

# Work From Home Insurance

Policy Wording

CHUBB®

# Work From Home Insurance

## Important Note

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Please check Your Policy to make sure all the information in it is correct.

Please let Us know straight away if any changes are needed.

In consideration of payment of Premiums, We will insure the Policyholder and all Insured Persons to the extent provided in this Policy and shown in the Policy Schedule, subject to the terms, conditions, definitions, exclusions and Endorsements under this Policy.

This Policy shall become effective at 12.01 A.M. Singapore time on the date specified in the Period of Insurance shown in the Policy Schedule.

## Section 1 - General Definitions

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For the purposes of this Policy the following definitions apply:

**Accident** means a sudden and identifiable event that happens by chance and could not have been expected by the Insured Person. The word Accidental and Accidentally shall be construed accordingly.

**Accidental Death** means death occurring as a result of a Bodily Injury.

**Benefit Period** means the maximum period of time for which a benefit is payable for Temporary Total Disablement as shown in the Policy Schedule.

**Bodily Injury** means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, during the Period of Insurance. Bodily Injury includes injury resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury.

**Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

**Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

**Civil War** means any event, whether declared or not, occurring within the same country against the government by its citizens, including but not limited to any of the following: armed opposition, coup, insurrection, revolution, armed rebellion or sedition.

**Close Relative** means Parent, Spouse/Partner, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandparent or grandchild.

**Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your Close Relatives unless otherwise approved by Us.

**Endorsement** means a written alteration to the terms of the Policy as agreed to by Us.

**Event(s)** means the event(s) described in the relevant Table of Events set out in this Policy.

**Excess Period** means the period of time following Temporary Total Disablement giving rise to a claim during and for which no benefits are payable.

**Fingers, Thumbs or Toes** means the digits of a Hand or Foot.

**Foot** means the entire foot below the ankle.

**Fractured Leg or Patella with Established Non-union** means a fracture of the leg or patella where:

- (a) the fracture does not mend properly; and
- (b) the leg or patella does not function normally; and
- (c) this condition will last for the remainder of the Insured Person's life.

**Hairline Fracture** means mere cracks in the bone.

**Hand** means the entire hand below the wrist.

**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 treatment of sick, ailing or injured persons as in-patients; and
- (b) provides a twenty-four (24) hour a day nursing service by and under the supervision of a staff of graduate nurses; and
- (c) has a staff of one (1) or more Doctor(s) available at all times; and
- (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; and
- (e) is not primarily a clinic, nursing, rest or convalescent home, psychiatric institution, community hospital, rehabilitation institution, a place for alcoholics or drug addicts or similar establishments.

**Inception Date** means the date this Policy first comes into force.

**Insured Person** means a person that meets the criteria specified for an insured person in the Policy Schedule and with respect to whom Premium has been paid or agreed to be paid by the Policyholder. They are a person that is legally entitled to claim under the Policy. An Insured Person is not a contracting insured under the Policy with Us.

**Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

**Loss** means in connection with:

- (a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- (b) an eye, total and Permanent loss of all sight in the eye;
- (c) hearing, total and Permanent loss of hearing;
- (d) speech, total and Permanent loss of the ability to speak;
- (e) Fingers, Thumbs or Toes, Permanent physical severance through or above a metacarpophalangeal or metatarsophalangeal joint;

and which in each case is caused by Bodily Injury.

**Mental Distress** means debilitating shock, mental anguish or mental injury which is first suffered by an Insured Person during the Period of Insurance, as reasonably diagnosed by a Psychiatrist or Psychologist or as otherwise accepted by Us.

**Parent** means parent, parent-in-law, step-parent or such person who was the Insured Person's primary care giver as a child.

**Partner** means an Insured Person's spouse and includes a de-facto and/or life partner with whom an Insured Person has continuously cohabited for a period of three (3) months or more at the time of occurrence of an Event leading to a claim

**Period of Insurance** means the period shown on the current Policy Schedule or any subsequent Endorsement(s), (if any), for which cover applies under this Policy.

**Permanent** means having lasted twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, being beyond hope of improvement as diagnosed by a Doctor.

**Permanent Total Disablement** means the Insured Person is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a Doctor any time after those twelve (12) consecutive months.

**Policy** means this wording, the current Policy Schedule, Endorsement(s) and any other documents We may issue to the Policyholder that We advise will form part of the policy which together constitutes the entire policy between the parties.

**Policyholder** means the named company listed as the policyholder in the Policy Schedule with whom We enter into the Policy. They are the contracting insured. Where the Policyholder is more than one firm, partnership, company, association, organisation or entity of a similar nature, Policyholder shall refer to all of them taken together as a whole and any obligation and/or liability pertaining to a policyholder under this Policy shall be joint.

**Policy Schedule** means the relevant schedule issued by Us to the Policyholder.

**Premium** means the premium as shown in the Policy Schedule and/or any other premiums charged during the Period of Insurance that is payable in respect of the Policy by the Policyholder.

**Professional Sport** means any sport for which an **Insured Person** receives a fee, allowance, sponsorship or monetary reward as a result of their participation, which in totality accounts for more than fifteen percent (15%) of their annual income from all sources.

**Psychiatrist** means a legally registered and properly qualified psychiatrist acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Psychiatrist shall not include You or any of Your Close Relatives unless otherwise approved by Us.

**Psychologist** means a legally registered and properly qualified psychologist acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Psychologist shall not include You or any of Your Close Relatives unless otherwise approved by Us.

**Second Degree Burns** means a burn where both the epidermis and the underlying dermis are damaged.

**Surgery** means, on the advice of a Doctor, a medically necessary surgical procedure for which confinement in a Hospital for two (2) consecutive days is required.

**Sum Insured** means the benefit amount payable by Us as stated in the **Policy Schedule**.

**Temporary Total Disablement** means where in the opinion of a **Doctor**, the **Insured Person**:

- (a) is temporarily unable to engage in their usual occupation or business duties; and
- (b) is under the regular care of and acting in accordance with the instructions or advice of that Doctor.

**Third Degree Burns** means a burn resulting in the damage or destruction of the skin to its full depth and damage to the tissues beneath.

**Usual Place of Employment** means the Insured's Person's employer's premises where the Insured Person would ordinarily carry out their occupational activities and does not extend to the residence of the Insured Person.

**Usual Place of Residence** means the physical location the Insured Person currently resides.

**Waiting Period** means the period in time specified in the Policy from the Commencement Date of the Policy during which claim arising from any cause is not covered.

**War** means **War**, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We/Our/Us/the Company** means Chubb Insurance Singapore Limited (Registration No. 199702449H).

## Section 2 – Eligibility

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To be eligible for cover under this Policy, an Insured Person must be as described in the Policy Schedule. There will be no cover for Insured Persons over sixty-five (65) years of age on the commencement date of the current Period of Insurance unless approved by Us by an Endorsement.

## Section 3 – Benefits

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### 3.1 Mental Health Support

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If, at any time whilst carrying out their occupational duties away from their Usual Place of Employment, an Insured Person is diagnosed as suffering from Mental Distress caused or contributed to by working from their Usual Place of Residence, the Company will pay to the Insured Person the amount stated in the Policy Schedule, for professional psychological counselling for Insured Persons, subject to the terms and conditions of this Policy.

### 3.2 Ergonomic Injury

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If, at any time whilst carrying out their occupational duties away from their Usual Place of Employment, an Insured Person suffers an ergonomic or postural injury diagnosed by a Doctor as caused or contributed to by working from their Usual Place of Residence and surgery is deemed medically necessary, the Company will pay the Insured Person the amount stated in the Policy Schedule towards such Surgery, subject to the terms and conditions of this Policy.

### 3.3 Ergonomic Injury Prevention

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If an Insured Person is diagnosed by Doctor as suffering from postural, ergonomic or similar physical stress or strain as caused or contributed to by working away from their Usual Place of Employment, the Company will pay the Insured Person the amount stated in the Policy Schedule, for an onsite or remote occupational health and safety consultation. The Company will pay to the Insured Person the costs of the reasonable and necessary replacement furniture as recommend by a registered occupational health therapist following the onsite or remote occupational health and safety consultation, up to the amount stated in the Policy Schedule, subject to the terms and conditions of this Policy.

### 3.4 Home Perils Personal Accident

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#### 3.4.1 Bodily Injury

If, at any time whilst working at their Usual Place of Residence, the Insured Person suffers from a Bodily Injury which results directly in the occurrence of one or more of the Event(s) listed in Section 3.6 - Table of Events We will pay to the Insured Person the corresponding benefit shown in the Table of Events, provided:

- (a) the Event occurs within twelve (12) months of the date of the Bodily Injury; and
- (b) an amount for the Event is shown in the Policy Schedule referable to the percentage of the Sum Insured for that Event(s).

#### 3.4.2 Temporary Total Disablement

If, at any time whilst working at their Usual Place of Residence, an Insured Person suffers Temporary Total Disablement due to Bodily Injury, the Company will pay a daily amount, as stated in the Policy Schedule, to the Insured Person for as long as the Temporary Total Disablement persists up to a maximum number of days, and subject to the Excess Period, as stated in the Policy Schedule.

### 3.5 Domestic Burns

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If, at any time whilst working at their Usual Place of Residence, an Insured Person suffers from Third or Second-Degree Burns, the Company will pay to the Insured Person the amount stated in the Policy Schedule.

### 3.6 Mobile Office Benefit

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#### 3.6.1 Bodily Injury

If, at any time whilst carrying out their occupational duties away from their Usual Place of Residence or Usual Place of Employment, the Insured Person suffers from a Bodily Injury which results directly in the

occurrence of one or more of the Event(s) listed in Section 3.6 - Table of Events We will pay to the Insured Person the corresponding benefit shown in the Table of Events, provided:

- (a) the Event occurs within twelve (12) months of the date of the Bodily Injury; and
- (b) an amount for the Event is shown in the Policy Schedule referable to the percentage of the Sum Insured for that Event(s).

### 3.6.2 Temporary Total Disablement

If, at any time whilst carrying out their occupational duties away from their usual place of residence or Usual Place of Employment, an Insured Person suffers Temporary Total Disablement due to Bodily Injury, the Company will pay a daily amount, as stated in the Policy Schedule, to the Insured Person for as long as the Temporary Total Disablement persists up to a maximum number of days, and subject to the Excess Period, as stated in the Policy Schedule.

### 3.7 Table of Events

Cover for an Event under Section 3.4.1 – Domestic Perils Bodily Injury and Section 3.6.1 Mobile Office Bodily Injury applies only if an amount for that Event is shown in the Policy Schedule against Part A – Personal Accident.

No.	The Events Note: The following Event(s) must occur within twelve (12) months of the date of the <b>Bodily Injury</b> .	The Benefit Being a percentage of the <b>Sum Insured</b> shown in the <b>Policy Schedule</b> against Part A for each <b>Insured Person</b> .
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent paralysis of all Limbs	100%
4.	Loss of both Hands or both Feet	100%
5.	Loss of one (1) Hand or one (1) Foot	100%
6.	Loss of one (1) Limb and sight of one (1) eye	100%
7.	Loss of sight of both eyes	100%
8.	Permanent Loss of speech and hearing	100%
9.	Loss of sight of one (1) eye	100%
10.	Permanent and incurable insanity	100%
11.	Permanent Loss of the lens of one (1) eye	75%
12.	Permanent Loss of speech	75%
13.	Loss of hearing in: (a) both ears (b) one (1) ear	100% 30%
14.	Permanent Loss of the use of four (4) Fingers and Thumb of either Hand	85%

15.	Permanent Loss of the use of four (4) Fingers of either Hand	55%
16.	Permanent Loss of the use of one (1) Thumb of either Hand:	40%
17.	Permanent Loss of the use of Fingers of either Hand	20%
18.	Permanent Loss of the use of Toes of either Foot: (a) all - one (1) Foot (b) great Toe (c) other than great - each Toe	25% 10% 2%
19.	Fractured leg or patella with established non - union	20%
20.	Shortening of leg by at least five (5) cm	10%
21.	Permanent disablements not specified in items 2 to 20 above.	Such percentage of the Sum Insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than two (2) Doctor(s), one (1) of whom will be the Insured Person's treating Doctor and the other will be

## Section 4 – General Conditions Applicable to The Policy

1. The maximum amount We will pay in respect of any Event(s) 1-21 due to the same Bodily Injury is arrived at by adding together the various percentages, the total of which will not exceed one-hundred percent (100%).
2. If an amount is payable for Loss of a whole member of the body, then parts of the member cannot be claimed.
3. If an Insured Person suffers a Bodily Injury resulting in any one (1) of the Events where the percentage of the Sum Insured is one-hundred percent (100%) or more, We will not be liable under the Policy for any subsequent Bodily Injury to that Insured Person.
4. Benefits shall not be payable for more than one of Events 1 to 21 in respect of the same Bodily Injury.
5. If an Insured Person suffers a Bodily Injury resulting in any one (1) of the Events 2-21 and subsequently becomes entitled to a benefit under Event 1 within twelve (12) months of the Bodily Injury, We will pay the difference between the benefit already paid and the Accidental Death Sum Insured.
6. Benefits shall not be payable unless the Insured Person, as soon as possible after the happening of any Bodily Injury giving rise to a claim under the Policy, procures and follows proper medical treatment and advice from a Doctor. Failure to follow proper medical treatment or advice may result in Us reducing or suspending Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure.
7. All benefits paid under this Policy shall be payable to the Policyholder or such person or persons and in such proportions as the Policyholder shall nominate, unless otherwise specified in the Policy.
8. A Waiting Period of fourteen (14) days applies for Clauses 3.1, 3.2, and 3.3.



## Section 5 – General Exclusions Applicable To The Policy

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- 5.1 This Policy does not cover, and We will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:
- 5.1.1 Declared or undeclared War or any act of War, foreign invasion, Civil War, rebellion, revolution, insurrection;
- 5.1.2 Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an Insured Person;
- 5.1.3 Training for and/or participating in Professional Sports of any kind;
- 5.1.4 The Insured Person engaging in naval, military or air force service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore);
- 5.1.5 The Insured Person travelling overseas against travel advice (including non-essential travel) by the Ministry of Foreign Affairs of Singapore or the Ministry of Health of Singapore, in relation to the country of destination;
- 5.1.6 The Policyholder's failure to comply with the any mandatory safety measures governing COVID-19 and resumption of business activities as required by the Ministry of Trade and Industry for Singapore; Ministry of Health or any other Government agency;

### 5.2 Sanctions Exclusions Applicable under this Policy

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- 5.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.
- 5.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## Section 6 – General Provisions Applicable to The Policy

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### Addition or Removal of Insured Person

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If this Policy is administered on a "named basis" as indicated in the Policy Schedule, written notice shall be given by the Policyholder to Us as soon as possible and in any event within ninety (90) days of:

- (a) any Insured Person being added to any Categories specified in the Policy Schedule;
- (b) any Insured Person being deleted from any Categories specified in the Policy Schedule;
- (c) any revision or adjustment in Sum Insured of any Insured Person.

Coverage ceases upon the date of termination of employment. The Policyholder shall provide written proof of employment to Us in the event of a claim.

If this Policy is administered on an "un-named basis" as indicated in the Policy Schedule, the following provisions shall apply:

- (a) Any new Insured Person whom the Policyholder may engage during the Period of Insurance will be automatically covered from the day such employee is employed by the Policyholder, provided that such

employee is within an occupation category similar in nature to that specified in the Policy Schedule. Any existing Insured Person shall automatically cease to be covered upon his leaving the employ of the Policyholder.

#### Aggregate Limit of Liability – Provision To Section 3 – Benefits

Except as stated below, Our total liability for all claims arising under the Policy during any one (1) Period of Insurance shall not exceed the amount shown in the Policy Schedule against Aggregate Limit of Liability.

In the event that claims are made under the Policy which exceed the above Aggregate Limits of Liability, We shall reduce the payments made with respect to each Insured Person in such manner as We may determine. Any determination as to the amount payable in these circumstances shall be made at Our entire discretion and shall not be the subject of any challenge of any kind.

#### Arbitration

If any dispute or difference arises between Us, the Policyholder and/or the Insured Person(s) concerning any matter arising out of this Policy, such dispute or difference shall be referred to arbitration in accordance with the provisions of the Arbitration Act, Chapter 10 of Singapore (and any statutory modification or re-enactment thereof then in force) within three (3) months from the date that We receive written notice of a claim under this Policy. If the Policyholder and/or Insured Person 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 the Policyholder and/or Insured Person 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 the Policy. In no case shall the Policyholder and/or Insured Person seek to recover under the Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of the Policy.

#### Automatic Termination of Cover

Cover under this Policy in respect of any particular Insured Person shall terminate on the earliest of the following events:

- (a) Upon such Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
- (b) Upon the death of such Insured Person.
- (c) Upon expiry of the Period of Insurance.

#### Cancellation

- (a) We may cancel this Policy, at any time by giving thirty (30) days' notice in writing to the Policyholder. In the event of such cancellation, We will return a pro-rated portion of any Premium paid.
- (b) The Policyholder may cancel at any time by giving Us written notice provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, We will promptly return any portion of the Premium paid that has not been deemed to be earned by Us. The Premium deemed to be earned will be, computed in accordance with the applicable percentage indicated below, but in no event less than Our customary minimum premium as set out by Endorsement.

#### Percentage of Annual Premium

2 Months	40%
3 Months	50%
4 Months	60%
5 Months	70%

6 Months	75%
Over 6 Months	Full Annual Premium

(c) Cancellation is not allowed for policies which have a Period of Insurance of less than one (1) year.

### Change in Business Activities

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In the event of any change in the nature of business of the Policyholder and/or in the nature of the employment, profession or occupation of the Insured Person(s), the Policyholder shall give immediate written notice to Us and shall pay any additional premium that is required.

### Claims Payment

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All benefits, expenses or Sum Insured paid under the Policy shall be payable to a Singapore registered Policyholder or such person or persons in Singapore and in such proportions as the Policyholder shall nominate, unless otherwise specified in the Policy.

### Claims Procedure

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Written notice shall be given to Us as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy.

Written notice shall be given to Our Claims Department at [www.chubbclaims.com.sg](http://www.chubbclaims.com.sg) or 138 Market Street, #11-01 CapitaGreen, Singapore 048946.

If the Policyholder or the Insured Person, or the Insured Person's legal representative wants to make a claim, they must complete a claim form (claim forms are available from Us), and attach to the claim form:

- (a) original receipts for any expenses incurred that are being claimed;
- (b) any other documentary evidence as requested or required by Us.

All certificates, information and evidence required by Us shall be supplied free of expense to Us, in the form prescribed by Us, at the expense of the Policyholder or the Insured Person. An Insured Person shall, as often as may be required by Us, submit to medical examinations by Doctor(s) appointed by Us and at the expense of Us.

We shall, in the case of the Accidental Death of an Insured Person be entitled to have a post - mortem conducted at Our own expense.

### Clerical Error

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Clerical errors made by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

### Conditions Precedent to Liability

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Our liability for any benefit under this Policy is conditional upon:

- (a) the statements and information as provided to Us by the Policyholder and all Insured Person(s) being true; and
- (b) the due observance and fulfilment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured Person(s).

### Currency

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Premiums and benefits payable under this Policy shall be in Singapore Dollars unless otherwise stated in the Policy Schedule or any subsequent Endorsements.

All Premium transactions are to be administered through the Singapore registered Policyholder and/or entities registered in Singapore only.

#### Data Privacy Notice

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It is hereby declared that as a condition precedent to the liability of the Company, the Policyholder, and Insured Persons, have agreed and consent that the Company can collect, use, disclose, and/or process Insured Persons' personal data provided by the Policyholder and/or Insured Persons to the Company, its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for policy administration, customer services and claims handling.

#### Entire Contract, Changes

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This Policy shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Us. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

#### Fraud

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If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by any person to obtain a benefit under this Policy, We have no liability in respect of such claim and We will be entitled to void this Policy with immediate effect.

#### Geographical Limits

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The coverage as afforded under this Policy is twenty-four (24) hour a day worldwide unless otherwise stated in the Policy Schedule or any subsequent Endorsements.

#### Governing Law

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This Policy shall be governed by and interpreted in accordance with the laws of the Republic of Singapore.

#### Interest

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No payments under this Policy shall carry interest.

#### Maintenance of Records And Examination

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The Policyholder shall maintain records of material information of each Insured Person(s). We have the right to examine these records at any time during the term of this Policy and within three (3) years after the expiration of the Period of Insurance or until the adjustment and settlement of all claims hereunder, whichever is later.

#### Misrepresentation

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This Policy shall be voidable in the event of any misrepresentation, misdescription, non-disclosure or concealment of any circumstances by the Policyholder or the Insured Person which is material to or connected with:

- (a) the Policyholder's and/or the Insured Persons' risk experience and claim history;
- (b) the Policyholder's and/or the Insured Persons' insurance record, including previous refusals to grant insurance coverage; and
- (c) the nature of the business of the Policyholder and the nature of the employment of each Insured Person.

#### Modification

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We reserve the right to modify the terms and conditions of the Policy within the Period of Insurance by giving the Policyholder prior notice of at least thirty (30) days.

No modification of the 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 the Policy.

#### Notice of Trust Or Assignment And Third Party Rights

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We will not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

A person who is not a party to this Policy contract shall have no right under the Contracts (Rights of Third Parties) Act Cap (53B) to enforce any of its terms.

#### Policy Owners' Protection Scheme

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This Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under this Policy is automatic and no further action is required from the Insured Person or Policyholder. 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)).

#### Premium Payment Warranty

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1. Subject to clause 2 below, if the Period of Insurance is sixty (60) days or more, any Premium due must be paid and actually received in full by Us (or the intermediary through whom this Policy was effected) within sixty (60) days of the Inception Date of the coverage under the Policy.
2. In the event that any Premium due is not paid and received in full by Us (or the intermediary through whom this Policy was effected) within the sixty (60) days period referred to above, then:
  - (a) the cover under the Policy is automatically terminated immediately after the expiry of the said sixty (60) day period;
  - (b) the automatic termination of the cover shall be without prejudice to any liability incurred within the said sixty (60) day period; and
  - (c) We shall be entitled to a pro-rata time on risk Premium subject to a minimum of twenty- five dollars (\$25).
3. If the Period of Insurance is less than sixty (60) days, any Premium due must be paid and received in full by Us (or the intermediary through whom this Policy was effected) within the Period of Insurance.

#### Subrogation

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The Policyholder and/or the Insured Person agrees that We have the right to proceed at its expense in the name of the Policyholder and/or the Insured Person against any third parties who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

#### Termination And Renewal

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This Policy will continue to be in force until the end of the Period of Insurance. This Policy may be renewed for consecutive periods by the payment of the Premium prior to the expiry of the Period of Insurance or as provided in Section 7 – General Provisions, Premium Payment Warranty. We reserve the right to decline the renewal, or amend premium rates, benefits, terms and conditions of this Policy at the end of any Period of Insurance.

## 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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