

True Accident Guard

Specially designed for American Express® Card Members

- Lump sum payment in the event of permanent disablement due to accidental injury
- Reimbursement of medical expenses for treatment by a doctor (including alternative medical physician) due to accidental injury or any covered diseases^{##}

CHUBB®



Accidents often strike without warning.

True Accident Guard is specially designed to provide you and your family with financial protection in the event of accidental injury or covered diseases[#] and automatic extension for home cover.

Key Highlights of True Accident Guard

True Accident Guard provides:

- Lump sum payment in the event of accidental death due to accidental injury, or covered death due to covered diseases[#]
- Daily care payment, for up to 30 days, for temporary total disablement due to accidental injury or covered diseases[#]
- Up to \$200 ambulance fee reimbursement, per accidental injury or covered diseases
- Option to extend coverage to dependent child(ren)
- Automatic extension for home cover

Eligibility

To be eligible for cover under this policy:

- You or Your Partner must be a Singapore Resident and between the age of eighteen (18) and seventy-five (75) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of eighty-five (85) years old (age inclusive).
- Your Dependent Child(ren) must be a Singapore Resident and between the age of one (1) month and eighteen (18) years old (both ages inclusive) on the Commencement Date or up to and including the age of twenty-five (25) years old if Your Dependent Child(ren) is a full-time student(s) at an accredited institution of higher learning and not employed (excluding Full-time National Service) and primarily dependent upon You for maintenance and support.
- Singapore Resident means Singapore Citizen, Singapore Permanent Resident, or holder of a valid Work Permit, Employment Pass, Dependant's Pass, Long-Term Visit Pass, S Pass or Student Pass issued by the authorities in Singapore.

True Accident Guard at a Glance

Benefits	Main Insured/Partner			Per Dependent Child																				
	Executive	Deluxe	Premier																					
Personal Accident Cover																								
Accidental Death or Death due to Covered Diseases Benefit Lump sum payment in the event of Accidental Death as a result of Accidental Injury or Covered Death as a result of Covered Disease(s) [#]	S\$100,000	S\$200,000	S\$300,000	25% of Main Insured's ¹ sum insured																				
Permanent Disablement Benefit Lump sum payment as a result of Accidental Injury; subject to the Compensation Scale	Up to S\$50,000	Up to S\$100,000	Up to S\$150,000	25% of Main Insured's ¹ sum insured																				
<table><tr><th>Table of Compensation</th><th>% of Benefit</th></tr><tr><td>Permanent Total Disablement</td><td>100%</td></tr><tr><td>Total Loss of two or more Limbs</td><td>100%</td></tr><tr><td>Total Loss of one Limb</td><td>50%</td></tr><tr><td>Total Loss of sight in both eyes</td><td>100%</td></tr><tr><td>Total Loss of sight in one eye</td><td>50%</td></tr><tr><td>Total Loss of one Limb and sight in one eye</td><td>100%</td></tr><tr><td>Total Loss of speech</td><td>100%</td></tr><tr><td>Total Loss of hearing in both ears</td><td>100%</td></tr><tr><td>Total Loss of hearing in one ear</td><td>25%</td></tr></table>					Table of Compensation	% of Benefit	Permanent Total Disablement	100%	Total Loss of two or more Limbs	100%	Total Loss of one Limb	50%	Total Loss of sight in both eyes	100%	Total Loss of sight in one eye	50%	Total Loss of one Limb and sight in one eye	100%	Total Loss of speech	100%	Total Loss of hearing in both ears	100%	Total Loss of hearing in one ear	25%
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Accidental Medical Expenses Reimbursement Reimbursement of Medical Expenses for treatment by a Doctor (including Alternative Medical Physician) as a result of an Accidental Injury or Covered Disease(s) [#] . For Alternative Medical Physicians' fees, we will pay for Medical Expenses up to a maximum amount capped at S\$1,000 per Accidental Injury or Covered Disease(s) [#]	Up to S\$4,000	Up to S\$5,000	Up to S\$6,000	25% of Main Insured's ¹ sum insured																				
Daily Care Benefit Payable each day, for up to 30 days, for Temporary Total Disablement as a result of an Accidental Injury or Covered Disease(s) [#]	S\$50 per day	S\$60 per day	S\$70 per day	Not Applicable																				
Ambulance Fee Reimbursement	Up to S\$200 per Accidental Injury or Covered Disease(s) [#]																							

¹ Main Insured means the Insured Person who has applied for the insurance Policy on behalf of themselves and, if applicable, their Partner and/or Dependent Child(ren).

[#] Covered Disease(s) means Chicken Pox, Dengue Fever, Dengue Haemorrhagic Fever, Hand, Foot and Mouth Disease, Malaria, Measles and Zika Fever in Singapore and overseas.

Benefits	Benefit Amount (S\$)
Home Cover	
Loss or Damages to Contents	Up to S\$25,000
Loss or Damages to Renovation	Up to S\$60,000
Alternative Accommodation or Loss of Rent	Up to S\$10,000
Personal Legal Liability (a) for Household (b) as Tenant	Up to S\$500,000 Up to S\$500,000
24-hour Emergency Home Assistance	Included

Premium Table

Monthly Premium (S\$)*	Executive	Deluxe	Premier
Main Insured/Partner	S\$32.31	S\$40.35	S\$49.33
Main Insured and Partner (Couple)	S\$54.06	S\$68.55	S\$84.71
Main Insured & 1 Dependent Child	S\$37.30	S\$46.40	S\$56.67
Main Insured & 2 Dependent Children	S\$45.53	S\$56.49	S\$68.93
Main Insured & 3 Dependent Children	S\$53.76	S\$66.58	S\$81.19
Couple & 1 Dependent Child	S\$62.29	S\$78.64	S\$96.98
Couple & 2 Dependent Children	S\$70.52	S\$88.73	S\$109.25
Couple & 3 Dependent Children	S\$78.75	S\$98.81	S\$121.51

*Premiums stated above are in Singapore Dollars and inclusive of 9% GST.

Applicable Discounts:

Customers will enjoy savings off the monthly premiums when more than 1 Insured is enrolled within a single Policy.

Details of distribution costs, charges and expenses are available upon request.

Important Notes

1. We will not pay for any Benefit for any Covered Disease(s) commencing within a Waiting Period of thirty (30) days from the Commencement Date, or for any subsequent treatment of the same condition which first occurred during the Waiting Period of thirty (30) days, for Accidental Death or Death due to Covered Diseases Benefit, Accidental Medical Expenses Reimbursement, Daily Care Benefit and Ambulance Fee Reimbursement.
2. We will only pay fifty (50) percent of the sum insured for Accidental Death or Death due to Covered Diseases Benefit and Permanent Disablement Benefit specified in the Policy Schedule when You are seventy-five (75) years old and above at the time of Accident causing Your Accidental Injury or Covered Disease(s).

True Accident Guard at a Glance

Case Study 1

Sally, aged 46, purchased the True Accident Guard policy, Deluxe plan.
Five months after buying the policy, Sally was involved in a traffic accident which resulted in:

- Ambulance transportation to the hospital for medical treatment
- Outpatient medical expenses incurred at the hospital's A&E department
- 10 days of medical leave (with medical certificate) issued by the doctor to recuperate at home after being discharged from the hospital

Benefits Payable	Payout
Ambulance Fee Reimbursement	S\$180
Accidental Medical Expenses Reimbursement	S\$625
Daily Care Benefit	S\$600 (S\$60 per day x 10 days of medical leave)
Total Benefits Payout	S\$1,405

Case Study 2

Raymond, aged 63, purchased the True Accident Guard policy, Premier plan.
Ten months after buying the policy, Raymond suffered from dengue fever which resulted in:

- Medical treatment and accidental medical expenses incurred
- 3 days of hospital confinement
- 5 days of medical leave (with medical certificate) issued by the doctor to recuperate at home after discharge from the hospital

Benefits Payable	Payout
Accidental Medical Expenses Reimbursement	S\$4,380
Daily Care Benefit	S\$350 (S\$70 per day x 5 days of medical leave)
Total Benefits Payout	S\$4,730

How to Apply

Contact Chubb's friendly Customer Service Representatives at **+65 6299 0922** (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays). We will assist with your queries and help you to purchase the policy over the phone. Alternatively, you can email **telesales.sg@chubb.com** and we will contact you within one working day.

Upon successful enrolment, your coverage will take effect immediately. You will receive your fulfilment pack, containing your policy documents (including your policy schedule) within 2 weeks by post or email.

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 (Chubb) 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.

Terms

This Policy is underwritten by Chubb and distributed by American Express.

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 purchasing the policy.

In the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the type of policy in question is suitable.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and We may recover from you any expense incurred by the Us in underwriting the policy.

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.

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.

If Your Policy is a monthly Policy, You may cancel this Policy at any time during the Period of Insurance. No refund of any premium will be given.

You may likewise cancel Your Policy by giving Us at least thirty (30) days' prior notice if Your Policy is an annual Policy. In the event of said cancellation, We shall return the unearned portion of premiums paid. However, We will not refund any premium if a claim has been made under Your Policy. 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

All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.

You can submit your claim online via the Chubb Claims Centre at: www.amex.chubbclaims.com.sg.

We will respond to all new claims within two weeks.

Get protected with True Accident Guard for as little as S\$1.08[^] a day. No medical check-up is required.

Call our Hotline at +65 6299 0922 (Mon - Fri, 9am - 5pm, excluding Public Holidays) or email telesales.sg@chubb.com.

[^]Illustrated based on premium for Main Insured Only under Executive plan.

Contact Us

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