

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 policy provides compensation in the event as described in the policy during your travel within the Period of Insurance. Please refer to the Schedule of Benefits for full details.

2. What are the covers / benefits provided?

This policy covers

International

Benefit Schedule		Maximum Sum Insured (RM)	
		Chubb First	Chubb Executive
Medical & Travel Accident Benefits			
1	Personal Accident • Adult • Child	325,000 81,250	300,000 75,000
2	Child Education Fund	15,000	10,000
3	Overseas Medical Expenses Due to Accident: • Up to age 75 years • Above age 75 years Due to Sickness: • Up to age 75 years • Above age 75 years	Unlimited Unlimited Unlimited 150,000	Unlimited Unlimited 400,000 100,000
3A	Follow-up Medical Expenses in Malaysia* Due to Accident: • Up to age 75 years • Above age 75 years Due to Sickness: • Up to age 75 years • Above age 75 years	100,000 50,000 50,000 25,000	50,000 25,000 25,000 12,500
3B	Alternative Treatment	1,000	500

Medical & Travel Accident Benefits			
4	Overseas Daily Hospital Income		
	<ul style="list-style-type: none"> Up the age 65 years Above age 65 years but under age 80 years 	350 per day (max up to 60 days) 100 per day (max up to 60 days)	250 per day (max up to 60 days) 100 per day (max up to 60 days)
5	Compassionate Visit Overseas	10,000	10,000
6	Child Guard	10,000	10,000
7	Emergency Medical Evacuation	Unlimited	Unlimited
7A	Repatriation of Mortal Remains	Unlimited	Unlimited
Travel Inconvenience Benefits			
8	Travel Cancellation		
	<ul style="list-style-type: none"> Travel Cancellation Postponement Expenses 	Actual Cost 1,000	50,000 500
9	Travel Curtailment	Actual Cost	50,000
10	Travel Disruption	2,000	1,000
11	Loss or Damage of Personal Property & Baggage	7,500	5,000
	<ul style="list-style-type: none"> Any one Article Limit Portable Computer 	500 1,500	500 1,000
	Baggage Delay Overseas <ul style="list-style-type: none"> Amount per 6 hours Per Family Limit In Malaysia <ul style="list-style-type: none"> Amount per 6 hours Per Family Limit 	1,000 200 3,000 400 200 1,200	800 200 2,400 200 200 600
13	Travel Delay	4,000	3,600
	<ul style="list-style-type: none"> Amount per 6 hours 	200	200
14	Travel Misconnection	1,000	600
	<ul style="list-style-type: none"> Amount per 6 hours 	200	200
15	Travel Re-route	1,000	600
	<ul style="list-style-type: none"> Amount per 6 hours 	200	200
16	Flight Overbooked	1,000	600
	<ul style="list-style-type: none"> Amount per 6 hours 	200	200
17	Missed Departure	1,000	600
	<ul style="list-style-type: none"> Amount per 6 hours 	200	200
18	Loss of Travel Documents	7,500	5,000
19	Loss of Personal Money	750	750
20	Loss of Credit Card (Must report to issuing bank within 6 hours after the incident)	1,000	500

Travel Inconvenience Benefits			
21	Hijacking Inconvenience	800	800
	• Amount per 24 hours	400	400
22	Personal Liability	1,500,000	1,000,000
23	Emergency Mobile Phone Charges	150	100
Lifestyle			
24A	Golf Benefit- Hole - In - One	1,000	Benefit not applicable
24B	Loss of Golf Equipment due to theft	1,000	Benefit not applicable
24C	Unused Golf Green Fees due to Bodily Injury or Sickness	1,000	Benefit not applicable
25	Home Inconvenience Allowance	5,000	3,000
	• Single Article Limit	500	500
26	Pet Care	100	50
	• Amount per 24 hours	50	50
24-Hour Chubb Assistance Benefits			
27	24-hour Telephone Access	Included	Included
	Medical Assistance	Included	Included
	Travel Assistance	Included	Included

Domestic

Benefit Schedule	Maximum Sum Insured (RM)		
	Chubb First	Chubb Executive	
Medical & Travel Accident Benefits			
1	Personal Accident		
	• Adult	200,000	100,000
	• Child	50,000	25,000
2	Medical Expenses (Accident only)	25,000	20,000
3	Daily Hospital Income		
	• Up to age 65 years	100 per day (max up to 30 days)	100 per day (max up to 30 days)
	• Above age 65 years but under age 80 years	50 per day (max up to 30 days)	50 per day (max up to 30 days)
4	Compassionate visit	2,000	1,000
5	Child Guard	2,000	1,000
6	Emergency Medical Evacuation	150,000	100,000
	Repatriation of Mortal Remains	150,000	100,000
Travel Inconvenience Benefits			
7	Travel Cancellation	2,000	1,500
8	Travel Curtailment	2,000	1,500

Travel Inconvenience Benefits			
9	Loss or Damage of Personal Property & Baggage	2,000	1,000
	• Any one Article Limit	500	500
10	Baggage Delay	1,000	600
	• Amount per 6 hours	200	150
11	Travel Delay	1,000	600
	• Amount per 6 hours	200	150
12	Personal Liability	500,000	250,000
Lifestyle			
13A	Golf Benefit- Hole - In - One	250	Benefit not applicable
13B	Loss of Golf Equipment due to theft	500	Benefit not applicable
13C	Unused Golf Green Fees due to Bodily Injury or Sickness	250	Benefit not applicable
14	Home Inconvenience Allowance	500	Benefit not applicable
24-Hour Chubb Assistance Benefits			
15	24-hour Telephone Access	Included	Included
	Medical Assistance	Included	Included
	Travel Assistance	Included	Included

3. How much premium do I have to pay?

International

For International trip, premium displayed here are up to 38 days. For premium exceeding 38 days, please consult our friendly agents or contact Chubb directly.

Individual	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	63	86	109	39	56	68
6 - 10 days	79	110	138	57	82	100
11 - 18 days	121	168	212	79	115	140
19 - 31 days	156	215	272	104	150	183
32 - 38 days	202	280	353	141	204	249
Annual Plan	463	520	540	270	355	370

Insured & Spouse	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	118	164	207	73	105	128
6 - 10 days	150	208	262	108	156	190
11 - 18 days	230	319	403	150	218	265
19 - 31 days	295	409	516	197	285	347
32 - 38 days	383	531	671	268	388	472
Annual Plan	878	987	1025	512	674	702

Family	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	156	215	272	96	138	168
6 - 10 days	197	273	345	142	205	250
11 - 18 days	303	420	529	197	286	348
19 - 31 days	388	538	679	259	375	457
32 - 38 days	504	699	882	352	510	621
Annual Plan	1156	1298	1349	673	886	924

Domestic

Individual	Chubb First	Chubb 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

Insured & Spouse Premiums	Chubb First	Chubb 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	112.78	91.16

Family Premiums	Chubb First	Chubb Executive
1 - 3 days	69.96	48.76
4 - 10 days	86.92	64.66
11 - 19 days	114.48	92.22
20 - 30 days	147.34	119.78

Area of Coverage

Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (Excluding Tibet and Mongolia - inner and outer), Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam.
Zone 2	Worldwide including Zone 1 Countries (Excluding US, Canada, Middle East, Tibet, Mongolia - inner and outer, Cuba & Domestic)
Zone 3	Worldwide including Zone 1 & Zone 2 Countries (Excluding Cuba & Domestic)
Domestic	Within Malaysia

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

- a) Commissions : Twenty five percent
- b) Stamp Duty : RM10.00
- c) Goods & Services Tax (GST) : Six percent of premium rates

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

- a) Age Limit
 - i. International
 - Single Trip Plan : Min 30 days old, no maximum age limit
 - Annual Plan: Above 18 and below 70 years of age, with policy renewal up to age of 80 (annual policy for International plan only)
 - ii. Domestic
 - Minimum 30 days old, up to age of 80 years
- b) If a dependent child is below the age of 18 years, parent/guardian can purchase this insurance for the benefit of this child

“Dependent Child” mean legally dependent, unmarried children (including step-children and legally adopted children) who are wholly dependent on the insured, minimum 30 days old, but not more than 18 years of age or not more than 23 years of age and a full-time student at a recognized school, college or university
- c) Trip duration
 - i. International
 - Single Trip Plan - the maximum length of each covered trip is 183 days
 - Annual Plan - the maximum length of each covered trip is 90 days with unlimited number of trips per year
 - ii. Domestic
 - Single Trip Plan - the maximum length of each covered trip is 30 days
- d) Trip Commencement
 - All trips must commence in Malaysia
- e) Eligibility
 - i. The Insured Person must be 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
 - ii. The Spouse must be 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, at least eighteen (18) years of age on the Effective Date
 - iii. The Child(ren) must be at least thirty (30) days of age and not more than eighteen(18) years (or twenty-three (23) years if studying fulltime at a recognized school, college or university)

f) 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. You may request the claim form from:

Chubb Travel Insurance Claim Services
Email: Travelclaims.MY@chubb.com

g) Importance of disclosure

i. You must take reasonable care:

- Not to make a misrepresentation to Us when answering any questions we ask in the proposal form;
- 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
- 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) Cash Before Cover - full premium must be paid and received by Us before the insurance cover under the Policy can commence

6. What are the major exclusions under this policy?

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

- Declared or undeclared war or riot or civil commotion or invasion
- Loss, destruction or damage from radiations, chemical or nuclear
- Self-inflicted injury and Suicide
- Insured person engaging in aviation, other than as fare-paying passenger in commercial airline
- Violation of law by Insured person or illegal acts
- 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
- Insured person taking part in semi-professional and professional sports or Extreme Sports and Sporting Activities
- Human Deficiency Syndrome (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complications (ARC)
- Diving beyond 30 meters in depth
- High altitude activities of 3000 meters above sea level
- Pre-existing medical conditions
- Pregnancy or childbirth or miscarriage or abortion
- Trip undertaken against the advice of doctor
- Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions
- Engaging in offshore activities, mining, aerial photography, explosives handling

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?

- **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
- **Annual Plan:** The Policyholder 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 contract*)

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
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur

Chubb Travel Insurance Customer Service
E Travel.MY@chubb.com
TF 1 800 88 2846
F +6 03 2058 3088

Chubb Travel Insurance Claims Services
E Travelclaims.MY@chubb.com

10. Other types of Personal Accident cover available:

Please refer to our website at www.chubb.com/my.

IMPORTANT NOTE / NOTA PENTING:

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

You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information. The information provided in this brochure is valid from 23rd June 2016.

This product is underwritten by Chubb Insurance Malaysia Berhad (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

In the event of difference between language versions, it is noted and agreed that the English version shall apply.

Contact Us

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