

Elite Hospital Income Guard

Policy Wording

CHUBB®

Elite Hospital Income Guard

1. Important Information Regarding Your Policy

1.1 Your Policy

1.1.1 Your Policy Wording and Policy Schedule describe the insurance contract between You and Us.

1.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions of Your Policy Wording and Policy Schedule.

1.2 Please read Your Policy

1.2.1 It is important that You read carefully and understand Your Policy Wording and Policy Schedule because they describe the terms, conditions and exclusions that apply to Your insurance under Your Policy.

1.3 Checking Your Policy

1.3.1 Please check Your Policy Wording and Policy Schedule to make sure all the information on them is correct. Please let Us know straight away if any alterations are needed. Please contact Us if You have changed Your address or account details.

1.4 Contacting Us

1.4.1 If You have any queries or need to contact Us, please write to Us at Chubb Insurance Singapore Limited, 138 Market Street #11-01 CapitaGreen Singapore 048946.

1.5 Keeping Your documents safe

1.5.1 You should keep Your Policy Wording and Policy Schedule in a safe place in case You need to refer to them in the future.

1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us. You should keep those documents in a safe place in case We need them to settle a claim.

2. Cover Under Your Insurance Policy

2.1 Who and What is insured?

2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions of Your Policy.

2.2 What are the Eligibility Requirements?

2.2.1 To be eligible for cover, You/Your Partner must be a Singapore Resident and between the age of eighteen (18) and sixty (60) years old on the Commencement Date, renewable up to age seventy (70) years old.

3. The Meaning Of Certain Words

3.1 The following words when used with capital letters in Your Policy Wording or the Policy Schedule have the meaning given below.

3.2 Accidental Injury means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by a sudden, unforeseen and fortuitous event, external to the body; and
- (b) occurs at an identifiable time and place during the Period of Insurance; and
- (c) results within one hundred and eighty (180) days of the accident; and
- (d) results solely from the accident and independently of any other cause; and
- (e) includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.

3.3 Biological agent means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically

- synthesized toxin(s) which cause illness and/or death in humans, animals or plants.
- 3.4 Chemical agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- 3.5 Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is shown in Your Policy Schedule.
- 3.6 Confined or Confinement** means confinement in a Hospital for at least a Day as a resident bed patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor and for this purpose, Day shall mean a period for which the Hospital charges for room and board.
- 3.7 Couple Plan** means a plan that covers both You and Your Partner.
- 3.8 Dependent Child(ren)** means Your unmarried child(ren) [(including step or legally adopted children)] who is/are a Singapore Resident and must be between the age of six (6) months and twenty-two (22) years old or up to and including twenty-five (25) years old whilst he/she/they is/ are full-time student(s) at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.
- 3.9 Doctor** means a legally registered medical practitioner who is not You or Your relative.
- 3.10 Downgrade** means a decrease in the level of benefit and/or removal of coverage of Your Partner and/or Your Dependent Child(ren).
- 3.11 Event(s)** means the Event(s) listed in the Benefits section of Your Policy.
- 3.12 Full-time** means being employed in a position that is budgeted for at least forty (40) hours per week for fifty-two (52) weeks per year.
- 3.13 Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:
- (a) operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - (b) provides full-time nursing service by and under the supervision of a staff of nurses;
 - (c) has a staff of one (1) or more Doctors available at all times;
 - (d) maintains organised facilities for the medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - (e) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
 - (f) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital; and
- (g) is not a health hydro or nature cure clinic.
- 3.14 Intensive Care Unit (ICU)** means a place in a Hospital for the acutely ill, providing extra medical services and equipment that is prescribed by the attending Doctor, and billed as a specific charge by the Hospital.
- 3.15 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.16 Involuntary Unemployment** means unemployment resulting from retrenchment or being made redundant by Your employer and thereafter being unable to find and not being engaged in any Work. If You are Self-employed, Involuntary Unemployment means Your business ceasing to operate due to the business being placed in the control of an insolvency or bankruptcy administrator. Involuntary Unemployment shall be deemed to start on the day after the last day of employment as specified on the formal notification of retrenchment from the employer. Involuntarily Unemployed has corresponding meanings.
- 3.17 Nominated Account** means the account designated by You, which is not a Medisave account, to which premiums are to be charged.
- 3.18 Nuclear, Chemical, Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) or

person(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

3.19 Overseas means anywhere in the world except:

- (1) Singapore; and
- (2) Your home country of which You are a citizen or a permanent resident.

3.20 Partner means spouse or de-facto with whom You have been living permanently with at least three (3) months or more at the time of occurrence of an Event leading to a claim.

3.21 Part-time means being employed in a position that is budgeted for less than forty (40) hours per week for fifty-two (52) weeks per year.

3.22 Period of Insurance means:

- (a) If You are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date whichever is the later.
- (b) If You are paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date whichever is the later.

3.23 Policy means Your Policy Wording and Policy Schedule describing the insurance contract between You and Us.

3.24 Policy Schedule means the schedule which We send You with Your Policy Wording.

3.25 Policy Wording means this document.

3.26 Pre-Existing Medical Condition means:

- (a) any condition for which a Doctor was consulted or for which treatment or medication was prescribed prior to the Commencement Date; or
- (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware of at the Commencement Date.

3.27 Renewal Date means:

- (a) If You are paying a monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month, or
- (b) If You are paying an annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.

3.28 Self-Employed means being a sole proprietor or partner of a firm or an employee of a company of which You are effectively the owner (i.e. You directly holds more than fifty-one percent (51%) of the ordinary shares in the company) or of which Your family member is the owner (i.e. directly holds more than fifty-one percent (51%) of the ordinary shares in the company).

3.29 Sickness means illness or disease contracted and commencing whilst Your Policy is in force and results, directly and independently of all other such causes.

3.30 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.

3.31 Terrorism means activities against persons, organizations or property of any nature:

- (i) that involves the following or preparation of the following:
 - use of, or threat of, force or violence; or
 - commission of, or threat of, a dangerous act; or
 - commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical systems; and
- (ii) when one or both of the following applies:
 - it appears that the intent is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
 - it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

3.32 Upgrade means an increase in a level of benefit and/or the addition of coverage of Your Partner and/or Your Dependent Child(ren).

3.33 Upgrade / Downgrade Effective Date means 12.01 am Singapore Time on the date We agree to provide an Upgrade / Downgrade of Your Policy and

which is shown in Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.

- 3.34 Waiting Period** means the period of time for and in respect of which no benefits are payable.
- 3.35 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.36 Work** means any paid work of at least twenty (20) hours per week.
- 3.37 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4. Benefits

4.1 Daily Hospital Income

- 4.1.1 If You have been Confined in a Hospital as a result of Sickness or Accidental Injury, We will pay You the Daily Hospital Income Benefit specified in Your Policy Schedule.
- 4.1.2 The Daily Hospital Income Benefit will only be payable for each day of Confinement in a Hospital, from the first day of Confinement and for a period not exceeding seven hundred and thirty (730) days for all such Confinement due to Sickness or Accidental Injury.
- 4.1.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.2 Daily Intensive Care Unit (ICU) Hospital Income

- 4.2.1 If You have been Confined in Intensive Care Unit (ICU) in a Hospital as a result of Sickness or Accidental Injury, We will

pay You the Daily Intensive Care Unit (ICU) Hospital Income Benefit specified in Your Policy Schedule.

- 4.2.2 The Daily Intensive Care Unit (ICU) Hospital Income Benefit will only be payable for each day of Confinement in Intensive Care Unit (ICU) in a Hospital, from the first day of Confinement and for a period not exceeding sixty (60) days for all such Confinement due to Sickness or Accidental Injury.
- 4.2.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.
- 4.3 Overseas Daily Hospital Income**
- 4.3.1 If You have been Confined in a Hospital as a result of Sickness or Accidental Injury while Overseas, We will pay You the Overseas Daily Hospital Income Benefit specified in Your Policy Schedule.
- 4.3.2 The Overseas Daily Hospital Income Benefit will only be payable for each day of Confinement, from the first day of Confinement and for a period not exceeding sixty (60) days for all such Confinement due to Sickness or Accidental Injury.
- 4.3.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.4 Post Hospitalisation Income

- 4.4.1 If You have been Confined in a Hospital for at least five (5) consecutive days as a result of Sickness or Accidental Injury, and a Doctor certifies this, We will pay You the Post Hospitalisation Income Benefit specified in Your Policy Schedule provided that the Confinement is payable under Benefit 4.1.
- 4.4.2 We will only pay one (1) claim under Post Hospitalisation Income Benefit for any one (1) Sickness or Accidental Injury.
- 4.4.3 Successive periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Sickness or Accidental Injury unless their occurrences are separated by at least twelve (12) consecutive months of non-Confinement.

4.5 Premium Waiver due to Involuntary Loss of Employment

- 4.5.1 If, whilst Your Policy is in force, You become Involuntarily Unemployed, and the Involuntary Unemployment continues for thirty (30) consecutive days, We will waive Your monthly premium, up to a maximum of three (3) months.
- 4.5.2 For the avoidance of doubt, Premium Waiver due to Involuntary Loss of Employment is subject to You providing documentary evidence of unemployment until the earliest of the following:
- You return to Work; or
 - the benefit of three (3) consecutive monthly Premium Waiver due to Involuntary Loss of Employment has been paid under the Policy.
- 4.5.3 The Premium Waiver due to Involuntary Loss of Employment will not be paid if:

- (a) Your termination was due to wilful misconduct, resignation, retirement; or
 - (b) You become aware that Your employment may be terminated prior to the Commencement Date of the Policy, whether an official written or oral notice had been given or not; or
 - (c) Your unemployment is due to the seasonal nature of Your employment, or a project or specific period of employment is completed; or
 - (d) Your employment was terminated at the end of a fixed-term contract; or
 - (e) Involuntary Unemployment occurs within the Waiting Period of ninety (90) days after the Commencement Date; or
 - (f) Your Involuntary Unemployment ends less than thirty (30) consecutive days after the previous Premium Waiver due to Involuntary Loss of Employment Benefit has been paid.
- and/or Sickness is not sustained or suffered or contracted while, or directly or indirectly caused by, or arises in connection with, or a consequence of, or is contributed by, such person carrying out his/her occupation as aforementioned; or
 - (b) You who are employed Full-time as, or Your Full-time occupation is, a bus, taxi or heavy vehicle driver; or
 - (c) Any consequences of, or You taking part in any declared or undeclared war or any act of war, invasion, foreign enemy, civil war, rebellion, revolution, insurrection, riot, strike, any military or usurped power or nuclear, chemical and biological terrorism; or
 - (d) Nuclear reaction, radiation or radioactive contamination; or
 - (e) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life; or
 - (f) You or Your executors, administrators, legal heirs or personal representatives committing an illegal act; or
 - (g) You committing any wilful or intentional acts while sane or insane, suicide, self-inflicted injury, suicide pacts or agreements or any attempt thereat, provoked homicide or assault; or
 - (h) You driving any kind of vehicle/craft while the alcohol content of Your blood exceeds the level permitted by the law of the country where the Accident occurs causing the relevant Accidental Injury; or
 - (i) You acting as a diver, cabin crew, pilot, off-shore worker, logger or dock worker; or
 - (j) You engaging in, practising for or taking part in training peculiar to any kind of free-diving, scuba-diving, water-skiing, rock-climbing, mountaineering, potholing, parachuting, hang-gliding, winter sports, speed contest or racing (other than on foot) or any professional competition or sports; or
 - (k) You engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft and/or helicopter provided and operated by a regularly scheduled airline or private unscheduled air chartered company which is duly licensed for the regular transportation of fare-paying passengers; or
 - (l) You having taken a drug unless it is proved that the drug was taken in accordance with proper medical prescription other than for the treatment of drug addiction, alcoholism or mental illness; or
 - (m) Any condition which is, results from or is a complication of any surgery, therapy or treatment administered on You which is not prescribed or required by a Doctor in his/her professional capacity; or
 - (n) Pre-existing Medical Conditions; or
 - (o) Any condition, which is or results from or is a complication of infection with Human Immunodeficiency

5. General Exclusions

- 5.1** Your Policy will not apply to any Event arising directly or indirectly out of:
- (a) You who are employed, Full-time or Part-time, or who volunteers to act, as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, other than for reservist training under Section 14 of the Enlistment Act, Chapter 93 of Singapore, unless the Accidental Injury

Virus ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC.

- i. For the purpose of this exclusion, the term AIDS shall have the meaning assigned to it by the World Health Organisation at the time of Hospitalisation.
- ii. Opportunistic infections shall include but are not limited to pneumocystis carinii pneumonia, organism of chronic enteritis virus and/or disseminated fungi.
- iii. Malignant neoplasm shall include but not limited to Kaposi's Sarcoma, central nervous system lymphoma and/or other malignancies currently or which subsequently becomes known as causes of death in the presence of AIDS.
- (p) Any condition which is, results from or is a complication of infection with a venereal disease; or
- (q) Any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Accidental Injury), abortion, congenital conditions or deformities; or
- (r) Any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetic or

plastic surgery; or

- (s) Any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression; or
- (t) Any treatment for obesity, weight reduction or weight improvement; or
- (u) Any nervous and mental conditions or disorder, alcoholism or intoxication, rest cures, sanatoria care or special care or special nursing care.

6. General Conditions

6.1 Where does Your Policy apply?

- 6.1.1 Your Policy insures You twenty-four (24) hours a day Overseas for Benefit 4.3 and twenty-four (24) hours a day anywhere in the world for all other Benefits.

6.2 Arbitration

- 6.2.1 If any dispute or disagreement arises regarding any matter pertaining to or concerning Your Policy, the dispute or disagreement must be referred to arbitration in accordance with the provisions of the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, such arbitration to be commenced within three (3) months from the day such parties are unable to settle the dispute or difference. If You fail to commence arbitration in accordance with this clause, it is agreed that any cause of action and any right to make a claim that You have or may have against Us shall be extinguished completely. Where there is a dispute or disagreement, the issuance of a valid arbitration award shall also be a condition precedent to our liability under

Your Policy. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

6.3 Laws of Singapore

- 6.3.1 Your Policy is governed by the laws of Singapore.

6.4 Singapore Currency

- 6.4.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.5 Premium

- 6.5.1 Premiums payable on Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change to Your address on file.

6.6 Modification

- 6.6.1 We reserve the right to modify the terms and conditions of Your Policy 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.
- 6.6.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

6.7 30-Day Review Period

- 6.7.1 You have thirty (30) days after You receive Your Policy Wording and Policy Schedule to decide if 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 review period.

6.7.2 The Policy is considered delivered and received by You within three (3) business days from the date of delivery/posting.

6.8 Benefit Limits

6.8.1 The maximum total amount We will pay under Your Policy for each Event is the sum specified in Your Policy Schedule for that Event.

6.9 Commencement and Period of Your Policy

6.9.1 Your Policy begins from the Commencement Date or the latest Renewal Date whichever is the later and continues for the Period of Insurance.

6.10 Reinstatement of Your Policy

6.10.1 If Your Policy is cancelled for any reason, You may apply for reinstatement within sixty (60) days from date of cancellation.

6.10.2 If We approve and accept your application for reinstatement the terms, conditions and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.

6.10.3 A Waiting Period of sixty (60) days is applicable from the date We accept Your application for reinstatement.

6.10.4 An application for reinstatement of Your Policy will not be accepted after sixty (60) days from the date of cancellation.

6.11 Policy Owners' Protection Scheme

6.11.1 Your 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 / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

6.12 Personal Data Protection Consent

6.12.1 You are deemed to give Your consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us 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 Singapore, for administering policies taken out with Us, customer services and marketing and related activities, until We receive Your written instruction to the contrary. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

6.12.2 You may write to Our Data Protection Officer at 138 Market Street #11-01 CapitaGreen Singapore 048946 for any request for access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

7. Cancelling Your Policy

7.1 When You can cancel

7.1.1 (a) If You are paying a monthly premium, You can cancel Your Policy at the end of any Period of Insurance by giving Us at least one (1) month's prior notice.

(b) If You are paying an annual premium, You can cancel Your Policy anytime by giving Us at least one (1) month's prior notice.

7.2 When We can cancel

7.2.1 We may cancel Your Policy at the end of any Period of Insurance by giving You at least one (1) month's prior notice in writing to Your address on file.

7.3 Automatic cancellation

7.3.1 Cover under Your Policy will cancel automatically:

- (a) if You cease to be a Singapore Resident; or
- (b) when You reach the age of seventy-one (71) years old; or
- (c) when Your Dependent Child(ren) reaches the age of twenty-six (26) years old; or
- (d) upon Your engagement in any employment, occupation or business which is excluded in Your Policy without any requirement on the part of any party to provide notice of the same; or
- (e) upon Your death.

This will be confirmed in writing. Thereafter, Your Policy will not be renewed.

8. Claims

8.1 Procedure for making a claim

8.1.1 If You, or Your legal representative wishes to make a claim You or they must:

- (a) complete a claim form (claim forms are available from Us);
- (b) attach to the claim form:
 - i. original receipts for any expenses that are being claimed;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - iii. any other documentary evidence required by Us under Your Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event(s) taking place which gives rise to a claim; and
- (d) give Us at Your, or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

8.1.2 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

8.2 Processing and payment of claims

- 8.2.1 We must take all reasonable steps to pay a valid claim promptly.
- 8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

- 8.3.1 If Your Policy is cancelled this does not affect Your rights to make a claim under Your Policy

if the Event(s) occurred before the date of cancellation.

9. Your Duties To Us

9.1 Duty of Utmost Good Faith

- 9.1.1 You must fully and faithfully tell us everything You know (or could reasonably be expected to know) that is relevant to Our decision to insure You.

9.2 Consequences of breach of duty, fraud or misrepresentation

- 9.2.1 We may refuse to pay a claim either in whole or in part, if You:
 - (a) breach the duty of utmost good faith;
 - (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
 - (c) breach a provision of Your Policy;
 - (d) make a fraudulent claim under any policy of insurance; or
 - (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

10. Third Parties

- 10.1 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of its terms.

11. Payment Before Cover Warranty

- 11.1 Notwithstanding anything therein contained but subject to Clause 11.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.
- 11.2 In the event that the total premium due is not paid and

actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.

- 11.3 In respect of insurance coverage subject to Clause 6.7, You may return the original Policy document to Us within the "Review Period" if You decide to cancel the cover during the "Review Period". In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.

- 11.4 For Policy where payment of full monthly premium is to be made by credit card or bank GIRO, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 11.5.

- 11.5 In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 11.4) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow up to three (3) attempt(s) for the charge and deduction of the outstanding premiums from the relevant card centre of bank. Should all attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

12. Payments of Benefits

- 12.1 You may not be covered under more than one (1) **Elite Hospital Income Guard™** Policy. If You are covered under more than one (1) of such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You to be insured under the Policy first issued. All policies not recognised by Us shall be cancelled.
- 12.2 Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

13. Special Conditions Applicable If Premiums Are Paid On A Monthly Basis (If this clause applies, Clause 14 does not apply)

13.1 Renewal of Your Policy

- 13.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date.

14. Special Conditions Applicable If Premiums Are Paid On An Annual Basis (If this clause applies, Clause 13 does not apply)

14.1 Renewal of Your Policy

- 14.1.1 If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given

by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.

14.2 Refund of Premiums

- 14.2.1 Upon cancellation of the Policy in accordance with Clause 7, We will refund to the Nominated Account any unused premium paid.

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Contact Us

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www.chubb.com/sg

About Chubb in Singapore

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
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