

# True Essential Recovery<sup>®</sup>

Specially designed for American Express<sup>®</sup> Card Members

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

CHUBB<sup>®</sup>



Thank you for taking time to speak with our sales representative and for expressing your interest in True Essential Recovery<sup>®</sup>.

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 accident<sup>1</sup>
- Benefits extend to cover selected diseases<sup>2</sup>
- 10% increase in benefits every year, with an increase of only 5% a year in premium<sup>3</sup>
- Policy renewable up to 85 years old<sup>4</sup>

## 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 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.

## 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
<b>Accidental Death Benefit</b>	S\$100,000	S\$150,000	S\$200,000	S\$25,000	S\$37,500	S\$50,000
<b>Accidental Permanent Disability Benefit</b>	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
<b>Overseas Accidental Permanent Disability Benefit</b>	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
<b>Mobility Aid</b> (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
<b>Accidental Medical Expenses Reimbursement</b> (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
<b>Escalation of Benefit Amount</b>	10% increase of the original Benefit Amount per year up to a maximum of 150% of original benefit amount					
<b>Escalation of Premium</b>	5% increase of the original premium per year up to a maximum of 125% of original premium					

## Premium Table

Insured / Partner	Plan A	Plan B	Plan C
18 to 60 years old	S\$31.38	S\$48.19	S\$64.89
61 to 70 years old	S\$38.51	S\$58.37	S\$78.13
Dependents	Plan A	Plan B	Plan C
Child(ren)	S\$7.85	S\$12.12	S\$16.30
Parent(s) / Parent(s)-In-Law	S\$7.85	S\$12.12	S\$16.30

Premiums stated above are on a monthly basis, in Singapore Dollars, and inclusive of 9% GST. It also includes all distribution costs, charges and expenses, details of which are available upon request.

## 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.

<sup>1</sup>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.

<sup>2</sup>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.

<sup>3</sup>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.

<sup>4</sup>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\$64.89 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	
<b>Accidental Medical Expenses Reimbursement</b>	S\$5,000 (maximum payout under Plan C)
<b>Accidental Permanent Disability Benefit</b>	S\$150,000 (S\$200,000 benefit amount x 75% limit for loss of hearing in both ears)
<b>Accidental Death Benefit</b>	S\$200,000
<b>Total Benefits Payout</b>	<b>S\$355,000</b>

### Case 2

Ms. Lim purchased for herself the True Essential Recovery, Plan B at S\$48.19 per month and included her mother, Mdm. Ong, in the plan at an additional S\$12.12 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\$55.42 and S\$13.94 (115% of original premium) for herself and her mother respectively.

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

## How to Apply

---

Contact Chubb's friendly Customer Service Representatives at **+65 6299 0922** (Mondays to Fridays, 9.00am - 5.00pm, excluding Public Holidays). 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

---

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 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 Essential Recovery for as little as S\$1.05<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> Based on Main Insured Only premium illustration under Plan A, age 18 to 60 years old.

## Contact Us

Chubb Insurance Singapore Limited  
138 Market Street  
#11-01 CapitaGreen  
Singapore 048946  
CS +65 6299 0922  
F +65 6298 1055  
[www.chubb.com/sg](http://www.chubb.com/sg)

In partnership with:



**Chubb. Insured.™**