

Protect First™

by Mercer Marsh Benefits

Protect First™ by Mercer Marsh Benefits provides Group Personal Accident coverage for your most important asset — your employees — in the event that they are involved in an accident. This extensive cover provides financial security and support for the most unexpected situations, 24 hours a day, all year round, anywhere in the world.

In today's race for talent, a Group Personal Accident plan is a fundamental element in an employee benefits program, and a key part of your overall employee value proposition. This new and improved plan is suitable for companies of all sizes, large or small. Protect First provides benefits to employees working in many kinds of occupations, across a range of industries.

Protect First by Mercer Marsh Benefits reinforces our continuous commitment to helping you look after your employees when it matters most.



Singapore Protect First Key Features

Enhanced disability scale

- 175% for permanent paralysis of all limbs and loss of both hands or both feet.
- 75% for permanent loss of the lens of one eye.
- 100% for loss of hearing for both ears and 30% for one ear.
- Up to 85% for loss of use of fingers/thumb.
- Up to 25% for loss of use of toe(s).
- 20% for fractured leg or patella with established non-union.
- 10% for shortening of leg by at least 5 cm.
- No disparity in compensation scale for right or left hand.
- Additional coverage extensions such as family security, critical income, domestic assistance, and AD while in public conveyance.
- Coverage for repatriation of mortal remains if death occurs abroad.
- Coverage extends to include reservist training.
- Coverage for passive war, excluding the insured's home country or country of residence.

For more information, visit <http://www.protect-first.com>.



Eligibility

- Up to age 75 years.
- Subject to terms and conditions.

Protect First is underwritten by Chubb Insurance Singapore Limited. For full details of the Terms, Conditions, and Exclusions of the policy, please refer to the Policy Wordings.

About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform which allows us to serve clients with global consistency and locally unique solutions.

About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: www.chubb.com/sg.

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