

Group Personal Accident Insurance

Summary of Benefits and Claims Guide for Beam Riders (Singapore)



Introduction

Beam Mobility Holdings Pte Ltd/Lioncity Escooters Pte Ltd (**Beam**) has taken out a group personal accident insurance policy (the **Policy**) with Chubb Insurance Singapore Limited (**Chubb**). This document is a summary only of the benefits conferred on You pursuant to the Policy while travelling on a Personal Mobility Device owned by Beam. This insurance is provided at no cost to You.

For full terms, conditions, limitations and exclusions, please contact Beam for a copy of the Policy Wording.

Policy Coverage Period

Your cover will commence from the time You start travelling on a Personal Mobility Device owned by Beam and will end automatically as soon as You stop travelling on the Personal Mobility Device.

Policy Details

| | |
|---------------------------|---|
| Insured Person | Riders of a Personal Mobility Device owned by Beam |
| Scope of Cover | While travelling on a Personal Mobility Device owned by Beam |
| Territorial Limits | The coverage under this Policy is applicable within Singapore |

Table of Benefits

Cover is subject to the terms, conditions and exclusions in the Policy Wording.

| Benefit | Maximum Sum Insured per person |
|--|----------------------------------|
| 1. Accidental Death | S\$50,000 |
| 2. Permanent Disablement (varies dependent on the Event) | Up to S\$50,000 |
| 3. Medical Expenses due to accident | Up to S\$2,000 |
| 4. Fractured bones (varies dependent on the Event) | Up to S\$1,000 |
| 5. Loss of Teeth/Dental Procedures | S\$250 per tooth, up to S\$1,000 |
| 6. Funeral Expenses | S\$5,000 |
| 7. Loss of or damage to Personal Belongings due to assault | Up to S\$5,000 |
| 8. Physiotherapy costs resulting from a valid claim under Benefit 2, Events 2-8, and 10. | S\$2,500 |

Definitions

Beam Rider means a person who hires a Personal Mobility Device via the Policyholder's mobile phone application.

Personal Mobility Device means a vehicle offered for rental by Beam that uses electric input for movement and is approved by Chubb. Current approved Personal Mobility Devices are limited to electric scooters.

Personal Belongings means personal goods, including clothing, belonging to the Insured Person for which they are personally responsible, which are taken by them or carried on their person while travelling on a Personal Mobility Device owned by Beam.

Exclusions

This Policy does not cover, and We will not pay in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

- a) Declared or undeclared War or any act of War, foreign invasion, civil War, rebellion, revolution, insurrection, any military or usurped power.
- b) Any illegal, wilful or intentional acts, committed by You while sane or insane.
- c) Participation in Riot, committing an assault or illegal acts.

How to Make a Claim

You must give written notice to Us as soon as possible and in any event within thirty (30) days of the occurrence of any event, which may give rise to a claim under this Policy.

If You, or Your legal representative wishes to make a claim, You or they must:

- a) visit Our Singapore Claims Centre at www.chubbclaims.com.sg to complete an online submission; or
- b) contact us at 6299 0988 for further enquiries on Claims.

Information required:

1. A screenshot of the Beam app with your booking reference and trip details.
2. Copy of the incident report submitted to Beam.
3. Claim form (not required if claim was filed via Online Claims Portal).
4. Original receipts for any expenses that are being claimed.
5. Any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage.
6. Any other documentary evidence including medical and other expenses related to the incident required by Us to assess Your claim.
7. Police investigation outcome in the event of a road traffic accident.

We may require that You be 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.

Processing and Payment of Claims

We will take all reasonable steps to pay a valid claim promptly.

We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

Fraudulent Claims

If any claim made by You is, in any respect, fraudulently exaggerated or supported by a fraudulent statement or document, We will have no liability in respect of any such claim.

Privacy Statement

Chubb Insurance Singapore Limited (“Chubb”) is committed to protecting Your personal data. Chubb collects, uses, discloses and retains Your personal data in accordance with the Personal Data Protection Act 2012 and Our own policies and procedures.

Chubb collects Your personal data (which may include health information) when You apply for, change or renew an insurance policy with Us, or when We process a claim. We collect Your personal data to assess Your application for insurance, to provide You with competitive insurance products and services and administer them, and to handle any claim that may be made under a policy. If You do not provide Us with your personal data, then We may not be able to provide You with insurance products or services or respond to a claim.

We may disclose the personal data We collect to third party service providers, business partners, other companies within the Chubb Group, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside of Singapore.

In dealing with Us, You consent to Us collecting, using and disclosing Your personal data as set out above. This consent remains valid until You alter or revoke it by providing written notice to Chubb’s Data Protection Officer (“DPO”).

From time to time, We may use Your personal data to send You offers or information regarding Our products and services that may be of interest to You. If You do not wish to receive such information, please provide written notice of Your withdrawal of consent to Chubb’s DPO.

If You would like to obtain a copy of Chubb’s Data Protection Policy, access a copy of Your personal data, correct or update Your personal data, or have a complaint or want more information about how Chubb manages Your personal data, please contact Chubb’s DPO at:

Chubb Data Protection Officer
Chubb Insurance Singapore Limited
138 Market Street
#11-01 CapitaGreen
Singapore 048946
E dpo.sg@chubb.com

Note

This product summary is subject to the terms, exclusions and conditions under the Master Policy No. 53014767 issued by Chubb Insurance Singapore Limited.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, agency and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

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