
FREE TRAVEL ACCIDENT PROTECTION FOR DBS CARD CUSTOMERS

PRODUCT SUMMARY

When you charge your travel fares to your DBS Card, you will automatically enjoy complimentary cover under the travel personal accident insurance program arranged by DBS.

This insurance is provided subject to the terms, conditions and exceptions of the Master Policy 26547429 PCA ("Policy") issued by MSIG Insurance (Singapore) Pte. Ltd. to DBS Bank Ltd. All endorsements, changes and amendments to the Policy as agreed between the Insurer and the Insured shall be binding without prior notice on the Insured Person.

A. SOME DEFINITIONS

"Insured" means DBS Bank Ltd ("DBS").

"Insurer" means MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G) which has a place of business at No. 4 Shenton Way #21-01 SGX Centre 2 Singapore 068807, its successor and assigns.

"Insured Person" means any DBS Cardholder of a DBS Card, including his/her legal spouse and Dependent Child(ren).

"Dependent Child" means the biological or legally adopted, unemployed and unmarried child between 1 year and 18 years of age (or up to 23 years old if studying full time in a recognised institution of higher learning) at the time he/she embarked on the Common Carrier.

"Accident" means an event occurring during the Period of Insurance which happens suddenly, solely and directly caused by violent and external means and gives rise to a result which the Insured Person did not intend or anticipate.

"Injury" means bodily injury suffered anywhere in the world caused solely by Accident and not by sickness, disease or gradual physical or mental wear and tear.

"Physician" means a properly qualified medical practitioner licensed by the competent Medical Authorities of the country in which treatment is provided to practice Western medicine and surgery, and who in rendering such treatment is practicing within the scope of his or her licensing and training.

"Common Carrier" means any land, water or air conveyance operating as a form of public transport under a licence for the regular and scheduled transportation of fare-paying passengers which any member of the public can join at a recognised stop and pay a fare (excluding chartered transport and/or taxi services).

"DBS Card" means any type of DBS credit or charge card as specified below:

Type B	Type C
<ul style="list-style-type: none">▪ DBS American Express Black▪ DBS Takashimaya American Express Platinum▪ DBS Business Advance	<ul style="list-style-type: none">▪ DBS Altitude American Express Card▪ DBS Business Platinum

B. COVER

The Insurer will pay the Compensation for death or disablement (the Results) as described below if the Insured Person suffers Injury which within twelve (12) months of its happening is the sole cause of the death or such disablement as certified by a Physician.

Provided that:

1. the Injury is sustained while the Insured Person is travelling in any Common Carrier;
2. if the Insured Person is the legal spouse or Dependent Child(ren) of a DBS Cardholder, they must be travelling together with the Cardholder in the same Common Carrier at the time of Injury and all their full travel fares for that Common Carrier have been wholly charged to one DBS Card (Note: Where the fare on the conveyance concerned is incorporated as part of the total cost of a package tour, this requirement is deemed to be satisfied if the total cost of that package tour was charged to the DBS Card); and

3. the Policy is still in force at the time the Insured Person embarked on the Common Carrier.

RESULTS		COMPENSATION
A.	Death	100% of the Sum Insured
B.	Permanent Loss or disablement as specified below	Sum equal to the percentage of the Sum Insured as shown below against each Result:
	1) Total and Permanent disablement from engaging in or attending to employment or occupations of any and every kind	100%
	2) Total paralysis or being Permanently bedridden	100%
	3) Loss of	
	a. one or two limbs	100%
	b. one or both hands	100%
	c. arm above the elbow	100%
	d. arm at or below the elbow	100%
	e. leg above the knee	100%
	f. leg at or below the knee	100%
	4) Loss of all sight in one or both eyes	100%
	5) Loss of	
	a. hearing in both ears	75%
	b. hearing in one ear	15%
	c. Speech	50%
	6) Loss of	
	a. sight in one eye except perception of light	50%
	b. lens of one eye	50%
	7) Loss of	
	a. four fingers and thumb of one hand	50%
	b. four fingers of one hand	40%
	c. Thumb	
	- both phalanges	25%
	- one phalanx	10%
	d. index fingers	
	- three phalanges	15%
	- two phalanges	8%
	- one phalanx	4%
	e. middle finger	
	- three phalanges	10%
	- two phalanges	4%
	- one phalanx	2%
	f. ring finger	
	- three phalanges	8%
	- two phalanges	4%
	- one phalanx	2%
	g. little finger	
	- three phalanges	7%
	- two phalanges	3%
	- one phalanx	2%
	h. metacarpals	
	- first or second	3%
	- third, fourth or fifth	2%
	i. Toes	
	- all of one foot	17%
	- great, both phalanges	5%
	- great, one phalanx	2%
	- other than great, if more than one toe lost, each	3%

For the purpose of this Section:

“Permanent” means lasting 365 days from the date of the Injury and at the expiry of that period being beyond hope of improvement.

“Loss” means Permanent, physical severance or total and irrecoverable loss of use.

COMPENSATION LIMITS IN RESPECT OF ANY ONE INSURED PERSON

1. Compensation will not be payable for:
 - (a) any specific item of Result B where that item is also comprised in any other item of Result B for which a greater amount of Compensation is payable in the circumstances.
 - (b) Result A in addition to any Result B if caused by the same Accident, except that if a payment has been made under any part of Result B and death occurs subsequently solely caused by and within 12 months of the Accident, then the Insurer will pay any difference if the Compensation payable for Result A is greater than that already paid for Result B.
 - (c) more than 100% of the Sum Insured for Result A or Result B (whichever is the higher) in aggregate for any or all of Results for any one Insured Person regardless of the number of times the Policy is renewed.
 - (d) Result B1 until 12 months after the happening of the Injury.
2. For any Permanent partial disablement not specified above other than loss of sense, taste or of smell, the Insurer will adopt a percentage of disablement which in the opinion of the Insurer’s medical advisors is consistent with the provision of the above and without regard to the Insured Person’s occupation.

LIMIT OF AMOUNT PAYABLE

This will depend on the type of DBS Card used by the DBS Cardholder to charge the travel fare.

In respect of each Insured Person who is:	SUM INSURED	
	Card Type B	Card Type C
▪ The DBS Cardholder and/or DBS Cardholder’s legal spouse	\$350,000	\$1,000,000
▪ The DBS Cardholder’s Dependent Child	\$87,500	\$250,000
In the aggregate for each DBS Cardholder’s account	\$350,000	\$1,000,000

Regardless of the legal spouse and number of DBS Cardholder’s Dependent Child(ren) travelling with the DBS Cardholder and insured under the Policy, the maximum liability of the Insurer for all such Insured Persons including the DBS Cardholder travelling as a family (whose travel fares are charged to the same DBS Card) in one Common Carrier shall not exceed the aggregate Sum Insured for each DBS Cardholder’s account mentioned above or the aggregate of the amount of Compensation payable in respect of all such Insured Persons, whichever is the less.

OVERALL COMPENSATION LIMIT

The maximum aggregate liability of the Insurer in respect of all Insured Persons travelling in one Common Carrier shall not exceed the Conveyance Limit of **\$10,000,000** or the aggregate of the amount of Compensation payable in respect of such Insured Persons, whichever is the less.

If the aggregate amount of all claims for Injury to Insured Persons travelling in one Common Carrier exceeds the Conveyance Limit, the Insurer’s liability in respect of each of such Insured Persons will be a rateable proportion of the Benefits due in respect of that person.

EXTENSIONS

Disappearance and Exposure

- (a) The Insurer shall presume that an Insured Person has died if he or she is missing for twelve (12) consecutive months, and sufficient evidence is provided that leads the Insurer to the conclusion that death was caused by an Injury. If at any time after payment of Compensation under the Policy for such death the Insured Person is found to be living, such Compensation shall be refunded to the Insurer.
- (b) If an Insured Person suffers an Injury and then, in consequence of that Injury suffers death or disablement as a result of exposure to the elements, the Insurer will consider such death or disablement as having been caused by an Injury.

Terrorism Extension

The Policy is extended to cover the Insured Person for Injury resulting in death or permanent disablement sustained through acts of terrorism provided that the Insurer will not pay compensation when such acts of terrorism involve the use of biological, chemical agents or nuclear devices.

C. EXCEPTIONS

There are certain situations where no benefits will be payable. The following is a summary of Exceptions. Please refer to the Policy for full details of the Exceptions.

The Policy will not pay for:

- self injury, suicide or any attempted self injury or suicide while sane or insane;
- any pre-existing physical defect or infirmity;
- death, disability or loss caused by the Insured Person participating in any form of racing;
- death, disability or loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution insurrection, civil commotion assuming the proportions of or amounting to any uprising, military or usurped power; or any act of terrorism that involve the use of biological, chemical agents or nuclear devices; or any action taken in controlling, preventing, suppressing or in any way relating to such acts;
- death, disability or loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof; any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

D. KEY PROVISIONS

1. Age Limit

Cover will terminate immediately in respect of any Insured Person who had attained the age of sixty-five (65) years.

2. Claims Procedure

- (a) Notice shall be given to the Insurer as soon as possible but in any case within ninety (90) days of the happening of any Injury in respect of which a claim is to be made.
- (b) The Insured Person shall at the Insured Person's own expense furnish to the Insurer such certificates, information and evidence as the Insurer may reasonably require.
- (c) Any Insured Person shall as soon as possible after the happening of any Injury in respect of which a claim is to be made procure and follow medical advice from a Physician.
- (d) Any Insured Person as often as required shall submit to medical examination by a Physician appointed by the Insurer at the Insurer's expense.
- (e) The Insurer shall in the case of the death of any Insured Person be entitled to have a post mortem examination at its own expense.

3. Cancellation

The Insurer may cancel the Policy by ninety (90) days' notice in writing to the Insured; the Policy may be cancelled at any time by the Insured by giving thirty (30) days' notice to the Insurer.

4. Parties to the Policy

The Policy is an agreement between the Insured (DBS) and the Insurer only. A person who is not a party to the Policy shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms. For the avoidance of doubt, the Insurer and the Insured are the only parties to the Policy contract.

Any change to the Policy including any decision to terminate it entirely, will be made by mutual agreement between the Insured and the Insurer only and shall be binding without prior notice on the Insured Person.

IMPORTANT NOTE

The benefits payable under the Policy are subject to the occurrence of an Accident. This Product Summary is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy lodged with DBS Bank Ltd.

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