

- Points 2 and 3: Met - there is no mention of any deductible or co-insurance. All claims will be paid in full.
- Point 6 – Met. Waiting period for pre-existing condition is in line with industry norms: **See Policy wording on Page 7: Pre-Existing Condition means any medical conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the effective date that this Insured Person is added into this Policy.**
- Point 7 – Met. **See Policy Wording on Page 9 under General Exclusions.** Activities of the exchange program do not include items listed under the policy's General Exclusions.

**CHUBB**

Chubb Insurance Singapore Limited  
Co Regn. No.: 199702449H  
138 Market Street  
#11-01 CapitaGreen  
Singapore 048946

O +65 6398 8000  
F +65 6298 1055  
www.chubb.com/sg

29/05/2022

**Group Business Travel Insurance  
Nanyang Technological University – 52324311**

We hereby confirm that the following Insured Person is covered in the above-named Policy. Details as follows:

<b>Benefit</b>	<b>Sum Insured (SGD) - Per Insured Person</b>
Accidental Death & Permanent Disablement	250,000 #1
Medical Expenses	275,000
Personal Liability	3,000,000
International SOS	
- Emergency Medical Evacuation	Unlimited #4
- Repatriation of Mortal Remains	Unlimited #5

Kindly be informed that our policy covers Covid19 under the Medical Expenses, Emergency Medical Evacuation and Repatriation Expenses benefit sections. Please refer to Certificate of Insurance for more details of the insurance coverage.

Please do not hesitate to contact us if further assistance is required.

Thank you.

Yours Sincerely,

**Amanda Lai**  
Senior Underwriter, A&H Corporate  
Chubb Insurance Singapore Limited

(This is a computer-generated letter. No signature is required.)

\*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)



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### Summary of Benefits

Name of Policyholder: **Nanyang Technological University**  
Policy No. **52324311**

<b>Benefits (Amount in SGD)</b>		<b>Benefit Amount (per Insured Person)</b>	
		<b>Student</b>	
<b>Section 1:</b>			
ACCIDENTAL BODILY INJURY which directly and independently of any other causes result in:			
A. Accidental Death		Up to	250,000
B. Permanent Disablement		Up to the percentage as stated in the table of benefits	
Fractured Bones		Up to	3,000
C. Third Degree Burns		Up to	250,000
Second Degree Burns		Up to	20,000
<b>Section 2:</b>	Medical Expenses	Up to	275,000
<b>Section 3:</b>	Emergency Medical Evacuation	Up to	Unlimited
	Repatriation Expenses	Up to	Unlimited
<b>Section 4:</b>	Post Journey Medical Expenses	Up to	15,000
<b>Section 5:</b>	Cancellation	Up to	10,000
	Curtailment & Rearrangement	Up to	10,000
<b>Section 6:</b>	Travel Postponement	Up to	1,000
<b>Section 7:</b>	Loss of Money and Travel Documents	Up to	5,000
<b>Section 8:</b>	Personal Property & Baggage (Including Golfing Equipment & Portable Computer)	Up to	5,000
<b>Section 9:</b>	Travel Delay (SGD100 per 6 hours of delay)	Up to	1,000
<b>Section 10:</b>	Baggage Delay (SGD200 per 6 hours of delay)	Up to	1,000
<b>Section 11:</b>	Personal Liability	Up to	3,000,000
<b>Section 12:</b>	Hijacking (SGD200 per 8 hours of Hijacking)	Up to	5,000
<b>Section 13:</b>	Kidnap & Hostage (SGD200 per 8 hours of Hijacking)	Up to	5,000
<b>Section 14:</b>	Hospital Confinement (SGD200 per daily confinement)	Up to	10,000
<b>Section 15:</b>	ICU Hospital Confinement (SGD400 per daily confinement)	Up to	10,000
<b>Section 16:</b>	Emergency Travel Expenses	Up to	10,000
<b>Section 17:</b>	Travel Misconnection	Up to	200
<b>Section 18:</b>	Legal Fees	Up to	15,000
<b>Section 19:</b>	Bail Bond	Up to	15,000
<b>Section 20:</b>	Family Security	Up to	5,000
<b>Section 21:</b>	Overbooked Flight	Up to	100
<b>Section 22:</b>	Rental Vehicle Excess	Up to	1,000
<b>Section 23:</b>	Political and Natural Disaster Evacuation	Up to	20,000
<b>Section 24:</b>	Flight Diversion (SGD100 per 6 hours of Flight Diversion)	Up to	1,000
<b>Section 25:</b>	Credit Card Indemnity	Up to	1,000
<b>Section 26:</b>	Home Renovation Expenses	Up to	10,000
<b>Section 27:</b>	Emergency Mobile Phone Charge	Up to	200
<b>Section 28:</b>	Search and Rescue Expenses	Up to	5,000
<b>Section 29:</b>	Home Content Insurance (Maximum SGD1,000 per Article)	Up to	20,000
<b>International SOS</b>			
<b>24 Hour Emergency Medical Assistance service provided by International SOS.</b>			
In the event of a covered medical emergency problem, call collect the International SOS and quote your membership number:			
<b>+65 6338 7800</b>			

For Trips more than 365 consecutive days, declaration to the insurer through JLT Management Pte. Ltd. is to be made within 90 days from the date of departure.

Please email to Seet Limin ([Limin.Seet@marsh.com](mailto:Limin.Seet@marsh.com)) and Wong Kian Kok ([Kian-Kok.Wong@marsh.com](mailto:Kian-Kok.Wong@marsh.com)) in JLT Management Pte. Ltd.

All endorsements and amendments to the said Master Policy as agreed between the Chubb Insurance Singapore Limited and the Insured shall be binding on the Insured Persons under the Policy without prior notice to the Insured Persons.

## RE: Enquiry on NTU Group Business Travel Insurance

Seet, Limin <Limin.Seet@marsh.com>

Mon 6/6/2022 10:32 AM

Cc: CustomerService.SG@chubb.com <CustomerService.SG@chubb.com>; Wong, Kian Kok <Kian-Kok.wong@marsh.com>

We are the insurance consultant of NTU.

Thus, CHUBB would need to go through us and would not be able to reply to you directly.

Please refer to below reply.

Trust this helps.

Regards

Li Min SEET

Corporate Risk Services, Singapore

☎ DID: +65 6922 8175 | 📞 Main: +65 6333 8380 | ✉ Email: [limin.seet@marsh.com](mailto:limin.seet@marsh.com)

Marsh (Singapore) Pte Ltd | 8 Marina View, #09-02 Asia Square Tower 1, Singapore 018980

[www.marsh.com](http://www.marsh.com)



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A business of Marsh McLennan

Dear Chubb Insurance,

I am writing to seek clarity on the following points as I have purchased NTU's Group Business Travel Insurance for an upcoming Overseas Entrepreneurship Programme (Boston, USA).

As I am applying for a J-1 Visa, the Visa sponsor would require the insurer to comment on the following requirements:

(1) the policy has no deductible and no coinsurance, AND

The policy indemnifies the Policyholder or the Insured Person in respect of benefits amount reflected in the policy schedule less any Excess applicable under the policy. #2 & #3

(2) the policy has no waiting period requirement for pre-existing conditions that is reasonable as determined by current industry standards; AND

The definition of "Pre-Existing Condition" in the policy is as follows:-

**Pre-Existing Condition shall mean any condition which the Insured Person received medical care, advice for treatment, diagnosis, consultation or prescribed drugs within 180 days preceding the effective date that this Insured Person is added into this Policy.** #6

Pre-Existing Condition is excluded under the policy

However, under the benefits "Emergency Medical Evacuation" and "Repatriation of Mortal Remains", there are coverages for Pre-Existing Condition up to a limit of SGD 50,000.

"Emergency Medical Evacuation" -

If the Insured Person, whilst on an insured trip, suffers from a critical medical condition and the authorized Emergency Services Provider (International SOS) deems that it is necessary to move the Insured Person to another location for medical treatment or to return the Insured Person to their Country of Residence, this benefit will cover the expenses incurred for the evacuation.

"Repatriation of Mortal Remains" -

If the Insured Person dies while on an insured trip, the expenses incurred for the necessary arrangements made by the Emergency Services Provider (International SOS) to return the Insured Person's mortal remains to their city of residence/home country will be covered under this benefit.

Kindly note that the above are just brief descriptions of the coverages. Full policy terms and conditions will apply.

Please note that in the event of an actual claim, policy limits, full policy terms and conditions will apply. All claims are also subject to insurer's assessment.

(3) the policy does not unreasonably exclude coverage for perils inherent to the activities of the exchange program in which the exchange visitor participates

The policy covers the Policyholder or the Insured Person 24 hours worldwide while on Official University-Sanctioned Travel (UST) outside Singapore & for Country of Residence, before, during and/or immediately after the school Trip.

Journey would:

Commence commences the later of either:

1) when the Insured Person leaves his residence or usual place of employment or any location in his Country of Residence 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

Terminates on the earliest of the following:

1) the Insured Person returns directly to his residence or usual place of employment 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) one hundred and eighty three (183) consecutive days after the commencement of the journey; or

4) the expiry date of the Period of Insurance.

(4) the policy has a A.M Best Credit Rating: A++ (or get an official document that shows the carrier's name and rating)

Please refer to link below on Chubb's financial rating:

[Chubb Insurance | Chubb](#)

#7  
#8 see next few pages!

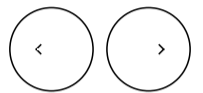
Looking forward to hearing from you! I have attached a copy of the COI.





We insure *sailboats* for weekend outings and *cargo ships* for global trade.

We  
grc



WHO WE ARE

## Chubb at a glance

### Portfolio of leading businesses: Commercial

- Global leader in traditional and specialty P&C coverage for businesses of all sizes
- #1 commercial lines insurer in the U.S.
- One of the largest financial lines writers globally
- P&C reinsurer
- #1 crop insurer in the U.S.

### Underwriting excellence

- Disciplined underwriting culture
- Chubb's consistent underwriting performance provides stability for customers and shareholders
- Five-year (2017-2021) average P&C combined ratio: 92.2%

### Local presence globally

- Operations on the ground in 54 countries and territories
- Chubb can help clients manage their risks anywhere in the world

#8

### Financial strength

- Chubb is highly rated by the rating agencies for financial strength – AA (S&P) and A++ AM Best
- The company manages risk on both sides of its balance sheet by maintaining underwriting discipline, managing exposure accumulations and investing assets conservatively

### Proven leadership

- Chubb's top leaders have built their careers in insurance

### Portfolio of leading businesses: Consumer

- #1 personal lines insurer for high-net worth families in the U.S.
- Global leader in personal accident and supplemental health insurance
- Large personal lines provider globally
- International life insurer focused on Asia

### Exceptional service

- Renowned for service excellence in claims and risk engineering
- Every year, Chubb handles more than 3 million new claims globally – from the smallest travel accident incident to the largest weather-related catastrophe – and pays out nearly \$17 billion
- Recognized and admired brand

### Product and distribution breadth

- Industry-leading breadth of traditional and specialty P&C products for consumers and businesses
- Distribution through brokerage, independent and exclusive agents and direct-to-consumer platform partnerships

### Strong culture

- We practice our craft with precision and hold ourselves to exacting standards
- We respect and value differences
- We stand behind the promises we make
- High-performing, rewarding and inclusive environment
- Fueled by a can-do attitude

### Building to thrive in a digital age

- We are transforming Chubb to be compelling in a digital age
- We are focused on the customer experience – modernizing what insurance does