
GROUP PERSONAL ACCIDENT PROTECTION FOR GRAB RIDE COVER CUSTOMERS**PRODUCT SUMMARY**

To be eligible for cover, Insured Person must be a Singapore resident and meets the criteria specified for a Grab Passenger and with respect to whom Premium has been paid or agreed to be paid by the Policyholder. They are legally entitled to claim under the Policy. An Insured Person is not a contracting insured under the Policy with Us.

Insurance cover provided subject to the terms, conditions and exclusions of the Master Policy underwritten by Chubb Insurance Singapore Limited, located at 138 Market Street, #11-01 CapitaGreen, Singapore 048946 ("the Company") to Grabcar Pte Ltd located at 28 Sin Ming Lane No 01-143 Midview City, Singapore 573972 ("the Policyholder").

IMPORTANT NOTES:

1. The following are some key provisions found in the policy. This is only a brief summary and you are advised to refer to the actual full terms and conditions of the policy.
2. All endorsements, changes and amendments to the policy as agreed between the Company and the Policyholder shall be binding without prior notice to the Insured Person.
3. The Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage under the Policy is automatic, and no further action is required from the Insured Person or Policyholder. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
4. The Policy coverage is subject to the PolicyHolder paying the relevant premium to Grabcar Pte Ltd. Grabcar Pte Ltd will pay the premium to Chubb Insurance Singapore Limited under the Master Group Policy: 5GD269019B.

THE BENEFITS

Subject to the terms, conditions and exclusions of the Policy, the Company will pay the benefits as described below.

Events	Aggregate Benefit Amount per trip (in SGD)
Section 1 – Accidental Death Benefit	S\$100,000
Section 2 – Accidental Permanent Disability Benefit	up to S\$100,000
Section 3 – Accidental Medical Expenses Reimbursement	up to S\$1,000 TCM is capped at S\$50 per consultation per day
Terrorism Cover	Yes

To be eligible for cover, an Insured Person must be:

- (a) a Singapore Resident; and
- (b) a Grab Passenger;

Grab Passenger means (i) a person who is a passenger of a Grab Driver on a trip booked through the Grab passenger application, and who has opted into Grab's Ride Cover programme; or (ii) a Family Member of the person mentioned in (i) and who is on a trip booked through the Grab passenger application where the person mentioned in (i) has opted into Grab's Ride Cover programme.

Keys Exclusions

This Policy will not apply to any Event(s) arising directly or indirectly out of:

- Pre-existing medical conditions
- Deliberately self-inflicted injury, suicide or, criminal or illegal act
- Unlawful acts or willful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life
- Injury sustained by the insured person while under the influence of alcohol or any drugs
- Air travel except as a passenger in a fully licensed passenger carrying aircraft
- Activities involving parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) or trial of speed or reliability, potholing or mountaineering.

Please refer to the policy wording – General Exclusions to find out more.

Claims Procedure

1. If the Insured Person or their legal representative wishes to make a claim, they can:
 - (a) visit Our Singapore Claims Centre at www.chubbclaims.com.sg to complete Your online submission; or
 - (b) contact Us at 6299 0988 for further enquiries on claims.
- (a) The Insured Person must submit the following:
 - i. all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and
 - ii. any other documentary evidence required by Us under the Policy.
- (b) The Insured Person must provide Us with their submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the incident taking place which gives rise to the claim.

- (c) The Insured Person must give Us at theirs, or their legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.
 - (d) We may have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.
- 2. Processing and payment of claims
 - (a) We will take all reasonable steps to pay a valid claim promptly.
 - (b) We will pay all benefits amount under the Policy to the Insured Person.
- 3. Making claims after the Policy is cancelled

If the Policy is cancelled this does not affect the Insured Person's rights to make a claim under the Policy if the Event(s) occurred before the date of cancellation.