

# Group Personal Accident

## Shelf Plan

CHUBB®



To empower companies and organisations in fulfilling their obligations to their employees in today's race for talent, the Group Personal Accident Insurance Policy by Chubb is the answer.

The Group Personal Accident policy by Chubb is an innovative employee benefits product that combines our current market benefits with a highly acclaimed claims service platform for companies and organisations of all sizes.

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

### **Innovations Made to Group Personal Accident**

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#### **1. Portfolio segmentation**

Understanding our business allows us to be flexible and design practical and cost-effective protection for your employees.

#### **2. Covers for wider scope under natural catastrophe**

Covering 8 additional events – Cyclone, Flood, Landslide, Tornado, Volcanic eruption, Windstorm, Hailstorm and Wildfire.

#### **3. Claims**

The Chubb Claims Centre is a self-service online claims platform that allows you to submit your claim anytime, anywhere and using any electronic device. Through Fast Track Claims, we are committed to settling your claims within 5 to 10 working days from the date of collection of full claims documentation.

## Group Personal Accident Shelf Plan at a Glance

Benefits	Plan Type			
	Plan 1	Plan 2	Plan 3	Plan 4
Accidental Death	S\$150,000	S\$300,000	S\$500,000	S\$700,000
Burial Expenses	S\$2,000			
Permanent Disability and Accidental Burns <ul style="list-style-type: none"> <li>3rd Degree Burns</li> <li>2nd Degree Burns</li> </ul>	Up to % stated in Policy Wording <ul style="list-style-type: none"> <li>As per Accidental Death sum insured</li> <li>S\$20,000</li> </ul>			
Medical Expenses	S\$500 (TCM sub-limit of S\$250)		S\$1,000 (TCM sub-limit of S\$500)	
Dependent Child Education Supplement	S\$5,000 for each eligible Child of the Insured Person			
Modification/Mobility Expenses	10% of Event 1 or \$20,000 per Insured Person whichever is lower			
Domestic Assistance for Activities of Daily Living	Up to S\$1,000			
Ambulance Cost	Up to S\$500			
Trauma Counselling Benefit	Up to S\$1,000			
HIV Due to Blood Transfusion	10% of Event 1 or S\$20,000 per Insured Person whichever is lower			
Accidental Hospital Recuperation	S\$250			
Credit Card Indemnity	Up to S\$1,000			
Major Head Trauma	10% of Event 1 or S\$20,000 per Insured Person whichever is lower			
Accidental Death due to Natural Catastrophe (Additional Payout)	15% of Event 1 or S\$75,000 per Insured Person whichever is lower			
Terrorism Benefit (Additional Payout)	15% of Event 1 or S\$75,000 per Insured Person whichever is lower			
Simple and Other Fractures	Up to S\$3,000			
Comatose State Lump Sum Benefit	10% of Event 1 or S\$50,000 per Insured Person whichever is lower			
Repatriation of Mortal Remains	Up to S\$5,000			
Accidental Death due to Public Conveyance	15% of Accidental Death or S\$20,000, whichever is lesser			
Death due to dengue	10% up to S\$10,000			
Corporate Event Cover for Family	Eligible Spouse - (10% of Insured Person's sum insured (Capped at S\$20,000))			
	Eligible Child - (10% of Insured Person's sum insured (Capped at S\$5,000))			

## 18 Additional Covers

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1. Funeral Expenses
2. Repatriation of Mortal Remains
3. Coma Benefit
4. Dependent Child Education Supplement
5. Modification/Mobility Expenses
6. Domestic Assistance for Activities of Daily Living
7. Ambulance Cost
8. Trauma Counselling Benefit
9. HIV due to Blood Transfusion
10. Accidental Hospital Recuperation
11. Funeral Credit Card Indemnity
12. Major Head Trauma
13. Scarring of the Face
14. Accidental Death due to Natural Catastrophe
15. Terrorism Benefit
16. Accidental Death due to Public Conveyance
17. **New:** Death due to dengue
18. **New:** Corporate Event Cover for Family

## Important Notes

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1. Minimum headcount: 2
2. Policy will be administered on an Unnamed basis
3. Subject to a minimum Premium of S\$350
4. 10% discount for group sizes more than 30
5. Loss Ratio must be 30% or lesser\*  
To calculate Loss Ratio: Take past 3 years claims incurred divided by total premium of past 3 years  
*E.g. Total claims = S\$100 for past 3 years*  
*Total Premium = S\$1,500 for past 3 years*  
*S\$100 divided by S\$1,500 = 6.67%*
6. Up to Aggregate limit of S\$10,000,000 per occurrence or the actual Aggregate limit per occurrence
7. Adjustment of +/- S\$150 will be waived
8. The insured Person must be between 16 and 75 years of age, renewable up to 80 years of age
9. Provide Accounting and Corporate Regulatory Authority Bizfile (ACRA) upon submission of proposal form

## About Chubb in Singapore

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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](http://www.chubb.com/sg).

Chubb. Insured.™