

Product Disclosure Sheet - Chubb Travel Insurance

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

2. What are the covers / benefits provided?

Benefits	Maximum Sum Insured (RM)				
	International		Domestic		
	First	Executive	First	Executive	
Personal Accident & Medical Expenses					
1	Accidental Death and Permanent 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>a) Due to Accident</u> - Up to age 69 years - Above age 70 years <u>b) Due to Sickness</u> - Up to age 69 years - Above age 70 years	2,000,000 500,000 1,000,000 150,000	800,000 300,000 450,000 100,000	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>a) Due to Accident</u> - Up to age 69 years - Above age 70 years <u>b) Due to Sickness</u> - Up to age 69 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

Benefits		Maximum Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
Personal Accident & Medical Expenses					
5	Alternative Treatment	1,000	500	N/A	N/A
6	Daily Hospital Income Max coverage day - Up to age 69 years - Above age 70 years	60 days 350 per day 100 per day	60 days 250 per day 100 per day	30 days 100 per day 50 per day	30 days 100 per day 50 per day
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 a) Cancellation Expenses b) 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
14	Loss or Damage of Personal Belongings & Baggage a) Any one article limit b) 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) a) Max Limit (Overseas) Per family limit b) 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

Benefits		Maximum Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
Travel Inconvenience					
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 24 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
Lifestyle					
27	Golf Benefit a) Hole In One b) Loss of golf equipment (<i>due to Theft</i>) c) Unused golf green fees (<i>due to bodily Injury or sickness</i>)	1,000 1,000 1,000	N/A	250 500 250	N/A
28	Home Inconvenience Allowance - Any one article limit	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
Others					
30	Terrorism Extension	Included	Included	Included	Included
31	Chubb Assistance Benefits - 24 hours Telephone Access - Medical Expenses - Travel Assistance	Included	Included	Included	Included
Benefits extended to cover Covid-19					
32	Medical Expenses due to sickness - Up to age 69 years - Above age 70 years	450,000 450,000	450,000 450,000	N/A	N/A
33	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	N/A	N/A
34	Repatriation of Mortal Remains	Unlimited	Unlimited	N/A	N/A
35	Daily Hospital Income Max coverage day - Up to age 69 years - Above age 70 to 80 years	60 days 350 per day 100 per day	60 days 250 per day 100 per day	N/A	N/A
36	Travel Cancellation	50,000	50,000	N/A	N/A
37	Travel Curtailment	50,000	50,000	N/A	N/A

Benefits	Maximum Sum Insured (RM)				
	International		Domestic		
	First	Executive	First	Executive	
Optional: Add-On (with additional premium)					
38	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

*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.

**RM100 excess per claim on Loss of Personal Money.

Note: The descriptions on the available coverages are only a brief summary for quick and easy reference. Please refer to the policy wording for the full details of covers, benefits and exclusions under this Policy.

3. How much premium do I have to pay?

Premium quoted is in Ringgit Malaysia (RM)

Single Trip Plan - International

Note: For premium exceeding 31 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
Age 30 days - 69 years						
1-5 days	93	135	196	57	83	120
6-10 days	136	198	287	81	118	170
11-15 days	182	266	384	109	158	229
16-20 days	212	309	448	125	182	263
21-31 days	258	376	544	153	223	322

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Age above 70 years						
1-5 days	218	318	459	133	194	280
6-10 days	319	466	674	189	276	399
11-15 days	427	623	902	254	371	537
16-20 days	498	726	1,051	292	426	616
21-31 days	605	883	1,278	358	523	756

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
Age 30 days - 69 years						
1-5 days	231	338	488	141	206	298
6-10 days	339	495	717	201	293	424
11-15 days	454	663	959	271	395	571
16-20 days	529	773	1,118	311	453	656
21-31 days	644	940	1,360	381	556	805

Family	First			Executive		
Age above 70 years	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	543	793	1,147	332	484	700
6-10 days	797	1,164	1,683	472	689	997
11-15 days	1,067	1,558	2,254	635	927	1,341
16-20 days	1,244	1,815	2,627	729	1,065	1,540
21-31 days	1,512	2,208	3,194	895	1,307	1,890

Single Trip Add-on

	International Cruise Pack Add-On		
	Zone 1	Zone 2	Zone 3
Individual	10	15	25
Family	45	68	113

Annual Trip Plan - International

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18-69 years	490	756	1,160	375	600	999
Renewable from age 70 to 80 years	1,151	1,776	2,726	881	1,410	2,348

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18-69 years	1,224	1,889	2,900	938	1,500	2,498
Renewable from age 70 to 80 years	2,877	4,438	6,815	2,203	3,524	5,869

Annual Trip Plan - Domestic Add-on

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18-69 years	121	121	121	91	91	91
Renewable from age 70 to 80 years	284	284	284	214	214	214

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
18-69 years	303	303	303	228	228	228
Renewable from age 70 to 80 years	711	711	711	535	535	535

Note: Domestic add-on above is subject to Service Tax (ST)

Single Trip Plan - Domestic

Individual	First	Executive
1-3 days	27.00	19.00
4-10 days	33.00	25.00
11-19 days	43.00	35.00
20-30 days	56.00	46.00

Family	First	Executive
1-3 days	66.00	46.00
4-10 days	82.00	61.00
11-19 days	108.00	88.00
20-30 days	139.00	113.00

Note: Premium above is subject to 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 is chargeable if total premium per policy exceeds RM150 (if applicable)***	RM10.00
Service Tax (ST) (for Domestic Plan and Domestic Annual add-on)	The applicable ST rate imposed by the Government

All premiums (if applicable) will be subjected to relevant charges or taxes, as deemed necessary by the Malaysia tax authorities.

***Subject to all laws, regulations, rules, orders, directives, notices and other instruments in force at any point in time.

What is included in the premium?

Type	Amount
Commission paid, if any, to the insurance intermediary (included in the premium)	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 commencement of the Period of Insurance.

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;
 - 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.Your duties of disclosure shall continue until the time the contract is entered in, varied and renewed.
- 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 the 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 be downloaded [here](#)

Note: The above is a summary of certain key terms and conditions of the Policy and is non-exhaustive. Please read the policy wording for the full terms and conditions of the insurance.

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.
- xvii. Riding/driving without a valid driving license.
- xviii. Insured Person not being Fully Vaccinated against COVID-19.

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

7. Can I cancel my policy?

a) Single Trip

You may cancel Your Policy by giving a written notice to Us. In the event of such cancellation, We will provide refund of premium provided the Period of Insurance stated on the Certificate of Insurance has not commenced and no claim has arisen.

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)
Chubb Travel Insurance Customer Service
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
TF 1 800 88 2846
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.

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.

This product disclosure sheet is prepared in both English and Malay languages. In the event of 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 disclosure sheet is valid as at 21 February 2024.

This product is underwritten by Chubb Insurance Malaysia Berhad, Registration Number : 197001000564 (9827-A). Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.