

True Legacy Recovery

Specially designed for American Express® Card Members

- Coverage for personal accidents and infectious diseases
- Lump sum recuperation fund payout

CHUBB®



Accidents often strike without warning. Are you financially prepared in the event of an accident or infectious disease?

True Legacy Recovery™ is a personal accident plan designed to help ease the financial burden on you and your family, so you can recuperate in peace.

Why sign up for True Legacy Recovery?

True Legacy Recovery gives you:

- A lump sum payout in the event of death due to an accident
- Various amounts of payout in the event of permanent disability due to an accident
- Reimbursements for in/out-patient medical expenses, including expenses incurred from visiting Alternative Medical Physicians such as traditional medical practitioners or chiropractor¹
- A lump sum recuperation fund upon your discharge from hospital²
- Benefits extend to cover selected diseases³
- 10% increase in benefits every year, with an increase of only 5% a year in premium⁴
- Policy renewable up to 85 years old⁵

Eligibility

The Insured must be a Singapore Resident between the age of 18 and 70 on the policy Commencement Date; renewable up to 85 years old.

Dependent Child(ren) means Your unmarried child(ren) [including step or legally adopted child(ren)] who is/are a Singapore Resident and must be between the age of six (6) months and eighteen (18) years of age or up to and including twenty-five (25) years old if he/she/they is/are full-time student(s) at an accredited institution of higher learning and in either case, are primarily dependent upon You for maintenance and support. Dependent Child(ren) who are in full-time national service are not covered.

Dependent Parent(s)/Parent(s)-In-Law means Your Parent(s), Parent(s)-In-Law, who is/are a Singapore Resident and must be below seventy-six (76) years old on the Commencement Date and Your Dependent Parent(s)/Parent(s)-In-Law's policy is renewable up to age eighty-five (85) years old.

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

True Legacy Recovery at a Glance

Benefits	Insured / Partner			Dependents (Child(ren)) / Parent(s) / Parent(s)-In-Law		
	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
Accidental Death Benefit	S\$400,000	S\$600,000	S\$800,000	S\$100,000	S\$150,000	S\$200,000
Accidental Permanent Disability Benefit	Up to S\$100,000	Up to S\$150,000	Up to S\$200,000	Up to S\$25,000	Up to S\$37,500	Up to S\$50,000
Accidental Medical Expenses Reimbursement (Each claim must be more than S\$50)	Up to S\$5,000	Up to S\$7,500	Up to S\$10,000	Up to S\$1,250	Up to S\$1,875	Up to S\$2,500
Recuperation Fund Benefit (Minimum 3 days of Confinement)	S\$2,000	S\$2,000	S\$2,000	S\$500	S\$500	S\$500
Escalation of Benefit Amount	10% increase of the original Benefit Amount per year up to a maximum of 150% of original benefit amount					
Escalation of Premium	5% increase of the original premium per year up to a maximum of 125% of original premium					

Important Notes

Policy will automatically be cancelled after Accidental Death Benefit is paid out, or 100% of Accidental Permanent Disability Benefit is paid out.

¹ Reimbursement of alternative medical expenses is subject to a limit of S\$750 per accident.

² Minimum confinement of at least 3 consecutive days.

³ Covered Disease refers to Dengue fever, Dengue haemorrhagic fever, Yellow fever, Chikungunya fever, Zika fever and Malaria, contracted in Singapore, and is subject to the benefit amount specified in your policy schedule or S\$200,000, whichever is lower.

⁴ 10% increase per year on benefits, up to 150% of original sum insured; with an increase of 5% per year on premium, up to 125% of original premium.

⁵ If you are 76 years old and above at the time of the event causing your accidental injury or covered disease, the policy will only pay 50% of each benefit as specified in your policy schedule.

Case Studies

Case 1

Mr. Daniel purchased for himself the True Legacy Recovery, Plan C at S\$156.20 per month and included his child, Henry, in the plan at an additional S\$48.80 per month.

Three months after buying the policy, Mr. Daniel contracted Dengue Fever which subsequently led to Dengue Haemorrhagic Fever and caused the total loss of hearing in both his ears. He was confined in the hospital for 15 days and his medical bills came up to S\$11,500.

Benefits Payable	
Accidental Medical Expenses Reimbursement	S\$10,000 (maximum payout under Plan C)
Recuperation Fund Benefit	S\$2,000
Accidental Permanent Disability Benefit	S\$150,000 (S\$200,000 benefit amount x 75% limit for loss of hearing in both ears)
Total Benefits Payout	S\$162,000

Case 2

On the fourth year after buying the policy, Mr. Daniel and Henry, then 17 years old, were involved in a road traffic accident on their way home from dinner.

As a result of their injuries, Henry suffered the loss of his right thumb as well as hearing in both ears. He was confined in the hospital for 5 days and his medical expenses came up to S\$3,500. Mr. Daniel suffered a serious concussion and was confined in the hospital for 4 days incurring medical expenses of S\$15,000. Unfortunately, he subsequently passed away due to his injuries.

As Mr. Daniel had renewed the policy for 3 consecutive years, the benefits were at 130% of the original benefit amount at the point of claim.

Benefits Payable			
Mr. Daniel		Henry	
Accidental Medical Expenses Reimbursement (S\$10,000 benefit amount x 130% after escalation of benefit amount)	S\$13,000	Accidental Medical Expenses Reimbursement (S\$2,500 benefit amount x 130% after escalation of benefit amount)	S\$3,250
Recuperation Fund Benefit (S\$2000 benefit amount x 130% after escalation of benefit amount)	S\$2,600	Recuperation Fund Benefit (S\$500 benefit amount x 130% after escalation of benefit amount)	S\$650
Accidental Death Benefit (S\$800,000 benefit amount x 130% after escalation of benefit amount)	S\$1,040,000	Accidental Permanent Disability Benefit (S\$50,000 benefit amount x 130% after escalation of benefit amount x 95% limit for loss of one thumb and hearing in both ears)	S\$61,750
Total Benefits Payout	S\$1,055,600	Total Benefits Payout	S\$65,650

How to Apply

Contact Chubb's friendly Customer Service Representatives at +65 6299 0922 from Monday to Friday between 9.00am and 5.00pm. They will assist in your queries and help you to purchase the policy over the phone. Alternatively, you can email telesales.sg@chubb.com and our customer service team will contact you within one working day.

Upon successful enrolment, your coverage will take effect immediately. You will receive your fulfillment pack, containing your policy documents (including your policy schedule) within 2 weeks by mail to the address you have provided us.

About the Distributor

American Express International Inc. ("American Express"), identifies insurance and products that may be of interest to some of its customers. In this role, American Express does not act as an agent or fiduciary for you, and American Express may act on behalf of the insurance provider, as permitted by law. American Express wants you to be aware that American Express receives commissions from providers and commissions may vary by provider and product. Also in some cases, an American Express entity may be the reinsurer and may earn reinsurance income. The arrangement American Express has with certain providers, including the potential to reinsure the products, may also influence what products American Express identifies. American Express does not require you to purchase any insurance product, and you may choose to cover your insurance needs from other sources on terms they may make available to you.

About the Insurer

Chubb Insurance Singapore Limited is the insurance partner of American Express.

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 www.chubb.com/sg.

Terms

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 or www.lia.org.sg or 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) month's 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/year from the Commencement Date and subsequently, the same day of each successive month/year.

For claims submission, complete the relevant claim form from Chubb's website (www.chubbclaims.com/amex/sg-en/) and submit to us together with the required supporting documents. We will respond to all new claims within two weeks. For other claims related matters, please contact us at the Hotline listed or email A&H.Claims.Singapore@chubb.com.

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

Get protected with True Legacy Recovery for as little as S\$2.83[^] a day! No medical check-up is required. Call our Hotline at 6299 0922 (Mon - Fri, 9am - 5pm) or email telesales.sg@chubb.com.

[^] Based on Main Insured Only premium illustration under Plan A, age 18 to 60 years old.

Contact Us

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