

American Express® Singapore Airlines Business Credit Card Insurance Terms and Conditions



No Additional Charge Insurance Program for “American Express Singapore Airlines Business Credit Card”

The following is a description of the group insurance policy held by American Express International, Inc. (UEN S68FC1878J), 1 Marina Boulevard, #22-00 One Marina Boulevard, Singapore 018989 for the benefit of Singapore Airlines Business Credit Card Members, and the Singapore Airlines Business Credit Card Member's immediate family.

The policy of insurance is issued by Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946, and the policyholder is American Express.

The benefits under the group insurance apply automatically and free of charge for you as a Cardmember; you can at any time notify American Express if you do not wish to take advantage of the benefits, in which case you will not then be covered by the group insurance.

The benefits can be changed from time to time or discontinued altogether following a decision by American Express or the Insurer. American Express shall then notify the Cardmember of such a change.

The benefits under the group insurance are available in accordance with the terms of our Policy with the Insurer, extracts of which are reproduced below.

Cardmembers will have the right to make claims on their own behalf against Chubb within the relevant Terms and Conditions, insofar as Chubb is identified as the insurer therein.

CHUBB®



American Express Singapore Airlines Business Credit Card

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 We hereby agree to insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

- 1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address or account details.

1.4 Contacting Us

- 1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, CapitaGreen, Singapore 048946.
- 1.4.2 You may contact Our Customer Service Hotline: 6299 0922, Mondays to Fridays, 9am – 5pm.

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 The Insured Persons are insured for the Event(s) subject to the terms, conditions and exclusions in the Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 To be eligible for cover, an Insured Person must be Singapore Resident and
 - (a) a Cardmember, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance;
 - (b) a Partner of a Cardmember, between the age of eighteen (18) and eighty (80) years on the commencement of each Period of Insurance; or
 - (c) a Dependent Child(ren) of a Cardmember, between the age of one (1) month old and to and including twenty-three (23) years of age on the commencement of each Period of Insurance.

2.3 What are the conditions of cover?

- 2.3.1 The Policy is intended to cover a Cardmember while he is on a Trip as well as his Partner and Dependent Child(ren) traveling together with him.
- 2.3.2 To qualify for cover:
 - (a) the full fare for a round Trip must be charged to the Cardmember's Card; or
 - (b) using the Cardmember's HighFlyer points.
- 2.3.3 Insured Persons who satisfy Section 2.3.1 will be covered for the duration of their Trip. If a Trip extends beyond 45 consecutive days or for more than 180 days cumulatively in a Period of Insurance, the Insured Persons will not be covered after 12.01 a.m. (Singapore time) on the 46th day or 181st day of the relevant Trip, respectively.
- 2.3.4 The Trip must be round Trip and commence and end in Singapore. Cover is not activated until a return ticket has been purchased.

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.

3.1 Accidental Death means death occurring:

- (a) as a result of an Accidental Injury; and
- (b) within one hundred and eighty (180) days of the accident causing the injury and includes Disappearance.

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

- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body; and
- (b) occurs at an identifiable time and place during the Period of Insurance; and
- (c) results within 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 You being directly and unavoidably exposed to the elements as a result of an accident.

3.3 Card means the American Express Singapore Airlines Business Credit Card.

3.4 Cardmember means a person who has been issued a Card on or after the Commencement Date.

3.5 Close Relative means the Insured Person's Partner, Dependent Child(ren), parent, grandparent, grandparent-in-law, great grandparent, great grandparent-in-law, grandchild(ren), brother, sister, brother-in-law, sister-in-law, niece, nephew.

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

3.7 Dependent Child(ren) means the Cardmember's unmarried child(ren) or legally adopted child(ren) who is:

- (a) between the age of one (1) year and twenty-three (23) years of age (both ages inclusive) on the Commencement Date; and
- (b) not employed and primarily dependent upon the Cardmember for maintenance and support.

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

3.9 Family means a unit consisting of the Cardmember, his Partner and Dependent Children.

3.10 Insured Person(s) means the Cardmember and/or their respective Partner and Dependent Child(ren) insured under the Policy.

- 3.11 Limb** includes a hand at or above the wrist or foot at or above the ankle.
- 3.12 Loss** means:
- (a) in connection with a Limb, means permanent physical severance or permanent total loss of the use of the Limb;
 - (b) in connection with the eye, means irrecoverable loss of all sight in the eye;
 - (c) in connection with hearing, means entire and irrecoverable loss of hearing;
 - (d) in connection with speech, means entire and irrecoverable loss of the ability to speak;
- and in each case is caused by an Accident and occurs within three hundred and sixty-five (365) days of the Accident.
- 3.13 Trip** means a trip made during the Period of Insurance by the Cardmember as well as his Partner and Dependent Child(ren) traveling together with him outside Singapore. Trips can be up to forty-five (45) consecutive days or up to one hundred eighty (180) days cumulatively during each Period of Insurance, but must commence and end in Singapore. A Trip is considered to commence when the traveler passes the outbound immigration checkpoint in Singapore and to end when the traveler passes the inbound immigration checkpoint in Singapore.
- 3.14 Partner** means spouse or life partner with whom You have been living permanently for at least three (3) months or more at the time of occurrence of an Event(s) leading to a claim.
- 3.15 Period of Insurance** means one (1) calendar year from the Commencement Date or the latest Renewal Date whichever is the later. However, if the Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Commencement Date or Renewal Date whichever is the later up to and including the date of cancellation or termination.
- 3.16 Permanent** means having lasted twelve (12) consecutive months and at the expiry of that period, being beyond hope of improvement.
- 3.17 Policy** means the Policy Wording and Policy Schedule describing the insurance contract between the Policyholder and Us.
- 3.18 Policyholder** means the party who is named as the policyholder on the Policy.
- 3.19 Policy Schedule** means the schedule attached to the Policy Wording.
- 3.20 Policy Wording** means this document.
- 3.21 Public Conveyance** means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only.
- 3.22 Renewal Date** means one (1) year from the Commencement Date and subsequent anniversaries of that date.
- 3.23 Scheduled Departure Date** means the date when the Insured Person(s) is scheduled to depart on a Trip as set out in the Insured Person's travel ticket.
- 3.24 Sickness** means an illness or a disease contracted or manifested whilst Overseas during the Trip which requires immediate treatment by a Doctor and which is not an Accidental Injury.
- 3.25 Singaporean Resident** means Singapore Citizen or Singapore Permanent Resident or holder of a valid Work Permit or Long Term Visit Pass or Employment Pass or Dependent's Pass issued by the authorities in Singapore.
- 3.26 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.
- 3.27 Travel Companion** means a person who has travel bookings to accompany the Insured Person(s) on a Trip.
- 3.28 We/Us/Our** means Chubb Insurance Singapore Limited.

4 BENEFITS

4.1 Baggage Delay

- 4.1.1 If during the Period of Insurance and while on a Trip, the Insured Person's checked-in baggage is delayed, We will reimburse the Insured Person(s) the following, subject to the terms and conditions of the Policy:
- (a) for the purchase of essential items up to two hundred dollars (S\$200) per person, subject to a maximum of up to four hundred dollars (S\$400) per Family if their checked in baggage has not arrived at their destination airport within 6 hours of their arrival.
- 4.1.2 We will only reimburse the Insured Person(s) for claimed expenses which have been charged to their Cards.
- 4.1.3 We will not reimburse any Insured Person in respect of the following:
- (a) Baggage delay or extended baggage delay on the final leg of their return flight;
 - (b) Under baggage delay and extended baggage delay, items that are not immediately necessary or essential for their Trip;
 - (c) Failure to obtain a Property Irregularity Report from the relevant airline authorities of missing baggage at their destination; or
 - (d) Private charter flights where the Insured Person(s) is the only passenger.

4.2 Loss of Luggage

- 4.2.1 If during the Period of Insurance and while on a Trip, the Insured Person's checked-in baggage has not arrived at their scheduled destination point within forty-eight (48) hours, such luggage will be assumed to be permanently lost, We will reimburse the Insured Person(s) the following, subject to the terms and conditions of the Policy:
- (a) for the purchase of essential items up to an additional five hundred dollars (S\$500) per person subject to a maximum of up to one thousand dollars (S\$1,000) per Family
- 4.2.2 This benefit does not apply if the scheduled destination is in Singapore.
- 4.2.3 We will only reimburse the Insured Person(s) for claimed expenses which have been charged to their Cards.

4.3 Flight Delay

- 4.3.1 If during the Period of Insurance and while on a Trip, the Insured Person's departure of the Public Conveyance in which the Insured Person had arranged to travel is delayed for at least four (4) hours, We will reimburse the Insured Person(s) the following, subject to the terms and conditions of the Policy:
- (a) for refreshment and accommodation costs prior to their actual departure up to two hundred dollars (S\$200) subject to a maximum of up to four hundred dollars (S\$400) provided that no alternative flight is made available;
- 4.3.2 We will only reimburse the Insured Person(s) for claimed expenses which have been charged to their Cards.

4.4 Loss of or Damage to Personal Belongings

- 4.4.1 If during the Period of Insurance and while on a Trip, the Insured Person's money or travel documents kept securely at all times, locked in a safe or in a locked storage area of a vehicle are lost, stolen or damaged, We will reimburse him:
- (a) up to one thousand two hundred fifty dollars (S\$1,250) for his loss, if he is aged 16 years and above; or
 - (b) up to one hundred dollars (S\$100) for their loss, he is aged below 16 years.
- 4.4.2 If during the Period of Insurance and while on a Trip, the Insured Person's personal belongings other than money or travel documents, whether taken along or purchased on their Trip, are lost, stolen or damaged, We will reimburse him:
- (a) up to one thousand five hundred dollars (S\$1,500) per item or any pair or set of items which are complementary or used together; or

- (b) up to one thousand five hundred dollars (S\$1,500) in total for valuables including jewelries, watches, precious metals and precious stones.
- 4.4.3 Our total aggregate liability under this Section 7 is subject to an overall limit of twelve thousand five hundred dollars (S\$12,500) per person per Trip.
- 4.4.4 We will only reimburse an Insured Person for claimed expenses which have been charged to his Card, unless the establishment concerned refused to accept payment via the Card.

ADDITIONAL CONDITIONS

- (a) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claim for indemnity under this section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) We will only pay up to the maximum of one (1) Mobile Device and one (1) Portable Computer per Insured Person.
- (e) We will only pay for loss or damage of You and/or Your Dependent Child(ren)'s checked-in baggage that is tagged under Your name by the airline or service provider. Any claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first. Any claim made under this section must be accompanied by proof of compensation received from the airline or service provider or where such compensation is denied, proof of such denial.

ADDITIONAL DEFINITIONS

Personal Property and Baggage mean personal goods belonging to You which are taken on the Journey or acquired by You and carried on Your person or hand-carried or check-in as accompanied baggage with the carrier during the Journey.

Mobile Device means handheld devices like mobile phones, tablets, netbooks, and the like equipment, excluding Portable Computers.

Portable Computers mean the complete laptop computers including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.

Public Place means any place the public has access to.

ADDITIONAL EXCLUSIONS

In addition to Part 5 – General Exclusions, We will not pay under Section 2 – Loss of or Damage to Personal Belongings for any of the following:

- (a) Claims less than S\$150.
- (b) Loss or damage of baggage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
- (c) Loss or damage of property as a result of Your failure to take due and reasonable care and precautions to safeguard and secure such property;
- (d) Loss or theft not reported to the police or provider of travel or accommodation services within 48 hours and a report obtained.
- (e) Damage to personal belongings whilst in the care of a transport provider which has not been reported within 48 hours and a report obtained.
- (f) loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment);

- (g) Any documents other than travel documents.
- (h) damage or breakages of fragile or brittle articles;
- (i) loss or damage of baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
- (j) loss or damage of property from confiscation or retention by customs or other officials;
- (k) Theft from a roof or boot luggage rack, other than theft of camping equipment.
- (l) In respect of money, any shortages due to errors and currency fluctuations.
- (m) Watches, jewellery, cameras, video cameras and computer equipment in checked-in baggage.
- (n) Loss or damage of property whilst in the custody of an airline or other carrier, unless reported immediately on discovery and, in the case of an airline, a property irregularity report is obtained;
- (o) Loss of or damage to property left unattended in a Public Place;

4.5 Travel Accident

- 4.5.1 If during the Period of Insurance and while on a Trip, the Insured Person, being a Cardmember, his Partner, or Dependent Child(ren) over 16 years of age, suffers an Accidental Injury whilst travelling on a Public Conveyance, which within three hundred sixty-five (365) days causes Accidental Death or Total Disablement, We will pay the Insured Person or his estate the compensation according to the scale stated in the Table of Compensation below, subject to the terms and conditions of the Policy.

Table of Compensation		Benefit Amount (SGD)
1.	Death	1,000,000
2.	Permanent Total Disablement	1,000,000
3.	Total and irrecoverable Loss of Speech and Hearing	1,000,000
4.	Total and irrecoverable Loss of Sight in: (i) Both eyes (ii) One eye	1,000,000 500,000
5.	Loss of Limb(s): (i) Two or more limbs (ii) One limb	1,000,000 500,000
6.	Total and irrecoverable Loss of Speech	1,000,000
7.	Total and irrecoverable Loss of Hearing in: (i) Both ears (ii) One ear	1,000,000 500,000

- 4.5.2 If during the Period of Insurance and while on a Trip, the Insured Person, being a Cardmember's Dependent Child under 16 years of age, suffers an Accidental Injury whilst travelling on a Public Conveyance, which within three hundred sixty-five (365) days causes Accidental Death or Total Disablement, We will pay the Insured Person or his estate the compensation according to the scale stated in the Table of Compensation below, subject to the terms and conditions of the Policy

Table of Compensation		Benefit Amount (SGD)
1.	Death	1,000,000
2.	Permanent Total Disablement	1,000,000
3.	Total and irrecoverable Loss of Speech and Hearing	1,000,000
4.	Total and irrecoverable Loss of Sight in: (i) Both eyes (ii) One eye	100,000 50,000
5.	Loss of Limb(s): (i) Two or more limbs (ii) One limb	100,000 50,000
6.	Total and irrecoverable Loss of Speech	100,000
7.	Total and irrecoverable Loss of Hearing in: (i) Both ears (ii) One ear	100,000 50,000

4.5.3 Once We have paid a benefit to an Insured Person under Section 4.2, no further benefits are payable to that Insured Person under the Policy or any renewal or replacement policy.

4.6 Trip Cancellation and Postponement Benefits

4.6.1 If You are forced to cancel any part of Your Trip as the direct and necessary result of any Specified Cause prior to the Scheduled Departure Date, We will reimburse the Insured Person(s) for any cancellation or postponement expenses, subject to the terms and conditions of this Policy:

- (a) Up to ten thousand dollars (S\$10,000) for any cost of unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and non-refundable, or where the Insured Person is charged a fee to change them.
- (b) We will only reimburse an Insured Person for claimed expenses which have been charged to this Card.

Specified Cause means:

- (a) Accidental Death of the Insured Person or his/her Close Relative or Travel Companion;
- (b) Accidental Injury or Sickness of the Insured Person which the Doctor certified him/her unfit for travel;
- (c) Accidental Injury or Sickness of Your Family Member or Travel Companion which the Doctor certified unfit for travel and which resulted in You cancelling Your Trip; or
- (d) compulsory quarantine of the Insured Person or his/her Travel Companion ordered by a government or local authority.

ADDITIONAL EXCLUSIONS

In addition to Part 5 – General Exclusions, We will not pay under Section 4.3 Trip Cancellation and Postponement Benefits for any of the following:

- (a) Claims less than one hundred fifty dollars (S\$150);
- (b) Claims arising directly or indirectly from circumstances known to the Insured Person(s) prior booking his Trip;
- (c) Claims arising from any condition for which a Doctor was consulted or for which treatment was prescribed or the manifestation or symptoms of which the Insured Person(s) in the circumstances would be expected to be reasonably aware of, prior to the booking the Insured Person's Trip or the Credit Card Commencement date, whichever is later.

- (d) Additional costs incurred if the Insured Person fails to notify the providers of the travel, accommodation, excursions and leisure activities immediately, if it is necessary that he cancels his Trip.
- (e) Claims where the Insured Person is unable to provide a medical certificate from a Doctor confirming the medical condition which made it necessary to cancel his Trip.

5 General Exclusions

5.1 The Policy will not apply to any Event arising directly or indirectly out of the following actions of an Insured Person or the following circumstances affecting an Insured Person:

- (a) declared or undeclared war or any act of war, invasion, foreign enemy hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) any nuclear reaction or contamination, ionising rays or radioactivity.
- (c) any Nuclear, Chemical or Biological Terrorism.
- (d) any mental and/or nervous disorder, self-inflicted injury or condition, suicide, attempted suicide, or provoked homicide or assault (except in self defence).
- (e) any wilful or intentional acts by You whether sane or insane.
- (f) intoxication by alcohol (above local prescribed legal driving limits) or drugs not prescribed by a Doctor.
- (g) illegal acts (or omissions) of You, loss resulting directly or indirectly from action taken by the Government Authorities including confiscation, seizure, destruction and restriction.
- (h) air travel other than as a fare-paying passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company for the regular transportation of passengers.
- (i) travel booked or undertaken against the advice of any Doctor or for the purpose of seeking medical attention.
- (j) any Pre-Existing Medical Condition.
- (k) any government prohibition, regulation or intervention.
- (l) any loss or expenses with respect to Cuba.
- (m) any condition which results from or is a complication of venereal disease.
- (n) any loss or expenses which arises in connection with or is contributed by You undertaking any Trip against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to the country of Your destination, unless the Trip had already commenced prior to the issuance of such travel advice.

6 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 Singapore Insurance Limited is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Singapore Insurance 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.

7 General Conditions

7.1 Where does the Policy apply?

7.1.1 The Policy insures the Insured Persons twenty-four (24) hours a day anywhere in the world outside of Singapore.

7.2 Laws of Singapore

7.2.1 The Policy is governed by the laws of Singapore. Any dispute or action in connection with the Policy shall be referred to arbitration in accordance with the provisions of the Arbitration Act of Singapore. However, no such action may be taken before the expiry of sixty (60) days after written proof of claim has been submitted to Us.

7.3 Singapore Currency

7.3.1 All payments by the Policyholder to Us and by Us to the Policyholder or someone else under the Policy must be in Singapore currency.

7.4 Benefit Limits

7.4.1 The benefit limits stated are "per person" limits. However, limits under Section 4.1 Baggage Delay are also subject to a "per Family" maximum indemnity, as stated.

7.4.2 If an Accident causes one (1) or more of death or Total Disablement or Permanent Loss, We will only pay for one (1) of them. We will pay for the one (1) that gives the highest benefit and no further benefits are payable under the Policy or any renewal or replacement policy.

7.5 Commencement and Period of the Policy

7.5.1 The Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

7.6 Addition of Insured Persons

7.6.1 Any person who becomes a Cardmember will be automatically insured from the day that he is issued a Card, and will continue to be insured until cover is terminated according to the terms of the Policy.

7.7 Interest

7.7.1 No sum payable by Us under the Policy shall carry interest.

8 Cancelling The Policy

8.1 When the Policyholder can cancel

8.1.1 The Policyholder can cancel the Policy by giving Us at least one month's prior written notice. The cancellation will take effect at 12.01 am Singapore Time one month after the date of the Policyholder's written notice.

8.2 When We can cancel

8.2.1 We may cancel the Policy by giving the Policyholder at least one month's prior notice in writing to the Policyholder's address on file. The cancellation will take effect at 12.01 am Singapore Time one month after the date of Our written notice.

8.3 Automatic cancellation

8.3.1 Cover under the Policy will cancel automatically for an Insured Person:

- (a) upon the date when a benefit under Section 4.2 - Travel Accident has been paid;
- (b) at the end of the Period of Insurance during which he ceases to be a Cardmember, ceases to be a Singaporean Resident or reaches the maximum age of eligibility.

9 Claims

9.1 Procedure for making a claim

9.1.1 If You, or Your legal representative wishes to make a claim You or they can:

- (a) visit Our Singapore Claims Centre at <https://www.chubbclaims.com/amex/sg-en/welcome.aspx> to complete Your online submission; or
- (b) Contact us at 6299 0922 for further enquiries on Claims
 - (a) attach to the claim form (as appropriate):
 - i. evidence that he was on a Trip;
 - ii. original receipts for any expenses that are being claimed, and evidence that the expenses were charged to his Card or paid for with Highflyer points;
 - iii. flight ticket, airline confirmation of missed connection or delay, Property Irregularity report from the airline regarding mishandled baggage;
 - iv. evidence from the appropriate organisation detailing the cause of the delay in case of missed departure;
 - v. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - vi. any other documentary evidence required by Us under the Policy.
 - (b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim; and
 - (c) give Us at the Insured Person or his legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

We may have an 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.

9.2 Processing and payment of claims

- 9.2.1 We must take all reasonable steps to pay a valid claim promptly.
- 9.2.2 If We pay an Accidental Death Benefit, We will pay this amount to the estate of the Insured Person. In all other cases We will pay amounts under the Policy to the Insured Person.

9.3 Making claims after cover has ceased

- 9.3.1 If cover for an Insured Person has ceased, this does not affect his rights to make a claim under the Policy if the Event occurred before the date of cessation of cover.

10 Duties To Us

10.1 Duty of Utmost Good Faith

- 10.1.1 The Policyholder and every Insured Person must fully and faithfully tell us everything they know (or could reasonably be expected to know) that is relevant to Our decision to insure.

10.2 Consequences of breach of duty, fraud or misrepresentation

- 10.2.1 We may refuse to pay a claim either in whole or in part, if the Policyholder or any Insured Person:
 - (a) breaches the duty of utmost good faith;

- (b) makes a misrepresentation to Us before or at the time of commencement of cover;
- (c) breaches a provision of the Policy;
- (d) makes a fraudulent claim under any policy of insurance;
- (e) engages in any act or omission which under the Policy the Policyholder is required to notify Us of, but the Policyholder does not notify Us.

11 Third Parties

- 11.1** A person who is not a party to the Policy shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

12 Policy Owners' Protection Scheme

- 12.1** This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation. Coverage for the Insured Person's is automatic and no further action is required from the Insured Person. For more information on the types of benefits that are covered under the scheme as well as the limit 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).

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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, agency 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)

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