

# True Active Recovery® Enhanced

Specially designed for American Express® Card Members

- Personal Accident Plan that protects you in the event of Accidental Permanent Disability with Lump sum payout of up to S\$200,000
- Accidental Daily Hospital Income and Medical Expense Reimbursement

**CHUBB®**



Thank you for taking time to speak with our sales representative and for expressing your interest in the True Active Recovery® Enhanced policy.

Accidents often strike without warning, and are disruptive to our lives when they happen.

True Active Recovery Enhanced is a personal accident plan designed to ease your financial worries arising from unforeseen accidents, allowing you to focus on recovering.

## **Eligibility**

The Insured must be a Singapore Resident between the age of 18 and 75 on the policy Commencement Date; renewable up to 85 years old.

Singapore 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.

## **Why sign up for True Active Recovery Enhanced?**

True Active Recovery Enhanced provides you:

- Coverage of up to S\$200,000 in the event of Accidental Permanent Disability<sup>1</sup>
- Reimbursements for medical expenses, including expenses incurred from visiting Alternative Medical Physicians such as traditional medical practitioners or chiropractor<sup>2</sup>
- Lump sum Nursing Benefit of up to S\$20,000 upon Accidental Permanent Disability<sup>3</sup>
- Accidental Daily Hospital Income Benefit for up to 365 days
- Coverage of up to S\$15,000 of Broken Bones & Major Burns Benefit
- Renewable up to 85 years old<sup>4</sup>

## True Active Recovery Enhanced at a Glance

| Benefits  | Main Insured / Partner |                 |                 |                 |
|---|------------------------|-----------------|-----------------|-----------------|
|   | Plan A                 | Plan B          | Plan C          | Plan D          |
| <b>Accidental Permanent Disability Benefit</b><br>(As defined by the inability to perform 3 Activities of Daily Living)   | S\$75,000              | S\$100,000      | S\$150,000      | S\$200,000      |
| <b>Accidental Medical Expenses Reimbursement</b><br>(Each claim must be more than S\$50; Sub-limit of S\$750 shall apply for Alternative Medical Physician treatment) | Up to S\$5,000         | Up to S\$6,500  | Up to S\$7,500  | Up to S\$9,000  |
| <b>Accidental Daily Hospital Income Benefit</b><br>(Minimum 24 hours of Confinement, up to 365 days)  | S\$200                 | S\$250          | S\$300          | S\$350          |
| <b>Nursing Benefit</b><br>(Upon Accidental Permanent Disability)  | S\$7,500               | S\$10,000       | S\$15,000       | S\$20,000       |
| <b>Broken Bones and Major Burns Benefit</b><br>(Limited Scale)  | Up to S\$7,500         | Up to S\$10,000 | Up to S\$15,000 | Up to S\$15,000 |

### Premium Table

| Main Insured / Partner | Plan A   | Plan B   | Plan C   | Plan D   |
|------------------------|----------|----------|----------|----------|
| 18 to 75 years old     | S\$24.82 | S\$32.47 | S\$43.67 | S\$53.75 |

Premiums stated above are on a monthly basis, in Singapore Dollars, and inclusive of 7% GST. It also includes all distribution costs, charges and expenses, details of which are available upon request. 10% discount is applicable for Annual or Couple plans.

### Important Notes

Policy will automatically be cancelled after Accidental Permanent Disability Benefit is paid out.

<sup>1</sup> Coverage amount is a lump sum payout upon Accidental Permanent Disability which prevents You from performing at least three (3) of the Activities of Daily Living (“ADL”) for the remainder of Your life, and a Doctor certifies this, We will pay You the Accidental Permanent Disability Benefit specified in Your Policy Schedule.

<sup>2</sup> Reimbursement of Alternative Medical Physician treatment is subject to a sub-limit of S\$750. Treatment must be administered by a Doctor within 1 year from the date of the accident, and the first expense must have been incurred within 4 weeks from the date of the accident.

<sup>3</sup> Subject to inability to perform at least 3 Activities of Daily Living (Feeding, Dressing, Mobility, Toileting, Washing/Bathing and Transferring).

<sup>4</sup> We will only pay fifty percent (50%) of the Accidental Permanent Disability Benefit specified in Your Policy Schedule when You are seventy-five (75) years and above at the time of accident causing Your Accidental Injury.

## Case Studies

### Case 1

Mrs Lim purchased the True Active Recovery Enhanced, Plan C at S\$43.67 per month.

Six months after buying the policy, Mrs Lim tripped and fell while walking home after her morning grocery shopping. She sustained injuries to her head and fractured her hip from the fall.

As a result, Mrs Lim was confined in the hospital for 7 consecutive days to undergo a hip replacement surgery and was certified by the Doctor that she would be unable to perform feeding, dressing and toileting permanently after her discharge.

The total medical expenses came up to S\$7,500.

| Benefits Payable                                 |   |
|--|---|
| <b>Accidental Permanent Disability Benefit</b>   | S\$150,000<br>(Lump sum payout upon the inability to perform 3 ADLs)  |
| <b>Nursing Benefit</b>                           | S\$15,000<br>(Lump sum payout upon the inability to perform 3 ADLs)   |
| <b>Broken Bones and Major Burns Benefit</b>      | 75% of S\$15,000 Benefit limit = S\$11,250<br>(Based on Broken Bones Scale)   |
| <b>Accidental Medical Expenses Reimbursement</b> | S\$7,500 (Maximum payout under Plan C)  |
| <b>Accidental Daily Hospital Income Benefit</b>  | S\$300 x 7 days = S\$2,100  |
| Total Benefits Payout                            | S\$185,850 (Policy is automatically terminated since 100% of the Accidental Permanent Disability Benefit is paid out) |

### Case 2

Mr Ahmad purchased the True Active Recovery Enhanced, Plan B at S\$32.47 per month.

Nine months after buying the policy, Mr Ahmad was involved in a traffic accident on his way to work and sustained multiple injuries, including spinal cord injuries. Mr Ahmad was hospitalised for 8 days, during which the Doctor certified that he would be unable to perform bathing, mobility and toileting as he had lost the ability to use his lower limbs.

The total medical expenses came up to S\$8,000.

| Benefits Payable                                 |   |
|--|---|
| <b>Accidental Permanent Disability Benefit</b>   | S\$100,000<br>(Lump sum payout upon the inability to perform 3 ADLs)  |
| <b>Nursing Benefit</b>                           | S\$10,000<br>(Lump sum payout upon the inability to perform 3 ADLs)   |
| <b>Broken Bones and Major Burns Benefit</b>      | 100% of S\$10,000 Benefit limit = S\$10,000<br>(Based on Broken Bones Scale)  |
| <b>Accidental Medical Expenses Reimbursement</b> | S\$6,500 (Maximum payout under Plan B)  |
| <b>Accidental Daily Hospital Income Benefit</b>  | S\$250 x 8 days = S\$2,000  |
| Total Benefits Payout                            | S\$128,500 (Policy is automatically terminated since 100% of the Accidental Permanent Disability Benefit is paid out) |

## **How to Apply**

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Contact Chubb's friendly Customer Service Representatives at **+65 6299 0922** from Monday to Friday between 9.00am and 5.00pm. They will assist in your queries and help you to purchase the policy over the phone. Alternatively, you can email **telesales.sg@chubb.com** and our customer service team will contact you within one working day.

Upon successful enrolment, your coverage will take effect immediately. You will receive your fulfillment pack, containing your policy documents (including your policy schedule) within 2 weeks by mail to the address you have provided us.

## **About the Distributor**

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American Express International Inc. (“American Express”), identifies insurance and products that may be of interest to some of its customers. In this role, American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted by law. American Express wants you to be aware that American Express receives commissions from providers and commissions may vary by provider and product. Also in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangement American Express has with certain providers, including the potential to reinsure the products, may also influence what products American Express identifies. American Express does not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

## **About the Insurer**

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Chubb Insurance Singapore Limited is the insurance partner of American Express.

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 offering 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).

## Terms

This Policy is underwritten by Chubb and distributed by American Express. This 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 or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This document is product information provided by Chubb and is not a contract of insurance. Accordingly, the information should be read and construed in light of, and subject to all terms, conditions and exclusions contained in the Policy.

You may wish to seek advice from an Accident & Health (A&H) insurance intermediary before deciding to purchase the policy. Should You choose not to seek advice from an A&H insurance intermediary, please consider whether the product is suitable for You. It is not advisable to switch from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching.

Pre-existing medical conditions and other exclusions as found in Your Policy will not be covered. You are responsible for the accuracy and completeness of the information given to Us when applying for the Policy. Any mis-statement or nondisclosure of material facts may affect the validity of the Policy.

You have thirty (30) days after You receive Your Policy 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 Free Look Period. We may recover any expenses incurred by Us in underwriting the Policy.

We reserve the right to modify all the terms and conditions of Your Policy,

including revisions to premiums, benefits and exclusions 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 or Email Address on file.

By signing up for the policy, You give consent and authorisation to Chubb to collect, use, disclose, and/or process Your personal data or information supplied to Chubb, 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 of Singapore, for the purposes stated in Chubb's Purpose Statement including administering policies taken out with Chubb, handling claims and customer services. You confirm that in respect of any information submitted relating to other individuals, You have obtained their consent to Chubb's collection, use and disclosure of their personal information as described above. Copies of Chubb's Purpose Statement and Data Protection Policy can be found at [www.chubb.com/sg-privacy](http://www.chubb.com/sg-privacy) and all are deemed to have read the same.

You may write to Chubb's Data Protection officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request to withdraw my/our consent, access to and/ or correct any information supplied to Chubb and Chubb reserves the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

This Policy is not a Medisave-approved policy and You may not use Medisave to pay premium for this Policy.

This is a short-term accident and health Policy and We are not required to renew this Policy. We may cancel this Policy by giving You at least thirty (30) days' prior notice in writing. You may likewise cancel Your Policy by giving Us at least thirty (30) days' prior notice. In the event of said cancellation, We shall return the unearned portion of premiums paid. The termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Your coverage is automatically renewed by payment of the monthly/annual premium, one (1) month/year from the Commencement Date and subsequently, the same day of each successive month/year.

For further enquiries on the Policy or other matters, please contact us at +65 6299 0922.

## Submitting a claim

1. All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.
2. You can submit your claim online via the Chubb Claims Centre at: [www.amex.chubbclaims.com.sg](http://www.amex.chubbclaims.com.sg)
3. For claim enquiries, please contact us at +65 6299 0922.

Get protected with True Active Recovery Enhanced for as little as S\$0.83<sup>^</sup> a day! No medical check-up is required. Call our Hotline at 6299 0922 (Mon - Fri, 9am - 5pm) or email [telesales.sg@chubb.com](mailto:telesales.sg@chubb.com).

<sup>^</sup> Illustrated based on monthly premium for Main Insured under Plan A.

## Contact Us

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