

**PRODUCT SUMMARY FOR GROUP STUDENT TRAVEL**

Policyholder : Singapore Management University (SMU)  
 Policy Period : 01 July 2026 to 30 June 2027  
 Policy Number : 52325208 (Local / International Students)  
 Insurer : Chubb Insurance Singapore Limited

**Product Information**

**Eligibility:** All Undergraduates, International Students and Postgraduates who are below 80 years old, required to travel for authorized school program related trips

**Basis of Coverage:** Plan 1 – All Undergraduates, International Students, Postgraduates

**Sum Assured:** Accidental Death Benefit – S\$250,000 Per Insured Member

**Aggregate Limit:** Up to S\$10,000,000 Per Conveyance, Up to S\$2,000,000 for Unscheduled Flight

**Territorial Limit:** 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)

**Benefits:** To reimburse eligible medical or travel expenses a direct result of travel-related incidents during the authorized SMU student trip, subject to the policy Schedule of Benefits.

<b>Schedule of Benefits – Local and International Students</b>	
<b>Benefits</b>	<b>Coverage and/or Payout (S\$)</b>
1) Accidental Death	Lump sum of \$250,000
2) Burial Expenses	Lump sum of \$2,000
3) Permanent Disablement	Up to \$250,000 (subject to the percentage stated in the Table of Events)
4) Fractured Bones	Up to \$5,000 (subject to the percentage stated in the Table of Events)
5) Third Degree Burns	Up to \$250,000 (subject to the percentage stated in the Table of Events)
6) Second Degree Burns	Up to \$50,000 (subject to the percentage stated in the Table of Events)
7) Accidental Death due to Public Conveyance	Up to \$10,000
8) Medical Expenses	Up to \$250,000
9) Emergency Medical Evacuation by ISOS	Unlimited
10) Repatriation of Mortal Remains by ISOS	Unlimited

*Note: This is only a summary of the Group Insurance which provides a brief description of the benefits and/or exclusions. Please refer to insurer’s Policy Contract / Endorsement for the full description, terms & conditions.*

### Schedule of Benefits – Local and International Students

Benefits	Coverage and/or Payout (S\$)
11) Post Journey Medical Expenses <i>(within 60 days of return from journey if treatment has been done during the journey, else within 7 days of return journey)</i>	Up to \$30,000
12) Trip Cancellation	Up to \$5,000
13) Trip Curtailment & Rearrangement	Up to \$5,000
14) Travel Postponement	Up to \$2,000
15) Loss of Money & Travel Documents <i>(sub-limit S\$500 for Money &amp; S\$500 for Credit Card Misused)</i>	Up to \$1,000
16) Personal Property & Baggage <i>(includes golfing equipment &amp; portable computer) (max. S\$1,000 any one article or pair or set of articles)</i>	Up to \$2,000
17) Travel Delay	\$250 for every 4-hourly, up to \$1,000
18) Baggage Delay	\$250 for every 4-hourly, up to \$1,000
19) Personal Liability	Up to \$500,000
20) Hijacking	\$600 for every 24-hourly, up to \$6,000
21) Kidnap & Hostage	\$600 for every 24-hourly, up to \$6,000
22) Hospital Confinement	\$250 per day, up to \$10,000
23) ICU Hospital Confinement	\$500 per day, up to \$15,000
24) Emergency Travel Expenses	Up to \$10,000
25) Travel Misconnection	\$250 for every 4-hourly, up to \$1,000
26) Legal Fees	Up to \$15,000
27) Bail Bond	Up to \$15,000
28) Get Well Benefit	\$200 per day, up to \$6,000
29) Overbooked Flight	Up to \$500
30) Rental Vehicle Excess	Up to \$1,000
31) Political and Natural Disaster Evacuation	Up to \$20,000
32) Flight Diversion	\$200 for every 4-hourly, up to \$1,000
33) Credit Card Indemnity	Up to \$5,000
34) Home Renovation Expenses	Up to \$5,000
35) Emergency Mobile Phone Charges	Up to \$500
36) Physiotherapy Cost	Up to \$5,000
37) Trauma Counselling Benefit	Up to \$5,000

*Note: This is only a summary of the Group Insurance which provides a brief description of the benefits and/or exclusions. Please refer to insurer's Policy Contract / Endorsement for the full description, terms & conditions.*

### Schedule of Benefits – Local and International Students

Benefits	Coverage and/or Payout (S\$)
38) Accidental Death due to Natural Catastrophe	Additional payout of 20% of sum insured or up to \$80,000 whichever is lesser
39) Search and Rescue Expense	Up to \$20,000
40) Coma Benefit	20% of sum insured or up to \$80,000 whichever is lesser
41) Replacement of Keys / Locks	Up to \$300
42) Home Contents Insurance	Up to \$5,000
43) Accidental Death Due to Gunshot (Additional Payout)	Additional payout of 15% of sum insured or up to \$50,000 whichever is lesser
44) Domestic Assistance for Activities of Daily Living	Up to \$2,000
45) Spouse Retraining Benefit	Up to \$10,000
46) Terrorism Benefit (Additional Payout)	Additional payout of 20% of sum insured or up to \$80,000 whichever is lesser
47) Missed Event	Up to \$300
48) Injury Resulting in Surgery	Up to \$10,000
49) Replacement Staff and Recruitment Costs	Up to \$5,000
50) Modification/Mobility Expenses	10% of sum insured or up to \$30,000 whichever is lesser
51) Corporate Image Protection	Up to \$5,000
52) Automobile Extension (Additional Payout)	10% of sum insured or up to \$20,000 whichever is lesser
53) HIV Due to Blood Transfusion	10% of sum insured or up to \$30,000 whichever is lesser
54) Major Head Trauma	10% of sum insured or up to \$30,000 whichever is lesser
55) Severe Injury Benefit	Up to \$25,000
56) Rehabilitation Counselling	\$200 per week, up to \$2,000
57) Bereavement Counselling	\$200 per week, up to \$2,000
58) Unauthorised use of Credit Card / Credit Card Fraud	Up to \$5,000
59) Ambulance Costs	Up to \$800
60) Family Security	Up to \$25,000
61) Non Elective Surgery	Up to \$5,000
62) Golf Hole in One Reimbursement	Up to \$300

**This policy is extended to cover Insured Persons whilst engaging in co-curricular activities accompanied by professional & authorized by SMU for the following activities: Alpine Sports, Biking, Diving, Kayaking, Skating, Trekking, Sailing.**

*Note: This is only a summary of the Group Insurance which provides a brief description of the benefits and/or exclusions. Please refer to insurer's Policy Contract / Endorsement for the full description, terms & conditions.*

## Definitions

### 1) Accident

Accident means a sudden and identifiable event that happens by chance and could not have been expected by the Insured Person.

### 2) Alternative Medical Physician

Alternative Medical Physician means a legally licensed traditional medical practitioner (including a Chinese acupuncturist or bonesetter) or chiropractor or osteopath or physiotherapist duly registered and practicing within the scope of their license and training in the geographical area of the country in which such practice is maintained. An Alternative Medical Physician cannot be:

- (i) the Policyholder;
- (ii) the Insured Person;
- (iii) Close Relative; or
- (iv) an employee of the Policyholder

### 3) Bodily Injury

Bodily Injury means a bodily injury resulting solely and directly from an Accident which occurs independently of any illness or any other cause, during the Period of Insurance. Bodily Injury includes illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury.

### 4) Country of Residence

Country of Residence means the country in which the Insured Person is residing at the start of Period of Insurance, or the country declared to Insurer where the Insured Person is working for a period of more than one hundred and eighty-three (183) days.

## 5) Journey

Journey means any Official Student Trip or 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

## 6) Official Student Trip

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

## 7) Permanent Total Disablement

Permanent Total Disablement means the Insured Person is entirely and continuously unable to engage in, perform or attend to any occupation, business or employment of any and every kind for the remainder of their life and has had this disability for at least twelve (12) consecutive months as diagnosed by a Physician any time after those twelve (12) consecutive months.

## 8) Personal Deviation

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.

### Basic Benefits

#### 1) Death & Burial Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in his Accidental Death within three hundred and sixty-five (365) consecutive days from the date of the Accident, Insurer will pay to the Policyholder:

- (i) The accident death benefit amount specified in the Table of Events, and
- (ii) The burial expenses benefit amount are set out in the Policy Schedule.

#### 2) Permanent Disablement due to Accident

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Permanent disablement of the nature specified in the Table of Events, Insurer will pay Policyholder the relevant Benefit amount specified in the Table of Events.

Insurer will not be liable for any amount in excess of the Aggregate Limit of Liability set out in the Policy Schedule. If the total Benefit amounts paid for Accidental Death Benefit and Permanent disablement Benefit exceed Aggregate Limit of Liability the Benefit amount payable to each Insured Person shall be proportionately reduced in such a way that the total payment of these Benefit amounts does not exceed Aggregate Limit of Liability.

Table of Events for Accidental Death and Permanent Disablement		
Item	Events Note: The following events must occur within 12 months of the date of the Bodily Injury.	Benefits Being a percentage of the Sum Insured shown in the Policy Schedule for each Insured Person
1	Accidental Death	100%
2	Permanent Total Disablement (TPD)	150%
3	Permanent paralysis of all Limbs	150%
4	Loss of both Hands or both Feet	150%
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	Loss of sight of both eyes	150%
8	Permanent Loss of speech and hearing	150%
9	Loss of sight of one (1) eye	100%

**Table of Events for Accidental Death and Permanent Disablement**

Item	Events Note: The following events must occur within 12 months of the date of the Bodily Injury.	Benefits Being a percentage of the Sum Insured shown in the Policy Schedule for each Insured Person
10	Permanent and incurable insanity	100%
11	Permanent Loss of the lens of one (1) eye	75%
12	Permanent Loss of speech	75%
13a	Loss of hearing in both ears	100%
13b	Loss of hearing in one (1) 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%
18a	Permanent Loss of the use of Toes of either Foot: All – one (1) foot	25%
18b	Permanent Loss of the use of Toes of either Foot: Great toe	10%
18c	Permanent Loss of the use of Toes of either Foot: Other than great – each toe	2%
19	Fractured leg or patella with established non-union	20%
20	Shortening of leg by at least 5 cm	10%

### 3) Fractured Bones

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in a Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture of the nature mentioned in this Table of Events, Insurer will pay to the Policyholder the relevant Benefit amount shown in the Table of Events, provided that:

- (i) No benefit under Fractured Bones shall be payable where an Insured Person has been diagnosed as having osteoporosis prior to the date on which he was first covered under this Policy;
- (ii) If any Insured Person is diagnosed as having osteoporosis after the date on which he was first covered under this Policy, Insurer will only be liable to pay any Benefit under Fractured Bones in respect of the first occasion on which a Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture is sustained, and no other Benefit shall be payable for any subsequent Simple Fracture, Hairline Fracture, Other Fracture or Complete Fracture.

**Table of Events for Fractured Bones**

<b>Item</b>	<b>Events</b> Note: The following events must occur within 12 months of the date of the Bodily Injury.	<b>Benefits</b> Being a percentage of the Sum Insured shown in the Policy Schedule for each Insured Person
1	Neck, skull / spine (Complete Fracture)	100%
2	Hip (Complete Fracture)	75%
3	Jaw, pelvis, leg, ankle / knee (Other Fracture)	50%
4	Cheekbone / shoulder (Complete Fracture/Simple Fracture/Other Fracture/Hairline Fracture)	30%
5	Hairline Fracture of skull or spine	30%
6	Arm, elbow, wrist / ribs (Other Fracture)	25%
7	Jaw, pelvis, leg, ankle / knee (Simple Fracture)	20%
8	Nose / collar bone (Complete Fracture/Simple Fracture/Other Fracture/Hairline Fracture)	20%
9	Arm, elbow, wrist / ribs (Simple Fracture)	10%
10	Finger, thumb, foot, hand / toe (Complete Fracture/Simple Fracture/Other Fracture/Hairline Fracture)	7.5%

#### 4) Burns

Cover for an Event under Burns applies only if an amount for the Event is shown in the Policy Schedule against Third Degree Burns and Second-Degree Burns.

**Table of Events for Third Degree Burns**

<b>Item</b>	<b>Events</b> Note: Damage as a percentage of total body surface area, equals to or greater than	<b>Benefits</b> Being a percentage of the Sum Insured shown in the Policy Schedule for each Insured Person
1	2% but less than 5% of the entire head	50%
2	5% but less than 8% of the entire head	75%
3	8% of the entire head	100%
4	10% but less than 15% of the entire body	50%
5	15% but less than 20% of the entire body	75%
6	20% of the entire body	100%

Table of Events for Second-Degree Burns		
Item	Events Note: Damage as a percentage of total body surface area, equals to or greater than	Benefits Being a percentage of the Sum Insured shown in the Policy Schedule for each Insured Person
1	2% but less than 5% of the entire head	50%
2	5% but less than 8% of the entire head	75%
3	8% of the entire head	100%
4	10% but less than 15% of the entire body	50%
5	15% but less than 20% of the entire body	75%
6	20% of the entire body	100%

The maximum that Insurer will pay under Burns benefits, due to the same Bodily Injury shall not exceed one-hundred percent (100%) of the Benefit amount set out in the Policy Schedule against Third Degree Burns and Second-Degree Burns.

In addition to the General Exclusions of this Policy, this Policy does not cover, and Insurer will not pay for any claim under Third Degree Burns and/or Second-Degree Burns directly or indirectly, caused by, as a consequence of, in connection with or contributed to by sunburn, in-door tanning, cosmetic tanning, or aesthetic procedure.

## Additional Benefits

### 1) Medical Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey and necessarily incurs Medical Expenses as a direct result of Bodily Injury or Sickness, Insurer will indemnify the Policyholder in respect of such expenses up to the Benefit amount shown in the Policy Schedule less any Excess applicable under the Policy, subject to the following conditions:

- (i) Insurer's liability in respect of Medical Expenses shall not exceed the Benefit amount stated in the Policy Schedule less any Excess applicable under the Policy.
- (ii) Where an Insured Person has been treated by an Alternative Medical Physician, Our liability in respect of Medical Expenses shall not exceed one-thousand dollars (S\$1,000) less any Excess applicable under the Policy.
- (iii) In the event the Policyholder or an Insured Person becomes entitled to a refund or reimbursement of all or part of Medical Expenses from any other source, including but not limited to any other insurance, Insurer will only be liable for the excess of the amount recoverable from such other source or insurance, less any Excess applicable under the Policy.

In addition to the General Exclusions of this Policy, this Policy does not cover, and Insurer will not pay or indemnify for any:

- (i) Treatment where the Insured Person first sought treatment for Bodily Injury or Sickness more than sixty (60) days after the start of the Bodily Injury or Sickness.
- (ii) Expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
- (iii) Routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes.
- (iv) Medical Expenses incurred after the Period of Insurance.
- (v) Medical Expenses directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications or any sexually transmitted disease.
  - any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care.
  - any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Sickness) or abortion, intoxication by alcohol, or drugs not prescribed by a Physician.

## **2) Emergency Medical Evacuation (by International SOS)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, as a result of an Insured Person being in a Critical Medical Condition and in the opinion of an authorised representative of International SOS, it is judged medically appropriate to move the Insured Person to another location for medical treatment or to return the Insured Person to his Country of Residence, the authorised representative of International SOS shall arrange for the evacuation utilising the means best suited to do so based on the medical severity of the Insured Person's Critical Medical Condition. Insurer shall pay directly to International SOS the Covered Expenses for such evacuation up to the Benefit amount shown in the Policy Schedule.

In the event the Insured Person cannot, for reasons beyond his control, notify International SOS, and nevertheless makes arrangements for his own evacuation, Insurer shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition at that time, indemnify the Policyholder in respect of the expenses incurred, up to an amount which would have been payable to International SOS for services provided under the same circumstances and in any event not exceeding the Benefit amount shown in the Policy Schedule.

The means of evacuation arranged by an authorised representative of International SOS, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of evacuation and the final destination of any evacuation will be made by the authorised representative of International SOS.

### **3) Repatriation of Mortal Remains (by International SOS)**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person dies, an authorised representative of International SOS shall make the necessary arrangements for the return of the Insured Person's mortal remains to his city of residence, Insurer shall pay directly to International SOS the Covered Expenses for such repatriation, up to the Benefit amount shown in the Policy Schedule.

Should International SOS be requested to arrange for the return of the Insured Person's mortal remains directly to his Home Country, not being his Country of Residence. Insurer shall not be liable for expenses in excess of expenses that would have been incurred for return of the remains to his Country of Residence.

In addition to the transportation expenses of the mortal remains as provided above, Insurer shall indemnify the Policyholder for expenses necessarily incurred to comply with relevant laws, rules and regulations to transfer the mortal remains to the city of residence or usual place of employment.

In addition to the General Exclusions of this Policy, this Policy does not cover, and Insurer will not pay or indemnify for any:

- (i) Any Covered Expenses incurred after the Period of Insurance.
- (ii) Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip.
- (iii) Any expenses for a service not approved and arranged by an authorised representative of International SOS.
- (iv) Any expenses incurred for services provided by the Policyholder or another party to transport the Insured Person from offshore (including but not limited to rig, platform or vessel) onto land.

### **4) Post Journey Medical Expenses**

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness, and seeks medical treatment while on the Journey, and then necessarily incurs Medical Expenses for follow up treatment administered by a Physician in his Country of Residence within sixty (60) days after the end of the Journey, Insurer will indemnify the Policyholder or the Insured Person in respect of such expenses up to the Benefit amount shown in the Policy Schedule less any Excess applicable under the Policy.

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness, and does not seek medical treatment outside of the Country of Residence whilst on the Journey, the Insured Person must seek the first medical treatment in his Country of Residence within seven (7) days upon return to his Country of Residence and then any subsequent medical treatments are covered up to a maximum of sixty (60) days after the end of the Journey. Insurer will indemnify the Policyholder or the Insured Person in respect of related Medical Expenses up to the Benefit amount shown in the Policy Schedule less any Excess applicable under the Policy.

If, during the Period of Insurance, whilst the Insured Person is on a Journey, in his Country of Residence and the Insured Person sustains Bodily Injury or Sickness, and does not seek medical treatment whilst on the Journey, the Insured Person must seek the first medical treatment in his city of residence or usual place of employment within seven (7) days upon return to his city of residence or usual place of employment and then any subsequent medical treatments are covered up to a maximum of sixty (60) days after the end of the Journey. Insurer will indemnify the Policyholder or the Insured Person in respect of related Medical Expenses up to the Benefit amount shown in the Policy Schedule less any Excess applicable under the Policy.

In addition to the General Exclusions of this Policy, this Policy does not cover, and Insurer will not pay or indemnify for any:

- (i) Any expenses incurred sixty (60) days after the Journey.
- (ii) Any expenses incurred for prostheses, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment unless prescribed by a Physician for the treatment of Bodily Injury or Sickness.
- (iii) Any expenses incurred for routine medical examination, cosmetic surgery, routine dental treatment and other elective treatments and surgical processes.
- (iv) Any Medical Expenses directly or indirectly, caused by, as a consequence of, in connection with or contributed to by any of the following:
  - Human Immunodeficiency Virus (HIV), any variance including Acquired Immune Deficiency Syndrome (AIDS), AIDS related complications or any sexually transmitted disease.
  - any nervous conditions, mental conditions, psychiatric disorder, alcoholism or drug addiction, rest cures, sanatoria or special nursing care.
  - any condition which results from or is a complication of pregnancy, childbirth, miscarriage (except Accidental miscarriage not attributed to any natural causes and/or Sickness) or abortion, intoxication by alcohol, or drugs not prescribed by a Physician.

### **General Exclusions:**

This policy does not cover, and Insurer will not pay or indemnify any amount, directly or indirectly, caused by, as a consequence of, in connection with or is contributed to by any of the following:

- 1) Declared or undeclared War or any act of War, foreign invasion, Civil War, rebellion, revolution or insurrection.
- 2) Any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or an Insured Person.
- 3) The Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.

- 4) Any Pre-Existing Condition unless the Insured Person has been insured continuously under any group or corporate hospital and surgical insurance policy (excluding individual medical schemes paid using Medisave Account under the Central Provident Fund or in partial payment made in cash by Insured Person) for at least twelve (12) months immediately prior to the date that the Insured Person is added into the Policy. If at any point after these twelve (12) months period, the Insured Person changes his employer, this exclusion shall not apply so long as the date that this Insured Person is added into the Policy occurs within thirty (30) days of the termination of his previous employment.

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

- Medical Expenses, up to S\$3,000
  - Chubb Assistance (Emergency Medical Evacuation and Repatriation Expenses), up to S\$50,000
  - Post Journey Medical Expenses, up to S\$3,000
- 5) Training for and/or participating in Professional Sports of any kind.
- 6) The Insured Person engaging in naval, military or air force service or operations except peacetime reservist training or operationally ready national service under Section 14 of the Enlistment Act, Chapter 93 of the Republic of Singapore.
- 7) The Insured Person engaging in: testing of any kind of conveyance; works onboard docked or sailing vessels, offshore oil rigs and offshore platforms or mining; handling of explosives; diving activities.
- 8) Any congenital anomalies.