

# Prolonged Medical Leave Plus<sup>®</sup>

Policy Wording

CHUBB<sup>®</sup>

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## **1 Important Information Regarding Your Policy**

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### **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 carefully read 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 change 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**

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### **2.1 Who and What is insured?**

- 2.1.1 You are insured under the Benefits subject to the terms, conditions and exclusions in Your Policy.

### **2.2 What are the Eligibility Requirements?**

- 2.2.1 To be eligible for cover under this Policy:

You must be a Singapore Resident who is a Self-Employed Person (SEP) and between eighteen (18) and seventy-five (75) years old (both ages inclusive) on the Commencement Date.

## **3 The Meaning Of Certain Words**

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- 3.1 The following words when used with capital letters in Your Policy Wording or Policy Schedule have the meaning given below.
- 3.2 **Accident/Accidental** means a sudden, unforeseen and fortuitous event, that occurs during the Period of Insurance, and which results in Bodily Injury and/or Sickness.
- 3.3 **Activation Period** means the period required to incept your policy coverage.

- 3.4 Age** means your current age on the start date of Your Policy.
- 3.5 Benefit** means the respective Benefit, as stated in the Policy, Schedule and/or endorsement payable by Us under the terms and conditions and exclusions in respect of each event or loss covered by this Policy.
- 3.6 Bodily Injury** means injury sustained by You during the Period of Insurance and which is caused solely by an Accident and independently of any other causes.
- 3.7 Commencement Date** means 12.01 am Singapore Time on the date We agree to provide insurance under the Policy and which is specified in Your Policy Schedule.
- 3.8 Downgrade** means a decrease in the level of Benefit.
- 3.9 Event(s)** means the Event(s) listed in the Benefits section of Your Policy.
- 3.10 Excess Period** means the period of time following the event giving rise to a claim during and for which no Benefits will be payable.
- 3.11 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.
- 3.12 Hospitalisation Leave** means the period of Hospitalisation as certified by the Medical Practitioner of a Hospital.
- 3.13 Hospitalisation means** (i) the period You are warded in a Hospital or are under quarantine under any written law, or (ii) the period as certified by a Medical Practitioner in a Hospital that You are injured or sick enough to require Hospitalisation or to need rest or are required to undergo further medical treatment in order to recover following Your discharge from a Hospital.
- 3.14 Insured Person(s)** means the person(s) insured under Your Policy as specified in Your Policy Schedule.
- 3.15 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.16 Medical Certificate** means a document issued by a Medical Practitioner in Singapore verifying Your Sickness and/or Bodily Injury and Your inability to perform Your usual occupation
- 3.17 Medical Leave** means temporary Bodily Injury or Sickness which entirely prevents You from engaging in Your usual occupation. The Benefit Period and the Excess Period are as stated in Your Policy Schedule.
- 3.18 Medical Practitioner** means a medical practitioner registered under the Medical Registration Act (Cap. 174). This cannot be You, Your family member, relative, business partner, employer, employee or agent.
- 3.19 Nominated Account** means the account designated by You, which is not a Medisave account, to which premiums are to be charged.
- 3.20 Period of Insurance** means one (1) month from the Commencement Date or the latest Renewal Date whichever is later.
- 3.21 Policy** means the document, including any information provided or declaration made by You, the schedule, cover letter/cover note and any endorsement to this Policy, where applicable.

- 3.22 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.23 Policy Wording** means this document.
- 3.24 Pre-Existing Medical Condition** means any Bodily Injury or Sickness, including any complications which may arise:
- (a) which You knew or should reasonably know about; including symptoms which existed before the start of Your Policy; or
  - (b) which You received diagnosis, consultation, medical treatment or prescribed drugs for within twelve (12) months before the start of Your Policy; or
  - (c) for which you have been asked to get medical treatment or medical advice by a Medical Practitioner within twelve (12) months before the start of Your Policy.
- 3.25 Relevant Period** means 12 consecutive months from the Commencement Date of Your first Policy and every subsequent 12 month period.
- 3.26 Renewal Date** means one (1) month from the Commencement Date and subsequently, the same day of each successive month.
- 3.27 Self-Employed Person(s) (SEPs)** refers to workers who operate their own trade or business, who do not employ any paid workers and who do not have family members contributing to the running of their trade or business. This also includes persons who hold a Taxi Driver's Vocational Licence (TDVL) or a Private Hire Car Driver's Vocational Licence (PDVL).
- 3.28 Sickness** means illness or disease contracted and commencing whilst this Policy is in force.
- 3.29 Singaporean 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.
- 3.30 Sum Insured** means the maximum liability payable for that Benefit where it appears as stated in Your Policy Schedule.
- 3.31 Upgrade** means an increase in a level of Benefit.
- 3.32 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 specified in Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.
- 3.33 Waiting Period** means the period of time for and in respect of which no Benefits are payable.
- 3.34 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.35 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

## **4 Benefits**

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### **4.1 Income Replacement Benefit**

- 4.1.1** If You have been given a Medical Certificate by a Hospital or Medical Practitioner in Singapore as a result of Accidental Bodily Injury and/or Sickness during the Period of Insurance, We will pay You the Income Replacement Benefit shown in Your Policy Schedule.
- 4.1.2** The Income Replacement Benefit will only be payable for each day of Medical Leave or Hospitalisation Leave as indicated on Your Medical Certificate issued by a Hospital or Medical Practitioner in Singapore subject to the following Excess Period for any one Accidental Bodily Injury and/or Sickness:
- (a) Five (5) day Excess Period for Medical Leave; or
  - (b) One (1) day Excess Period for Hospitalisation Leave.
- 4.1.3** Notwithstanding clause 4.1.2, the Income Replacement Benefit shall not be payable from the date You return to work.
- 4.1.4** The maximum aggregate Benefit payable in respect of Your Policy for 12 consecutive months from the Commencement Date of Your first Policy and for every subsequent 12 month period (the Relevant Period) is capped at:
- i. 14 days for Medical Leave (if there is no Hospitalisation Leave);

- ii. 60 days for Hospitalisation Leave (if there is no Medical Leave); or
  - iii. 60 days for Medical Leave and Hospitalisation Leave combined, subject to a maximum of 14 days Medical Leave.
- 4.1.5 If We pay Income Replacement Benefit due to Hospitalisation Leave, We will not pay Medical Leave for the same period, and vice versa.

## 5 General Exclusions

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### 5.1 Your Policy will not apply to any event arising directly or indirectly out of:

- (a) any Pre-Existing Medical Condition, congenital conditions, mental defect or infirmity, or insanity; or
- (b) any pregnancy, childbirth, abortion, miscarriage or any complication thereof; or
- (c) any condition which is or results from intoxication by alcohol or drugs not prescribed by a Medical Practitioner; or
- (d) any condition, which is or results from or a complication of infection with Human Deficiency Syndrome ('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; or
- (e) mental and nervous disorders, including but not limited to insanity; or
- (f) any condition which is or results from a complication of venereal disease; or
- (g) any condition sustained whilst engaging in flying or other aerial activities other than in a fully licensed passenger carrying power driven aircraft as a passenger but not as a member of the aircrew and airline personnel while flying in the course of occupation; or
- (h) any involvement or engagement in naval, military, air force, police force, fire service department or any armed forces operation or any armed occupation, except for national servicemen and reservists undergoing peacetime military training and exercises; or
- (i) any involvement or engagement in mining, logging, sawmilling, wood working, underground works, explosive making or handling or custodians or blasters, gas manufacturing or while on duty as a ship crew or fisherman; or
- (j) war, invasion, act of foreign enemy hostilities (whether war is declared or not), rebellion, insurrection, military or usurped power; or
- (k) ionising radiations or contamination by radio-activity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or nuclear weapons or materials. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission; or
- (l) any involvement or engagement in any kind of speed contest or racing (other than on foot); or
- (m) any involvement or engagement in driving or riding on a motor race track; or
- (n) any commitment of unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life, intentional self-injury, suicide or attempted suicide, while sane or insane.; or
- (o) any dental work or treatment for aesthetic purpose; or
- (p) eye examinations; or
- (q) anomalies and cosmetics or plastic surgery; or
- (r) any treatment for obesity, weight reduction or weight improvement.

### 5.2 Sanctions Exclusions Applicable to this Policy

- (a) 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.

- (b) Chubb 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.

## **6 General Conditions**

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### **6.1 Where does Your Policy apply?**

- 6.1.1 Your Policy insures You 24 hours a day anywhere in the world subject to clause 5.2.

### **6.2 Disputes**

- 6.2.1 Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.

### **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 or Us to You or someone else under Your Policy must be in Singapore dollars / the currency of Singapore.

### **6.5 Premium**

- 6.5.1 Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of thirty-one (31) years, forty-one (41) years, fifty-one (51) years, sixty-five (61) years, and seventy-one (71) years.
- 6.5.2 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, for Like Categories of Insured Person(s), 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 Benefit Limits**

- 6.7.1 The maximum amount We will pay under Your Policy for each payable Benefit is the sum specified in Your Policy Schedule.

### **6.8 Commencement and Period of Your Policy**

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

### **6.9 Reinstatement of Your Policy**

- 6.9.1 If Your Policy is cancelled for any reason, You may apply for reinstatement within ninety (90) days from effective date of cancellation.
- 6.9.2 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.
- 6.9.3 A Waiting Period of sixty (60) days is applicable from the date We accept Your application for reinstatement for any Hospitalisation as a result of Sickness.
- 6.9.4 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the effective date of cancellation.

## 6.10 Policy Owners' Protection Scheme

6.10.1 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](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)).

## 6.11 Personal Data Protection Consent

6.11.1 You are deemed to give Your 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 its affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for administering policies taken out with Chubb, handling claims and customer service. A copy of Chubb's Personal Data Protection Policy can be found at [www.chubb.com/sg-privacy](http://www.chubb.com/sg-privacy) and You are deemed to have read the same.

6.11.2 If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. 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 Fraudulent Claims

6.12.1 If any claim under Your Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document;

We shall be under no liability in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/ submission date.

## 6.13 Subrogation

6.13.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

## 7 Cancelling Your Policy

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### 7.1 When You can cancel

7.1.1 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.

7.1.2 If You have cancelled an earlier Prolonged Medical Leave Plus Policy after using up the maximum amount of Medical Leave and Hospitalisation Leave available during the Relevant Period, You will not be eligible to take out a new Policy during the same Relevant Period.

### 7.2 When We can cancel

7.2.1 We may cancel Your Policy if:

- i. You make a fraudulent claim or we discover any claim You make is fraudulently exaggerated; or
- ii. We decide to discontinue underwriting this insurance product. We will give You 30 days written notice of any such discontinuance.

### 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-six (76) years old; or
- (c) upon Your death; or

- (d) if You cease to be a Self-Employed Person.

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

## **8 Claims**

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### **8.1 Procedure for making a claim**

8.1.1 If You, or Your legal representative intends to make a claim, please ensure that the following is done:

- (a) complete a claim form (claim forms are available from Us); and
- (b) attach to the claim form:
  - i. Medical Certificate
  - ii. Proof of income if requested by Us
  - iii. any other evidence required by Us in order to assess Your claim.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the occurrence of the Event(s) 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 will 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**

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### **9.1 Duty of Disclosure**

9.1.1 You must fully and faithfully disclose all facts which you know or should know. Otherwise, the policy may be void.

9.1.2 You must inform us if you cease to be a Self-Employed Person (SEP).

### **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 disclosure;
- (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;
- (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**

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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 to enforce any of its terms.



## 11 Payment Before Cover Warranty

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- 11.1** 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** 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 11.4.
- 11.4** 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 11.3) 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) attempts for the charge and deduction of the outstanding premiums from the relevant card centre of bank. Should such 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 Special Conditions

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### 12.1 Payment of Benefits

- 12.1.1** You cannot be covered under more than one (1) **Prolonged Medical Leave Plus** Policy. If You are covered under more than one such Policy, We will consider that person to be covered under the Policy which provides the highest Benefits. Where the Benefits under any additional Policy are identical, We will consider that person to be insured under the Policy first issued.
- 12.1.2** Except as specifically stated in Your Policy, Benefit amounts are payable in addition to any other insurance Benefits to which You may be entitled.

### 12.2 Renewal of Your Policy

- 12.2.1** 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.

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## 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, 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 [www.chubb.com/sg](http://www.chubb.com/sg)

## Contact Us

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