

Chubb Travel Insurance

CHUBB®

Accident & Health
Kemalangan & Kesihatan

Choose the Right Travel Insurance

Chubb is a worldwide leader in the provision of travel insurance products and services to millions of travelers. Our suite of products is specially designed to give you great coverage wherever your travels may take you. Chubb Travel Insurance cover personal accident, comprehensive medical expenses, terrorism as well as inconveniences such as trip cancellation, flight or baggage delay and many more. With Chubb Travel Insurance, during an emergency whilst traveling abroad, you will have access to the travel assistance services. With just one simple phone call at our 24 hours hotline, our call center personnel will assist and support you wherever you are.



Benefits at a Glance



24 hours worldwide Chubb assistance emergency helpline +603 7628 3703



No maximum age limit



High sum insured for overseas medical expenses



High sum insured for travel cancellation & curtailment



Cruise pack add-on available
**NEW*



Annual domestic add-on available
**NEW*



Covers both leisure & business trips



Golf benefits available for golfers

**Note: Subject to plan type*

Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
Personal Accident & Medical Expenses					
1	Accidental Death and Disablement - Adult - Child	325,000 81,250	300,000 75,000	200,000 50,000	100,000 25,000
2	Child Education Fund	15,000	10,000	N/A	N/A
3	Medical Expenses <u>Due to Accident</u> - Up to age 70 years - Above age 70 years <u>Due to Sickness</u> - Up to age 70 years - Above age 70 years	2,000,000 500,000 1,000,000 150,000	800,000 300,000 400,000 100,000	25,000 (due to accident & up to age 80 years only)	20,000 (due to accident & up to age 80 years only)
4	Follow Up Medical Expenses In Malaysia* (up to 30 days) <u>Due to Accident</u> - Up to age 70 years - Above age 70 years <u>Due to Sickness</u> - Up to age 70 years - Above age 70 years	100,000 50,000 50,000 25,000	50,000 25,000 25,000 12,500	N/A	N/A
5	Alternative Treatment	1,000	500	N/A	N/A
6	Daily Hospital Income - Up to age 65 years - Above age 65 years but under age 80 years	350 per day 100 per day (max up to 60 days)	250 per day 100 per day (max up to 60 days)	100 per day 50 per day (max up to 30 days)	100 per day 50 per day (max up to 30 days)
7	Compassionate Visit	10,000	10,000	2,000	1,000
8	Child Guard	10,000	10,000	2,000	1,000
9	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	150,000	100,000
10	Repatriation of Mortal Remains (Include Burial & Cremation Expenses)	Unlimited	Unlimited	150,000	100,000
Travel Inconvenience					
11	Travel Cancellation - Cancellation Expenses - Postponement Expenses	Actual Cost 1,000	50,000 500	2,000 N/A	1,500 N/A
12	Travel Curtailment	Actual Cost	50,000	2,000	1,500
13	Travel Disruption	2,000	1,000	N/A	N/A

Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
Travel Inconvenience					
14	Loss or Damage to Personal Belonging & Baggage - Any one article limit - Portable Computer Max Limit	500 1,500 7,500	500 1,000 5,000	500 N/A 2,000	500 N/A 1,000
15	Loss or Damage to Travel Documents	7,500	5,000	N/A	N/A
16	Loss of Personal Money	750	750	N/A	N/A
17	Fraudulent Use of Loss Credit Card	1,000	500	N/A	N/A
18	Baggage Delay (every 6 consecutive hours) - Max Limit (Overseas) Per family limit - Max Limit (Malaysia) Per family limit	200 1,000 3,000 400 1,200	200 800 2,400 200 600	200 N/A N/A 1,000 N/A	150 N/A N/A 600 N/A
19	Travel Delay (every 6 consecutive hours) Max Limit	200 4,000	200 3,600	200 1,000	150 600
20	Travel Misconnection (every 6 consecutive hours) Max Limit	200 1,000	200 600	N/A	N/A
21	Travel Re-Route (every 6 consecutive hours) Max Limit	200 1,000	200 600	N/A	N/A
22	Travel Overbooked (every 6 consecutive hours) Max Limit	200 1,000	200 600	N/A	N/A
23	Missed Departure (every 6 consecutive hours) Max Limit	200 1,000	200 600	N/A	N/A
24	Hijacking Inconvenience (every 6 consecutive hours) Max Limit	400 800	400 800	N/A	N/A
25	Personal Liability	1,500,000	1,000,000	500,000	250,000
26	Emergency Mobile Phone Charges	150	100	N/A	N/A

Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
Lifestyle					
27	Golf Benefit a) Hole In One b) Loss of golf equipment (due to Theft) c) Unused golf green fees (due to Bodily Injury or sickness)	1,000 1,000 1,000	 N/A 	250 500 250	 N/A
28	Home Inconvenience Allowance - Any one article limit Max Limit	500 5,000	500 3,000	500 500	N/A
29	Pet Care (amount per 24 hour) Max Limit	50 100	50 50	N/A	N/A
Optional: Add-On (with additional premium)					
30	CruisePack a) Excursion Tour Cancellation b) Excursion Tour Curtailment c) Cruise Re-Route	Actual Cost Actual Cost 2,000	50,000 50,000 1,000	N/A	N/A
Others					
31	Terrorism Extension	Included	Included	Included	Included
32	Chubb Assistance Benefits - 24 hours Telephone Access - Medical Expenses - Travel Assistance	Included	Included	Included	Included

* an excess of RM50 is applicable for each and every medical receipt/bill/invoice in the event medical treatment is not sought Overseas. You must seek medical treatment in Malaysia within 24 hours from the date of Your return to Malaysia and You have up to 30 days to continue the medical treatment in Malaysia.



Premium Table

International (Single Trip Plan)

Maximum 183 consecutive days per trip

Note: For premium exceeding 38 days, please consult our agents or contact Chubb directly for quote.

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	67	99	118	45	66	78
6 - 10 days	98	143	171	65	96	114
11 - 15 days	131	193	230	87	129	153
16 - 20 days	148	218	259	99	145	173
21 - 31 days	178	262	312	119	175	208
32 - 38 days	241	355	422	161	237	282
Cruise Pack Add-on	10	15	25	10	15	25

Spouse	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	128	188	224	85	125	149
6 - 10 days	185	272	324	124	182	216
11 - 15 days	249	366	436	166	244	291
16 - 20 days	281	413	492	187	276	328
21 - 31 days	339	498	593	226	332	395
32 - 38 days	459	674	802	306	449	535
Cruise Pack Add-on	19	29	48	19	29	48

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	168	247	294	112	165	196
6 - 10 days	244	358	427	163	239	285
11 - 15 days	328	482	574	219	321	383
16 - 20 days	370	544	648	247	363	432
21 - 31 days	446	655	780	297	437	520
32 - 38 days	603	887	1056	402	591	704
Cruise Pack Add-on	45	68	113	45	68	113

International (Annual Trip Plan)

Maximum 90 consecutive days per trip

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18 - 70 years (renewable up to 80 years)	408	600	714	284	417	496
Domestic Add-on	128.26			96.46		

Spouse	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18 - 70 years (renewable up to 80 years)	776	1140	1357	539	792	943
Domestic Add-on	243.80			183.38		

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18 - 70 years (renewable up to 80 years)	1021	1500	1786	709	1042	1240
Domestic Add-on	321.18			241.68		

Note: Domestic add-on is inclusive of 6% Service Tax (ST)

Domestic (Single Trip Plan)

Maximum 30 consecutive days per trip

Individual	First	Executive
1 - 3 days	28.62	20.14
4 - 10 days	34.98	26.50
11 - 19 days	45.58	37.10
20 - 30 days	59.36	48.76

Spouse	First	Executive
1 - 3 days	53.00	37.10
4 - 10 days	65.72	49.82
11 - 19 days	86.92	71.02
20 - 30 days	112.36	91.16

Family	First	Executive
1 - 3 days	28.62	20.14
4 - 10 days	34.98	26.50
11 - 19 days	45.58	37.10
20 - 30 days	59.36	48.76

Note: Premium is inclusive of 6% Service Tax (ST)

Area of Coverage

Zone 1	: Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet & Mongolia), Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam.
Zone 2	: Worldwide including Zone 1 (excluding US, Canada, Middle East, Nepal, Tibet, Mongolia & Cuba)
Zone 3	: Worldwide (excluding Cuba)
Domestic	: Within Malaysia and travelling more than 50km from place of residence

Frequently Asked Questions

1. When can I purchase the policy?

You can purchase the policy before the commencement of your journey.

2. Who do I contact for an emergency assistance while overseas?

Please contact our 24 hours Worldwide Chubb Assistance Services helpline at **+603 7628 3703**.

3. What are the services rendered by Chubb Assistance?

Medical Assistance includes:

- 24-hour medical referral, information & advice
- Guarantee of medical expenses incurred during hospitalization
- Emergency medical evacuation & repatriation
- Repatriation of mortal remains
- Arrangement for compassionate visit and more

Travel Assistance includes:

- Loss of luggage assistance
- Loss of passport or documents assistance
- Interpreter or translation referral
- Weather information assistance and more

4. I suffer from medical and physical conditions. Can I claim for medical / hospital and other related expenses if I require treatment while on my trip?

No, the policy excludes pre-existing conditions i.e. any illnesses or injury for which the Insured contracted, diagnosed or treated during the 12 months prior to the journey and whether or not treatment, medication or advice was sought or received prior to the commencement of the journey.

5. Can I pay extra to cover “pre-existing medical” condition?

No, Chubb Travel Insurance does not have this option.

6. Can I buy an individual policy for my child?

Yes, provided one of the Parent is the policyholder acting on the life of the Insured person. Rate charged will be based on individual plan and is applicable for Single Trip only.

Product Disclosure Sheet

1. What is this product about?

This product provides compensation cover for risks including medical expenses, trip cancellation costs, flight or baggage delay, personal accidents and many more for both domestic and international trips. You will have access to our 24 hours Worldwide Chubb Assistance Emergency Helpline in case of emergency during your journey.

2. What are the covers/benefits provided?

Please refer to the Schedule of Benefits in this brochure.

3. How much premium do I have to pay?

Please refer to the premium table in this brochure.

4. What are the fees and charges that I have to pay?

Commissions paid to the insurance intermediaries (if any): 25% of premiums
Stamp duty: RM10.00
Service Tax (for Domestic Plan and Domestic annual add-on): 6% of premium

5. What are some of the key terms and conditions that I should be aware of?

a) Trip Commencement

All trips must start and end in Malaysia.

b) Who is eligible to purchase

A Malaysian, Malaysian Permanent Resident, or holder of a valid (issued by the authorities in Malaysia) work permit, employment pass, dependent pass, long-term social visit pass, or student pass, and be at least eighteen (18) years of age on the Effective Date and/or upon renewal.

c) Age Limit

- i. International Trip: Single Trip Plan - Min 30 days old, no maximum age limit.
Annual Trip Plan - Above 18 to 70 years, with policy renewal up to 80 years.
- ii. Domestic Trip: Min 30 days old to 80 years.

d) Trip Duration

- i. International Trip: Single Trip Plan - Maximum length of each trip shall not exceed 183 days.
Annual Trip Plan - Maximum length of each trip shall not exceed 90 days.
- ii. Domestic Trip: Maximum length of each trip shall not exceed 30 days for both Single & Annual Trip Plan.

e) Cash Before Cover

Full premium must be paid and received by Us before the commencement date of insurance cover under the Policy.

f) Contribution

In the event You become entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under the Policy, We will only be liable for the excess of the amount recoverable from such other source of insurance.

g) Importance of Disclosure

- i. You must take reasonable care:
 - a) Not to make a misrepresentation to Us when answering any questions we ask in the proposal form;
 - b) When renewing this Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy; and
 - c) To disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied
- ii. Consequences of Breach of Duty:
Breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

h) Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give us written notice as soon as possible and, in any event, within 30 days from the date of occurrence.

For Your convenience, Our claim form can now be printed from Our website at: <http://www.chubb.com/my-claim-forms>

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by any of the following:

- i. Pre-existing medical conditions or congenital conditions.
- ii. Human Deficiency Syndrome (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complications (ARC).
- iii. Pregnancy or childbirth or miscarriage (except miscarriage due to bodily injury as a result of a covered accident) or abortion.
- iv. Self-inflicted injury and Suicide.
- v. Trip undertaken against the advice of doctor.
- vi. Declared or undeclared war or riot or civil commotion or invasion.
- vii. Loss, destruction or damage from radiations, chemical or nuclear.
- viii. Insured person engaging in aviation, other than as fare-paying passenger in commercial airline.
- ix. Violation of law by Insured person or illegal acts.
- x. Insured person acting as law enforcement officer, emergency medical or fire service personnel, civil defence personal or similar capacity, whether full-time service or as a volunteer.
- xi. Engaging in offshore activities, mining, aerial photography, explosives handling.
- xii. Insured person taking part in semi-professional and professional sports or Extreme Sports and Sporting Activities.
- xiii. Diving beyond 30 meters in depth.
- xiv. Mountaineering, outdoor rock climbing or abseiling.
- xv. Trekking (including mountain trekking) above three thousand (3,000) metres above sea level.
- xvi. Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions.

Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this policy.

7. Can I cancel my policy?

a) Single Trip

You may cancel Your policy by giving a written notice to Us. However, there is no refund of premium once the policy is issued.

b) Annual Plan

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, short rate refund applies (please refer to the policy wording)

8. What do I need to do if there are changes to my contact/personal details?

It is important that You inform Us of any change of contact and personal details to ensure all communications are delivered to You in a timely manner.

9. Where can I get further information?

Should you require additional information about travel insurance, please refer to the insurance info booklet on ‘Travel Insurance’, available at all Our branches or You can obtain a copy from www.insuranceinfo.com.my

For enquires, you may also reach us at :

Chubb Insurance Malaysia Berhad (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
TF 1 800 88 2846 (Customer Service)
E Travel.MY@chubb.com

10. Other types of Personal Accident cover available

Please refer to our website www.chubb.com/my for more information.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION

This product is underwritten by Chubb Insurance Malaysia Berhad (9827-A). The information provided in this document is a brief summary for your quick and easy reference only and does not show the full terms of the coverages offered by this product. Please refer to the policy wording for the full details of all benefits, terms and exclusions that are applicable to this product.

Contact Us

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