

True Essential Recovery

Specially designed for American Express® Card Members

- Coverage for personal accidents and infectious diseases
- Reimbursement for medical expenses and mobility aids

CHUBB®



Accidents can happen anytime, anywhere. Are you financially prepared for the unexpected?

True Essential Recovery™ is a personal accident plan designed to help ease the financial burden on you and your family in the event of an unforeseen accident or infectious disease.

Why sign up for True Essential Recovery?

True Essential Recovery gives you:

- A lump sum payout in the event of death due to an accident
- Various amounts of payout in the event of permanent disability due to an accident, and double the payout if the accident happens overseas
- Reimbursement for in/out-patient medical expenses, including alternative medical expenses, and mobility aids in the event of an accident¹
- Benefits extend to cover selected diseases²
- 10% increase in benefits every year, with an increase of only 5% a year in premium³
- Policy renewable up to 85 years old⁴

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 70 on the policy Commencement Date; renewable up to 85 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 seventy-six (76) years old on the Commencement Date and Your Dependent Parent(s)/Parent(s)-In-Law's policy is renewable up to age eighty-five (85) 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 Essential Recovery at a Glance

Benefits	Insured / Partner			Dependents (Child(ren) / Parent(s) / Parent(s)-In-Law		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
Accidental Death Benefit	S\$100,000	S\$150,000	S\$200,000	S\$25,000	S\$37,500	S\$50,000
Accidental Permanent Disability Benefit	Up to S\$100,000	Up to S\$150,000	Up to S\$200,000	Up to S\$25,000	Up to S\$37,500	Up to S\$50,000
Overseas Accidental Permanent Disability Benefit	Up to S\$200,000	Up to S\$300,000	Up to S\$400,000	Up to S\$50,000	Up to S\$75,000	Up to S\$100,000
Mobility Aid (Each claim must be more than S\$50)	Up to S\$2,000	Up to S\$3,500	Up to S\$5,000	Up to S\$500	Up to S\$875	Up to S\$1,250
Accidental Medical Expenses Reimbursement (Each claim must be more than S\$50; Sub-limit of up to S\$750 for Alternative Medical Physician treatment)	Up to S\$2,000	Up to S\$3,500	Up to S\$5,000	Up to S\$500	Up to S\$875	Up to S\$1,250
Escalation of Benefit Amount	10% increase of the original Benefit Amount per year up to a maximum of 150% of original benefit amount					
Escalation of Premium	5% increase of the original premium per year up to a maximum of 125% of original premium					

Important Notes

Policy will automatically be cancelled after Accidental Death Benefit is paid out, or 100% of Accidental Permanent Disability Benefit is paid out, or 50% of Overseas Accidental Permanent Disability benefit is paid out.

¹ Reimbursement of alternative medical expenses is subject to a limit of S\$750 per accident, and reimbursement of mobility aid expenses is subject to doctor's prescription post-hospitalisation.

² Covered Disease refers to Dengue fever, Dengue haemorrhagic fever, Yellow fever, Chikungunya fever, Zika fever and Malaria, contracted in Singapore, and is subject to the benefit amount specified in your policy schedule or S\$200,000, whichever is lower. Not applicable to Overseas Accidental Permanent Disability Benefit.

³ 10% increase per year on benefits, up to 150% of original sum insured; with an increase of 5% per year on premium, up to 125% of original premium.

⁴ If you are 76 years old and above at the time of the event causing your accidental injury or covered disease, the policy will only pay 50% of each benefit as specified in your policy schedule.

Case Studies

Case 1

Mr. Philip purchased for himself the True Essential Recovery, Plan C at S\$63.70 per month.

Three months after buying the policy, he contracted Dengue Fever which subsequently led to Dengue Haemorrhagic Fever. Unfortunately, he suffered the total loss of hearing in both ears and his medical bills came up to S\$6,000. He subsequently passed away due to the Dengue Haemorrhagic Fever.

Benefits Payable	
Accidental Medical Expenses Reimbursement	S\$5,000 (maximum payout under Plan C)
Accidental Permanent Disability	S\$150,000 (S\$200,000 benefit amount x 75% limit for loss of hearing in both ears)
Accidental Death Benefit	S\$200,000
Total Benefits Payout	S\$355,000

Case 2

Ms. Lim purchased for herself the True Essential Recovery, Plan B at S\$47.30 per month and included her mother, Mdm. Ong, in the plan at an additional S\$11.90 per month.

On the fourth year after buying the policies, Ms. Lim and Mdm. Ong, then 70 years old, went overseas for a holiday. Unfortunately, the bus they were in overturned in an accident. As a result of their injuries, Mdm. Ong suffered the loss of hearing in both ears and Ms. Lim needed a wheelchair costing S\$4,200 to help her get around. Their medical expenses came up to S\$5,000 each. 6 months later, Ms. Lim suffered the total loss of her limbs due to the accident.

As Ms. Lim had renewed the policies for 3 consecutive years, the benefits are now at 130% of the original benefit amount, whereas their premiums are now S\$54.40 and S\$13.69 (115% of original premium) for herself and her mother respectively.

Benefits Payable			
Ms. Lim		Mdm. Ong	
Accidental Medical Expenses Reimbursement (S\$3,500 benefit amount x 130% after escalation of benefit amount)	S\$4,550	Accidental Medical Expenses Reimbursement (S\$875 benefit amount x 130% after escalation of benefit amount)	S\$1,137.50
Overseas Accidental Permanent Disability (S\$300,000 benefit amount x 130% after escalation of benefit x 100% limit for total loss of lower limbs)	S\$390,000	Overseas Accidental Permanent Disability (S\$75,000 benefit amount x 130% after escalation of benefit x 75% limit for loss of hearing in both ears)	S\$73,125
Mobility Aid (S\$3,500 benefit amount x 130% after escalation of benefit amount)	S\$4,200	-	-
Total Benefits Payout	S\$398,750	Total Benefits Payout	S\$74,262.50

How to Apply

Contact Chubb's friendly customer service team 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 by the next business 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

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

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.

Terms

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 or www.lia.org.sg or 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/) 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.

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

Get protected with True Essential Recovery for as little as \$1.02[^] a day! No medical check-up is required. Call our Hotline at 6299 0922 (Mon - Fri, 9am - 5pm) or email telesales.sg@chubb.com.

[^] Based on Main Insured Only premium illustration under Plan A, age 18 to 60 years old.

Contact Us

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