

CHUBB®

Chubb
Travel
Insurance

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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 effective 23 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.

Your worry free vacation starts here

Often overlooked, travel insurance is an essential part of any trip and provides an inexpensive security net in the event of unexpected incidents during your travels.

For a minimal cost, the right travel insurance will be your wisest choice for any trip to ensure an enjoyable holiday for you and your family with peace of mind.

Choose the Right Travel Insurance

Chubb Travel Insurance 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 hour hotline, our call center personnel will assist and support you wherever you are.



Benefits

- Unlimited cover for Overseas Medical Expenses due to Accident
- Unlimited cover for Overseas Medical Expenses due to Sickness for ages below 75 years (Chubb First)
- Unlimited cover for Emergency Medical Evacuation & Repatriation of Mortal Remains
- Actual Cost covered for Travel Cancellation & Curtailment (Chubb First)
- No Maximum Age Limit (International Single Trip plan)
- Covers acts of Terrorism, Hijacking and Natural Disasters
- Golf Lifestyle coverage (Chubb First)
- 24/7 Worldwide Emergency Assistance
- Covers Leisure and Business travel
- Individual, Spouse & Family Annual Plan available

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 (Excluding Domestic)

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 (Excluding Cuba & Domestic)

Domestic: Within Malaysia

Trip Duration

International

Single Trip Plan - max 183 consecutive days
per trip

Annual Plan - max 90 consecutive days
per trip

Domestic

Single Trip Plan - max 30 consecutive days
per trip

Eligibility

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)

Domestic

- Single Trip Plan : Min 30 days old, up to
80 years of age

* If a child is below the age of 18 years,
parent/guardian can purchase this
insurance for the benefits of this child



Plan

1. Individual - One (1) Insured Person
2. Insured & Spouse - Insured Person and one (1) legal spouse that is recognized under the Laws of Malaysia
3. Family - Insured person, one (1) legal spouse and unlimited accompanying Dependent Child(ren)

Dependent Child(ren) under this plan must be accompanied by at least one parent/guardian. “Dependent Child” means legally dependent, unmarried children (including step-children and legally adopted children) who are wholly dependent on the insured, aged minimum 30 days old and not more than 23 years old and a full-time student at a recognized school, college or university.

Your spouse’s coverage is equal to yours. Each child shall receive the same benefit as you except for the Accidental Death and Permanent Disablement benefit where they are covered up to 25% of the amount stated in the Schedule of Benefits.



International Benefits Table

		Maximum Sum Insured (RM)	
	Benefit Schedule	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
4	Overseas Daily Hospital Income -Up to 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 -Cancellation Expenses -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 -Any one Article Limit -Portable Computer	7,500 500 1,500	5,000 500 1,000
12	Baggage Delay Overseas -Amount per 6 hours -Per Family Limit In Malaysia -Amount per 6 hours -Per Family Limit	 1,000 200 3,000 400 200 1,200	 800 200 2,400 200 200 600

		Maximum Sum Insured (RM)	
	Benefit Schedule	Chubb First	Chubb Executive
Travel Inconvenience Benefits			
13	Travel Delay -Amount per 6 hours	4,000 200	3,600 200
14	Travel Misconnection -Amount per 6 hours	1,000 200	600 200
15	Travel Re-route -Amount per 6 hours	1,000 200	600 200
16	Flight Overbooked -Amount per 6 hours	1,000 200	600 200
17	Missed Departure -Amount per 6 hours	1,000 200	600 200
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
21	Hijacking Inconvenience -Amount per 24 hours	800 400	800 400
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 -Single Article Limit	5,000 500	3,000 500
26	Pet Care -Amount per 24 hours	100 50	50 50
24-Hour Chubb Assistance Benefits			
27	24-Hour Telephone Access	Included	Included
	Medical Assistance	Included	Included
	Travel Assistance	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.

Domestic Benefits Table

		Maximum Sum Insured (RM)	
	Benefit Schedule	Chubb First	Chubb Executive
Medical & Travel Accident Benefits			
1	Personal Accident -Adult -Child	200,000 50,000	100,000 25,000
2	Medical Expenses (due to Accident only)	25,000	20,000
3	Daily Hospital Income -Up to age 65 years -Above age 65 years but under age 80 years	100 per day (max up to 30 days) 50 per day (max up to 30 days)	100 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 Repatriation of Mortal Remains	150,000 150,000	100,000 100,000
Travel Inconvenience Benefits			
7	Travel Cancellation	2,000	1,500
8	Travel Curtailment	2,000	1,500
9	Loss or Damage of Personal Property and Baggage -Any one Article Limit	2,000 500	1,000 500
10	Baggage Delay -Amount per 6 Hours	1,000 200	600 150
11	Travel Delay -Amount per 6 Hours	1,000 200	600 150
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 Medical Assistance Travel Assistance	Included Included Included	Included Included Included

Premium Table (International) - Chubb First (Excluding Stamp Duty)

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.

Per Insured Person	Chubb First		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM63	RM86	RM109
6 - 10 Days	RM79	RM110	RM138
11 - 18 Days	RM121	RM168	RM212
19 - 31 Days	RM156	RM215	RM272
32 - 38 Days	RM202	RM280	RM353
Annual Plan	RM463	RM520	RM540

Insured & Spouse	Chubb First		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM118	RM164	RM207
6 - 10 Days	RM150	RM208	RM262
11 - 18 Days	RM230	RM319	RM403
19 - 31 Days	RM295	RM409	RM516
32 - 38 Days	RM383	RM531	RM671
Annual Plan	RM878	RM987	RM1025

Family	Chubb First		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM156	RM215	RM272
6 - 10 Days	RM197	RM273	RM345
11 - 18 Days	RM303	RM420	RM529
19 - 31 Days	RM388	RM538	RM679
32 - 38 Days	RM504	RM699	RM882
Annual Plan	RM1156	RM1298	RM1349

Premium Table (International) - Chubb Executive (Excluding Stamp Duty)

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.

Per Insured Person	Chubb Executive		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM39	RM56	RM68
6 - 10 Days	RM57	RM82	RM100
11 - 18 Days	RM79	RM115	RM140
19 - 31 Days	RM104	RM150	RM183
32 - 38 Days	RM141	RM204	RM249
Annual Plan	RM270	RM355	RM370

Insured & Spouse	Chubb Executive		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM73	RM105	RM128
6 - 10 Days	RM108	RM156	RM190
11 - 18 Days	RM150	RM218	RM265
19 - 31 Days	RM197	RM285	RM347
32 - 38 Days	RM268	RM388	RM472
Annual Plan	RM512	RM674	RM702

Family	Chubb Executive		
	Zone 1	Zone 2	Zone 3
1 - 5 Days	RM96	RM138	RM168
6 - 10 Days	RM142	RM205	RM250
11 - 18 Days	RM197	RM286	RM348
19 - 31 Days	RM259	RM375	RM457
32 - 38 Days	RM352	RM510	RM621
Annual Plan	RM673	RM886	RM924

Premium Table (Domestic) (Including 6% GST and Excluding Stamp Duty)

Per Insured Person	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	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	112.36	91.16

Family	Chubb First	Chubb 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

Chubb Assistance
+6 03 7628 3703 (24 hours)

Part of the services rendered by Chubb Assistance

- Emergency Medical Evacuation
- Emergency Medical Repatriation
- Repatriation of Mortal Remains
- Compassionate Visit
- Return of Dependent Children
- Medical Service Provider Referral
- Arrangement of Hospital Admission
- Guarantee of Medical Expenses Incurred during Hospitalization
- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Passport Assistance

Frequently Asked Questions

Who is eligible to purchase?

- (i) The Insured Person must be a Malaysian or Malaysian Permanent Resident or a holder of a valid Malaysian work permit, employment pass, dependent pass, long-term social visit pass, 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 a holder of a valid Malaysian work permit, employment pass, dependent pass, long-term social visit pass, student pass of at least eighteen (18) years of age on the Effective Date; and
- (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 full-time in a recognized tertiary institution) on the Effective Date.

What is the Emergency Contact when overseas?

Chubb Assistance (24 Hour Worldwide Assistance Services)

O +6 03 7628 3703 (24 hours)

I am pregnant. Will I be covered for any pregnancy-related matters while I am overseas?

No, the policy does not cover any pregnancy-related issues other than accidental miscarriage due to bodily injury as a result of an accident.

How do I make a claim?

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 after the date of occurrence. A copy of the claim form is available on our website www.chubb.com/my or you may request it from :-

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

What are the compulsory documents required for my claims?

Compulsory Documents - Confirmed itinerary, travel agent invoice and boarding pass.

Travel Inconveniences - Property Irregularity Report/Notification from airline or transport carrier confirming the reason for the delay/travel overbooked/rerouting of flight.

Medical Related Claims - Original medical receipts and doctor's report/diagnosis

Loss related incident - Police report (must be lodged within 24 hours)

Please refer to claims checklist for all required supporting documents.

Product Disclosure Sheet

1. What is this product about?

This policy provides compensation in the circumstances 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?

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. 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.

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

- Commissions paid to the insurance agent :
Twenty five percent of premiums
- Stamp duty : RM10.00
- GST (if any) : Six percent of premium rates.

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

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 after the date of occurrence. A copy of the claim form is available on our website www.chubb.com/my or you may request it from:-

Chubb Travel Insurance Claim Services

E Travelclaims.MY@chubb.com

Importance of Disclosure

Your Duties to Us:

You must take reasonable care

- a) not make a misrepresentation to Us (Chubb Insurance Malaysia Berhad) when answering any question We ask in this proposed form;
- b) to disclose to Us any matter, other than what We have asked in (a) above, that You know to be relevant to Our decision on whether to accept risk or not and the rates and terms to be applied.
- c) cash before cover - full premium must be paid and received by us before the insurance cover under the policy can commence

Your duty to take reasonable care for (a) above shall be based on what a reasonable person in your circumstances would have known.

6. What are the major exclusions under this policy?

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

- a) Declared or undeclared war or riot or civil commotion or invasion
- b) Loss, destruction or damage from radiations, chemical or nuclear
- c) Self-inflicted injury and Suicide
- d) Insured person engaging in aviation, other than as fare-paying passenger in commercial airline
- e) Violation of law by Insured person or illegal acts
- f) Insured person acting as law enforcement officer, emergency medical or fire service personnel, civil defence personnel or similar capacity, whether full-time service or as a volunteer
- g) Insured person participating in Extreme Sports and Sporting Activities
- h) Human Deficiency Syndrome (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complications (ARC)
- i) Diving beyond 30 meters in depth
- j) High altitude activities of 3,000 meters above sea level
- k) Pre-existing medical conditions
- l) Pregnancy or childbirth or miscarriage or abortion
- m) Trip undertaken against the advice of doctor
- n) Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions
- o) Engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment.

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 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 personal accident insurance, please refer to the InsuranceInfo booklet on 'Travel Insurance', available at all Our branches or You can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

For enquiries, you may also reach us at:-
Chubb Insurance Malaysia Berhad (9827-A)
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 3333

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

About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for large corporates, small and medium-sized businesses, as well as individuals through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has a network of 23 branches and more than 2,500 agents.



About Chubb Travel Insurance

Chubb Travel Insurance is one of the global leaders in the provision of travel insurance products and services, covering millions of travelers around the world. Coverage can range from reimbursement or direct payment of medical expenses incurred overseas, to travel inconveniences such as trip cancellation, flight or baggage delay, coverage for terrorism-related events and more. This year, we will service and pay claims for over 100,000 travel insurance customers across the Asia Pacific region. With access to 24-hour emergency assistance services, customers are able to seek assistance and advice on any travel mishap with just a simple phone call. When you are Chubb insured, you can pack your peace of mind wherever you go.



Contact Us

Chubb Insurance Malaysia Berhad (9827-A)
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and regulated by Bank Negara Malaysia)

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Chubb. Insured.SM

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