

# True Vital Recovery

Specially designed for American Express® Card Members

- Worldwide coverage for sickness and accidental injury
- Daily income while hospitalised and while recuperating at home

CHUBB®



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

True Vital Recovery™ is a hospital cash plan designed to provide you and your family with protection from any financial impacts arising from unforeseen accidents and sicknesses, including infectious diseases.

Recuperate with peace of mind during and post hospitalisation, knowing that Chubb has got you covered.

## Why sign up for True Vital Recovery?

True Vital Recovery gives you:

- Daily hospital income for each consecutive 24 hours of confinement in a Hospital, up to 365 days
- Additional daily home recuperation cash benefit after your discharge from the Hospital, up to 30 days<sup>1</sup>
- Worldwide coverage
- Option to extend coverage to dependent child(ren) and parent(s)
- Renewable up to 70 years old<sup>2</sup>

## Eligibility

The Insured must be a Singapore Resident between the age of 18 and 65 on the policy Commencement Date; renewable up to 70 years old.

Dependent Child(ren) means Your unmarried child(ren) [including step or legally adopted child(ren)] who is/are a Singapore Resident and must be between the age of six (6) months and eighteen (18) years of age or up to and including twenty-five (25) years old if he/she/they is/are full-time student(s) at an accredited institution of higher learning and in either case, are primarily dependent upon You for maintenance and support. Dependent Child(ren) who are in full-time national service are not covered.

Dependent Parent(s)/Parent(s)-In-Law means Your Parent(s), Parent(s)-In-Law, who is/are a Singapore Resident and must be below sixty-six (65) years old on the Commencement Date and Your Dependent Parent(s)/Parent(s)-In-Law's policy is renewable up to age seventy (70) years old.

Singapore Resident refers to a Singapore Citizen, Singapore Permanent Resident or holder of a valid Work Permit, Employment Pass or S Pass issued by the authorities in Singapore.

## True Vital Recovery at a Glance

Benefits	Main Insured / Partner				Dependents (Child(ren)) / Parent(s) / Parent(s)-In-Law			
	Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
<b>Daily Hospital Income Benefit</b>	\$100 per day	\$200 per day	\$300 per day	\$400 per day	25% of Main Insured			
<b>Home Recuperation Cash Benefit</b>	\$50 per day	\$100 per day	\$150 per day	\$200 per day	25% of Main Insured			

## Important Notes

<sup>1</sup> For each day of hospitalisation leave granted upon discharge. The hospitalisation leave must be from the same Hospital where You are Confined in, for at least a day (24 hours).

<sup>2</sup> The policy only provides cover for seventy-five (75) percent of the Daily Hospital Income Benefit and/or Home Recuperation Cash Benefit as specified in the Policy Schedule when You are sixty-six (66) years old and above at the time of Confinement.

## Case Studies

### Case 1

Ann, aged 39, purchased for herself the True Vital Recovery, Plan B at S\$32.90 per month. She also purchased for her husband, Gary, aged 46, Plan D at an additional S\$106.70 per month.

Two months after buying the policy, both Ann and Gary were involved in a traffic accident which resulted in them being hospitalised for 5 days each. Upon their discharge from the Hospital, Ann was given 14 days of Hospitalisation Leave, while Gary, who was more seriously injured, was given 21 days of Hospitalisation Leave to recuperate at home.

#### Benefits Payable

Ann		Gary	
<b>Daily Hospital Income Benefit</b> (S\$200 benefit amount x 5 days)	<b>S\$1,000</b>	<b>Daily Hospital Income Benefit</b> (S\$400 benefit amount x 5 days)	S\$2,000
<b>Home Recuperation Cash Benefit</b> (S\$100 benefit amount x 14 days)	<b>S\$1,400</b>	<b>Home Recuperation Cash Benefit</b> (S\$200 benefit amount x 21 days)	S\$4,200
<b>Total Benefits Payout</b>	<b>S\$2,400</b>	<b>Total Benefits Payout</b>	<b>S\$6,200</b>

### Case 2

In the following year, Ann's husband, Gary, suffered from a serious case of pneumonia and was hospitalised for 10 days. Upon discharge, Gary's attending doctor issued him with another 10 days of Hospitalisation Leave to recuperate at home.

#### Benefits Payable

Gary	
<b>Daily Hospital Income Benefit</b> (S\$400 benefit amount x 10 days)	S\$4,000
<b>Home Recuperation Cash Benefit</b> (S\$200 benefit amount x 10 days)	S\$2,000
<b>Total Benefits Payout</b>	<b>S\$6,000</b>

## How to Apply

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 risk management and underwriting expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers. 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

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This Policy is underwritten by Chubb and 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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.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 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 non-disclosure of material facts may affect the validity of the policy.

You have thirty (30) days after you receive your policy contract to decide if the policy meets your needs. You may cancel your policy simply by advising Us within this period to cancel it. If you do this, We will refund any premiums you have paid during this 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 on file.

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

This is a short-term accident and health policy. We are not required to renew this policy. We may terminate this policy by giving you one (1) month's notice in writing. You may likewise cancel your policy by giving Us at least one (1) month's 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 claims submission, complete the relevant claim form from Chubb's website ([www.chubbclaims.com/amex/sg-en/](http://www.chubbclaims.com/amex/sg-en/)) and submit to us together with the required supporting documents. We will respond to all new claims within two weeks.

For other claims related matters, please contact us at the Hotline listed or email [A&H.Claims.Singapore@chubb.com](mailto:A&H.Claims.Singapore@chubb.com).

For further enquiries on the policy or other matters, please contact us at the Hotline listed.

Get protected with True Vital Recovery for as little as S\$0.54<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 premium for Main Insured Only under Plan A, age 18 to 40 years old.

## Contact Us

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