



CHUBB®

Pre-Existing Condition Rider

for Group Business Travel Insurance

Are your employees required to travel overseas for business purposes?

Provide your employees with comprehensive coverage when they travel on business trips. Add this rider to your Group Business Travel insurance to cover their pre-existing medical conditions.

What is a Pre-Existing Condition?

A pre-existing condition refers to any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Insured Person being added into the policy.

Rider Premium



Per Insured Person, per annum*

* In the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of the Insured Person's loss from any other source for the events covered under this Policy, We will only be liable for the amount of loss that is not recoverable from such other source.

All benefits are subject to the terms and conditions of the Policy. Please refer to the Policy Wording for the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability of the Policy.

This Rider is only applicable for existing corporate travel Policyholders. It must be purchased for all travellers under the corporate travel policy.

Please contact your Chubb representative for more information.

Terms

This Policy is underwritten by Chubb. 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 enrolling for 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 enrolling for the policy, you may terminate the policy in accordance with the free-look provision, if any, and Chubb may recover from you any expense incurred by the us in underwriting the policy. This policy does not have a free-look provision.

Other exclusions stated 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 misstatement or non-disclosure of material facts may affect the validity of 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 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 and We are not required to renew this policy. We may terminate this Policy by giving You at least thirty (30) days' prior notice in writing.

For online claims submission, please visit our Chubb Claims Centre at www.chubbclaims.com.sg.

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

About Chubb in Singapore

Chubb is a world leader in insurance. 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 delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

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