengue Coverage (Accidental Death coverage)	10% of Accidental Death benefit or S\$10,000, whichever is lower			
Dengue Coverage (Medical Expenses coverage)	S\$200 per event, capped at S\$1,000 per policy year			
Accidental Death Cover for Family (Living in Singapore)	Eligible Spouse - 10% of Accidental Death benefit (Capped at S\$20,000)			
	Eligible Child - 10% of Accidental Death Benefit (Capped at S\$5,000)			

Premium Table

Annual Premium Per Insured Person			
Basic	Moderate	Advanced	Extensive
S\$38	S\$80	S\$142	S\$250

Premiums stated above are in Singapore Dollars and exclusive of GST.

Discounts Applicable

No. of Employees	Discount Rates
2 to 5 pax	0%
6 to 15 pax	5%
16 to 25 pax	10%
More than 26 pax	15%

Important Notes

1. Minimum headcount: 2
2. Policy will be administered on an Unnamed basis.
3. No minimum Premium size required.
4. Up to Aggregate limit of S\$10,000,000 per occurrence or the actual Aggregate limit per occurrence, whichever is lower.
5. Addition or deletion of employees will be pro-rated accordingly (Not applicable for Installment Payment Plan).
6. The Insured Person must be between 16 and 75 years of age, renewable up to 80 years of age.

About Chubb in Singapore

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 delivering responsive service, developing innovative products and providing market leadership built on financial strength.

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

Contact Us

Chubb Insurance Singapore Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

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