

# Travel First™

by Mercer Marsh Benefits

## Singapore: Schedule of Benefits

Benefits		Plan A (S\$)	Plan B (S\$)	Plan C (S\$)
		75th percentile	50th percentile	25th percentile
1	Accidental death and dismemberment:			
	a) Accidental death.	500,000	300,000	200,000
	b) Burial expenses.	Up to 5,000	5,000	5,000
	c) Permanent disablement.	Up to	150%	
	d) Accidental burns benefit (second- and third-degree burns):			
	i. Third-degree burns.	Up to 500,000	300,000	200,000
	ii. Second-degree burns.	Up to 10,000	10,000	10,000
	e) Simple or other fractures.	5,000	5,000	5,000
2	Medical expenses (excess: nil):	Up to 500,000	300,000	200,000
	• Inclusive of expenses for Chinese acupuncturist, bonesetter, chiropractor, or physiotherapist, up to S\$1,500 each and every claim.			
3	Chubb Assistance:			
	a) Emergency medical evacuation.		As incurred	
	b) Repatriation of mortal remains.		As incurred	
4	Post-journey medical expenses:	Up to 50,000	30,000	20,000
	• Within 90 days of return from journey if treatment has been done during the journey.			
	• Within 10 days of return if no treatment is done during the journey.			
5	Trip cancellation and curtailment:			
	a) Trip cancellation.	Up to 10,000	10,000	10,000
	b) Trip curtailment (including catastrophe curtailment) and rearrangement expenses.	Up to 15,000	15,000	15,000
6	Staff replacement benefit	Up to 5,000	5,000	5,000
7	Loss of personal money and travel documents	Up to 5,000	5,000	5,000
	– maximum sublimit for money: S\$1,000/ sublimit for credit card misuse: S\$1,000			
8	Loss of personal baggage and property –	Up to 5,000	5,000	5,000
	maximum sublimit: S\$1,000 per article/set/ pair			

Benefits			Plan A (\$\$)	Plan B (\$\$)	Plan C (\$\$)
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9	Travel delay – S\$250 per four hours of continuous delay	Up to	1,000	1,000	1,000
10	Baggage delay – S\$250 per four hours of continuous delay	Up to	1,000	1,000	1,000
11	Personal liability	Up to	5,000,000	5,000,000	5,000,000
12	Hijacking – S\$500 per four hours of continuous delay	Up to	5,000	5,000	5,000
13	Hospital confinement – S\$250/day	Up to	10,000	10,000	10,000
14	Emergency travel expenses	Up to	15,000	15,000	15,000
15	Travel misconnection – S\$250 per four hours of continuous delay	Up to	1,000	1,000	1,000
16	Legal fees	Up to	15,000	15,000	15,000
17	Bail bond	Up to	15,000	15,000	15,000
18	Family security	Up to	25,000	25,000	25,000
19	Get well benefit – S\$100/day	Up to	5,000	5,000	5,000
20	Overbooked public conveyance	Up to	200	200	200
21	Rental vehicle excess waiver	Up to	1,000	1,000	1,000
22	Flight diversion – S\$250 per four hours of continuous delay	Up to	1,000	1,000	1,000
23	Credit card indemnity	Up to	5,000	5,000	5,000
24	Intensive care unit (ICU) hospital confinement – S\$500/day	Up to	25,000	25,000	25,000
25	Home content – maximum sublimit: S\$1,000 per article/set/pair	Up to	5,000	5,000	5,000
26	Emergency telephone charges	Up to	200	200	200
27	Reimbursement of coffin expenses	Up to	5,000	5,000	5,000

## Extensions

1	Accidental death benefit due to natural catastrophe (for this purpose, natural catastrophe shall refer to typhoon, hurricane, earthquake, and/or tsunami)	Up to	15% of the capital sum insured or up to S\$75,000 or its equivalent, whichever is less
2	Accidental death benefit due to gunshot	Up to	10% of the capital sum insured or up to S\$50,000 or its equivalent, whichever is less
3	Comatose state benefit	Up to	10% of the capital sum insured or up to S\$50,000 or its equivalent, whichever is less
4	Domestic assistance	Up to	S\$1,000
5	Mobility extensions	Up to	S\$5,000
6	Physiotherapy costs	Up to	S\$2,000
7	Spouse retraining benefit	Up to	S\$10,000
8	Terrorism benefit (additional payout)	Up to	15% of the capital sum insured or up to S\$75,000 or its equivalent, whichever is less
9	Trauma counseling benefit	Up to	S\$1,000
10	Automobile extension (additional payout)	Up to	10% of the capital sum insured or up to S\$20,000 or its equivalent, whichever is less
11	Accidental death due to public conveyance (additional payout)	Up to	10% of the capital sum insured or up to S\$50,000 or its equivalent, whichever is less

## Important Notes

1	There is a minimum distance of 50km requirement for interstate, interprovince, and intercity domestic business travel under the policy. Commuting to and from work is not covered.
2	Additional 10% of annual premium to cover employee on leisure trips
3	No maximum number of days for personal deviation travel
4	Pre-existing conditions are covered.

## Additional Services

### Travel Assistance Services – 24-hour telephone hotline and referral services

1. Pre-trip information assistance.
2. Medical referral and arrangement of medical appointments.
3. Emergency travel service assistance.
4. Visa, passport, and inoculation information.
5. Weather and foreign exchange information.
6. Referral to embassy.
7. Legal referral and arrangement of bail bond.
8. Telemedical consultation.
9. Location of lost items.
10. Referral to interpreter/translator.
11. Emergency message transmission.
12. Round-the-clock telephone access and claims-related inquiries.

### Security Services

1. Personal security website.
2. Daily news on security and travel.
3. Security email alerts.

## General Exclusions\*

1	Insurrection, declared or undeclared war, or any warlike operations, military, or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
2	Self-inflicted injuries or an attempt thereat, while sane or insane
3	Participation in riot, committing an assault or felony
4	Participation in competitive racing on wheels
5	This policy does not cover – and the company will not in any event be liable to pay any benefits or indemnify the policyholder in respect of – any loss that is directly or indirectly caused by, a consequence of, arises in connection with, or is contributed to by the insured person undertaking any journey against the advice of a doctor or for the purpose of seeking medical attention.

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

## Endorsements

Benefits	Plan A (S\$)	Plan B (S\$)	Plan C (S\$)
	75th percentile	50th percentile	25th percentile
1 War risk endorsement: accidental death and disablement due to war (this benefit is subject to additional premium; refer to Chubb Insurance Singapore Limited endorsement wording)	50,000	30,000	20,000
2 Security evacuation (top-up benefit with additional premium to be charged; refer to Chubb Insurance Singapore Limited endorsement wording)	100,000	100,000	100,000
3 Unnamed C-suite employees are covered for personal travel at no additional charge. (C-suite employees include managing director, chairman, chief executive officer, president, or senior vice president.)			

## Underwriting

<b>Age limit</b>	16-80; insured persons above age 80 subject to underwriting approval
<b>Maximum duration per trip</b>	183 days
<b>Aggregate limit per accident</b>	Up to actual total sum insured in policy or S\$10 million, whichever is lower
<b>Minimum premium per policy</b>	S\$500
<b>Policy with one to four persons</b>	Named basis
<b>with five persons and above</b>	Unnamed basis

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

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