

Product Disclosure Sheet - Chubb Travel Insurance

Please read this Product Disclosure Sheet before you decide to take out Chubb Travel Insurance. Be sure to also read the general terms and conditions.



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 24/7 Worldwide Chubb Assistance services in case of emergency during your journey.

2. What are the covers / benefits provided?

This policy covers:

Benefits	Maximum Sum Insured (RM)					
	International			Domestic		
	First	Executive	Premium	First	Executive	
Personal Accident & Medical Expenses						
1	Accidental Death and Total Disablement - Adult - Child	325,000 81,250	300,000 75,000	200,000 25,000	200,000 50,000	100,000 25,000
2	Child Education Fund	15,000	10,000	5,000	N/A	N/A
3	Medical Expenses Due to Accident - Up to age 70 years - Above age 70 years Due to Sickness - 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	300,000 50,000 300,000 50,000	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) Due to Accident - Up to age 70 years - Above age 70 years Due to Sickness - 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	10,000 5,000 10,000 5,000	N/A	N/A

Benefits		Maximum Sum Insured (RM)				
		International			Domestic	
		First	Executive	Premium	First	Executive
Personal Accident & Medical Expenses						
5	Alternative Treatment	1,000	500	250	N/A	N/A
6	Daily Hospital Income - Up to age 65 years	350 per day (max up to 60 days)	250 per day (max up to 60 days)	150 per day (max up to 60 days)	100 per day (max up to 30 days)	100 per day (max up to 30 days)
	- Above age 65 years but under 80 years	100 per day (max up to 60 days)	100 per day (max up to 60 days)	100 per day (max up to 60 days)	50 per day (max up to 30 days)	50 per day (max up to 30 days)
7	Compassionate Visit	10,000	10,000	5,000	2,000	1,000
8	Child Guard	10,000	10,000	5,000	2,000	1,000
9	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited	150,000	100,000
10	Repatriation of Mortal Remains (Include Burial & Cremation Expenses)	Unlimited	Unlimited	250,000	150,000	100,000
Travel Inconvenience						
11	Travel Cancellation - Cancellation Expenses - Postponement Expenses	Actual Cost 1,000	50,000 500	15,000 N/A	2,000 N/A	1,500 N/A
12	Travel Curtailment	Actual Cost	50,000	15,000	2,000	1,500
13	Travel Disruption	2,000	1,000	N/A	N/A	N/A
14	Loss or Damage of Personal Belonging & Baggage - Any one article limit	500	500	250	500	500
	- Portable Computer	1,500	1,000	500	N/A	N/A
	- Max Limit	7,500	5,000	2,500	2,000	1,000
15	Loss or Damage to Travel Documents	7,500	5,000	2,500	N/A	N/A
16	Loss of Personal Money	750	750	500	N/A	N/A
17	Fraudulent Use of Loss Credit Card	1,000	500	250	N/A	N/A
18	Baggage Delay (every 6 consecutive hours) - Max Limit (Overseas) Per family limit	200 1,000 3,000	200 800 2,400	100 400 1,200	200 N/A N/A	150 N/A N/A
	- Max Limit (Malaysia) Per family limit	400 1,200	200 600	N/A N/A	1,000 N/A	600 N/A
19	Travel Delay (every 6 consecutive hours) Max Limit	200 4,000	200 3,600	150 2,700	200 1,000	150 600
20	Travel Misconnection (every 6 consecutive hours) Max Limit	200 1,000	200 600	150 450	N/A	N/A
21	Travel Re-Route (every 6 consecutive hours) Max Limit	200 1,000	200 600	150 450	N/A	N/A

Benefits	Maximum Sum Insured (RM)					
	International			Domestic		
	First	Executive	Premium	First	Executive	
Travel Inconvenience						
22	Travel Overbooked (every 6 consecutive hours) Max Limit	200 1,000	200 600	150 450	N/A	N/A
23	Missed Departure (every 6 consecutive hours) Max Limit	200 1,000	200 600	150 450	N/A	N/A
24	Hijacking Inconvenience (every 24 consecutive hours) Max Limit	400 800	400 800	400 800	N/A	N/A
25	Personal Liability	1,500,000	1,000,000	500,000	500,000	250,000
26	Emergency Mobile Phone Charges	150	100	50	N/A	N/A
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	N/A	250 500 250	N/A
28	Home Inconvenience Allowance - Any one article limit	5,000 500	3,000 500	1,000 500	500	N/A
29	Pet Care (amount per 24 hour) Max Limit	50 100	50 50	N/A	N/A	N/A
Optional: Add-On (with additional premium)						
30	Cruise Pack 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	N/A
Others						
31	Terrorism Extension	Included	Included	Included	Included	Included
32	Chubb Assistance Benefits - 24 hours Telephone Access - Medical Expenses - Travel Assistance	Included	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.

3. How much premium do I have to pay?

Premium quoted is in Ringgit Malaysia (RM)

International (Single Trip)

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

Individual	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	67	99	118	45	66	78	38	56	67
6-10 days	98	143	171	65	96	114	56	82	97
11-15 days	131	193	230	87	129	153	75	110	131
16-20 days	148	218	259	99	145	173	84	124	148
21-31 days	178	262	312	119	175	208	102	150	178
32-38 days	241	355	422	161	237	282	138	203	241
Cruise Pack Add-on	10	15	25	10	15	25	N/A	N/A	N/A

Individual & Spouse	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	128	188	224	85	125	149	73	107	128
6-10 days	185	272	324	124	182	216	106	156	185
11-15 days	249	366	436	166	244	291	142	209	249
16-20 days	281	413	492	187	276	328	161	236	281
21-31 days	339	498	593	226	332	395	193	284	338
32-38 days	459	674	802	306	449	535	262	385	458
Cruise Pack Add-on	19	29	48	19	29	48	N/A	N/A	N/A

Family	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	168	247	294	112	165	196	96	141	168
6-10 days	244	359	427	163	239	285	139	205	244
11-15 days	328	482	574	219	321	383	187	275	328
16-20 days	370	544	648	247	363	432	211	310	370
21-31 days	446	655	780	297	437	520	254	374	445
32-38 days	603	887	1056	402	591	704	344	506	603
Cruise Pack Add-on	45	68	113	45	68	113	N/A	N/A	N/A

International (Annual Trip)

Individual	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	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	N/A	N/A	N/A
Domestic Add-on	128.26			96.46			N/A		

Individual & Spouse	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	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	N/A	N/A	N/A
Domestic Add-on	243.80			183.38			N/A		

Family	First			Executive			Premium		
	Zone 1	Zone 2	Zone 3	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	N/A	N/A	N/A
Domestic Add-on	321.18			241.68			N/A		

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

Domestic (Single 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

Individual & 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	69.96	48.76
4-10 days	86.92	64.66
11-19 days	114.48	93.28
20-30 days	147.34	119.78

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

Area of Coverage

Area of Coverage	
Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, 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

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

Type	Amount
Stamp Duty	RM10.00
Tax (where applicable, for Domestic Plan and Domestic annual add-on)	6% on the premium (included in the premium)
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% 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

- i. A Malaysian or Malaysian Permanent Resident or valid work permit holder or valid employment pass holder or valid dependent pass holder or valid long-term social visit pass holder or valid student pass holder of at least eighteen (18) years of age on the Effective Date.

c) Age Limit

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

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 insuranceinfo 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
Registration No: 197001000564 (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 disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

- you have a duty to take reasonable care to provide us or our intermediary with all relevant information in order for us to provide you with the most suitable financial products and by withholding any information which we or our intermediary request for, or providing inaccurate information, we may not be able to recommend you a suitable financial product to cater to your needs;
- you should read and understand the contract terms and discuss further with us or our intermediary if there are any terms that you do not understand, before accepting the policy contract.

By accepting the policy contract, you would acknowledge that our intermediary or Chubb personnel had explained to you clearly on the policy contract coverage and key contract terms, and that the policy contract offered is suitable for your insurance needs.

The information provided in this brochure is valid from 24/4/2020.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

CHUBB INSURANCE MALAYSIA BERHAD is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.