

Chubb PAL Protect® II (Chubb Personal Accident & Lifestyle Protect)

CHUBB®



Accidents can occur when you least expect them to. When the unfortunate happens, the last thing you want to worry about is the financial burden from unplanned medical expenses.

Chubb PAL Protect® II (Chubb Personal Accident & Lifestyle Protect II) is a personal accident plan that provides you and your loved ones with some financial relief in the event of an accident. It also offers cover against 14 types of covered diseases, food poisoning, and worldwide terrorism.

Eligibility

The Insured Person or Partner must be between the age of 18 and 70 on the policy Commencement Date; renewable up to 80 years old.

A Dependent Child must be between the age of 15 days and 18 years old on the policy Commencement Date. There is an insured limit of up to 4 Dependent Children for the Couple Plan or Parent and Children Plan.

Singapore Resident means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Employment Pass or Long-term Visit Pass or Dependancy Pass or S pass or Student Pass issued by the authorities in Singapore.

Why sign up for Chubb PAL Protect II?

Chubb PAL Protect II provides you with*:

-  Up to S\$1,000,000 coverage in the event of death or permanent disability due to an accident and double payout if while travelling on a public conveyance
-  Up to S\$10,000 reimbursement for Accidental Medical Expenses and S\$2,000 for Traditional Chinese Medicine Expenses
-  Up to S\$300 (per day) hospital income relief in the event of hospitalisation due to an accident
-  Covers diseases such as Dengue fever, Hand, Foot & Mouth Disease (HFMD) and more
-  Worldwide Terrorism Cover
-  Free automatic Dependent Child(ren) cover for Couple Plan (up to 4 children)

*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.

Chubb PAL Protect II at a Glance

No.	Benefits	Deluxe	Elite	Supreme
1.	Accidental Death	S\$200,000	S\$500,000	S\$1,000,000**
2.	Accidental Death - Public Conveyance	S\$400,000	S\$1,000,000	-
3.	Accidental Permanent Disability	S\$200,000	S\$500,000	S\$1,000,000**
4.	Accidental Permanent Disability - Public Conveyance	S\$400,000	S\$1,000,000	-
5.	Coma	S\$10,000	S\$10,000	S\$10,000
6.	Temporary Total Disablement (Up to 52 weeks)	S\$200 per week	S\$400 per week	S\$700 per week**
7.	Broken Bones and Major Burns	S\$1,000	S\$2,000	S\$4,000**
8.	Accidental Medical Expenses Reimbursement	S\$3,000	S\$5,000	S\$10,000**
9.	Traditional Chinese Medicine Expenses	S\$1,000	S\$1,000	S\$2,000
10.	Modification and Mobility Expenses	S\$2,000	S\$4,000	S\$10,000
11.	Ambulance Fee Reimbursement	S\$500	S\$500	S\$500**
12.	Daily Hospital Income (Up to 365 days)	S\$100 per day	S\$150 per day	S\$300 per day
13.	Hospitalisation Leave	S\$1,000	S\$1,500	S\$2,000
14.	Emergency Medical Evacuation	-	S\$50,000	S\$50,000
15.	Funeral Expenses	S\$2,000	S\$3,000	S\$4,000
16.	Child Support (Per Child, up to 2 Dependent Children)	S\$5,000	S\$5,000	S\$5,000
17.	Free Child Cover (Applicable to Couple Plan only, up to 4 Dependent Children)	Each Dependent Child will be covered for up to 25% of Benefits 1 to 5, 8 to 10, 12 and 14.		

Notes:

Please refer to the **Occupational Classification List** for examples of occupations.

** The benefit amount is capped at 50% of the specified limit if the Insured Person is 70 years old and above at the time of loss.

Premium Table (Premiums stated below are inclusive of 9% GST)

Annual Premium	Deluxe	Elite	Supreme
Main Insured only (Single Adult Plan)			
Class 1	S\$377.05	S\$671.46	S\$979.56
Class 2	S\$418.95	S\$746.06	S\$1,088.40
Class 3	S\$754.12	S\$1,342.92	N/A
Class 4	S\$1,340.65	N/A	N/A
Main Insured and Partner (Couple Plan)			
Class 1	S\$754.12	S\$1,342.92	S\$1,959.12
Class 2	S\$837.90	S\$1,492.13	S\$2,176.81
Class 3	S\$1,508.22	S\$2,685.84	N/A
Class 4	S\$2,681.28	N/A	N/A
Main Insured and up to 4 Dependent Children (Parent and Children Plan*)			
Class 1	S\$497.72	S\$886.32	S\$1,293.02
Class 2	S\$544.64	S\$969.88	S\$1,414.92
Class 3	S\$904.93	S\$1,611.50	N/A
Class 4	S\$1,474.70	N/A	N/A

* Each Dependent Child will be covered for up to 25% of Benefits 1 to 5, 8 to 10, 12 and 14.

Terms

This Policy is underwritten by Chubb and 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 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 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 that come with switching policies.

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 mis-statement or non-disclosure of material facts may affect the validity of the Policy.

You have fourteen (14) 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 cancel 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.

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.

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.

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