

Protect First™

by Mercer Marsh Benefits

Singapore: Schedule of Benefits

Accident means a sudden, unforeseen, and fortuitous event, and accidental shall be construed accordingly.

Permanent Total Disablement means where in the opinion of a physician:

- a. The insured person is entirely and continuously unable to engage in, perform, or attend to any occupation or employment of any and every kind for the remainder of their life; and
- b. The above disability is permanent.

Event of loss	Compensation percentage (insurer to advise)
1 Accidental death	100%
2 Permanent total disablement	150%
3 Permanent paralysis of all limbs	175%
4 Loss of both hands or both feet	175%
5 Loss of one (1) hand or one (1) foot	125%
6 Loss of one (1) limb and sight of one (1) eye	150%
7 Permanent total loss of sight of both eyes	150%
8 Loss of sight of one (1) eye	100%
9 Permanent loss of the lens of one (1) eye	75%
10 Permanent loss of speech and hearing	150%
11 Permanent loss of speech	75%
12 Permanent and incurable insanity	100%
13 Loss of hearing in:	
a) Both ears.	100%
b) One ear.	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.	25%
b) Great toe.	10%
c) Other than great toe, each toe.	2%

Event of loss	Compensation percentage (insurer to advise)
19 Fractured leg or patella with established nonunion	20%
20 Shortening of leg by at least 5 cm	10%
21 Permanent disablements not specified in Events 2 to 20 above The company will adopt a percentage that is consistent with the above scale. Such percentage of the lump sum is up to our absolute discretion.	
Third-degree burns Being a percentage of the amount shown in the Policy Schedule against Part B: Burns – Third-degree for each insured person.	
Equal to or greater than:	
22 2% but less than 5% of the entire head	50%
23 5% but less than 8% of the entire head	75%
24 8% of the entire head	100%
25 10% but less than 15% of the entire body	50%
26 15% but less than 20% of the entire body	75%
27 20% of the entire body	100%
Second-degree burns Being a percentage of the amount shown in the Policy Schedule against Part B: Burns – Second-degree for each insured person.	
Equal to or greater than:	
28 2% but less than 5% of the entire head	50%
29 5% but less than 8% of the entire head	75%
30 8% of the entire head	100%
31 10% but less than 15% of the entire body	50%
32 15% but less than 20% of the entire body	75%
33 20% of the entire body	100%
Weekly benefits This benefit is subject to additional premium based on limits requested.	
Fractured bones	S\$5,000
Neck, skull, or spine (complete fracture)	100%
Hip	75%
Jaw, pelvis, leg, ankle, or knee (other fracture)	50%
Cheekbone, shoulder, or hairline fracture of skull or spine	30%
Arm, elbow, wrist, or ribs (other fracture)	25%
Jaw, pelvis, leg, ankle, or knee (simple fracture)	20%
Nose or collarbone	20%
Leg, ankle, or knee (hairline fracture)	20%
Arm, elbow, wrist, or ribs (hairline fracture)	10%
Finger, thumb, foot, hand, or toe	10%
Accidental medical expenses reimbursement (sublimit for Chinese doctor: S\$1,500) This benefit is subject to additional premium based on limits requested.	

Additional cover under this policy

Replacement staff and recruitment reimbursement	S\$5,000
Funeral expenses	S\$2,000
Repatriation of mortal remains	S\$5,000
Coma benefit	10% S/A or S\$50,000, whichever is the lesser
Dependent child education supplement	S\$5,000 per child
Modification/mobility expenses	S\$5,000
Domestic assistance for activities of daily living	S\$1,000
Ambulance cost	S\$500
HIV due to blood transfusion	10% of the capital sum insured or up to S\$20,000 or its equivalent, whichever is the lesser
Accident hospital recuperation	S\$250
Compassionate income	6% of AD sum insured up to S\$60,000
Major head trauma	10% of the capital sum insured or up to S\$20,000 or its equivalent, whichever is the lesser
Scarring of the face	S\$10,000
Accidental death benefit due to natural catastrophe (additional payout)	15% S/A or S\$75,000, whichever is the lesser
Terrorism benefit (additional payout)	15% of the capital sum insured or up to S\$75,000 or its equivalent, whichever is the lesser
Automobile extension (additional payout)	10% of the capital sum insured or up to S\$20,000 or its equivalent, whichever is the lesser

General Extensions

Please refer to policy wording for complete list of extensions.

General Exclusions*

- 1 Self-inflicted injuries or any attempt thereat, while sane or insane
- 2 Insurrection, declared, or undeclared war, or any warlike operations (except passive war), military, or naval service
- 3 Participating in riot, committing an assault or felony
- 4 Engaging in professional sports or professional racing on wheels

*Please refer to policy wording for complete list of exclusions.

Underwriting

Age limit (entry and renewal)	Renewable up to age 75.
Aggregate limit per accident	Total sums insured less than US\$20 million will be automatically approved. No aggregate limit is possible, but each case has to be reviewed and approved by Chubb Insurance Singapore Limited and is subject to specific information about the concentrations of sums insured per location for GPA.

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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