

# Business Travel Policy Schedule

CHUBB®

**Policy Number:** 52325208  
**Policy Holder(s):** Singapore Management University  
**Policy Holder Address:** Administration Building  
81 Victoria Street  
188065  
Singapore  
**Nature of Business:** Education  
**Period of Insurance:** 1 January 2024 at 12:01am to 1 July 2025 at 12:00am  
**Currency:** SGD

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Authorised by: Singapore Authorised Representative

On behalf of: Chubb Insurance Singapore Limited on 9 November 2023



Kai Jie Yong  
Underwriter

Description of Cover

<b>Insured Person(s) / Categories:</b>	1.	On All Undergraduates, International Students and Postgraduates required to travel for authorized school program related trips (Un-named)
[REDACTED]	●	[REDACTED] [REDACTED]
[REDACTED]	●	[REDACTED] [REDACTED]
<b>Scope of Cover:</b>	1.	As per Policy Wording
<b>Aggregate Limit of Liability (A):</b>	SGD	10,000,000.00 Per Conveyance
<b>Aggregate Limit of Liability (B) - Unscheduled Flights:</b>	SGD	2,000,000.00
<b>Journey Definition:</b>	1.	As per Policy Wording
<b>Territorial Limits:</b>		REGIONAL: ASEAN countries (Brunei, Cambodia, Malaysia, Philippines, Thailand, Laos, Myanmar, Indonesia, Vietnam), Australia, New Zealand, India, China, Macau SAR, Hong Kong SAR, Taiwan, Japan, Korea, Pakistan, Sri Lanka and Bangladesh INTERNATIONAL: Worldwide (including USA and Canada)
<b>Policy Wording:</b>		Chubb BTA 2016

## Schedule of Benefits

### Sum Insured as per table of conditions - each Insured Person

Section 1: Personal Accident		
Categories	<b>1a(i) - Accidental Death</b>	<b>1a(ii) Burial Expenses</b>
1	250,000	2,000
Section 1: Personal Accident		
Categories	<b>1b - Permanent Disablement (Refer to Table of Events)</b>	<b>1c - Fractured Bones</b>
1	250,000	5,000
Section 1: Personal Accident		
Categories	<b>1d (i) - Third Degree Burns</b>	<b>1d (ii) - Second Degree Burns</b>
1	250,000	20,000
Section 1: Personal Accident		
Categories	<b>1e - Accidental Death due to Public Conveyance</b>	
1	10,000	
Section 2: Medical Expenses		
Categories	<b>Medical Expenses</b>	Excess
1	250,000	0
Section 3: Chubb Assistance		
Categories	<b>3a - Emergency Medical Evacuation</b>	<b>3b - Repatriation Expenses</b>
1	Unlimited	Unlimited
Section 4: Post Journey Medical Expenses		
Categories	Benefit Amount	
1	30,000	
Section 5: Cancellation/Curtailment/Rearrangement		
Categories	<b>5a - Cancellation</b>	<b>5b - Curtailment &amp; Rearrangement</b>
1	5,000	5,000
Section 6: Travel Postponement		
Categories	Benefit Amount	
1	1,000	
Section 7: Replacement Expenses		
Categories	Benefit Amount	
1	0	
Section 8: Loss of Money and Travel Documents		
Categories	Benefit Amount	Excess
1	1,000	0
Section 8: Loss of Money and Travel Documents		
Categories	<b>Sub Limit 8a - Money</b>	<b>Sub Limit 8b - Credit Card Misuse</b>
1	500	500

This Schedule must be read in conjunction with the full Policy Wording

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<b>Section 9: Personal Property &amp; Baggage (Including Golfing Equipment &amp; Portable Computer)</b>			
<b>Categories</b>	<b>Benefit Amount</b>	<b>Excess</b>	<b>Limit Any One Item</b>
1	2,000	0	500
<b>Section 10: Travel Delay</b>			
<b>Categories</b>	<b>4-Hourly Sum Insured</b>	<b>Benefit Amount</b>	
1	200	1,000	
<b>Section 11: Baggage Delay</b>			
<b>Categories</b>	<b>4-Hourly Sum Insured</b>	<b>Benefit Amount</b>	
1	200	1,000	
<b>Section 12: Personal Liability</b>			
<b>Categories</b>	<b>Benefit Amount</b>		
1	500,000		
<b>Section 13: Hijacking</b>			
<b>Categories</b>	<b>24-Hourly Sum Insured</b>	<b>Benefit Amount</b>	
1	600	6,000	
<b>Section 14: Kidnap &amp; Hostage</b>			
<b>Categories</b>	<b>24-Hourly Sum Insured</b>	<b>Benefit Amount</b>	
1	600	6,000	
<b>Section 15: Hospital Confinement</b>			
<b>Categories</b>	<b>Daily Sum Insured</b>	<b>Benefit Amount</b>	
1	250	10,000	
<b>Section 16: ICU Hospital Confinement</b>			
<b>Categories</b>	<b>Daily Sum Insured</b>	<b>Benefit Amount</b>	
1	350	14,000	
<b>Section 17: Emergency Travel Expenses</b>			
<b>Categories</b>	<b>Benefit Amount</b>		
1	10,000		
<b>Section 18: Travel Misconnection</b>			
<b>Categories</b>	<b>4-Hourly Sum Insured</b>	<b>Benefit Amount</b>	
1	200	1,000	
<b>Section 19: Legal Fees</b>			
<b>Categories</b>	<b>Benefit Amount</b>		
1	10,000		

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<b>Section 20: Bail Bond</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	10,000
<b>Section 21: Family Security</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	25,000
<b>Section 22: Get Well Benefit</b>	
<b>Categories</b>	<b>Daily Sum Insured</b> <b>Benefit Amount</b>
1	200 6,000
<b>Section 23: Overbooked Flight</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	200
<b>Section 24: Rental Vehicle Excess</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	1,000
<b>Section 25: Political and Natural Disaster Evacuation</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	20,000
<b>Section 26: Flight Diversion</b>	
<b>Categories</b>	<b>4-Hourly Sum Insured</b> <b>Benefit Amount</b>
1	200 1,000
<b>Section 27: Credit Card Indemnity</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	5,000
<b>Section 28: Home Renovation Expenses</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	5,000
<b>Section 29: Emergency Mobile Phone Charges</b>	
<b>Categories</b>	<b>Benefit Amount</b>
1	250

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## Endorsements:

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Notes:

Regional - \$2.30 per person per day  
International - \$2.80 per person per day

### ENDORSEMENT 001 CHUBB ASSISTANCE (EMERGENCY MEDICAL EVACUATION AND REPATRIATION EXPENSES)

It is hereby declared and agreed that SECTION 3 - CHUBB ASSISTANCE (EMERGENCY MEDICAL EVACUATION AND REPATRIATION EXPENSES), will refer to International SOS. The Policyholder has entered into an agreement with an Assistance Provider other than the Company's authorised assistance provider to provide travel assistance services. Any reference to CHUBB ASSISTANCE in the attached Policy is deleted in its entirety and replaced with "International SOS".

### ENDORSEMENT 002

It is hereby declared and agreed that "Personal Deviation" under Part 1 - Interpretation & Scope, Section 1 - General Definition in this Policy is deleted and replaced with the following:

Personal Deviation means personal vacation taken by an Insured Person immediately before, during or immediately after an Official Student Trip and within the applicable territorial limits that the Insured Person is covered for in the Policy Schedule. For personal vacation which are taken immediately before and/or after the Official Student Trip, this is subject to a maximum of 60 days. Personal vacation taken within the duration of the Official Student Trip shall not form part of the 60 days as allowed for personal deviation.

### ENDORSEMENT 003

It is hereby declared and agreed that "Business Trip" under Part 1 - Interpretation & Scope is deleted and replaced with the following:

Official Student Trip means any overseas trip which is approved, endorsed, organized, sponsored or authorized by the Policyholder outside of Singapore.

Any reference to "Business Trip" in the attached Policy is deleted in its entirety and replaced with "Official Student Trip".

#### ENDORSEMENT 004

It is hereby declared and agreed that "Journey" under Part 1 - Interpretation & Scope is deleted and replaced with the following:

Journey means any

- (a) Official Student Trip, or
- (b) Personal Deviation.

i) Where the journey (except by motor vehicle owned or hired by the Policyholder or the Insured Person):

(a) commences the later of either:

- 1) when the Insured Person leaves his home or usual place of education in Singapore to go directly to the Terminal; or
- 2) three (3) hours before the scheduled departure time of the Public Conveyance in which the Insured Person has arranged to travel; and

(b) terminates on the earliest of the following:

- 1) the Insured Person returns directly to his home or normal place of education or any location from the Terminal in his Country of Residence;
- 2) three (3) hours after the scheduled arrival time of the Public Conveyance in which the Insured Person travels;
- 3) three hundred and sixty five (365) consecutive days after the commencement of the journey; or
- 4) the expiry date of the Period of Insurance.

ii) Where the journey is by motor vehicle owned or hired by the Policyholder or the Insured Person outside of his Country of Residence:

(a) commences the later of either:

- 1) when the Insured Person leaves his home or usual place of education in Singapore to go directly to the border departure point; or
- 2) three (3) hours before the Insured Person actually arrives at the border; and

(b) terminates on the earliest of the following:

- 1) the Insured Person returns directly to his home or normal place of education or any location from the border in his Country of Residence;
- 2) three (3) hours after the Insured Person crosses the border;
- 3) three hundred and sixty five (365) consecutive days after the commencement of the journey; or
- 4) the expiry date of the Period of Insurance

#### ENDORSEMENT 005

##### ADDITIONAL EXTENSIONS

It is hereby declared and agreed that this Policy extend to cover Insured Persons whilst engaging in Co-Curricular Activities accompanied by professional & authorized by Policy Holder for the following:

1. Alpine Sports
2. Biking
3. Diving
4. Kayaking
5. Skating
6. Trekking
7. Sailing

**ENDORSEMENT 006**  
**SPECIFIED CAUSE UNDER CANCELLATION/CURTAILMENT/REARRANGEMENT**

It is hereby declared and agreed that Specified Cause (E) under Part 5 Benefits, Section 5 – Cancellation / Curtailment / Rearrangement in this Policy is deleted and replaced as follows:

(e) unexpected Strike, Riot or Civil Commotion, Terrorism, adverse weather or Natural Catastrophe or any other unforeseen circumstance impacting a population which is outside the control of the Insured Person; or

**ENDORSEMENT 07**

It is hereby declared and agreed that this Policy is extended to cover the following trips which were previously not covered by any Travel insurance with the Company.

Trips with period that spills over to the Period of Insurance under this Policy for not more than 365 consecutive days and have commenced before Policy inception.

This shall also apply to trips with duration of 365 consecutive days (commencing prior to Policy inception) so long as the period of trip that spills over to this Policy is not more than 365 consecutive days.

It is further declared and agreed that this Policy shall only cover Events which occur under the Period of Insurance of this Policy.

Declarations are to be made to Us within 60 days from Policy inception and are subject to Our approval. Additional premiums may be required.

**ENDORSEMENT 08**  
**PHYSIOTHERAPY COSTS**

(Maximum Sum Insured: Up to \$2,000.00)

If, during the Period of Insurance and the Insured Person sustains Permanent Total Disablement resulting from an Accident, and We agree to pay any one item of Event 2 to 8 of the Table of Events under Section 1 – Benefits, Part A - Personal Accident, We will further pay the Insured Person up to



the Sum Insured as specified above for physiotherapy.

**ENDORSEMENT 09  
TRAUMA COUNSELING BENEFIT**

(Maximum Sum Insured: Up to \$1,000.00)

If, during the Period of Insurance and the Insured Person sustains Accidental Death or Permanent Total Disablement, We will pay the Insured Person or the Insured Person's Partner or dependent Child(ren), a counselling benefit of up to the Sum Insured as specified above per Period of Insurance.

**ENDORSEMENT 10  
ACCIDENTAL DEATH DUE TO NATURAL CATASTROPHE (ADDITIONAL PAYOUT)**

If, during the Period of Insurance and whilst on a Journey, the Insured Person suffers Bodily Injury from a Natural Catastrophe and this result in Accidental death, We will pay the Policyholder 15% of the capital sum insured or up to S\$75,000.00 or its equivalent, whichever is lesser.

**ENDORSEMENT 11  
SEARCH AND RESCUE EXPENSES**

If, during the Period of Insurance, an Insured Person is reported as missing outside their Country of Residence whilst on a Journey and it becomes necessary for rescue or police authorities to instigate a search and rescue operation where:

1. it is known or believed that the Insured Person may have sustained Bodily Injury or suffered illness; or
2. weather or safety conditions are such that it becomes necessary to do so in order to prevent the Insured Person from sustaining Bodily Injury or suffering illness,

Chubb will indemnify the Policyholder in respect of the necessary and reasonable costs up to S \$5,000.00 incurred by Chubb Assistance and/or levied by recognized rescue or police authorities in searching for such Insured Person and for bringing them to a place of safety provided that;

1. all reasonable local safety advice and precautions have been obtained and followed.
2. Chubb must be informed immediately or as soon as reasonably possible of any emergency that may potentially give rise to a claim.
3. Expenses are only payable for the Policyholder's proportion of the search and rescue operation.
4. Costs will only be covered up to the point where the Insured Person is recovered by search and rescue or at the time where the search and rescue authorities advise that continuing the search is no longer viable.

A written statement from the appropriate rescue authorities involved in the search and/or rescue must be obtained and provided to Chubb in the event of a claim

ENDORSEMENT 12  
COMA BENEFIT

If, during the Period of Insurance and whilst on a Journey, the Insured Person sustains a Bodily Injury and within thirty (30) days of the Bodily Injury directly causes or results in the Insured Person being Confined in a Hospital in a Comatose State, We will pay the Policyholder 10% of the capital sum insured or up to S\$50,000.00 or its equivalent, whichever is lesser.

Comatose State means a state of profound unconsciousness, characterised by the absence of spontaneous eye openings, response to painful stimuli, and vocalisation.

This diagnosis must be supported by a Doctor with evidence of all of the following:

- (a) No response to external stimuli for at least thirty (30) days;
- (b) Life support measures are necessary to sustain life; and
- (c) Brain damage resulting in Permanent neurological deficit which must be assessed at least thirty (30) days after the onset of the coma; and

In the case of successive Comatose State with less than ten (10) days between each one for a same cause, the Comatose State will be deemed as one (1).

We will not pay for the Coma Benefit for any Comatose State resulting directly from alcohol or drug abuse.

ENDORSEMENT 013  
PRE-EXISTING CONDITIONS

This Policy extends to cover Pre-Existing Conditions for the below benefits only:

Section 2 - Medical Expenses, up to S\$3,000

Section 3 - Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses), up to S\$50,000

Section 4: Post Journey Medical Expenses, up to S\$3,000