

Smart Life Builder

Policy Wording

CHUBB®

Sample Document

Smart Life Builder

1. Important Information Regarding Your Policy

- 1.1 Your Policy**
- 1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.
- 1.2 Please read Your Policy**
- 1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.
- 1.3 Checking Your Policy**
- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address or account details.
- 1.4 Contacting Us**
- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street #11-01 CapitaGreen Singapore 048946.
- 1.5 Keeping Your documents safe**
- 1.5.1 You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

2. Cover Under Your Insurance Policy

- 2.1 Who and What is insured?**
- 2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions of Your Policy.
- 2.2 What are the Eligibility Requirements?**
- 2.2.1 To be eligible for cover, You must be a Singapore Resident and You must be between the age of eighteen (18) and sixty (60) years old on the Commencement Date, renewable up to age seventy five (75) years old.

3. The Meaning Of Certain Words

- 3.1** The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.
- 3.2 Accidental Death** means death occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within one hundred and eighty (180) days of the accident causing the injury and includes Disappearance.
- 3.3 Accidental Injury** means a bodily injury resulting from an accident and which is not an illness and which:
- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body; and
 - (b) occurs at an identifiable time and place during the Period of Insurance; and
 - (c) results within one hundred and eighty (180) days of the accident; and
 - (d) results solely from the accident and independently of any other cause; and
 - (e) includes a bodily injury suffered by You being

directly and unavoidably exposed to the elements as a result of an accident.

3.4 **Alternative Medical**

Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or physiotherapist duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. An Alternative Medical Physician cannot be You or Your relative.

3.5 **Commencement Date**

means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.

3.6 **Confined or Confinement**

means confinement for a continuous uninterrupted period of at least twenty-four (24) hours,

- (a) in a Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor; or
- (b) in an extended hospital facility such as the Communicable Disease Centre (CDC) for the purpose of quarantine in connection with a Covered Disease.

3.7 **Covered Death**

means death occurring:

- (a) as a result of Covered Disease; and
- (b) within one hundred and eighty (180) days of being diagnosed with Covered Disease.

3.8 **Covered Disease**

means any one of the following diseases diagnosed by a Doctor in accordance with prevailing

clinical guidelines published by the Ministry of Health, where available.

- (a) Dengue fever; or
- (b) Dengue haemorrhagic fever; or
- (c) Yellow fever; or
- (d) Chikungunya fever; or
- (e) Zika fever; or
- (f) Malaria.

3.9 **Disappearance**

means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which You were travelling on that date, We will presume You have died as a result of an Accidental Injury.

3.10 **Dependent Child(ren)**

means Your unmarried child(ren) [(including step or legally adopted children)] who is/are a Singapore resident and must be between the age of one (1) and eighteen (18) years old or up to and including twenty-one (21) years old whilst he/she/they is/ are full-time student(s) at an accredited institution of higher learning and primarily dependent upon You for maintenance and support. Dependent Child(ren) who are in full-time national service are not covered.

3.11 **Doctor**

means a legally registered medical practitioner who is not You or Your relative.

3.12 **Downgrade**

means a decrease in the level of benefit and/ or the removal of coverage of Your Partner and/or Dependent Child(ren).

3.13 **Event(s)**

means the Event(s) listed in the Benefits section of Your Policy.

3.14 **Hospital**

means a legally constituted establishment operated pursuant to the laws

of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of nurses;
- (c) has a staff of one (1) or more Doctors available at all times;
- (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
- (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
- (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
- (g) is not a health hydro or nature cure clinic.

3.15 **Household Bill(s)**

means charges/expenses relating to utilities, home internet subscription fee, home cable television service subscription fee, mobile phone subscription fee and groceries shopping.

- 3.16 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.17 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.18 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.19 Loss:**
- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
 - (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
 - (c) in connection with hearing, means entire and irrecoverable loss of hearing;
 - (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;
- and in each case is caused by Accidental Injury and occurs within one hundred and eighty (180) days of the accident causing the injury.
- 3.20 Medical Expenses** means usual, reasonable and customary Doctors' (including Alternative Medical Physician's) fees, hospitalisation fees, medical supplies and medications, all of which must have been necessary and reasonably incurred in the medical or surgical treatment of Accidental Injury or Covered Disease. The medical or surgical treatment must be administered by a Doctor/Alternative Medical Physician within one (1) year from the date of the accident or from the date of contracting the Covered Disease, and the first expense must have been incurred within four (4) weeks from the date of the accident or from the date of contracting the Covered Disease.
- 3.21 Nominated Account** means the account designated by the Insured Person, which is not a Medisave account, to which premiums are to be charged.
- 3.22 Partner** means spouse or life partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an Event leading to a claim.
- 3.23 Period of Insurance** means:
- (a) if You are paying monthly premium, one (1) month from the Commencement Date or the latest Renewal Date whichever is the later; or
 - (b) if You are paying annual premium, one (1) year from the Commencement Date or the latest Renewal Date whichever is the later.
- 3.24 Permanent** means lasting twelve (12) consecutive months from the date of accident and at the expiry of that period, being beyond hope of improvement.
- 3.25 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.26 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.27 Policy Wording** means this document.
- 3.28 Pre-Existing Medical Condition** means:
- (a) any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
 - (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.
- 3.29 Renewal Date** means:
- (a) if You are paying monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month; or
 - (b) If You are paying annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.
- 3.30 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 Dependant's Pass or S Pass issued by the authorities in Singapore.
- 3.31 Total Disablement** means disablement occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within one hundred and eighty (180) days of the accident causing the injury, and which will, in all probability, entirely prevent a person from engaging in gainful employment of any and every kind for the remainder of that person's life.
- 3.32 Upgrade** means an increase in a level of benefit and/or the addition of coverage of Your Partner and/or Dependent Child(ren).

3.33 Upgrade / Downgrade
Effective Date means 12.01 am Singapore Time on the date We agree to provide an Upgrade / Downgrade of Your Policy and which is shown in Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.

3.34 We/Us/Our means Chubb Insurance Singapore Limited.

3.35 Waiting Period means the period of time for and in respect of which no benefits are payable.

3.36 You/Your means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4. Benefits

4.1 Legacy Fund

4.1.1 In the event of Your Accidental Death / Covered Death, We will pay Your estate the Legacy Fund specified in Your Policy Schedule.

4.1.2 If the Legacy Fund is payable because of a Disappearance, We will only pay if You give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.

4.2 Lifestyle Adaptation Fund

4.2.1 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 Lifestyle Adaptation Fund specified in Your Policy Schedule.

4.2.2 We will pay You the Lifestyle Adaptation Fund up to the percentage limit described in Your Policy Schedule. The maximum amount We will pay under Lifestyle Adaptation Fund is the sum specified in

Your Policy Schedule during the lifetime of Your Policy.

4.2.3 Any existing disability will not be taken into account in assessing the amount of benefit payable.

4.3 Hospitalisation Fund

4.3.1 If You have been Confined in a Hospital as a result of an Accidental Injury or Covered Disease within thirty (30) days from the date of the accident, We will pay You the Hospitalisation Fund specified in Your Policy Schedule.

4.3.2 The Hospitalisation Fund will only be payable for each (24 hour) day of Confinement in a Hospital, from the first day of Confinement and for a period not exceeding three hundred and sixty five (365) days for all such Confinement due to the Accidental Injury.

4.3.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Accidental Injury or Covered Disease diagnosis unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.3.4 The Hospitalisation Fund will not be payable if You are diagnosed with and Confined in connection with a Covered Disease within ninety (90) days of an earlier diagnosis of a Covered Disease.

4.4 Recuperation Fund

4.4.1 If You have been Confined in a Hospital for at least seven (7) consecutive days as a result of an Accidental Injury or Covered Disease, and a Doctor certifies this, We will pay You the Recuperation Fund specified in Your Policy Schedule provided that the Confinement is payable under Benefit 4.3.

4.4.2 We will only pay one (1) claim under Recuperation Fund for any one (1) Accidental Injury.

4.4.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Accidental Injury or Covered Disease diagnosis unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.4.4 The Recuperation Fund will not be payable if You are diagnosed with and Confined in connection with a Covered Disease within ninety (90) days of an earlier diagnosis of a Covered Disease.

4.5 Accidental Medical Expenses Reimbursement

4.5.1 If You incur Medical Expenses as a result of an Accidental Injury, We will reimburse You, upon production of invoice(s) and/or receipt(s), up to the limit specified in Your Policy Schedule.

4.5.2 If You have been treated for Covered Disease or by a Alternative Medical Physician or chiropractor, Our liability in respect of Medical Expenses incurred shall not exceed the sub-limit of seven hundred and fifty (750) dollars.

4.5.3 We will not be liable for any claim if the total Medical Expenses incurred by You in any one (1) Accidental Injury or Covered Disease diagnosis does not exceed S\$50. If the total Medical Expenses incurred for any one (1) Accidental Injury or Covered Disease diagnosis exceeds S\$50, We will pay the entire claim amount.

4.5.4 In the event that You become entitled to a reimbursement or indemnity of all or part of such expenses from any other

source(s), We will only be liable for the amount that is not recoverable from such other source(s).

4.5.5 The Accidental Medical Expenses Reimbursement will not be payable if You are diagnosed with a Covered Disease within ninety (90) days of an earlier diagnosis of a Covered Disease.

4.6 Household Bills Waiver

4.6.1 If You have been Confined in a Hospital for at least seven (7) consecutive days as a result of an Accidental Injury or Covered Disease, and a Doctor certifies this, We will reimburse Your Household Bill(s) which were payable up to one (1) month immediately before You have suffered the Accidental Injury or Covered Disease diagnosis, up to the limit specified in Your Policy Schedule, provided that the Confinement is payable under Benefit 4.4.

4.6.2 The invoice(s) and/or receipt(s) of the Household Bill(s) must be in the name of the Insured Person, except for groceries shopping.

4.6.3 Our liability in respect of Household Bill(s) incurred for groceries shopping shall not exceed the groceries shopping sub-limit specified in Your Policy Schedule.

4.6.4 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Accidental Injury or Covered Disease diagnosis unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.6.5 The Household Bills Waiver will not be payable if You are diagnosed with and Confined in connection with a Covered

Disease within ninety (90) days of an earlier diagnosis of a Covered Disease.

4.7 Benefit Limitations

4.7.1 Once We have paid a Benefit under clause 4.1 or 4.2, no further benefits are payable under Your Policy or any renewal or replacement policy.

5. General Exclusions

- 5.1** Your Policy will not apply to any Event(s) arising directly or indirectly out of:
- (a) deliberately self-inflicted injury, suicide or, criminal or illegal act; or
 - (b) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice; or
 - (c) You engaging in any professional sport meaning Your livelihood is substantially dependent on income received as a result of Your playing sport; or
 - (d) You engaging in any motor sports as a rider, driver and/ or a passenger; or
 - (e) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or
 - (f) any consequences of, or You taking part in, any war (whether declared or not), invasion, civil war, riot or civil commotion; or

- (g) You being a pilot or crew member (on active duty) of any aircraft, or engaging in any aerial activity, including parachuting and hang-gliding, except as a passenger in any properly licensed aircraft; or
- (h) Pre-Existing Medical Conditions; or
- (i) any illness, disease, bacterial or viral infection (except Covered Disease), even if contracted by accident other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning; or
- (j) any condition which is, results from or is a complication of infection with a venereal disease; or
- (k) any condition which is, results from or is a complication of congenital conditions or deformities; or
- (l) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (m) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion; or
- (n) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery; or
- (o) any treatment for obesity, weight reduction or weight improvement; or
- (p) any nervous and mental conditions or disorder, alcoholism or intoxication,

rest cures, sanatoria care or special care of special nursing care; or

- (q) if the diagnosis is after the announcement or notification that the Covered Disease is an epidemic or pandemic by the health authority in Singapore or the Government of the Republic of Singapore or by the World Health Organisation (WHO); or
- (r) if You are diagnosed with any of the Covered Disease within the Waiting Period of fourteen (14) days after the Commencement Date or Upgrade / Downgrade Effective Date.
- (s) You engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country. For the avoidance of doubt, armed forces includes the military, navy and airforce, and disciplined forces shall include but not be limited to policemen, auxiliary police officers, customs officers, firemen, immigration officers or inspectors, and correctional service officers or inspectors.

Your Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to Our liability under Your Policy. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

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 on file.

- 6.6.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

6.7 30-Day Review Period

- 6.7.1 You have thirty (30) days after You receive Your Policy Wording and Policy Schedule 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 review period.

- 6.7.2 The Policy is considered delivered and received by You within three (3) business days from the date of delivery/posting.

6.8 Benefit Limits

- 6.8.1 The maximum total amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.

6.9 Commencement and Period of Your Policy

- 6.9.1 Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

6.10 Reinstatement of Your Policy

6.3 Laws of Singapore

- 6.3.1 Your Policy is governed by the laws of Singapore.

6.4 Singapore Currency

- 6.4.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.5 Premium

- 6.5.1 Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change to Your address on file.

6.6 Modification

- 6.6.1 We reserve the right to modify the terms and conditions of Your Policy within the Period of

6. General Conditions

6.1 Where does Your Policy apply?

- 6.1.1 Your Policy insures You twenty-four (24) hours a day in Singapore for all benefits relating to Covered Disease and twenty-four (24) hours a day anywhere in the world for all other benefits.

6.2 Arbitration

- 6.2.1 If any dispute or disagreement arises regarding any matter pertaining to or concerning

6.10.1 If Your Policy is cancelled for any reason other than under Clause 7.3, You may apply for reinstatement within ninety (90) days from date of cancellation.

6.10.2 If We approve and accept your application for reinstatement the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.

6.10.3 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

6.11 Policy Owners' Protection Scheme

6.11.1 Your 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 / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

6.12 Personal Data Protection Consent

6.12.1 You are deemed to give consent and authorisation to Us to collect, use, disclose, and/ or process Your personal data or information supplied to Us 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 Singapore, for administering policies taken out with Us, customer services and to allow us and/ or Our business partners to perform marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy. A copy of the Personal Data Protection Policy can be found at www.chubb.com/sg/privacy and You are deemed to have read the same.

6.12.2 You may write to Our 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 Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

6.13 Fraudulent Claims

6.13.1 If any claim under Your Policy is in any respect

- fraudulently exaggerated; or
- supported by a fraudulent statement and/or document;

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

6.14 Subrogation

6.14.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of

recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

7. Cancelling Your Policy

7.1 When You can cancel

7.1.1 (a) If You are paying a monthly premium, You can cancel Your Policy at the end of any Period of Insurance by giving Us at least one (1) month's prior notice.

(b) If You are paying an annual premium, You can cancel Your Policy anytime by giving Us at least one (1) month's prior notice.

7.2 When We can cancel

7.2.1 We may cancel Your Policy for Like Categories of Insured Person(s). We will do this only when We cancel all policies within the Like Categories which have been issued under **Smart Life Builder™**.

7.3 Automatic cancellation

7.3.1 Cover under Your Policy will cancel automatically:

(a) upon the date when the benefit under Clause 4.1 or 4.2 have been paid;

(b) if You cease to be a Singapore Resident;

(c) when You reach the age of seventy six (76) years old;

(d) when Your Dependent Child(ren) reaches the age of twenty-two (22) years old;

(e) upon Your death.

This will be confirmed in writing. Thereafter, Your Policy will not be renewed.

8. Claims

8.1 Procedure for making a claim

8.1.1 Written notice shall be given to Our Claims Department at www.chubbclaims.com.sg or 138 Market Street #11-01 CapitaGreen Singapore 048946.

8.1.2 If You, or Your legal representative wishes to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - i. original receipts for any expenses that are being claimed;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 - iii. any other documentary evidence required by Us under Your Policy;
 - iv. police investigation outcome in the event of a road traffic accident.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and
- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

8.1.3 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

8.2 Processing and payment of claims

8.2.1 We will take all reasonable steps to pay a valid claim promptly.

8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

8.3.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

9. Your Duties To Us

9.1 Duty of Utmost Good Faith

9.1.1 You must fully and faithfully tell us everything You know (or could reasonably be expected to know) that is relevant to Our decision to insure You.

9.2 Consequences of breach of duty, fraud or misrepresentation

- 9.2.1 We may refuse to pay a claim either in whole or in part, if You:
- (a) breach the duty of utmost good faith;
 - (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
 - (c) breach a provision of Your Policy;
 - (d) make a fraudulent claim under any policy of insurance;
 - (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

10. Third Parties

10.1 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001

to enforce any of its terms.

11. Payment Before Cover Warranty

11.1 Notwithstanding anything therein contained but subject to Clause 11.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.

11.2 In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.

11.3 In respect of insurance coverage subject to Clause 6.7, You may return the original Policy document to Us within the "Review Period" if You decide to cancel the cover during the "Review Period". In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.

11.4 For policy where payment of full monthly premium is to be made by credit card or bank GIRO, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 11.5.

11.5 In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 11.4) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow up to three (3) attempt(s) for the charge and

deduction of the outstanding premiums from the relevant card centre of bank. Should all attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

12. Special Conditions

12.1 Payment of Benefits

- 12.1.1 You cannot be covered under more than one (1) **Smart Life Builder™**. If You are covered under more than one such Policy, We will consider that person to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider that person to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled.
- 12.1.2 Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

13. Special Conditions Applicable If Premiums Are Paid On A Monthly Basis (If this clause applies, Clause 14 does not apply)

13.1 Renewal of Your Policy

- 13.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be

renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date.

14. Special Conditions Applicable If Premiums Are Paid On An Annual Basis (If this clause applies, Clause 13 does not apply)

14.1 Renewal of Your Policy

- 14.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

14.2 Refund of Premiums

- 14.2.1 Upon cancellation of the Policy in accordance with Clause 7, We will refund to the Nominated Account any unused premium paid.

Sample Document

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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, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers.

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

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

Chubb. Insured.™

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WalletSecure

Policy Wording

CHUBB®

Sample Document

WalletSecure

1. Important Information Regarding Your Rider

- 1.1 Your Rider**
- 1.1.1 WalletSecure is a Rider to Your Policy.
- 1.1.2 The conditions of Your Policy will also apply to this Rider.
- 1.1.3 Unless the conditions of Your Rider differs from Your Policy, all other conditions will not change and will apply to Your Rider.
- 1.1.4 Words defined in Section 3, The Meaning of Certain Words, of Your Policy, if used in Your Rider, will have the same meanings.
- 1.1.5 Should there be any inconsistencies between the conditions of Your Policy and Your Rider, the conditions of Your Rider will apply.

2. The Meaning Of Certain Words

- 2.1** The following words when used with capital letters in Your Rider Policy Wording or the Rider Policy Schedule have the meaning given below.
- 2.2 Card** means Your ATM card, credit card, charge card, debit card, issued by a qualified financial institution for personal use.
- 2.3 Claim** means any claim You make under this Rider.
- 2.4 Excess** means the first part of any claim and is payable by You.
- 2.5 Home** means the place in Singapore where You live and also Your place overseas if applicable, for which You have given Us the address before or at the time of making a claim.
- 2.6 Important Documents** means Your passport, S pass, valid work permit, Singapore driving license and/or Singapore identity card.
- 2.7 Insured Person** means the person insured under this Rider

as specified in the Rider Policy Schedule.

- 2.8 Issuer** means the issuer(s) of the Card(s).
- 2.9 Motor Vehicle** means any registered or hire car / motorcycle.
- 2.10 Wallet and Handbag** means Your handbag, wallet, purse, briefcase, cardholder and travel wallet.
- 2.11 Rider** means WalletSecure.
- 2.12 Rider Policy Schedule** means the schedule which forms part of this Rider and also contains important details about the policyholder's cover.
- 2.13 Rider Policy Wording** means this document.
- 2.14 Stored Value Cards** means store credit and gift cards, including transport prepaid fares.
- 2.15 Theft** means the unlawful and unauthorised taking of Your property with the intention to permanently deprive You of that property.

3. Benefits

- 3.1 Theft of Wallet and Handbag**
- 3.1.1 In the event of Theft of Your Wallet and Handbag whilst outside Your Home, We will reimburse You the cost of replacing Your Wallet and Handbag. We will pay up to the maximum amount as stated in the Rider Policy Schedule current at the time of the loss. We will pay the full current value to replace Your Wallet and Handbag if the original receipt showing Your proof of ownership is submitted.
- 3.1.2 An Excess of 10% of the claimable amount will be deducted for each every Claim.

3.2 Replacement of Money and Documents

- 3.2.1 In the event of Theft of Your Wallet and Handbag whilst outside Your Home, We will reimburse You for the cost of:
- i. replacing Your Card(s) and Important Documents;
 - ii. reporting your loss of Your Important Documents to relevant authorities;
 - iii. transportation costs incurred as a result of Your loss of Cards and Important Documents up to an aggregate limit of \$200;
 - iv. Your Stored Value Cards spent without Your authorization, up to an aggregate limit of S\$50; or
 - v. Lost cash including uncashed bank and traveler cheques that are subsequently presented without Your authorization as a result of the loss, up to an aggregate limit of S\$100. You must provide proof that You had the face value of the cash/or banknotes before the theft.

3.2.2 We will pay up to the maximum amount as stated in the Rider Policy Schedule current at the time of the loss.

4. General Exclusions

- 4.1 This Rider does not cover You for any Claim:
- 4.1.1 if the Theft has not been reported within twenty four (24) hours;
 - 4.1.2 for Theft from Motor Vehicles if Your Wallet and Handbag(s), Card(s), Important Documents and cash are not stored out of sight in a locked compartment;
 - 4.1.3 if based on Our absolute discretion, We feel that You have not made available all

information to substantiate Your Claim;

- 4.1.4 for losses related to any business pursuits, any loss of income, loss of identity, costs or expenses in connection with any claim not agreed in advance by Us;
- 4.1.5 for Theft by someone who is living with You at Your Home;
- 4.1.6 You could otherwise claim from the Issuer of the Card;
- 4.1.7 Your Wallet and Handbag(s) are left unattended in a public place or a place to which the public had access at the time of Theft; or
- 4.1.8 any Theft where no actual known or identifiable event can be attributed to causing the Theft.

5. General Conditions

5.1 Duty of Care

5.1.1 You shall take all reasonable precautions to prevent or minimise Theft, compensation, cost or expense covered by this Rider.

5.2 Conditions Precedent to Our Liability

- 5.2.1 Your cover under this Rider depends on You meeting the following conditions:
- 5.2.2 You must at all times comply with all the terms and conditions of Your Policy and Your Rider. This applies to terms and conditions set out herein and any subsequent amendments applied to Your Policy and/or Your Rider as notified to You in writing by Us. We reserve the right to modify Your Policy and/or Your Rider and the terms of cover from time to time.
- 5.2.3 You must provide Us with full and accurate information in connection to Your Policy and/or Your Rider, including changes to Your personal details.

5.2.4 You must have a residential address in Singapore at the time of any event.

5.3 Dishonest Claims

5.3.1 Fraud and abuse will result in the forfeiture of Your benefits under this Rider. If you make a Claim that is any way dishonest, We will refuse to pay any benefit. If We pay a benefit and later discover that Your Claim was dishonest, We reserve the right to take any necessary action to recover the benefit that You have received.

5.4 Waiving Terms and Conditions

5.4.1 If We choose to waive all or part of a term or condition of this Rider at any time, this will not prevent Us from relying on that term or condition in the future.

5.5 Recording Calls

- 5.5.1 We may record Your phone calls to Us. We do this to:
- 5.5.2 provide a record of the instructions We have received from You;
- 5.5.3 allow Us to monitor quality standards;
- 5.5.4 help Us with staff trainings; and
- 5.5.5 meet legal and regulatory requirements.

5.6 Other Insurance

5.6.1 If there is any other insurance that covers any of the benefits set out in this Rider, You must tell Us about this when You make a Claim. In the event You become entitled to a refund or reimbursement of all or part of any expenses from any other sources, or if there is any other insurance in place against the events covered, We will only be liable for the additional amount unrecoverable from such other source or insurance.

5.7 Fraudulent Claims

5.7.1 If any claim under Your Policy is in any respect

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document;

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

5.8 Subrogation

5.8.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

5.8 Cancelling Your Rider

5.8.1 The terms and conditions for cancelling Your Policy will also apply to Your Rider.

5.8.2 The cancellation of your Policy will automatically cancel your Rider.

5.9 Claims

5.9.1 The procedure, processing and payment of claims for Your Policy will also apply to Your Rider.

5.9.2 If Your Rider is cancelled, it does not affect Your rights to make a Claim under Your Rider if the event occurred before the date of cancellation.

5.10 Your Duties To Us

5.10.1 Your duties to us clause in Your Policy will also apply to Your Rider.

5.11 Third Parties

5.11.1 The third parties clause in Your

Policy will also apply to Your Rider.

5.12 Payment Before Cover Warranty

5.12.1 The payment before cover warranty clause in Your Policy will also apply to Your Rider.

5.13 Special Conditions of Your Policy

5.13.1 Any special conditions in Your Policy will also apply to Your Rider.

5.14 General Conditions of Your Policy

5.14.1 All other general conditions of Your Policy will also apply to Your Rider.

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Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

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