

# The Care Programme

Protection Series with Elite Dental Pro

**CHUBB®**



## MyFamily Protection

### Eligibility

The Insured must be a Singapore Resident between the age of 18 and 70 years old on the policy commencement date; renewable up to 75 years old.

Children must be between the age of 6 months and 18 years old on the policy commencement date; renewable up to 22 years old. Up to a maximum of 4 children can be covered.

### Benefit Table

Key Benefits	Elite + (S\$)		Elite (S\$)		Supreme (S\$)		Premier (S\$)		Classic (S\$)	
	MI/P*	Child	MI/P*	Child	MI/P*	Child	MI/P*	Child	MI/P*	Child
<b>Accidental Death &amp; Permanent Disablement Benefit</b>	300,000	30,000	200,000	20,000	150,000	15,000	100,000	10,000	50,000	5,000
<b>Accidental Medical Expense Reimbursement</b> <sup>1,2</sup>	3,000	1,500	3,000	1,500	2,000	1,000	1,000	500	500	250
<b>Medical Expense Reimbursement due to Covered Diseases</b> <sup>2,5</sup>	1,000	500	1,000	500	750	375	500	250	250	125
<b>Daily Hospital Income due to Accident (Up to 365 days)</b>	200	100	200	100	150	75	100	50	50	25
<b>Daily Hospital Income due to Covered Diseases (Up to 30 days)</b> <sup>5</sup>	100	50	100	50	75	38	50	25	25	13
<b>Accidental Mobility Aid Reimbursement</b> <sup>2</sup>	2,000	1,000	2,000	1,000	1,500	750	1,000	500	500	250
<b>Temporary Total Disability due to Accident (TTD)</b> <sup>3</sup>	200 per week	N.A	200 per week	N.A	150 per week	N.A	100 per week	N.A	50 per week	N.A
<b>Child Living Expenses Benefit</b> <sup>4</sup>	10,000	N.A	10,000	N.A	10,000	N.A	10,000	N.A	10,000	N.A

\*MI means Main Insured and P means Partner.

### Premium Table

Insured Persons	Monthly Premium				
	Elite + (S\$)	Elite (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Main Insured or Partner Only	39.22	30.05	22.41	14.77	8.15
Main Insured and Partner	74.51	57.09	42.59	28.07	15.49
Main Insured & Children or Partner & Children	53.49	42.28	31.58	20.88	10.69
Main Insured and Family	88.83	69.27	51.95	34.23	17.93

Premiums stated above are inclusive of 9% GST.

### Important Notes

<sup>1</sup> Sub-limit for Alternative Physician up to maximum S\$1,000 per accident.

<sup>2</sup> Applicable only in excess of amounts recovered from any other source.

<sup>3</sup> Minimum 7 days of disablement, payable up to a maximum of 52 weeks.

<sup>4</sup> Up to maximum 4 Dependent Children.

<sup>5</sup> There is a 14-day Waiting Period which starts from policy commencement date.

## Prime Personal Accident

### Eligibility

The Insured must be a Singapore Resident between the age of 50 and 75 years old on the policy commencement date; renewable up to 90 years old.

### Benefit Table

Key Benefits	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
	MI/P*	MI/P*	MI/P*	MI/P*
<b>Accidental Death or Permanent Disablement Benefit</b>	50,000	30,000	20,000	10,000
<b>Accidental Medical Expense Reimbursement <sup>1,2</sup></b>	2,000	1,500	1,000	500
<b>Medical Expense Reimbursement due to Covered Diseases <sup>1,7</sup></b>	1,000	750	500	250
<b>Daily Hospital Income due to Accident (Up to 60 days)</b>	200	150	100	50
<b>Daily Hospital Income due to Covered Diseases (Up to 30 days) <sup>7</sup></b>	100	75	50	25
<b>Nursing Expenses Benefit <sup>3</sup></b>	750	500	300	100
<b>Accidental Mobility Aid Reimbursement <sup>4</sup></b>	2,000	1,500	1,000	500
<b>Monthly Living Assistance <sup>4</sup></b>	200	200	200	200
<b>Senior Day Care <sup>5</sup></b>	100	100	50	50
<b>Broken Bones Benefit <sup>6</sup></b>	5,000	3,000	2,000	1,000

\*MI means Main Insured and P means Partner.

### Premium Table

Insured Persons	Monthly Premium			
	Deluxe (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Per Adult	25.97	18.85	12.22	6.62
Per Couple	51.95	37.69	24.45	13.24

Premiums stated above are inclusive of 9% GST.

### Important Notes

<sup>1</sup> Applicable only in excess of amounts recovered from any other source.

<sup>2</sup> Sub-limit for Alternative Physician up to maximum S\$500 per accident.

<sup>3</sup> Lump sum benefit, payable upon completing minimum 5 consecutive days of confinement due to accidental injury.

<sup>4</sup> Payable per month, up to maximum 24 months.

<sup>5</sup> Due to accidental injury; up to annual limit maximum 14 days.

<sup>6</sup> Lump sum benefit, based on Policy Schedule.

<sup>7</sup> There is a 14-day Waiting Period which starts from policy commencement date.

## MyChild Protection

### Eligibility

The Insured must be a Singapore Resident between the age of 6 months to 18 years old on the policy commencement date; renewable up to 22 years old.

### Benefit Table

Key Benefits	Supreme + (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
<b>Accidental Death and Permanent Disablement Benefit</b>	50,000	30,000	20,000	10,000
<b>Accidental Medical Expense Reimbursement</b> <sup>1 2</sup>	1,000	1,000	750	500
<b>Medical Expense Reimbursement due to Covered Disease</b> <sup>2 7</sup>	500	500	375	250
<b>Daily Hospital Income due to Accident (Up to 365 days)</b>	150	150	100	50
<b>Daily Hospital Income due to Covered Diseases (Up to 30 days)</b> <sup>7</sup>	75	75	50	25
<b>Accidental Post-Hospitalisation Home Care Benefit</b> <sup>5</sup>	500	500	300	200
<b>Daily Companion Benefit</b> <sup>3</sup>	50	50	50	50
<b>Broken Bones Benefit</b> <sup>4</sup>	5,000	5,000	3,000	1,000
<b>Accidental Mobility Aid Reimbursement</b> <sup>2</sup>	1,000	1,000	750	500
<b>Education Assurance Fund Benefit</b>	30,000	30,000	20,000	10,000
<b>Monthly Financial Assistance due to PTD</b> <sup>6</sup>	500	500	500	500

### Premium Table

Insured Persons	Monthly Premium			
	Supreme + (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
Per Child	18.33	16.20	11.21	6.62

Premiums stated above are inclusive of 9% GST.

### Important Notes

- <sup>1</sup> Sub-limit for Alternative Physicians up to maximum S\$500 per accident.
- <sup>2</sup> Applicable only in excess of amounts recovered from any other source.
- <sup>3</sup> Applicable only if hospital income benefit is payable.
- <sup>4</sup> Lump sum benefit, based on Policy Schedule.
- <sup>5</sup> Lump sum benefit, payable if confinement for more than 3 consecutive days.
- <sup>6</sup> Payable per month, up to maximum 24 months.
- <sup>7</sup> There is a 14-day Waiting Period which starts from policy commencement date.

## Secure Income Protection

### Eligibility

The Insured must be a Singapore Resident between the age of 6 months and 75 years old on the policy commencement date. Children must be between the age of 6 months and 18 years old on the policy commencement date; renewable up to 22 years old. Up to a maximum of 4 children can be covered.

### Benefit Table

Key Benefits	Elite (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
<b>Daily Hospital Income (Up to 365 days)</b>	200 per day	150 per day	100 per day	50 per day
<b>Daily Intensive Care/High Dependency Ward Hospitalisation (Up to 60 days)</b>	400 per day	300 per day	200 per day	100 per day

### Premium Table

Insured Persons	Age Group (As at last birthday)	Monthly Premium			
		Elite (S\$)	Supreme (S\$)	Premier (S\$)	Classic (S\$)
<b>Main Insured or Partner Only</b>	<b>18 - 30 years old</b>	14.56	11.11	8.46	5.09
	<b>31 - 40 years old</b>	17.63	13.85	9.89	6.01
	<b>41 - 50 years old</b>	28.62	22.31	16.10	9.58
	<b>51 - 60 years old</b>	56.64	44.31	31.69	18.24
	<b>61 - 65 years old</b>	98.10	76.70	54.90	31.48
	<b>66 - 70 years old</b>	123.67	96.57	69.06	39.63
	<b>71 - 75 years old</b>	259.77	194.77	129.88	64.89
<b>Main Insured &amp; Partner</b>	<b>18 - 30 years old</b>	28.01	21.90	16.40	9.68
	<b>31 - 40 years old</b>	33.92	27.00	19.36	11.72
	<b>41 - 50 years old</b>	55.01	43.81	31.27	18.85
	<b>51 - 60 years old</b>	108.18	86.89	62.24	35.65
	<b>61 - 65 years old</b>	187.44	150.56	107.99	61.84
	<b>66 - 70 years old</b>	235.93	189.58	135.89	77.93
	<b>71 - 75 years old</b>	493.55	370.09	246.73	123.37
<b>Main Insured &amp; Children or Partner &amp; Children</b>	<b>18 - 30 years old</b>	36.26	28.01	18.44	11.51
	<b>31 - 40 years old</b>	39.43	30.87	20.27	12.73
	<b>41 - 50 years old</b>	50.94	39.83	26.18	16.30
	<b>51 - 60 years old</b>	77.62	60.61	39.83	24.85
	<b>61 - 65 years old</b>	119.19	93.11	61.12	38.20
	<b>66 - 70 years old</b>	144.56	112.87	74.26	46.35
	<b>71 - 75 years old</b>	281.46	211.69	139.87	71.31
<b>Main Insured &amp; Family</b>	<b>18 - 30 years old</b>	45.74	34.95	26.08	15.49
	<b>31 - 40 years old</b>	55.42	43.20	27.10	18.54
	<b>41 - 50 years old</b>	82.41	64.48	44.00	28.73
	<b>51 - 60 years old</b>	156.07	121.84	83.12	54.40
	<b>61 - 65 years old</b>	270.36	211.18	144.04	94.33
	<b>66 - 70 years old</b>	353.89	276.37	189.99	118.68
	<b>71 - 75 years old</b>	515.25	387.00	256.71	129.79

Premiums stated above are inclusive of 9% GST.

### Important Notes

Benefit is only payable for illness only; excluding pre-existing conditions.

## Elite Dental Pro

### Eligibility

The Insured must be a Singapore Resident between the age of 18 and 60 years old on the policy commencement date; renewable up to 65 years old.

### Benefit Table

Key Benefits	In-Network	Out-of-Network
<b>Emergency Dental Services Benefits</b> <sup>^</sup>	100% coverage	100% coverage
<b>Preventive Dental Benefits</b> <sup>^</sup>	100% coverage, once per year	70% coverage, once per year
<b>Dental Radiology Benefits</b> <sup>^</sup>	100% coverage	70% coverage
<b>Minor Restorative and Conservative Benefits</b> <sup>^</sup> (Fillings)	80% coverage	50% coverage
<b>Extractions</b> (Non-Surgical)	Access to In-Network Dentists and Discounts	N.A.
<b>Root Canal Treatment</b>		
<b>Crowns</b> (Repair or New)		
<b>Other Dental Treatments</b>		
<b>Eye Wear Replacement (Accident)</b> (Maximum of One (1) Claim Under This Benefit in Any One (1) Policy Year)	S\$100 per year	

### Premium Table

Insured Persons	Annual Premium (S\$)
Main Insured	314.78

Premiums stated above are inclusive of 9% GST.

### Important Notes

<sup>^</sup> Annual maximum limit of S\$1,500 applies collectively to the Emergency Dental Services Benefits, Preventive Dental Benefits, Dental Radiology Benefits and Minor Restorative and Conservative Benefits (Fillings).

The Annual maximum limit for Elite Dental Pro will increase by 2.5% yearly with the premiums increasing correspondingly.

A waiting period of 90 days from the policy commencement date is applicable for claims other than Emergency or Accident related dental treatments.

For a listing of current In-Network Providers, please visit [www.cynergycare.com](http://www.cynergycare.com) or contact the Customer Service Hotline at +65 6222 3157.

## Terms

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All prices stated are in Singapore Dollars (S\$).

Premiums stated are inclusive of 9% GST.

This policy may be classified as a Singapore Policy for accounting purposes.

Singapore Resident refers to a Singapore Citizen, Singapore Permanent Resident or holder of a valid Work Permit, Employment Pass, Dependent's Pass or S Pass issued by the authorities in Singapore.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.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 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) months' 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 from the Commencement Date and subsequently, the same day of each successive month/year.

For claims submission, download the relevant claim form from Chubb's website (<http://www.chubb.com/sg>) and submit to us the completed claim form, together with the required supporting documents.

We will respond to all new claims within two weeks. For other claims related matters, please contact us the Chubb Hotline listed or email [A&H.Claims.Singapore@chubb.com](mailto:A&H.Claims.Singapore@chubb.com).

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

## About Chubb in Singapore

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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 delivering 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).

## Contact Us

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