

Business Travel Policy Schedule

CHUBB®

Policy Number: 52323768

Policy Holder(s): Eastspring Investments (Singapore) Limited

Policy Holder Address: 7 Straits View #09-01
Marina One
018936
Singapore

Nature of Business: Eastspring Investments (Singapore) Ltd
- Asset Management

Prudential Assurance Company
Singapore (Pte) Limited
- Insurance

Prudential Services Singapore Pte Ltd
- IT related and Corporate support
function services to the Prudential
Group of Companies in Asia

Prudential Investment Management
Private Limited
- Provision of investment and
advisory services to Prudential group
of entities

Pulse Ecosystems Pte Ltd
- Building Technology, data and AI

Period of Insurance: 25 June 2024 at 12:01am to 25 June
2025 at 12:00am

Currency: SGD

Premium: SGD 39,573.00

GST: SGD 0.00

Total Payable: SGD 39,573.00

Authorised by: Singapore

Authorised Representative

On behalf of: Chubb Insurance
Singapore Limited on 26 June
2024

Patricia Koh.

Patricia Koh
Senior Underwriter

Description of Cover

Insured Person(s) / Categories:	1.	Any non-executive Director of Prudential Corporation Asia & Subsidiary Companies (Unnamed)	
	2.	Any chauffeur of the Insured (Unnamed)	
	3.	Any Director or Employee of the Insured (other than Category B or D Insured Persons) (Unnamed)	
	4.	The Chairman of the Board of Prudential Corporation Asia (Unnamed)	
	5.	Any Director, Employee or guest of the Insured (Unnamed)	
	6.	Any Employee or agent of the Insured whilst undertaking an incentive trip organised by the Insured (Unnamed)	
	7.	Any Spouse or any other person traveling at the request of the Insured whilst accompanying a Category 6 Insured Person (Unnamed)	
Number of Trips:	1.	Regional : 0	International: 6492
	2,3,4,5,6,7.	Regional : 0	International: 0
Average Duration (Days)	1.	Regional : 0	International: 5
	2,3,4,5,6,7.	Regional : 0	International: 0
Scope of Cover:	1,2,3,4,5,6,7.	As per Policy Wording	
Aggregate Limit of Liability (A):	SGD	10,000,000.00	Per Conveyance
Aggregate Limit of Liability (B) - Unscheduled Flights:	SGD	2,000,000.00	
Journey Definition:	1,2,3,4,5,6,7.	As per Policy Wording	
Territorial Limits:	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)		
Policy Wording:	Chubb BTA 2016		

Schedule of Benefits

Sum Insured as per table of conditions - each Insured Person

Section 1:	Personal Accident	
Categories	1a(i) - Accidental Death	1a(ii) Burial Expenses
1	357,000	0
2,3,4	2 x Salary up to 1,000,000	0
5	178,000	0
6,7	44,000	0
	1b - Permanent Disablement (Refer to Table of Events)	1c - Fractured Bones
1	357,000	0
2,3,4	2 x Salary up to 1,000,000	0
5	178,000	0
6,7	44,000	0
	1d (i) - Third Degree Burns	1d (ii) - Second Degree Burns
1,2,3,4,5,6,7	20,000	0
	1e - Accidental Death due to Public Conveyance	
1,2,3,4,5,6,7	0	

Section 2:	Medical Expenses	
Categories	Medical Expenses	Excess
1,2,3,4,5,6,7	300,000	0

Section 3:	Chubb Assistance	
Categories	3a - Emergency Medical Evacuation	3b - Repatriation Expenses
1,2,3,4,5,6,7	Unlimited	Unlimited

Section 4:	Post Journey Medical Expenses	
Categories	Benefit Amount	
1,2,3,4,5,6,7	0	

Section 5:	Cancellation/Curtailment/Rearrangement	
Categories	5a - Cancellation	5b - Curtailment & Rearrangement
1,2,3,4,5,6,7	10,000	15,000

Section 6:	Travel Postponement	
Categories	Benefit Amount	
1,2,3,4,5,6,7	0	

Section 7:	Replacement Expenses	
Categories	Benefit Amount	
1,2,3,4,5,6,7	5,000	

Section 8:	Loss of Money and Travel Documents	
------------	------------------------------------	--

This Schedule must be read in conjunction with the full Policy Wording

This document was generated by generationeXt at 4:05 PM on 3 September 2024.

Categories	Benefit Amount	Excess
1,2,3,4,5,6,7	5,000	0
Sub Limit 8a - Money		Sub Limit 8b - Credit Card Misuse
1,2,3,4,5,6,7	1,000	1,000

Section 9: Personal Property & Baggage (Including Golfing Equipment & Portable Computer)			
Categories	Benefit Amount	Excess	Limit Any One Item
1,2,3,4,5,6,7	5,000	0	1,000

Section 10: Travel Delay		
Categories	4-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	250	1,000

Section 11: Baggage Delay		
Categories	4-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	250	1,000

Section 12: Personal Liability	
Categories	Benefit Amount
1,2,3,4,5,6,7	5,000,000

Section 13: Hijacking		
Categories	4-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	500	5,000

Section 14: Kidnap & Hostage		
Categories	4-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	500	5,000

Section 15: Hospital Confinement		
Categories	Daily Sum Insured	Benefit Amount
1,2,3,4,5,6,7	250	10,000

Section 16: ICU Hospital Confinement		
Categories	Daily Sum Insured	Benefit Amount
1,2,3,4,5,6,7	0	0

Section 17: Emergency Travel Expenses	
Categories	Benefit Amount
1,2,3,4,5,6,7	0

Section 18: Travel Misconnection		
Categories	6-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	0	0

Section 19:	Legal Fees
Categories	Benefit Amount
1,2,3,4,5,6,7	15,000

Section 20:	Bail Bond
Categories	Benefit Amount
1,2,3,4,5,6,7	15,000

Section 21:	Family Security
Categories	Benefit Amount
1,2,3,4,5,6,7	15,000

Section 22:	Get Well Benefit	
Categories	Daily Sum Insured	Benefit Amount
1,2,3,4,5,6,7	0	0

Section 23:	Overbooked Flight
Categories	Benefit Amount
1,2,3,4,5,6,7	0

Section 24:	Rental Vehicle Excess
Categories	Benefit Amount
1,2,3,4,5,6,7	1,000

Section 25:	Political and Natural Disaster Evacuation
Categories	Benefit Amount
1,2,3,4,5,6,7	0

Section 26:	Flight Diversion	
Categories	6-Hourly Sum Insured	Benefit Amount
1,2,3,4,5,6,7	0	0

Section 27:	Credit Card Indemnity
Categories	Benefit Amount
1,2,3,4,5,6,7	5,000

Section 28:	Home Renovation Expenses
Categories	Benefit Amount
1,2,3,4,5,6,7	0

Section 29:	Emergency Mobile Phone Charges
Categories	Benefit Amount
1,2,3,4,5,6,7	0

Endorsements:

NOTE:

Flat Annual Premium: SGD 39,573.00

Number of travellers should read as "All employees who are required to travel on business trip which are authorised by the Policyholder (As declared in the trip pattern questionnaire)".

The renewal premium is subject to declaration of travel pattern at the end of Policy Period.

ENDORSEMENT 001 LIST OF ENTITY

It is hereby declared and agreed that this Policy is extended to cover the following entity:

1. Prudential Assurance Company Singapore (Pte) Ltd
2. Prudential Services Singapore Pte Ltd
3. Prudential Investment Management Private Limited
4. Pulse Ecosystems Pte Ltd

ENDORSEMENT 002 AGGREGATE LIMIT

It is hereby declared and agreed that the Aggregate Limit of Liability should read as ten million (S\$10,000,000.00) per conveyance or the actual Aggregate Limit per conveyance (based on the number of Insured Persons), whichever is lower at date of Accident.

ENDORSEMENT 003 EXCHANGE RATE

It is hereby declared and agreed that the (country) Currency exchange rate for the above Policy is as follow:

SGD 1 = USD 0.758093

ENDORSEMENT 004 BASIS OF COVER

It is hereby declared and agreed that the Basis of Cover for Accidental Death & Permanent Disablement Burns should read as follows:

1. Any non-executive Director of Prudential Corporation Asia & Subsidiary Companies (Unnamed) - SGD357,000 per Insured Person
2. Any chauffeur of the Insured (Unnamed) - 2 times last drawn basic annual salary
3. Any Director or Employee of the Insured (other than Category B or D Insured Persons) (Unnamed) - 2 times last drawn basic annual salary
4. The Chairman of the Board of Prudential Corporation Asia (Unnamed) - 2 times last drawn basic annual salary
5. Any Director, Employee or guest of the Insured (Unnamed) - SGD178,000 per Insured Person
6. Any Employee or agent of the Insured whilst undertaking an incentive trip organised by the Insured (Unnamed) - SGD44,000 per Insured Person
7. Any Spouse or any other person traveling at the request of the Insured whilst accompanying a Category 6 Insured Person (Unnamed) - SGD44,000 per Insured Person

ENDORSEMENT 005
THIRD-DEGREE BURNS

It is hereby declared and agreed that Section 1d (i) in the above Policy is amended to read as follows and not otherwise stated:

Benefit amount: SGD 20,000