

Secure Income Protection

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 carefully read 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 change 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 under the Benefits subject to the terms, conditions and exclusions in Your Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 To be eligible for cover under this Policy:
 - (a) You must be a Singapore Resident and between the age of eighteen (18) and seventy (70) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to age seventy-five (75) years old (age inclusive);
 - (b) Your Dependent Child(ren) must be a Singapore Resident and must be between six (6) months and eighteen (18) years old (both ages inclusive) on the Commencement Date, renewable up to age twenty-two (22) years old (age inclusive).
- 2.2.2 We will insure up to a maximum of four (4) Dependent Child(ren).

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 Injury means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by 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.
- 3.3 Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is specified in Your Policy Schedule.
- 3.4 Confined or Confinement** means confinement in a Hospital for at least a Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor and for this purpose. Day shall mean a period for which the Hospital charges for room and board.
- 3.5 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 six (6) months and twenty-two (22) years old and primarily dependent upon You for maintenance and support. Dependent Child(ren) who are in full-time national service are not covered.
- 3.6 Doctor** means a legally registered medical practitioner who is not You or Your relative.
- 3.7 Downgrade** means a decrease in the level of Benefit, and/ or the removal of coverage of a Spouse and/ or Dependent Child(ren).
- 3.8 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.9 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.
- 3.10 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.11 Intensive Care Unit (ICU) and High Dependency Unit (HDU)** means a place in a Hospital for the acutely ill, providing care to patients who require specialist medical intervention or monitoring, extra medical services and equipment that is prescribed by the attending Doctor, and billed as a specific charge by the Hospital.
- 3.12 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.
- 3.13 Nominated Account** means the account designated by You, which is not a Medisave account, to which premiums are to be charged.
- 3.14 Partner** means spouse or de-facto with whom You have been living permanently with at least three (3) months or more at the time of occurrence of an Event leading to a claim.
- 3.15 Period of Insurance** means
- (a) If You are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date whichever is later.
- (b) If You are paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date whichever is the later.
- 3.16 Policy** means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.
- 3.17 Policy Schedule** means the schedule which We send You with Your Policy Wording.

- 3.18 Policy Wording** means this document.
- 3.19 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.
- Where an Upgrade is the addition of a Spouse and/or a Dependent Child(ren), all references in this definition to Commencement Date should be read as being Upgrade Effective Date in relation to the Spouse and/or the Dependent Child(ren).
- 3.20 Renewal Date** means:
- (a) If You are paying a 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.
- 3.21 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.22 Singaporean 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.
- 3.23 Upgrade** an increase in a level of benefit and/or the addition of coverage of Your Partner and/or Dependent Child(ren).
- 3.24 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 specified in Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.
- 3.25 Waiting Period** means the period of time for and in respect of which no benefits are payable.
- 3.26 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.27 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.
- 4 Benefits**
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- 4.1 Daily Hospital Income Benefit**
- 4.1.1** If You have been Confined in a Hospital as a result of Sickness, We will pay You the Daily Hospital Income Benefit shown in Your Policy Schedule.
- 4.1.2** The Daily Hospital Income Benefit will only be payable for each day of Confinement in a Hospital, from the first day of Confinement and for a period not exceeding three hundred sixty five thirty (365) days for all such Confinement due to Sickness.
- 4.1.3** Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Sickness unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.
- 4.2 Daily ICU/HDU Hospital Income Benefit**
- 4.2.1** If You have been Confined in Intensive Care Unit or High Dependency Unit in a Hospital as a result of Sickness, We will pay You the Daily ICU/HDU Hospital Income Benefit shown in Your Policy Schedule.
- 4.2.2** The Daily ICU/ HDU Hospital Income Benefit will only be payable for each day of Confinement in Intensive Care Unit or High Dependency Unit in a Hospital, from the first day of Confinement and for a period not exceeding sixty (60) days for all such Confinement due to Sickness.
- 4.2.3** Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Sickness unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.
- 4.2.4** If We pay the Daily ICU/HDU Hospital Income Benefit, We will not pay for the Daily Hospital Income Benefit, for the same Confinement.
- 5 General Exclusions**
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- 5.1** Your Policy will not apply to any event arising directly or indirectly out of:
- (a) Pre-Existing Medical Conditions; or
 - (b) any condition which is, or results from an Accidental Injury; or
 - (c) any condition which is, or results from or is a complication of infection caused by a venereal disease; or
 - (d) any condition which is, or results from or is a complication of congenital

- conditions or deformities; or
- (e) any condition which is, or results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
 - (f) any condition which is, or result from or is a complication of infection with Human Immunodeficiency Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS') and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.
 - a. For the purpose of this exclusion, the term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of Hospitalisation.
 - b. Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism of chronic enteritis virus and/or disseminated fungi.
 - c. Malignant neoplasm shall include but not limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies currently or which subsequently becomes known as causes of death in the presence of AIDS.
 - (g) any condition which is, or results from or is a complication of birth control, sterilisation,

infertility or treatment thereof, pregnancy, childbirth, caesarean, miscarriage or abortion.

- (h) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery.
- (i) any treatment for obesity, weight reduction or weight improvement.
- (j) any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care of special nursing care.

5.2 Sanctions Exclusions Applicable to this 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/ 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 Your Policy insures You 24 hours a day anywhere in the world.

6.2 Arbitration

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

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 shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of thirty-one (31) years, forty-one (41) years, fifty-one (51) years, sixty-five (61) years, sixty-six (66) years, and seventy-one (71) years.
- 6.5.2 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, for Like Categories of Insured Person(s), within the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address 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 amount We will pay under Your Policy for each payable benefit is the Benefit Amount specified in Your Policy Schedule for any one (1)

Sickness.

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

- 6.10.1 If Your Policy is cancelled for any reason, You may apply for reinstatement within ninety (90) days from effective 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.
- 6.10.4 A Waiting Period of sixty (60) days is applicable from the date We accept Your application for reinstatement for any Confinement as a result of Sickness.
- 6.10.5 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:
- (a) fraudulently exaggerated; or

- (b) supported by a fraudulent statement and/or document; We shall be under no liability 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

- (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) by giving you at least one (1) month's prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under the **Secure Income Protection** Policy.

7.3 Automatic cancellation

- 7.3.1 Cover under Your Policy will cancel automatically:
 - (a) if You cease to be a Singapore Resident; or

- (b) when You reach the age of seventy-six (76) years old; or
- (c) when Your Dependent Child(ren) reaches the age of twenty-three (23) years old; or
- (d) upon Your death.

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

8 Claims

8.1 Procedure for making a claim

- 8.1.1 If You, or Your legal representative intends to make a claim, please ensure that the following is done:
 - (a) complete a claim form (claim forms are available from Us); and
 - (b) attach to the claim form:
 - i. 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 happening of the Event(s) 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.

- 8.1.2 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 Before You enter into Your Policy with Us, You must disclose fully and faithfully all the facts which You know or ought to know, otherwise the policy issued 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 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 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) attempts for the charge and deduction of the outstanding premiums from the relevant card centre of bank. Should such 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) **Secure Income Protection**. 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.
- 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.

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