

Group Personal Accident Policy Wording for Ride Cover

Policy Wording

Master Policy Number: XXXXXXXXXX

CHUBB®

Sample Document

Group Personal Accident Policy Wording for Ride Cover

Part 1. Important Note

In consideration of payment of Premiums, We will insure the Policyholder and all Insured Persons to the extent provided in this Policy and shown in the Policy Schedule, subject to the terms, conditions, definitions, exclusions and Endorsements contained in this Policy.

This Policy shall become effective at 12.01 A.M. Singapore time on the date specified in the Period of Insurance shown in the Policy Schedule.

Part 2. Cover Under this Insurance Policy

Who and What is insured?

An Insured Person is insured for the Event(s) subject to the terms, conditions and exclusions of the Policy.

What are the Eligibility Requirements?

To be eligible for cover, an Insured Person must be:

- (a) a XXX Passenger as defined in this Policy,

with respect to whom Premium has been paid or agreed to be paid by the Policyholder. An Insured Person is legally entitled to claim under the Policy.

Part 3. The Meaning Of Certain Words

The following words when used with capital letters in the Policy Wording or the Policy Schedule have the meaning given below.

Accidental Death means death occurring:

- (a) as a result of an Accidental Injury; and
- (b) within three hundred sixty-five (365) days of the accident causing the injury and includes Disappearance.

Accidental Injury means a bodily injury resulting from an accident and which is not a sickness 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 three hundred sixty-five (365) 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 the Insured Person being directly and unavoidably exposed to the elements as a result of an accident.

Alternative Medical Physician means a legally licensed traditional Chinese medicine practitioner (including acupuncturist and bonesetter) duly registered and practicing within the scope of his/her license pursuant to the laws of the country in which such practice is maintained. Alternative Medical Physician shall not include the Insured Person or his/her relative unless otherwise approved by Us.

Commencement Date means 12.01am Singapore Time on the date We agree to provide insurance under the Policy for the Policyholder and which is shown in the Policyholder's Policy Schedule.

Companion means a person who has a personal relationship with the person mentioned in part (a) of XXX Passenger definition.

Disappearance means if the Insured Person's body has not been found within twelve (12) months from the date of the disappearance due to sinking or wrecking of a conveyance in which the Insured Person was travelling on that date, We will presume the Insured Person to have died as a result of an Accidental Injury.

Doctor means a legally registered medical practitioner who is not the Insured Person or his/her relative.

Endorsement means a written alteration to the terms of the Policy as agreed to by Us.

Event(s) means the event(s) listed in the benefits section of set out in this Policy.

Family Member means a Spouse/partner, parent, parent-in-law, step-parent, child(ren), brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild of the person mentioned in part (a) of XXX Passenger definition.

XXX Driver means a person who has signed up and logged in to the XXX driver application that allows a XXX Driver to accept bookings from a XXX Passenger.

XXX Passenger means any of the following:

- (a) a person who is a passenger of a XXX Driver on a trip booked through the XXX passenger application and who has opted into XXX Ride Cover programme; or
- (b) a Family Member or Companion of the person mentioned in (a) and who is on a trip booked by the person mentioned in (a), through the XXX passenger application where the person mentioned in (a) has opted into XXX Ride Cover programme.

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, Community Hospital 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.

Insured Person means the person(s) insured under this Policy as specified in the Policy Schedule.

Installment Premium means the Premium agreed and due on the dates specified in the Premium Installment Payment Warranty clause under Section 5 - Premium Installment Payment Warranty.

Limb includes a hand at or above the wrist or foot at or above the ankle.

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 in both ears;
- (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;

and in each case is caused by Accidental Injury. The Loss must occur within one hundred and four (104) weeks of the accident.

Medical Expenses means usual, reasonable and customary Doctors' (including Alternative Medical Physician) fees, hospitalisation fees, medical supplies and medications all of which must have been necessary and reasonably incurred in the medical or surgical treatment of the Accidental Injury.

Period of Insurance means the period shown on the current Policy Schedule or any subsequent Endorsement(s), if any, for which cover applies under this Policy.

Permanent means lasting twelve (12) consecutive months from the date of accident and at the expiry of that period, being beyond hope of improvement.

Policy means this wording, the current Policy Schedule, Endorsement(s) and any other documents We may issue to the Policyholder that We advise will form part of the policy which together constitutes the entire policy between the parties.

Policyholder means the named company listed as the Policyholder in the Policy Schedule with whom We enter into the Policy and they are the contracting insured.

Policy Schedule means the schedule which We send You with Your Policy Wording.

Policy Wording means this document.

Pre-Existing Medical Condition means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Commencement Date of the Policy or in respect of any amendment or endorsement to the terms, conditions and exclusions of this Policy, including the benefits payable under this Policy.

Premium means the premium as shown in the Policy Schedule and/or any other premiums charged during the Period of Insurance that is payable in respect of the Policy by the Policyholder.

Ride Cover Programme means a programme which comprises of: (1) a personal accident insurance policy provided by Chubb Insurance Singapore Limited and (2) a voucher for pick-up delay made available by XXX Pte Ltd and/or XXX Pte Ltd while a Ride Cover passenger is taking a Ride Cover journey in Singapore and is distributed via the XXX platform.

Total Disablement means disablement occurring:

- (a) As a result of an Accidental Injury; and
- (b) Within three hundred sixty - five (365) days of the Accidental 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.

Traditional Chinese Medicine Expenses means usual, reasonable and customary expenses for treatments of Accidental Injury by a Alternative Medical Physician.

We/Us/Our means Chubb Insurance Singapore Limited. **You/Your** means XXX Pte Ltd and XXX Pte Ltd.

Part 4 - Benefits

Section 1 - Accidental Death Benefit

- (a) In the event of the Insured Person's Accidental Death during a trip that is booked through the XXX Passenger application by a XXX Passenger, We will pay the Insured Person's estate the Accidental Death Benefit specified in the Policy Schedule.
- (b) If the Insured Person has claimed successfully under Section 2 - Accidental Permanent Disability Benefit, We will pay the Insured Person the difference between the amount the Insured Person had received under Accidental Permanent Disability Benefit and the amount of the Accidental Death Benefit specified in the Policy Schedule.
- (c) The benefit is only payable if the "Ride Cover" subscription is activated in respect of the Insured Person for the trip during which the Event(s) occurred.

Section 2 - Accidental Permanent Disability Benefit

- (a) If, during a trip that is booked through the XXX Passenger application by a XXX Passenger, an Insured Person suffers a Loss or Permanent Total Disablement as certified by a Doctor, We will pay the Insured Person the Accidental Permanent Disability Benefit specified in the Policy Schedule.
- (b) We will pay the Insured Person the Accidental Permanent Disability Benefit according to the percentage limit described in the Table of Events below, provided that the maximum total amount We will pay over the lifetime of the Policy under this Benefit shall be capped at the benefit limit specified in the Policy Schedule.
- (c) We will not pay for any existing disability when assessing the amount of benefit payable.

Table of Events

| No. | Table of Events | Being a percentage of the Sum Insured shown in the Policy Schedule |
|-----|---|--|
| 1. | Accidental Death | 100% |
| 2. | Permanent Total Disablement | 100% |
| 3. | Permanent paralysis of all Limbs | 100% |
| 4. | Loss of both Hands or both Feet | 100% |
| 5. | Loss of one (1) Hand or one (1) Foot | 100% |
| 6. | Loss of one (1) Limb and sight of one (1) eye | 100% |
| 7. | Loss of sight of both eyes | 100% |
| 8. | Permanent Loss of speech and hearing | 100% |
| 9. | Loss of sight of one (1) eye | 100% |
| 10. | Permanent and incurable insanity | 100% |
| 11. | Permanent Loss of the lens of one (1) eye | 75% |
| 12. | Permanent Loss of speech | 75% |
| 13. | Loss of hearing in: (a) both ears (b) one (1) ear | 100% 30% |
| 14. | Permanent Loss of the use of four (4) Fingers and Thumb of either Hand | 85% |
| 15. | Permanent Loss of the use of four (4) Fingers of either Hand | 55% |
| 16. | Permanent Loss of the use of one (1) Thumb of either Hand | 40% |
| 17. | Permanent Loss of the use of Fingers of either Hand | 20% |
| 18. | Permanent Loss of the use of Toes of either Foot: (a) all - one (1) Foot (b) great Toe (c) other than great - each Toe | 25% 10% 2% |
| 19. | Fractured leg or patella with established non-union | 20% |
| 20. | Shortening of leg by at least five (5) cm | 10% |
| 21. | Permanent disablements not specified in items 2 to 20 above. | Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than two (2) Doctor(s), one (1) of whom will be the Insured Person's treating Physician and the other will be appointed by Us. In the event of disagreement, the amount payable will be the average of two (2) opinions. |

Section 3 - Accidental Medical Expenses Reimbursement

- (a) If the Insured Person incurs Medical Expenses during a trip that is booked through the XXX application by a XXX Passenger, We will reimburse the Insured Person, upon production of original invoice(s) and/or receipt(s), up to the limit specified in the Policy Schedule.
- (b) If the Insured Person has been treated by a Alternative Medical Physician, Our liability in respect of Traditional Chinese Medicine Expenses incurred shall not exceed fifty (50) Singapore dollars per consultation per day.
- (c) In the event that the Insured Person becomes entitled to a reimbursement or indemnity of all or part of such expenses from any other source(s), We will only pay the amount that is not recoverable from such other source(s).

Section 4 - Terrorism Cover

- (a) Notwithstanding the General Exclusions in respect of act of terrorism, this Policy covers losses which may be sustained through acts of terrorism, provided such acts of terrorism do not involve the use of biological, chemical agents or nuclear devices.
- (b) Where the Insured Person is insured under more than one (1) policy with Us covering acts of terrorism, Our maximum liability for any and all claims arising directly or indirectly from any act of terrorism will be limited to only one (1) policy (with the highest limit on acts of terrorism).

Section 5 - Benefit Limitations

- (a) Once we have paid under Section 1 - Accidental Death Benefit or one hundred (100) percent of benefit under Section 2 – Accidental Permanent Disability Benefit to an Insured Person, no further benefits shall be payable under this Policy to the Insured Person.

Part 5 - General Exclusions

This Policy will not apply to any Event(s) arising directly or indirectly out of:

- (a) deliberate self-inflicted injury, suicide or, criminal or illegal act committed by the Insured Person; or
- (b) the Insured Person 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) the Insured Person engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country:
 - (i) unless while undergoing peace time training as an Operationally Ready National Serviceman (NSman) and provided that the Insured Person is not engaging in actual warfare or war-like operations; or
 - (ii) unless while solely engaging in sedentary desk-bound duties, that is, strictly clerical or administrative work;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; or
- (d) the Insured Person engaging in any professional sport meaning his/her livelihood is substantially dependent on income received as a result of him/her playing sports; or
- (e) the Insured Person engaging in any motor sports as a rider, driver and/or a passenger; or
- (f) the Insured Person engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft; or
- (g) the Insured Person engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming in a pool) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas; or
- (h) the Insured Person committing any unlawful act or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or

- (i) Pre-Existing Medical Conditions; or
- (j) illness, disease, bacterial or viral infection, 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
- (k) any condition which is, or results from, a complication of infection with a venereal disease; or
- (l) any condition which is, results from or is a complication of congenital conditions or deformities; or
- (m) any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (n) any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion; or
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetic or plastic surgery; or
- (p) any treatment for obesity, weight reduction or weight improvement; or
- (q) any nervous and mental condition or disorder, alcoholism or intoxication, rest cure, sanatoria care or special nursing care; or
- (r) Human Immunodeficiency Virus (HIV), HIV related sickness, or any other disease or sickness related to sexually transmitted disease; or
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to by, or arising from:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; or
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof; or
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter; or
 - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
 - (v) any chemical, biological, bio-chemical or electromagnetic weapon; or
- (t) death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (ii) any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purpose, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.

Part 6 - General Conditions

Section 1. Where does this Policy apply?

This Policy insures the Insured Person whilst a XXX Passenger from the moment they enter the vehicle to begin their ride until the moment they exit the vehicle at the end of their ride in Singapore.

Section 2. Disputes

1. Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.
2. If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one (1) arbitrator, and the language of the arbitration shall be English. 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.

Section 3. Laws of Singapore

This Policy is governed by the laws of Singapore.

Section 4. Currency

Premiums payable under this Policy shall be in Singapore Dollars unless otherwise stated in the Policy Schedule or any subsequent Endorsements.

Benefits payable under this Policy shall be in Singapore Dollars or claimant's preferred currency if payment is via bank transfer.

Section 5. Premium Payment Warranty

- (a) If the Period of Insurance is sixty (60) days or more, any Premium due (on a per-trip basis) must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within sixty (60) days of the relevant trip booked through the XXX application.
- (b) In the event that any Premium due is not paid and received in full by Us (or the intermediary through whom this Policy was effected) within the sixty (60)-day period referred to above, then:
 - (i) the cover under the Policy may at Our option be terminated immediately after the expiry of the said sixty (60) day period; and
 - (ii) the termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period.
- (c) If the Period of Insurance is less than sixty (60) days, any Premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

Section 6. Modification

We reserve the right to modify the terms and conditions of the Policy within the Period of Insurance by giving the Policyholder prior notice of at least thirty (30) days, and if duly accepted by the Policyholder (such acceptance not to be unreasonably withheld) such modification shall be applicable from the effective date as stated in Our written notice to the Insured Person address on file.

No modification of the 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 and agreed by You. No broker or agent has the authority to modify or to waive any of the terms and conditions of the Policy.

Section 7. Benefit Limits

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

Section 8. Fraud

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a benefit under this Policy, We shall have no liability in respect of such claim and We shall be entitled to void this Policy with immediate effect.

Section 9. Subrogation

The Policyholder and/or the Insured Person agree that We have the right to proceed at Our expense in the name of the Policyholder and/or the Insured Person against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

Section 10. Automatic Termination of Cover

Cover under this Policy in respect of any particular Insured Person shall terminate on the earliest of the following events:

- (a) upon the date when the benefit under Part 4, Section 1 - Accidental Death Benefit has been paid; or
- (b) upon the date hundred (100) percent of the benefit under Part 4, Section 2 - Accidental Permanent Disability Benefit has been paid; or
- (c) upon the Insured Person's death; or
- (d) upon completion of the booked journey of the particular XXX Passenger.

Section 11. Claims Payment

Any benefits payable under this Policy shall be paid to the Insured Person or his/her estate in accordance with this Policy.

A full and/or uncontested receipt by the Insured Person or his/her estate of any benefit payable under this Policy shall in all cases be deemed final and completely discharges Us from all liabilities in respect of such benefit in relation to the Insured Person.

Section 12. Claims Procedure

1. If the Insured Person, or their legal representative wishes to make a claim, they can:
 - (a) visit Our Singapore Claims Centre at www.chubbclaims.com.sg to complete their online submission; or
 - (b) contact Us at 6299 0988 for further enquiries on claims.
2. The following must be submitted:
 - (a) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and
 - (b) any other documentary evidence required by Us under this Policy.
3. The Insured Person or their legal representative must provide Us with their submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim.
4. The Insured Person or their legal representative must give Us at their, or their legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.
5. We may have the Insured Person 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.
6. Processing and payment of claims
 - (a) We will take all reasonable steps to pay a valid claim promptly.
 - (b) We will pay all benefits amount under this Policy to the Insured Person or their legal representative.

7. Making claims after this Policy is cancelled

If this Policy is cancelled this does not affect the Insured Person's or their legal representative's rights to make a claim under this Policy if the Event(s) occurred before the date of cancellation.

Section 13. Clerical Error

Clerical errors by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

Section 14. Sanction Exclusions Applicable to the Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Singapore Limited is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Section 15. Conditions Precedent to Liability

Our liability for any Benefit under this Policy is conditional upon:

- (a) the statements and information provided to Us by the Policyholder and all Insured Persons being true ; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured Person(s).

Section 16. Interest

No payments under this Policy shall carry interest.

Section 17. Maintenance of Records and Examination

The Policyholder shall maintain material records of each Insured Person(s). We have the right to examine these records at any time during the term of this Policy and within three (3) years after the expiration of the Period of Insurance or until the adjustment and settlement of all claims hereunder, whichever is later, subject to compliance with the Policyholder's reasonable information security and data privacy protocols before such examination takes place.

Section 18. Misrepresentation

A claim under this Policy may be rejected (or if relevant, this Policy shall be voidable) in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the Policyholder or the Insured Person which is material to or connected with

- (a) the Insured Persons' risk experience and claim history;
- (b) the Insured Persons' insurance record, including previous refusals to grant insurance coverage; and the nature of the business of the Insured Person and the nature of the employment of each Insured Person.

Section 19. Notice of Trust or Assignment and Third Party Rights

We will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (53B) to enforce any of its terms.

Section 20. Termination

This Policy shall continue to be in force until the end of the Period of Insurance.

Section 21. Policyholder

This Policy is entered into with the Policyholder and is between Us and the Policyholder for the benefit of the named Insured Person.

Section 22. Data Privacy Notice

It is hereby declared that as a condition precedent to Our liability, the Insured and Insured Persons, have agreed and consent that We can collect, use, disclose, and/or process Insured Persons' personal data provided by the Insured and/or Insured Persons to Us, Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for policy administration, customer services and claims handling.

Section 23. Payment of Benefits

It is hereby declared that the Insured Person can be covered under one (1) **Ride Cover** Policy only.

Except as specifically stated in the Policy, benefit amounts are payable in addition to any other insurance benefits to which the Insured Person may be entitled.

Section 24. Policy Owners' Protection Scheme

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 General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

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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. 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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