

## PRUTraveller Protect

The Product Summary serves only to provide you with a brief understanding of the product features and does not form any part of the Policy Contract. The following is a simplified description of the key product features. The exact terms and conditions can be found in the Master Policy Contract between the Master Policy Holder – Standard Chartered Bank (Singapore) Limited (“SCB”) and Prudential Assurance Company Singapore (Pte) Limited (“Prudential Singapore”).

### Details of Plan Provider:

Prudential Assurance Company Singapore (Pte) Limited (“Prudential Singapore”), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712, Tel: 1800 333 0 333, is responsible for the product features and contractual provisions.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

## A. PRODUCT COVERAGE

This is a Group Personal Accident Policy that provides financial protection against:

- Hospitalisation Benefit
- Overseas Medical Treatment Expenses Benefit
- Death Benefit

Summary of the benefits and coverages provided under this policy as follows:

PRUTraveller Protect	
Coverage Period	6 Months from date of application (non-renewable)
Waiting Period	21 days <i>(applicable to claims relating to infectious disease* only)</i>
<b>Benefits</b>	<b>Sum Assured / Coverage Amount</b>
<b>Hospitalisation Benefit</b>  Pays the sum assured if you sustain an injury or sickness due to accident or infectious disease* and requires hospitalisation in Singapore for at least 5 consecutive days  This benefit terminates once the full sum assured is paid out	Lump sum of S\$500
<b>Overseas Medical Treatment Expenses Benefit</b>  Reimburses the actual medical treatment expenses incurred, up to the benefit sum assured limit, if you sustain an injury or sickness due to accident or infectious disease* and sought overseas medical treatment within 24 hours from time the injury is sustained or from time the sickness first developed.  Please note that for reimbursement of overseas medical treatment due to COVID-19, hospitalisation is required.	Up to S\$500
<b>Death Benefit</b>  Pays the sum assured upon death due to accident or infectious disease*	Lump sum of S\$10,000

*\*Infectious disease covered are Dengue Fever, Hand Foot Mouth Disease (HFMD), Mumps, Tuberculosis and COVID-19*

Signing-up for the plan will be via Prudential Singapore’s online enrolment website.

## B. ELIGIBILITY

- You must be an employee who is on a full-time, active service employment, receiving earnings from the company and is an insured member under Prudential Singapore’s PRUTreasures Flexi II group policy purchased via Standard Chartered Bank (Singapore) Limited (“SCB”) or an existing account holder of a current, cheque or savings account with SCB.

**Note:** This benefit definition is compiled for presentation purposes and does not form any part of a policy contract. The exact benefits are spelt-out in the policy contract.  
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- You must also be a Singapore resident and is between the ages of 18 and 65 years old (as at last birthday) to enrol in the policy.
- If your coverage had previously been terminated, you will not be eligible to re-enrol in the policy again.

## **C. BENEFITS**

### **1. Hospitalisation Benefit**

In the event of an accident or infectious disease where you sustain an injury or sickness and requires hospitalisation in Singapore for at least 5 consecutive days, we will pay the full sum assured of the benefit.

We will only pay the full sum assured of the benefit once, even if you happen to suffer from more than one injury or sickness due to an accident or infectious disease or from a number of accidents or infectious diseases within the same policy term.

This benefit terminates once the full sum assured is paid out.

### **2. Overseas Medical Treatment Expenses Benefit**

In the event of an accident or infectious disease where you sustain an injury or sickness while overseas and requires medical treatment in an overseas hospital or an overseas registered medical practitioner's clinic within 24 hours from the time the injury is sustained or from the time the sickness first developed, we will reimburse the actual medical treatment expenses incurred up to the maximum sum assured of the benefit.

Overseas outpatient medical treatment expenses incurred due to COVID-19 will be excluded. Instead, we will only reimburse the actual inpatient overseas medical treatment expenses incurred due to COVID-19, up to the maximum sum assured of this Overseas Medical Treatment Expenses Benefit.

This benefit will cover you for 30 days from the date of departure from Singapore.

If you can claim medical treatment expenses from another insurance policy, we will refund you only for any amount not covered by the other insurance policy up to the sum assured limit for this Overseas Medical Treatment Expenses Benefit.

We will convert bills for the overseas outpatient and/or inpatient medical treatment denominated in a foreign currency to our Singapore currency at our banker's exchange rate as at the date of such bills.

This benefit terminates once the full sum assured is paid out.

### **3. Death Benefit**

In the event of an accident or infectious disease where you sustain an injury or sickness and subsequently dies, we will pay the full sum assured of the benefit.

Coverage shall apply for death that occurred in both Singapore and overseas.

The policy terminates once the full sum assured is paid out.

## **D. WAITING PERIOD / PRIOR LOSSESS**

We will not pay if you make any claim relating to the Hospitalisation Benefit, Overseas Medical Treatment Expenses Benefit and Death Benefit if it is directly or indirectly, for, caused by, arising from or in any way is attributable to Dengue Fever, Hand Foot Mouth Disease (HFMD), Mumps, Tuberculosis and COVID-19 within the first 21 days from the cover start date. This refers to any signs and symptoms suffered by you which started within the first 21 consecutive days from the cover start date.

If you sustain any of the injuries or sickness before the cover start date, we shall not pay for the loss.

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## E. POLICY EXCLUSIONS

We will not pay if the injury or death (due to accident) arises directly or indirectly out of one of the following:

- (a) war or warlike activities which include invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (b) deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-injury while sane or insane;
- (c) unlawful acts, the hand of justice or willful exposure to unnecessary danger except in the attempt to save a human life;
- (d) participation in a riot, terrorism, strike, civil commotion, violation or attempted violation of law;
- (e) being in an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger in an aircraft that is on a regular scheduled route operated by a commercial airline;
- (f) participation in professional or competitive sports where you would or could earn income or remuneration from engaging in such sports;
- (g) racing of all kinds.

We will not pay if the sickness (due to infectious disease) arises directly or indirectly out of one of the following:

- (h) any pre-existing conditions, except for any of the covered infectious disease which you were previously diagnosed with and had fully recovered from, before the cover start date of the policy;
- (i) diagnosis of COVID-19 outside of Singapore, except in the event where you require overseas hospitalisation medical treatment as a result of the diagnosis of COVID-19;
- (j) diagnosis with any of the covered infectious diseases within 21 days from the cover start date of the policy;
- (k) failure to take reasonable precautions, or is negligent or reckless, resulting in being infected with any of the covered infectious diseases;
- (l) we have already paid under the same event; or
- (m) if any of the infectious disease has been announced as:
  - an epidemic by the health authority in Singapore or the Singapore Government; or
  - a pandemic by the World Health Organisation (WHO), from the date of such announcement until the epidemic or pandemic ends, except COVID-19

## F. MAKING A CLAIM

We will consider the claim if you provide to SCB satisfactory proof of loss within 90 days from the date of loss.

You must send to SCB the following documents as soon as possible:

- (a) notification of your claim;
- (b) a completed claim form;
- (c) original medical bills and payment receipts;
- (d) medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from your registered medical practitioner; at your own expense; and
- (e) a certified true copy of the death certificate (if applicable)

We reserve the right to:

- (a) ask you to provide, at your own expense, more documents or evidence to help us assess the claim and to appoint a registered medical practitioner to re-examine you;
- (b) examine you as often as needed during claims processing;
- (c) call for an autopsy in the case of death where it is not forbidden by law.

## G. CLAIMS ADMINISTRATION

Once the total claims paid under the benefit reaches the maximum sum assured as shown in the certificate of insurance (for Death Benefit if applicable), your coverage terminates.

This does not include Hospitalisation Benefit and Overseas Medical Treatment Expenses Benefit.

You can only claim from one PRUTraveller Protect policy. If you are found to be covered under more than one PRUTraveller Protect policy signed-up under different distribution channels, the first sign-up will take precedence and we will void any duplicate enrolments.

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## **H. TERMINATION OF COVER**

The insurance coverage automatically terminates on the following events, whichever is the earliest:

- (a) when the insured member dies;
- (b) when the full sum assured of the benefits is paid;
- (c) on the date this policy is terminated by SCB or us;
- (d) on the date you enter into full-time military, naval or air service;
- (e) at the end of the policy term;
- (f) on the date we inform SCB that the policy will terminate as a result of war or an act of war. We shall have the sole discretion in determining the date; and
- (g) on the date you stop active service or stop being an existing account holder of a current, cheque or savings account with SCB.

## **I. PREMIUMS**

Not applicable.

## **J. FREE-LOOK PERIOD**

Not applicable.

## **K. CANCELLATION**

You may cancel your participation in the policy at any time by giving SCB seven days' written notice.

The termination shall become effective on the date the notice is received by SCB or on the date specified in such notice, whichever is later.

## **L. TOTAL DISTRIBUTION COST**

The Total Distribution Cost for this plan is \$0.

## **M. NON-PARTICIPATING POLICY**

This policy does not participate in the profits of our life insurance business.

## **N. POLICY OWNERS' PROTECTION SCHEME**

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association (GIA) /Life Insurance Association (LIA) or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).