

Bill Protect

Policy Wording

CHUBB®

Sample Document

Bill Protect Plus

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy, Your plan details and bill transaction information describe the insurance contract between You and Us. These documents can be found in the My Insurance section of Your XXX mobile application.
- 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 under Your Policy.

1.2 Please read Your Policy

- 1.2.1 It is important that You read carefully and understand Your Policy because it describes the terms, conditions and exclusions that apply to Your insurance.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy which can be found in the My Insurance section of Your XXX mobile application to make sure all the information in it is correct.

1.4 Contacting Us

- 1.4.1 If You have any questions or need to contact Us, please:
- (a) write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946; or
 - (b) contact Our Customer Service Hotline: +65 6299 0988, Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy in a safe place in case You need to refer to it in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us when You make a claim. 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 under this Policy, You must be a Singapore Resident between the age of eighteen (18) and seventy-five (75) years old (both ages inclusive) on the Commencement Date.

3 The Meaning Of Certain Words

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

3.1 Accidental Death means death occurring:

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

- 3.2 Accidental Injury** means a bodily injury resulting from an accident which is not a sickness and which:
- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body;
 - (b) occurs at an identifiable time and place during the Period of Insurance;
 - (c) results within three hundred and sixty-five (365) days of the accident;
 - (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.
- 3.3 XXX m-Station** means the AXS mobile application that allows You to make bill payments via Your mobile device(s) with internet connection.
- 3.4 Commencement Date** means 12.01am Singapore Time on the date We agree to provide Insurance under the Policy and which is specified in Your My Insurance section of Your XXX m-Station.
- 3.5 Disappearance** means if Your 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 You were travelling on that date, We will presume You have died as a result of an Accidental Injury.
- 3.6 Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.7 Elimination Period** means the minimum period of time in which Involuntary Loss of Employment or Temporary Total Disablement must last before the benefit is payable. If the duration of Involuntary Loss of Employment or Temporary Total Disablement exceeds the Elimination Period of thirty (30) consecutive days, the benefit is payable from the first day of Involuntary Loss of Unemployment or Temporary Total Disablement.
- 3.8 Email Address** means the email address You have provided to Us when You applied for this Policy or any updated email address You have provided to Us during the Period of Insurance.
- 3.9 Employment** means any remunerated and permanent work, excluding Self-Employment, and, where applicable, for which a contribution to Your Central Provident Fund is made by Your employer.
- 3.10 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.11 Full-time Employee** means an Insured Person who has been in Employment with an employer for at least six (6) continuous months and is required by their contract of service to work a minimum thirty-five (35) hours a week.
- 3.12 Full-time National Service** means the mandatory conscription and duty that specified individuals must undertake as required by the Singapore government, and includes individuals who volunteer to be conscripted. This meaning shall always refer to the present day definition as specified by the Singapore government under the Enlistment Act, Chapter 93.
- 3.13 Insured Person(s)** means the person(s) insured under Your Policy who makes bill payments via the XXX m-Station mobile application and who has opted into Bill Relief Guard Plus.
- 3.14 Involuntary Loss of Employment** means Unemployment resulting from retrenchment or being made redundant by Your employer and thereafter being unable to find Employment. Involuntary Loss of Employment shall be deemed to start on the day after Your last day as a Full-time Employee, as specified on the formal notification of retrenchment from Your employer.
- 3.15 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.16 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 three hundred and sixty-five (365) days of the accident.

- 3.17 Mobile ID** means the unique identification number as reflected in the My Profile section of Your XXX m-Station mobile application.
- 3.18 My Insurance** means the section in the XXX m-Station mobile application where Your insurance Policy is stored. **3.19 Operationally Ready National Serviceman (NSman)** means the individual who has completed Full-time National Service and is now obligated to undergo regular training up to a statutory age as specified by the Singapore government. This meaning shall always refer to the present-day definition as specified by the Singapore government.
- 3.20 Period of Insurance** means one (1) year from the Commencement Date or the latest Renewal Date, whichever is the later.
- 3.21 Permanent** means lasting twelve (12) consecutive months from the date of accident and at the expiry of that period, being irrecoverable.
- 3.22 Policy** means Your Policy Wording, Your plan details and bill transaction information detailed in the My Insurance section of Your XXX m-Station mobile application which forms the entire insurance contract between You and Us.
- 3.23 Policy Wording** means the content of this document.
- 3.24 Pre-Existing Medical Condition** means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which You had suffered, or was or should have been aware You were suffering from at any time prior to the Commencement Date of the Policy.
- 3.25 Renewal Date** means one (1) year from the Commencement Date and subsequently, the same day of each successive year.
- 3.26 Self-Employment** means earning an income directly from Your own business (being a business in relation to which You are in a position of control, other than as an independently appointed director) or operating as a sole trader, independent contractor or in a partnership.
- 3.27 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.
- 3.28 Temporary Total Disablement** means in respect of Insured Persons who are not Full-time Employees at the time of Accident, temporary disability caused by an Accidental Injury which, in the opinion of a Doctor, would temporarily prevent them from physically engaging in gainful employment of any kind or completing general household activities such as cooking or cleaning.
- 3.29 Total Disablement** means disablement occurring:
- (a) as a result of an Accidental Injury; and
 - (b) within three hundred and 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.
- 3.30 Unemployment** means not being in Employment, but being available for, and actively seeking, Employment.
- 3.31 Waiting Period** means the period of time specified in the Policy from the Commencement Date during which no benefits are payable.
- 3.32 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.33 You/Your** means the person who is named as the Insured Person in the Policy.

4 Benefits

4.1 Accidental Death Benefit

- 4.1.1** In the event of Your Accidental Death, We will pay Your estate the Accidental Death Benefit specified in Your My Insurance section of the XXX m-Station mobile application, subject to the terms and conditions of this Policy.
- 4.1.2** If the Accidental Death Benefit is payable because of a Disappearance, We will only pay if the legal representatives of Your estate 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 Permanent Disablement Benefit

- 4.2.1 If You suffer a Loss or Permanent Total Disablement as a result of an Accidental Injury, which is certified by a Doctor, We will pay You the Permanent Disablement Benefit specified in Your My Insurance section of the XXX m-Station mobile application, subject to the terms and conditions of this Policy.
- 4.2.2 We will pay You the Permanent Disablement Benefit according to the percentage limit described in the Compensation Scale, provided that the maximum total amount We will pay over the lifetime of Your Policy under this benefit shall be capped at the benefit limit specified in Your My Insurance section of the XXX m-Station mobile application.
- 4.2.3 We will not pay for any existing disability when assessing the amount of benefit payable.

Compensation Scale:

Table of Compensation	% of Sum Insured
Permanent Total Disablement	100%
Total Loss of two or more Limbs	100%
Total Loss of one Limb	50%
Total Loss of sight in both eyes	100%
Total Loss of sight in one eye	50%
Total Loss of one Limb and sight in one eye	100%
Total Loss of speech	100%
Total Loss of hearing in both ears	100%
Total Loss of hearing in one ear	25%

4.3 Involuntary Loss of Employment Benefit

- 4.3.1 If You suffer Involuntary Loss of Employment, which satisfies the Waiting Period and Elimination Period, We will pay You the Involuntary Loss of Employment Benefit as detailed in Your My Insurance section of the XXX m-Station mobile application.
- 4.3.2 This monthly benefit amount payable shall be the average of the total bill payments made through Your XXX m-Station mobile application in the three (3) immediate calendar months prior to the calendar month in which Involuntary Loss of Employment occurs.
- 4.3.3 This benefit is only applicable to You if You are a Full-time Employee.
- 4.3.4 For the avoidance of doubt, the Involuntary Loss of Employment Benefit is subject to You providing documentary evidence of Unemployment:
- Retrenchment/Termination Letter from Your employer stating Your Employment details; and
 - Your Central Provident Fund (CPF) Contribution History Statement for the six (6) months immediately prior to Your Involuntary Loss of Employment and for the period of Unemployment.
- 4.3.5 The monthly benefit amount will be paid out to You up to the earliest of:
- three (3) consecutive months of Involuntary Loss of Employment; or
 - You finding Employment as a Full-time Employee.
- 4.3.6 We will only pay for a claim either under Clause 4.3 or Clause 4.4 but not both of them.
- 4.3.7 In addition to Clause 5, the Involuntary Loss of Employment Benefit will not be paid if:
- Your Unemployment is due to wilful misconduct, resignation or retirement;
 - Your Employment is not physically based in Singapore;
 - You become aware that Your Employment may be terminated prior to the Period of Insurance of the Policy, whether an official written or oral notice had been given or not;

- (d) Your Unemployment is due to the seasonal nature of Your Employment, or a project or specific period of Employment is completed;
- (e) Your Employment is terminated at the end of a fixed-term contract;
- (f) Involuntary Loss of Employment occurs within the ninety (90) day Waiting Period;
- (g) Involuntary Loss of Employment ends before the end of the thirty (30) day Elimination Period; or
- (h) You are under Self-Employment or not employed as a Full-time Employee.

4.3.8 A ninety (90) day Waiting Period applies to the Involuntary Loss of Unemployment Benefit, commencing on the Commencement Date of the Policy.

4.4 Temporary Total Disablement Benefit

4.4.1 If You suffer Temporary Total Disablement as a result of an Accidental Injury, which is certified by a Doctor and satisfies the Elimination Period, We will pay You the Temporary Total Disablement Benefit specified in Your My Insurance section of the XXX m-Station mobile application.

4.4.2 This monthly benefit amount payable shall be the average of the total bill payments made through Your XXX m-Station mobile application in the three (3) immediate calendar months prior to the calendar month in which Temporary Total Disablement occurs.

4.4.3 This Benefit is only applicable to You if You are not employed as a Full-time Employee.

4.4.4 We will only pay for a claim either under Clause 4.3 or Clause 4.4 but not both of them.

4.4.5 Any Temporary Total Disablement Benefit payable will be calculated proportionately for the Temporary Total Disablement period up to a maximum of three (3) consecutive months.

4.5 Benefit Limitations

4.5.1 Once We have paid a benefit under Clause 4.1 or Clause 4.2, no further benefits shall be payable under Your Policy and Your Policy will be cancelled accordingly.

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 or suicide;
- (b) You committing any criminal or illegal act;
- (c) 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;
- (d) You 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 You are 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 include 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;

- (e) You engaging in any professional sports meaning Your livelihood is substantially dependent on income received as a result of You playing a sport;
- (f) You engaging in any motor sports as a rider, driver and/or a passenger;
- (g) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft;

- (h) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming in an enclosed 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;
- (i) You committing any unlawful acts or Your wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life;
- (j) Pre-Existing Medical Conditions;
- (k) any condition which is or results from a complication of infection with a venereal disease;
- (l) any condition which is or results from a complication of congenital conditions or deformities;
- (m) any condition which is or results from a complication of a geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is or results from a complication of pregnancy, childbirth, miscarriage or abortion;
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery;
- (p) any treatment for obesity, weight reduction or weight improvement;
- (q) any nervous and mental conditions or disorder, alcoholism, rest cures, sanatoria care or special care, or special nursing care;
- (r) Human Immunodeficiency Virus (HIV), HIV related illness, or any other diseases or illness related to sexually transmitted disease;
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to, 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;
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - (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;
- (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 purposes, 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.
- (u) any sickness, 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.

5.2 Sanctions Exclusions Applicable under this Policy

- 5.2.1 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.
- 5.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch 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.

6 General Conditions

6.1 Where does Your Policy apply?

- 6.1.1 For Clauses 4.1, 4.2 and 4.4, Your Policy insures You twenty-four (24) hours a day worldwide excluding sanctioned countries for the purposes of Clause 5.2.
- 6.1.2 For Clause 4.3, Your Policy is only in force whilst You are a Full-time Employee based in Singapore.

6.2 Change of Country of Residence

- 6.2.1 You must inform Us in writing if Your country of residence is no longer Singapore. For the purpose of this Policy, a change in Your country of residence means You are living or intending to live in a country other than Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later. Upon receipt of such information, We may terminate this Policy.

6.3 Coverage Validity

- 6.3.1 You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

6.4 Disputes

- 6.4.1 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.
- 6.4.2 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.

6.5 Governing Law

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

6.6 Currency

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

6.7 Clerical Error

- 6.7.1 A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

6.8 Premium

- 6.8.1 Premiums payable under 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 at Your address or Email Address on file.

6.9 Modification

- 6.9.1 We reserve the right to modify the premium, terms and conditions of Your Policy during 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 notice written to Your address or Email Address on file.
- 6.9.2 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.

6.10 Benefit Limits

- 6.10.1 The maximum total benefit amount We will pay under Your Policy for each Event is the limit specified in Your My Insurance section of the XXX m-Station mobile application.

6.11 Commencement and Period of Your Policy

- 6.11.1 Your Policy begins on the Commencement Date, and continues for the Period of Insurance.

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 the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.
- 6.12.2 If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.
- 6.12.3 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;
 - supported by a fraudulent statement and/or document; or
 - linked to any fraudulent activity or suspected fraudulent activity,

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 You are allowed to cancel Your policy during any Period of Insurance. No refund of any premium will be given.

7.2 When We can cancel

- 7.2.1 We may cancel Your Policy during any Period of Insurance by giving You at least thirty (30) days prior notice. Cancellation of Your Policy shall be applicable from the effective date as stated in Our notice which will be specified in Your My insurance section of the XXX m-Station mobile application. No refund of any premium will be given.

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 Clause 4.2 has been fully paid;
- (b) if You cease to be a Singapore Resident;
- (c) if You fail to complete Your personal information in the XXX m-Station mobile application within thirty (30) calendar days from the Policy Commencement Date. Cover shall remain in force for the thirty (30) day period from the Policy Commencement Date and no premium will be refunded;
- (d) when You reach the age of seventy-six (76) years old;
- (e) upon Your death;
- (f) upon You opting out from Bill Relief Guard Plus; or
- (g) upon no bill payments being made by You through the XXX m-station mobile application in four (4) calendar months, whether consecutive or not, during the Period of Insurance.

8 Claims

8.1 Procedure for making a claim

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

- (a) visit My Insurance section of XXX m-Station mobile application to complete Your online submission;
- or

8.1.2 You, or Your legal representative must submit the following:

- (a) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage;
- (b) any other documentary evidence required by Us under Your Policy; and/or
- (c) police investigation outcome in the event of a road traffic accident.

8.1.3 You, or Your legal representative must provide Us with Your, or Your legal representative's submission and accompanying documents as soon as practicable, in any event within sixty (60) days of the Event(s) taking place which gives rise to the claim.

8.1.4 You, or Your legal representative must give Us at Your, or Your legal representative's expense, all medical and other certificates and evidence required by Us that are reasonably required to assess the claim.

8.1.5 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 Disclosure

9.1.1 You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

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 disclosure;
- (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; or
- (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 to enforce any of its terms.

11 Payment Before Cover Warranty

11.1 Notwithstanding anything herein contained, 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 and for subsequent bill payments made through Your XXX m-Station mobile application when You choose to opt-in for Bill Relief Guard Plus.

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 and for subsequent bill payments made through Your XXX m-Station mobile application when You choose to opt-in for Bill Relief Guard Plus, no benefits whatsoever shall be payable by Us.

12 Special Conditions

12.1 Payment of Benefits

12.1.1 You cannot be covered under more than one (1) Bill Relief Guard Plus. If You are covered under more than one (1) such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You 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.

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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