

Chubb Premier Travel Cover

Policy Wording (Master Policy)

CHUBB®

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits.
Please refer to [PIDM's TIPS Brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit <http://www.pidm.gov.my>).

Contents

Benefit Schedule	2
Chubb Premier Travel Cover	4
Part 1 – Interpretation	5
Part 2 – Eligibility	9
Part 3 – Scope And Limits Of Cover And Benefits	9
Part 4 – General Exclusions	10
Part 5 – Special Conditions	12
Part 6 – General Conditions	12
Part 7 – Benefits	15
Complaints	39
Privacy Notice	39

Policy Endorsement – COVID-19 Extension

The Chubb Premier Travel Cover has been amended to address certain situations pertaining to **COVID-19**. This Endorsement addresses what an Insured Person is and is not covered for under the “**COVID-19 Extension**”.

This Endorsement will attach to and form part of the Policyholder’s Policy and is subject to all the terms, conditions and exclusions of the Policy except as they are specifically modified by this Endorsement. All capitalised terms unless defined herein shall have the meaning prescribed to it under the Policyholder’s Policy.



Eligibility of “COVID-19 Extension”

Insured Person who is eligible pursuant to Part 2 of the Policy and aged eighty (80) years old and below on the date of diagnosis of **COVID-19**.

“COVID-19 Extension” :

If an Insured Person incurs losses arising from being diagnosed with **COVID-19** during the Coverage Period, We will extend covering the benefits up to the Sum Insured as stated in the table below.

Benefits		Single Trip – Return Journey	Single Trip – One-Way Journey
3	Overseas Accidental Medical and Dental Expenses	250,000	10,000
9	Chubb Assistance – Emergency Medical Evacuation	300,000	Benefit not applicable
9A	Chubb Assistance – Repatriation of Mortal Remains	300,000	Benefit not applicable
9B	Chubb Assistance – Direct Repatriation to Home Country	300,000	Benefit not applicable
11	Trip Cancellation	15,000	10,000
12	Trip Curtailment	15,000	Benefit not applicable

Definition of Wording under “COVID-19 Extension” :

1. **COVID-19** means the Coronavirus Disease 2019 (or any mutation or variation thereof).
2. **Coverage Period** means the period described as follows:
All other sections of the benefits of “**COVID-19 Extension**”, the period of coverage starts at the time when an **Insured Person** leaves **Malaysia’s** immigration control point to embark on a **Journey** and ends at the earliest of: (i) thirty (30) days after the **Insured Person** embarked the Period of Insurance (inclusive of start date) as specified in the Certificate of Insurance; or (ii) the **Insured Person** has passed through **Malaysia’s** immigration control point on his/her return; or (iii) after the Period of Insurance end date shown on the Certificate of Insurance.

Special Conditions to “COVID-19 Extension” :

Except as specified above, all other benefits under Chubb Premier Travel Cover does not cover and We will not (under any sections) pay for claims of any kind directly or indirectly arising from, relating to or in any way connected with **COVID-19** and/or its outbreak.

Benefit Schedule

Benefit		Return Journey	One Way Journey
Section	Benefits	Maximum amount (RM)	Maximum amount (RM)
1A	Accidental Death and Permanent Disablement	200,000	100,000
1B	Accidental Death and Permanent Disablement (Flight Only)	400,000	Benefit not applicable
1C	Accidental Death and Permanent Disablement Benefit for Cathay Members	50,000	Benefit not applicable
2	Child Education Grant	5,000	Benefit not applicable
3	Overseas Accidental Medical and Dental Expenses	250,000	10,000
3A	Continuation of Medical Treatment After Return to Malaysia	15,000	Benefit not applicable
3B	Traditional Chinese Medicine Expenses Overseas and in Malaysia	750	Benefit not applicable
4	Hospital Visit Overseas	10,000	Benefit not applicable
5	Compassionate Visit Overseas	10,000	Benefit not applicable
6	Child Guard	10,000	Benefit not applicable
7	Overseas Hospital Confinement (RM200 per day)	10,000	Benefit not applicable
7A	Hospital Confinement in Malaysia (RM200 per day)	5,000	Benefit not applicable
8	Overseas Quarantine Allowance (RM50 per day)	500	Benefit not applicable
8A	Quarantine Allowance in Malaysia (RM50 per day)	500	Benefit not applicable
9	Chubb Assistance – Emergency Medical Evacuation	300,000	Benefit not applicable
9A	Chubb Assistance – Repatriation of Mortal Remains	300,000	75,000
9B	Chubb Assistance – Direct Repatriation to Home Country	300,000	75,000
10	Personal Liability	2,000,000	Benefit not applicable
11	Travel Cancellation	15,000	10,000
11A	Journey Postponement	1,500	1,000
12	Travel Curtailment	15,000	Benefit not applicable

Benefit Schedule (Cont'd.)

Benefit		Single Trip – Return Journey	Single Trip – One Way Journey
Section	Benefits	Maximum amount (RM)	Maximum amount (RM)
13	Travel Delay (RM200 per every 6 consecutive hours of delay)	1,000	Benefit not applicable
13A	Flight Diversion (RM100 per every 6 consecutive hours of diversion)	800	Benefit not applicable
14	Travel Misconnection (RM200 per every 6 consecutive hours of misconnection)	500	Benefit not applicable
15	Loss or Damage of Personal Property and Baggage		
	Single article limit	500	Benefit not applicable
	Sub-limit for Jewellery coverage	750	
	Sub-limit for Portable Computers coverage	1,000	
	Maximum amount payable	5,000	
16	Baggage Delay (RM200 per every 6 consecutive hours)	1,200	Benefit not applicable
17	Loss of Personal Money and Travel Documents (Maximum RM300 for Loss of Money)	5,000	Benefit not applicable
18	Credit Card Indemnity	2,000	Benefit not applicable
19	Home Guard		
	Single article limit	500	Benefit not applicable
	Maximum amount payable	10,000	
20	Golf Benefit: Hole-In-One	750	Benefit not applicable
20A	Golf Equipment	1,000	Benefit not applicable
20B	Unused Green Fees	1,000	Benefit not applicable
21	Loss of frequent Flyer Points	750	500
22	Pet Care Benefit	500	Benefit not applicable
23	Emergency Mobile Phone Charges	1,000	Benefit not applicable
24	Legal Expenses	150,000	Benefit not applicable
25	Chubb Assistance Benefit	Included	Included

Chubb Premier Travel Cover

This Policy is issued to Cathay Pacific Airways Limited as the Policyholder for the benefit of its customers. Please read this Policy and keep it together with the Certificate of Insurance.

This Policy records the terms under which Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A), of Wisma Chubb, 38, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia (hereinafter referred to as "Chubb") has agreed to provide insurance cover to the customers of the Policyholder.

Each Insured Person will have the right to make claims on his/her own behalf against Chubb under the Financial Services Act 2013.

This Policy is underwritten by Chubb Insurance Malaysia Berhad. Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Important Information Regarding This Policy

1. The Policy
 - 1.1. This Policy, all written proposals, Certificate of Insurance and endorsements (if any) that We may issue from time to time sets out the entire rights and obligations between the Policyholder, Insured Person and Us under the Policy. This Policy is issued in consideration of the information, answers and disclosures provided.
 - 1.2. In return for the Insured Person paying Us the premium, We will insure the Insured Person for the Benefits to the extent provided in this Policy, subject to the terms, conditions, definitions and exclusions contained in this Policy and Certificate of Insurance.
2. Please read the Policy
 - 2.1. It is important that the Policyholder and the Insured Person carefully read and understand this Policy and Certificate of Insurance because they describe the terms, conditions and exclusions that apply to the insurance under this Policy.
3. Checking the Policy
 - 3.1. Please check the Policy and/or Certificate of Insurance to make sure all the information on them is correct. Please let Us know immediately if any alterations are needed. Please contact Us if there is a change of address or account details.
4. Contacting Us
 - 4.1. If the Insured Person or the Policyholder has any queries or need to contact Us, please write to Us at Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A), Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia or contact Us at 1-800-88-3226 Monday to Friday 8.30am to 5.15pm, excluding public holidays. The Insured Person or the Policyholder can also log on to www.chubb.com/my
5. Keeping the documents safe
 - 5.1. The Insured Person or the Policyholder should keep the Policy and/or Certificate of Insurance in a safe place in case of a need to refer to them in the future.
 - 5.2. Certain types of cover under this Policy requires the Insured Person to provide receipts and other documentary evidence to Us. The Insured Person should keep those documents in a safe place in case We need them to consider a claim.
6. Interpretation
 - 6.1. This Policy including the proposal form or enrolment form (if applicable), Certificate of Insurance, endorsements and amendments, if any, shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.
 - 6.2. In the event of any inconsistencies between the Bahasa Malaysia version and the English version of this Policy, the English version shall prevail.

7. Condition Precedent to Liability
 - 7.1. The due observance and fulfilment of the terms, provisions and conditions of this Policy by the Insured Person and in so far as they relate to anything to be done or complied with by the Insured Person shall be conditions precedent to Our liability to make any payment under this Policy.
8. Duty to Take Reasonable Care
 - 8.1. The Insured Person and the Policyholder must take reasonable care:
 - (a) not to make a misrepresentation to Us when answering any questions We ask in the proposal form or enrolment form (if applicable); and
 - (b) not to make a misrepresentation to Us for the Insured Person's Coverage, when answering any questions, or confirming or amending any matter previously disclosed; and
 - (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that the Insured Person or the Policyholder knows to be relevant to Our decision on whether to accept the Insured Person or not and the rates and terms to be applied.
 - 8.2. The Insured Person also has a duty to tell Us immediately if at any time after Coverage has been entered into, varied or renewed with Us, any of the information the Insured Person or the Policyholder gives on his/her proposal form or enrolment form (if applicable) is inaccurate or has changed.
 - 8.3. Breach of such duties as stated above may result in Us voiding the Coverage under the Policy and refusing all claims, 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, in accordance with Schedule 9 of the Financial Services Act 2013.

Part 1 – Interpretation

Section 1 – Definitions

In this Policy, unless otherwise defined or the context otherwise requires:

Accident or Accidental means a sudden, unforeseen and fortuitous event.

Act of Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, which the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Act of Terrorism. Act of Terrorism shall also include any act, which is verified or recognized by the (relevant) government as an act of terrorism.

Benefit means the respective benefit, as stated in the Benefit Schedule, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document which is incorporated and forms part of this Policy which contains details of the Benefits for this Policy.

Bodily Injury means Accidental injury sustained by the Insured Person resulting solely, directly and independently of all other causes from an Accident and caused by external, violent and visible means.

Cathay Membership Programme means the travel reward programme owned by Cathay Pacific Airways Limited ("CPA"), and managed and operated by Asia Miles Limited ("AML") and CPA.

Certificate of Insurance means the document entitled Certificate of Insurance issued to confirm that the Insured Person has been accepted according to the terms and conditions of this Policy. The Certificate of Insurance contains details specific to the Insured Person and forms part of this Policy.

Child(ren) means the Insured Person's legal unmarried dependent child(ren), including stepchild(ren) and/or legally adopted child(ren) who is/are at least one (1) day old and not older than eighteen (18) years old on the commencement of the Period of Insurance.

Chinese Physician means a legally licensed traditional Chinese medicine practitioner (including a Chinese acupuncturist or bonesetter) duly registered and practising within the scope of his licensing and training in the geographical area of practice. Chinese Physician shall not include the Insured Person or any of the Insured Person's Family Member.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Claimant means the Insured Person, the Nominee, or any other person, as the case may be, who is legally entitled to claim the Policy Benefits, according to the terms and conditions of the Policy and/or in law.

Common Carrier means any land, sea or air carrier operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only. It does not include taxi or private car, nor does it mean any such carrier if chartered or arranged as part of a tour even if such services are regularly scheduled.

Communicable Disease Outbreak or **Communicable Disease** means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Confined or Confinement means confinement in a Hospital for at least a Day as a Resident In-Patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Physician and for this purpose, **Day** shall mean a period for which the Hospital charges for room and board.

Coverage means the cover provided to the Insured Person named in the Certificate of Insurance under this Policy.

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Sickness, which is determined to be life-threatening by the Physician treating the Insured Person.

Death means death occurring solely, directly and independently of all other causes, as a result of a Bodily Injury.

Dental Expenses means reasonable and necessary charges for emergency dental treatment due to Bodily Injury to natural tooth/teeth caused by an Accident, carried out by a Dentist, medically necessary to treat the Insured Person's condition that has manifested whilst Overseas, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

Dentist means a legally licensed dentist or dental surgeon qualified by a medical degree and duly registered to practice dentistry and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. Dentist shall not include the Insured Person or any of the Insured Person's Family Member.

Destination means the place(s) where the Insured Person expects to travel to on the Journey, as shown on the travel itinerary.

Effective Date means the commencement date of the Period of Insurance.

Extreme Sports and Sporting Activities means any sports or sporting activities that presents a high level of inherent danger (i.e. Involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, private white water rafting grade 4 and above, canoeing down rapids, cliff jumping, horse jumping, and stunt riding. This Extreme Sports and Sporting Activities does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operators when carrying out such tourist activities.

Family Member means the Insured Person's Spouse, parents, parents-in-law, grandparents, Child(ren), daughter-in-law, son-in-law, brothers or sisters, brother-in-law, sister-in-law, grandchild(ren), step-brother, step-sister, step-parents, Guardian.

Financial Default means either the complete suspension of operation due to financial circumstances whether or not bankruptcy/liquidation petition is filed; or partial suspension of operations following a filing of a bankruptcy/liquidation petition.

Geographical Areas means:

- (a) Region 1
Asia Pacific: China, Hong Kong, Macau, Philippines, Singapore, Thailand and Taiwan, excluding trips within Malaysia
- (b) Region 2
Worldwide: All the countries, excluding trips within Malaysia, USA, Canada, and anywhere excluded under Part 4 – General Exclusions.
- (c) Region 3
Worldwide: All the countries excluding trips within Malaysia and anywhere excluded under Part 4 – General Exclusions)

Guardian means an individual who has legal guardianship over a Child(ren) before he/she reaches the age of eighteen (18).

Home Country means any country of which the Insured Person is a citizen or a permanent resident and excludes Malaysia.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, care and medicare and treatment of sick, ailing or injured persons as in-patients;
- (b) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (c) has a staff of one or more Physicians available at all times;
- (d) maintains organized facilities for the medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established; and
- (e) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is other than a place for alcoholics or drug addicts.

and **Hospital** shall not include the following :

- (i) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normally; the psychiatric department of a Hospital;
- (ii) a place for the aged; a rest home; a place for drug addicts or alcoholics;

- (iii) a health hydro or nature cure clinic; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or nursing, convalescent, rehabilitation, extended-care facility or rest home.

Insured Person means the person who is named in the Certificate of Insurance and is accepted for insurance coverage by Us and whose premium has been paid.

Journey means a One Way Journey or a Return Journey that commences from Malaysia.

Loss of Hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

Loss of Limb means total and irrecoverable functional disablement which is beyond remedy by surgical or other treatment, or loss by complete and permanent physical severance, of a hand at or above the wrist or a foot at or above the ankle.

Loss of Sight means the total and irrecoverable loss of all sight in any eye rendering the Insured Person absolutely blind in that eye and beyond remedy by surgical or other treatment.

Loss of Speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

Medical Expenses means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury or Sickness covered by this Policy.

Mountaineering or Trekking means the ascent or descent of a mountain (including mountain trekking) of 3,000 meters above sea level ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment, as well as any form of abseiling or rock-climbing activities necessitating the use of ropes and other climbing equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominee means a person nominated pursuant to Schedule 10 of Financial Services Act 2013 by the Insured Person, to receive the Policy Benefits payable under the Certificate of Insurance upon the Accidental Death of the Insured Person.

Nurse means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

One Way Journey means a one-way trip made by the Insured Person from Malaysia to a Destination Overseas, and shall commence on the later of the following:

- (a) 12.00 a.m. on the Effective Date of the Period of Insurance specified in the Certificate of Insurance; or
- (b) the time the Insured Person leaves his/her home or usual place of employment in Malaysia to commence the trip; and

shall terminate on the earlier of the following :

- (i) 11.59 p.m. on the expiry date of the Period of Insurance specified in the Certificate of Insurance; or
- (ii) the time the Insured Person arrives at the airport in the Destination country.

Overseas means anywhere outside Malaysia, but limited to the countries within the selected Geographical Areas of travel.

Period of Insurance means the period during which the Coverage under this Policy is effective, as stated in the Certificate of Insurance.

Permanent Disablement means disablement that results solely, directly and independently of all other causes, from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Bodily Injury was sustained, and:

- (i) falls into one of the categories listed in the Table of Benefits under Section 1 of Part 7; and
- (ii) is a disablement which, having lasted for a continuous and uninterrupted period of at least twelve (12) month, is at the expiry of that period, beyond hope of improvement.

Permanent Total Disablement means disablement that result solely, directly and independently of all other causes, from Bodily Injury which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Bodily Injury was sustained, which, having lasted for at least twelve (12) consecutive months, will in all probability, entirely prevents the Insured Person from engaging in gainful employment of any and every kind for the remainder of his/her life and from which there is no hope of improvement.

Physician means a legally licensed medical practitioner qualified by a medical degree and duly registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. Physician shall not include the Insured Person or any Family Member.

Policy means this policy wording, with the Benefit Schedule and the Certificate of Insurance, and any other documents We may issue that We advise will form part of the Policy.

Policyholder means Cathay Pacific Airways Limited.

Pre-existing Condition(s) means any condition which the Insured Person has reasonable knowledge of, in the twelve (12) months prior to the Effective Date. The Insured Person is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) the Insured Person has received or are receiving medical treatment, diagnosis, consultation or prescribed drugs, or
- (b) medical advice, diagnosis, care or treatment was recommended by a Physician, or
- (c) clear and distinct symptoms are or were evident, or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

Return Journey means a return trip made by the Insured Person from Malaysia to a Destination Overseas and back, and shall commence on the later of the following:

- (a) 12.00 a.m. on the Effective Date of the Period of Insurance specified in the Certificate of Insurance; or
- (b) the time the Insured Person leaves his/her home or usual place of employment in Malaysia to commence the trip; and

shall terminate on the earlier of the following:

- (i) 11.59 p.m. on the expiry date of the Period of Insurance specified in the Certificate of Insurance; or
- (ii) the time the Insured Person returns to his/her home or usual place of employment in Malaysia.

Resident In-Patient means the Insured Person, whose Confinement is as a resident bed patient and whose confinement is due to Bodily Injury or Sickness and is covered by this Policy and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

Scheduled Departure Date means the date on which the Insured Person is scheduled to depart on a Journey as set out in the travel itinerary.

Serious Bodily Injury or Serious Sickness means Bodily Injury or Sickness which causes the Insured Person to be Confined in a Hospital Overseas for more than five (5) consecutive days and certified in writing by a Physician.

Sickness means physical condition marked by a pathological deviation from the normal healthy state as verified by a Physician. This condition must be contracted or manifested whilst Overseas during the Journey, which requires immediate treatment by a Physician and which is not a Bodily Injury.

Specially Designated Nationals List means names of a person, entities, groups, corporate specified on a list who are subject to as trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.

Spouse means the Insured Person's legal spouse, as recognized under applicable Malaysian laws. For the purpose of this Policy, a Common Law marriage is not considered a legal marriage.

Strike means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Traditional Chinese Medicine Expenses means the usual, customary and reasonable expenses for treatments of Bodily Injury or Sickness by a Chinese Physician.

Travel Companion means a person who has travel bookings to accompany the Insured Person on the entire Journey. A Travel Companion must be a person who is separately insured under a travel insurance policy underwritten by Us for the same Journey.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

We/Our/Us means Chubb Insurance Malaysia Berhad Registration Number: 197001000564 (9827-A).

Part 2 – Eligibility

1. For an Insured Person to be eligible for cover under this Policy:
 - (a) Where the Insured Person is a Child, then the Insured Person must be at least one (1) day old and not more than eighteen (18) years old; and
 - (b) In all other cases, the Insured Person must be at least eighteen (18) years old on the Effective Date .
2. In the event that the Insured Person is a child below the age of eighteen (18) years old at the Effective Date, this contract of insurance is entered into with Us by the child's Guardian on the Child's behalf.
3. The Insured Person is only allowed to take-up "One Way Journey" insurance if he/she is a student going Overseas for education or the Insured Person is emigrating.
4. This Policy must be purchased before the start of the Journey.

Part 3 – Scope And Limits Of Cover And Benefits

Section 1 – Commencement Of Coverage

Coverage under Section 11 – Travel Cancellation and Section 21 – Loss of Frequent Flyer Points of Part 7 is effective upon the issuance of the Certificate of Insurance and terminates on commencement of the planned Journey from Malaysia.

Coverage under Section 11A of Part 7 – Journey Postponement, is effective upon the issuance of Certificate of Insurance and shall terminate upon postponement of the planned Journey.

For all other Sections, Coverage commences upon commencement of the planned Journey.

Section 2 – Limits Of Coverage

1. All the Coverages under this Policy shall terminate automatically on the earliest of the following events:

Chubb Premier Travel Cover

- (a) Upon the expiry of any Period of Insurance ;
 - (b) Upon the Insured Person ceasing to satisfy any of the eligibility requirements set out herein;
Upon the Insured Person's death;
 - (c) Upon termination of a One Way Journey or Return Journey (where applicable).
2. Unless otherwise provided in an appropriate endorsement, the Insured Person shall only be covered for the first one hundred and eighty-three (183) consecutive days of any Return Journey, and We shall not be liable in respect of any loss occurring after 12.00 a.m. on the 184th day after the commencement of any Return Journey, or termination of the Coverage under Clause 1 above, whichever is earlier.

Section 3 – Automatic Policy Extension

1. In the event that the Insured Person, as a ticket holding passenger on a scheduled Common Carrier, being prevented from completing the return leg of a Return Journey within the Period of Insurance, as a result of:
 - (a) his/her Critical Medical Condition; or
 - (b) the scheduled Common Carrier in which the Insured Person is traveling being unavoidably delayed due to Strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Common Carrier or due to grounding of an aircraft as a result of mechanical or structural defect;the Period of Insurance shall be automatically extended for up to a period of fourteen (14) days without additional premium.
2. In the event that the Insured Person is being prevented from completing the return leg of a Return Journey within the Period of Insurance, as a result of him/her being Confined in a Hospital Overseas at the expiry of the Policy whilst during the Journey, the Period of Insurance shall be automatically extended for up to thirty (30) days without additional premium.

Part 4 – General Exclusions

This Policy does not cover, and We will not in any event be liable to pay any claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any of the following:

1. Declared or undeclared war or any act of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
3. Any wilful or intentional acts of the Insured Person whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault.
4. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defense personnel or military personnel of any country or international authority, whether full-time service or as a volunteer.
5. The Insured Person engaging in, practicing for, taking part in or training in any speed contest or racing, other than on foot (but not including ultra-marathons, biathlons, and triathlons), any professional competitions or sports in which he/she receives remuneration, sponsorships or any forms of financial rewards.
6. The Insured Person participating in Extreme Sports and Sporting Activities.
7. The Insured Person participating in Mountaineering or Trekking.
8. Scuba diving unless the Insured Person holds a PADI certification (or similar recognized qualification) or when diving with a qualified instructor. In these situations the maximum depth that this Policy covers is as specified under the PADI certification (or similar recognized qualification) but no deeper than thirty (30) meters and the Insured Person must not be diving alone.
9. The Insured Person participating in off-piste skiing, ski-jumping, ski-bob racing, skiing off trail, freestyle skiing, and use of bob sleighs.
10. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC.
11. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Bodily Injury as direct result of an Accident as covered under Section 3 of Part 7) or abortion.
12. The alcohol content in the blood and/or urine samples exceeding the limit permitted by law of the country in which the Bodily Injury occurred or drugs not prescribed by a Physician and not for treatment of drug addiction.
13. Illegal acts (or omissions) by the Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives.
14. Loss resulting directly or indirectly from action taken by any government authorities including confiscation, seizure,

destruction and restriction.

15. The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft provided and operated by a regularly scheduled airline or private unscheduled air chartered company which is duly licensed for the regular transportation of fare-paying passengers or in a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers, provided such helicopter is operated only between established commercial airports and/or licensed heliports.
16. Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by the Insured Person undertaking any Journey against the advice of a Physician or for the purpose of seeking medical attention.
17. Any Pre-existing Conditions or congenital conditions.
18. Any prohibition or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this Policy following the warning of any intended Strike, Riot or Civil Commotion through or by general mass media.
19. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid any injury or minimize any claim under the Policy.
20. Any condition which is, results from or a complication of suicide or attempted suicide or intentional self-injury.
21. Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity.
22. Whilst engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst 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, overseas secondment as part of the Insured Person's occupation, working holiday makers visa, Return Journey for student studying overseas (full period or short period).
23. Any condition which results from or is a complication of any venereal disease.
24. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Malaysia or the Ministry of Health of Malaysia, in relation to actual or threatened Riot, Strike or Civil Commotion, war or warlike situation, outbreak of disease or unsafe health conditions, or impending Natural Disasters, to the country or territory of the Insured Person's Destination, unless the Journey had already commenced prior to the issuance of the travel advice.
25. Consequential loss or damage of any kind.
26. Any losses caused by terrorist attacks by nuclear, chemical and/or biological substances.
27. The Insured Person's direct participation in any Act of Terrorism.
28. Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.
29. Any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated Nationals List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

Sanctions Exclusion Applicable to this Policy

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Malaysia Berhad is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Malaysia Berhad is subject to certain US laws and regulations in addition to EU, UN and Malaysia sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 5 – Special Conditions

Section 1 - Cancellation

- a) We may cancel the Policy by giving the Policyholder at least one (1) month's prior notice in writing to the latest address on file ("**Insurer Notice Period**"). During the Insurer Notice Period, the Policyholder shall cease to make available any new Coverage(s) to other eligible customers of the Policyholder under the Policy. In the event of such cancellation, all the Coverage(s) which were in place prior to the Insurer Notice Period shall continue until the expiry of their respective Period(s) of Insurance.
- b) The Policyholder may cancel this Policy at any time by giving Us at least one (1) month's prior written notice ("**Policyholder's Notice Period**"). During the Policyholder's Notice Period, the Policyholder shall cease to extend any new Coverage(s) to other customers of the Policyholder under the Policy. In the event of such cancellation, all the Coverage(s) which were in place prior to the Policyholder's Notice Period shall continue until the expiry of their respective Period(s) of Insurance.

- c) We may cancel the Coverage (including Coverage for all Insured Person under the same Certificate of Insurance) under this Policy at any time by giving the Insured Person written notice, delivered through electronic communication or mailed to the last address as shown in Our records, provided that the Journey has not commenced. Such cancellation shall be without prejudice to any claims in respect of any event which is covered under the Policy occurring prior to the cancellation notice. We will only refund the premium paid without interest, provided that no claim has arisen.
- d) The Insured Person may cancel the Coverage (including Coverage for all Insured Person under the same Certificate of Insurance) under this Policy at any time by giving written notice to Us, provided that the Journey has not commenced. Such cancellation shall be without prejudice to any claims in respect of any event which is covered under the Policy occurring prior to the cancellation notice. We will only refund the premium paid without interest, provided that no claim has arisen.

Section 2 – Extension And Expansion Of Coverage

Subject to Our prior written approval, the Insured Person may at any time, during the Period of Insurance and prior to commencement of any Journey, obtain an expansion of the geographical coverage from “Region 1” to “Region 2” or “Region 3” or from “Region 2” to “Region 3” by notifying Us of the desired change and paying the appropriate additional premium.

If, whilst the Insured Person is on a Journey and due to unforeseen circumstances require an extension of the Period of Insurance, We may at Our discretion, either approve or reject the Insured Person’s request. Any such approval must be in writing. If We approve and agree to extend the Period of Insurance, Our approval shall be subjected to an additional premium and the Insured Person’s confirmation that there is no known claim/event which may give rise to a potential claim under this Policy prior to the said request. We will also not be liable for any claim arising from, or in connection with any loss/event that had occurred prior to the extension of Period of Insurance.

If We approve, an endorsement noting the change in Period of Insurance and/or geographical coverage shall be issued to the Insured Person.

Part 6 – General Conditions

1. Payment Before Cover Warranty

It is hereby agreed and declared that the total premium due must be paid and actually received in full by Us (or the intermediary through whom the Coverage was effected) on or before the commencement date of the Coverage under the Policy, Certificate of Insurance, or endorsement.

In the event that the total premium due is not paid and actually received in full by Us (or the intermediary through whom the Coverage was affected) on or before the commencement date referred to above, then the Coverage, Certificate of Insurance and endorsement shall not attach and no benefits whatsoever shall be payable by Us. Any payment received thereafter shall be of no effect whatsoever as cover never attached on the Policy, Certificate of Insurance or endorsement.

2. Entire Contract, Changes

This Policy, the Certificate of Insurance, the Benefit Schedule, and any amendments or endorsements shall constitute the entire contract of insurance. No change to the terms and conditions of this Policy shall be valid unless approved in writing by Our authorized representative and such approval shall be endorsed hereon or attached hereto. No broker or agent has the authority to amend or to waive any of the terms and conditions of this Policy.

3. Conditions Precedent To Liability

The due observance and fulfilment of the terms, provisions and conditions of this Policy by the Insured Person or Claimant and in so far as they relate to anything to be done or complied with by the Insured Person or Claimant shall be conditions precedent to Our liability to make any payment under this Policy.

4. Legal Action

No action shall be brought to recover on the Coverage under this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

5. Misrepresentation

If the proposal or declaration (whether verbal or written) by the Insured Person is found to be deliberately or recklessly untrue in any respect or if any material fact affecting the risk has been deliberately or recklessly incorrectly stated or omitted, or if this insurance, or any renewal thereof shall have been obtained through any deliberate or reckless misstatement, misrepresentation or suppression, or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then in any of these cases, the Coverages under this Policy, or any affected Certificate of Insurance, shall be void.

6. The Insured Person’s Duty To Us

The Insured Person must take reasonable care:

- (a) not to make a misrepresentation to Us when answering any questions We may ask;

- (b) when renewing this Policy or any Coverage, 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 or such coverage; and
- (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that the Insured Person knows to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.

Breach of the Insured Person's duty as stated above may result in Us avoiding the Policy or affected Certificate of Insurance and refusing all claims, or the terms of the Policy or affected Certificate of Insurance 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.

The Insured Person also has a duty to tell Us immediately if at any time after the Insured Person's Coverage has been entered into or varied with Us, any of the information the Insured Person gives on the Insured Person's proposal form or enrolment form is inaccurate or has changed.

Breach of such duties as stated above may result in Us voiding the Insured Person's Coverage under the Policy and refusing all claims, 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, in accordance with Schedule 9 of the Financial Services Act 2013.

7. Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, the Claimant must notify Us as soon as possible and, in any event, within thirty (30) days after the date of occurrence to Our Claims Department using the Chubb Malaysia Claims Portal. Claims by or on behalf of Child(ren) below eighteen (18) years old insured hereunder shall be notified by the Insured Person who had purchased the Coverage or the Guardian.

As part of the notification, the Claimant must:

- a) complete and submit an e-claim form;
- b) at the Claimant's expense, upload the following supporting documents:
 - i) receipts for any expenses that are being claimed;
 - ii) any reports that have been obtained from the police, a carrier or other authorities about an Accident, loss or damage;
 - iii) all medical and other certificates/reports/documents and evidence required by Us that is reasonably required to assess the claim; and
 - iv) any other documentary evidence required by Us under the Coverage.

The Chubb Malaysia Claims Portal is accessible at:

<https://ap.studio.chubb.com/myaccount/my/default/default/default/en-MY>

We may have the Insured Person medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one and it is not forbidden by law.

8. Payment Of Benefits

Payment of any benefit under this Policy is subject to the definitions, exclusions, and all other terms and conditions pertinent to the benefits.

Benefits payable under this Policy shall be paid to the Insured Person. Where the Insured Person is a Child under the age of eighteen years (18) old, payment shall be made to the Guardian.

Any benefits payable under this Policy in the event of the Insured Person's Death shall be paid to the Insured Person's Nominee or to the person We are required to pay under the law, if there is no such Nominee.

Any payment of claims by Us in accordance with this clause shall constitute full and final discharge in respect of the claims.

9. Interpretation

This Policy, including the application, Certificate of Insurance, endorsement, and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

10. Termination For Non-Payment Of Premium

This Policy or any Certificate of Insurance shall be deemed to have been void from date of issue if the premium is not paid.

11. Right Of Defence

We shall be allowed to conduct in the Insured Person's name and on the Insured Person's behalf the defence or settlement of any legal action covered under this Policy.

12. Multiple Policies

The Insured Person can only be covered under one (1) leisure travel insurance policy underwritten by Us for the same Journey. Any additional leisure travel insurance policies underwritten by Us that is/are taken up by the Insured Person will be void.

13. Compliance With Policy Provisions

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

14. Contribution

In the event the Insured Person becomes 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 this Policy, We will only be liable for the excess of the amount recoverable from such other source or insurance.

15. Jurisdiction

All disputes relating to the Coverage under this Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.

16. Notice of trust or assignment and third-party rights

We shall not be bound or be affected by any notice of any trust, charge, lien, assignment or other dealing with or in relation to this Policy.

A person who is not a party to this Policy contract shall have no right to enforce any of its terms.

17. Governing Law

This Policy shall be governed by and interpreted in accordance with Malaysian law.

18. Interest

No amounts payable by Us under this Policy shall carry interest unless provided by law.

19. Currency And Exchange Rate

Premiums and Benefits payable under this Policy shall be in Malaysian Ringgit. In the event of reimbursement of any Benefits under this Policy are based on bills in a currency other than Malaysia Ringgit, We shall pay the reimbursement in Malaysia Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) at the date the charges are incurred.

20. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

22. Arbitration

All differences arising out of the Policy shall be referred to an arbitrator who shall be appointed in writing by the Policyholder and/or the Insured Person(s) and Us. In the event that there is no agreement on who is to be the arbitrator within one (1) month of being required in writing to do so then the Policyholder and/or the Insured Person(s) and Us shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer or liability by Us for any claim hereunder must be referred to an Arbitrator within twelve (12) calendar months from date of Our disclaimer to the Policyholder and/or the Insured Person(s).

Part 7 – Benefits

We will only pay for one (1) benefit under the respective Sections below:

- (i) Sections 1A or 1B
- (ii) Sections 7 or 8
- (iii) Sections 7A or 8A
- (iv) Sections 9A or 9B
- (v) Sections 11 or 11A or 12
- (vi) Sections 15 or 16 or 20A
- (vii) Sections 13 or 14

Section 1 – Personal Accident

Section 1A – Accidental Death and Permanent Disablement

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Death or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, We will pay the compensation according to the scale stated in the Table of Benefit below and up to the maximum relevant benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 1B – Accidental Death and Permanent Disablement (Flight Only)

If, during the Period of Insurance, whilst the Insured Person is flying in an air flight, the Insured Person sustains Bodily Injury which results in Death or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, We will pay the compensation according to the scale stated in the Table of Benefits below and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 1C – Additional Accidental Death and Permanent Disablement Benefit for Cathay Members

If, during the Period of Insurance, whilst the Insured Person is a valid Cathay member and the Insured Person sustains Bodily Injury which results in Death or Permanent Disablement within one hundred and eighty (180) days after the date of the Accident, We will pay an additional compensation according to the scale stated in the Table of Benefits below and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Provisions Applicable to Sections 1A, 1B and 1C

Table Of Benefits	
Death or Type of Permanent Disablement	Compensation Payable % of maximum sum insured specified in the Benefit Schedule
Death	100%
Permanent Total Disablement	100%
Loss of Speech and Loss of Hearing in both ears	100%
Loss of Sight in both eyes	100%
Loss of Limbs to at least two limbs	100%
Loss of Limb to one limb	50%
Total and irrecoverable loss of lens of at least one eye, which is beyond remedy by surgical or other treatment	50%
Loss of Speech	50%
Loss of Hearing in	
(i) Both Ears	50%
(ii) One Ear	15%

The occurrence of Death or any specific Permanent Disablement for which is payable under this Section shall at once terminate all insurance under the Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such Death or Permanent Disablement.

No payment will be made under any circumstances for more than one of the items stated in the Table of Benefits above. Where the Insured Person suffers more than one type of Permanent Disablement in the same Accident, Our liability under this Section shall be limited to one payment for the type of Permanent Disablement which, of all the Permanent Disablement actually suffered, attracts the largest percentage stated in the Table of Benefits above.

No payment will be made for any of the items stated in the Table of Benefits above caused by or resulting from Sickness, disease or bacterial infection.

Any claim based on the membership of Cathay must be accompanied by written official confirmation from the operator of the membership program.

Section 2 – Child Education Grant

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury which results in Death for which a benefit is payable under Section 1A – Accidental Death and Permanent Disablement or Section 1B – Accidental Death and Permanent Disablement (Flight Only), and the Insured Person had Child(ren), We will pay up to the relevant Benefit amount specified in the Benefit Schedule for each surviving Child up to a maximum of four (4) Children subject to the terms and conditions of this Policy.

Section 3 – Overseas Accidental Medical and Dental Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs Medical Expenses as a direct result of Bodily Injury or Sickness, or Dental Expenses as a direct result of Bodily Injury, We will reimburse the Insured Person in respect of such Medical Expenses and Dental Expenses up to a maximum of the relevant benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Covered Expenses

We will pay:

- (a) for Medical Expenses, only the medical, hospital, surgical treatment necessarily incurred as a direct result of Bodily Injury sustained or Sickness contracted by the Insured Person during the Period of Insurance. The treatment must be given by a Physician. This is applicable only when the Insured Person is Overseas.
- (b) for Dental Expenses, only the emergency dental treatment as a direct result of Bodily Injury to sound natural teeth occurring during the Period of Insurance. The treatment must be given by a Dentist. This is applicable only when the Insured Person is Overseas.

Additional Conditions

- (1) For the avoidance of doubt, in the event the Insured Person becomes 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.
- (2) We have the option of returning the Insured Person to Malaysia, if the cost of the Overseas' Medical Expenses, Dental Expenses and/ or any other additional expenses that may be covered under other Benefits in this Policy are likely to exceed the cost of returning the Insured Person to Malaysia, subject always to medical advice provided by Chubb Assistance. If We return the Insured Person to Malaysia, any claim for continuation of treatment in Malaysia shall be subject to the terms and maximum relevant Benefit amount specified under Section 3A – Continuation of Medical Treatment After Return to Malaysia. We also have the option of evacuating the Insured Person to the nearest Hospital in another country if the necessary treatment and/or facility is not available in the immediate vicinity.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was sought and/or received more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment.
3. Any expenses relating to any treatment not prescribed by a Physician or Dentist (as the case may be).
4. Any expenses incurred in relation to traditional treatment or treatment by a Chinese Physician.
5. Surgery or medical treatment which in the opinion of the Physician or Dentist (as the case may be) treating the Insured Person can be reasonably delayed until the Insured Person's return to Malaysia.
6. The additional cost of single or private room at a Hospital.
7. Any further expenses incurred by the Insured Person if We wish to return the Insured Person to Malaysia but the Insured Person refuses (where in the opinion of the treating Physician or Dentist (as the case may be) and Chubb Assistance the Insured Person is fit to travel).
8. Any treatment obtained in the Insured Person's Home Country, unless specifically provided for under this Policy.
9. Any Bodily Injury or Sickness that occurred before the commencement of the Insured Person's Journey.

Section 3A – Continuation of Medical Treatment After Return to Malaysia (Applicable To Return Journey Only)

If, during the Period of Insurance, whilst the Insured Person is on a Return Journey, the Insured Person sustains Bodily Injury or Sickness which has resulted in a valid claim for Overseas Medical Expenses or Overseas Dental Expenses under Section 3, and necessarily incur Medical Expenses or Dental Expenses prescribed by a Physician in Malaysia within thirty (30) days after the end of the Return Journey as a direct result of such Bodily Injury or Sickness, We will reimburse the Insured Person in respect of such expenses up to a maximum of the relevant benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

For the avoidance of doubt, in the event the Insured Person becomes 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses relating to any treatment for Bodily Injury or Sickness where such treatment was sought and/or received more than thirty (30) days from the time the Insured Person returned to Malaysia.
2. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment.
3. Any expenses relating to any treatment not prescribed by a Physician.

4. Any expenses incurred in relation to traditional treatment or treatment by a Chinese Physician.

Section 3B – Traditional Chinese Medicine Expenses Overseas and in Malaysia (Applicable To Return Journey Only)

If, during the Period of Insurance, whilst the Insured Person is on a Return Journey, the Insured Person sustains Bodily Injury or Sickness and the Insured Person has sought treatment from a Chinese Physician whilst Overseas as a direct result of such Bodily Injury or Sickness, the Insured Person may continue to seek treatment from a Chinese Physician in Malaysia within thirty (30) days from the date of the Insured Person's return to Malaysia for the same Bodily Injury or Sickness. We will reimburse the Insured Person in respect of the Traditional Chinese Medicine Expenses the Insured Person incurs for such treatment from a Chinese Physician up to a maximum of the relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

For the avoidance of doubt, in the event the Insured Person becomes 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Exclusion

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any treatment for Bodily Injury or Sickness where such treatment was sought and/or received more than sixty (60) days from the time the Bodily Injury or Sickness was first sustained.

Section 4 – Hospital Visit Overseas

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness and is Confined in a Hospital Overseas as a direct result of such Bodily Injury or Sickness for more than five (5) consecutive days and the Insured Person's medical condition forbids evacuation and no adult is with the Insured Person, We will indemnify the Insured Person for ordinary room accommodation expenses in any reasonable hotel outside Malaysia and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative or friend, is required to visit and stay with the Insured Person until the Insured Person is medically fit to travel, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit does not cover any other incidental expenses and/or charges that are incurred by the Insured Person's Family Member, relative or friend, such as but not limited to cost of other transport, upgrades, drinks, meals, and optional/additional room services.

This Benefit is only payable on the written advice of the treating Physician that the Insured Person is not medically fit to continue the Insured Person's Journey solely by reason of the Bodily Injury or Sickness, subject always to acceptance by Chubb Assistance of the Insured Person's inability to continue the Insured Person's Journey.

Section 5 – Compassionate Visit Overseas

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness which results in Death and no adult is with the Insured Person, We will indemnify the travel expenses (economy return travel ticket) and ordinary room accommodation expenses in any reasonable hotel outside Malaysia necessarily incurred for one (1) Family Member, relative or friend to assist in the final arrangement of the Insured Person's Death, up to the maximum relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit does not cover any other incidental expenses and/or charges that are incurred by the Insured Person's Family Member, relative or friend, such as but not limited to cost of other transport, upgrades, drinks, meals and optional/additional room services.

Section 6 - Child Guard

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness and are Confined in a Hospital Overseas as a direct result of such Bodily Injury or Sickness and there is no other adult to accompany the Insured Person's Child(ren) who are insured under this Policy on their journey home, We will indemnify the Insured Person for ordinary room accommodation expenses in any reasonable hotel outside Malaysia hotel accommodation and travel (economy return air travel) expenses necessarily incurred for one (1) Family Member, relative or friend to fly to and accompany the Insured Person's Child(ren) back to Malaysia, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

This Benefit does not cover any other incidental expenses and/or charges that are incurred by the Insured Person's Family Member, relative or friend, such as but not limited to cost of other transport, upgrades, drinks, meals, and optional/additional room services.

Section 7 – Overseas Hospital Confinement

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains Bodily Injury or Sickness and are Confined in a Hospital Overseas as a direct result of such Bodily Injury or Sickness, We will pay the Insured Person the relevant daily benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Confinement from the first day of Confinement and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule.

Provided further that this Benefit shall only be payable if all of the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury or of the Sickness first being sustained; and

- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (i) Any Confinement in Malaysia.
- (ii) Any Confinement for any surgery or medical treatment, which in the opinion of a Physician, could reasonably have been delayed until the Insured Person's return to Malaysia.

Section 7A – Hospital Confinement in Malaysia (Applicable to Return Journey Only)

If, during the Period of Insurance, whilst the Insured Person is on a Return Journey, the Insured Person is Confined in a Hospital Overseas which has resulted in a valid claim for Overseas Hospital Confinement under Section 7, and it is medically necessary for the Insured Person to continue to be Confined in a Hospital in Malaysia for the same Bodily Injury or Sickness after the end of the Return Journey, We will pay the Insured Person the relevant daily benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Confinement from the first day of Confinement in the Hospital in Malaysia and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule.

Provided further that this Benefit shall only be payable if all of the following conditions are met:

- (i) Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury or of the Sickness first being sustained;
- (ii) Confinement must be considered medically necessary by a Physician in his professional capacity.

Section 8 – Overseas Quarantine Allowance

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person is placed under Quarantine by the government or relevant health authority as a result of close contact with confirmed cases of an Infectious Disease or in the event the Insured Person is identified by the relevant health authority as a carrier of the Infectious Disease, We will pay the

Insured Person the relevant daily benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule.

Additional Definitions

Infectious Disease means any contagious disease which upon outbreak, is classified by World Health Organisation as an epidemic or a pandemic.

Quarantine means compulsory isolation to contain the spread of an Infectious Disease.

Section 8A – Quarantine Allowance in Malaysia (Applicable To Return Journey Only)

If, during the Period of Insurance, while the Insured Person is on a Return Journey, the Insured Person is immediately placed under Quarantine (as defined in Section 8) upon the Insured Person's return to Malaysia by the Ministry of Health of

Malaysia as a result of close contact with confirmed cases of an Infectious Disease (as defined in Section 8) or in the event the Insured Person is identified by the Ministry of Health of Malaysia as a carrier of the Infectious Disease, We will pay the Insured Person the relevant daily benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The daily benefit amount shall be paid for each complete day (24 hours) of Quarantine from the first day of Quarantine in Malaysia and up to the maximum of the relevant Benefit amount specified in the Benefit Schedule.

Section 9 – Chubb Assistance - Emergency Medical Evacuation

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person suffers from a Critical Medical Condition (as defined in this Section) and in the opinion of Chubb Assistance, or an authorized representative of Chubb Assistance, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Malaysia, Chubb Assistance or its authorized representative, shall arrange for the evacuation utilizing the means best suited to do so based on the medical severity of the Insured Person's condition. We shall pay directly to Chubb Assistance the Covered Expenses (as defined in this Section) for such evacuation, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

In the event the Insured Person cannot for reasons beyond the Insured Person's control notify Chubb Assistance, and nevertheless make arrangements for the Insured Person's own evacuation, We shall, if satisfied that the arrangements were medically appropriate in view of the Insured Person's Critical Medical Condition (as defined in this Section) at that time, indemnify the Insured Person in respect of the expenses incurred, up to an amount which would have been payable to Chubb Assistance for services provided under the same circumstances, subject to the terms and conditions of this Policy and in any event not exceeding the relevant Benefit amount specified in the Benefit Schedule.

The means of evacuation arranged by Chubb Assistance, or its authorized representative, may include air ambulance, surface

ambulance, regular transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorized representative, and will be based solely upon medical necessity.

Additional Definitions

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury or Sickness, which is determined to be life threatening by a Physician designated by Chubb Assistance at the Physician's absolute discretion.

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the Insured Person's Emergency Medical Evacuation as described herein.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip or the Journey.
2. Any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative, except as mentioned in paragraph 2 of this Section.
3. Any treatment performed or ordered by a person who is not a Physician.
4. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition (as defined in this Section) or if the treatment can be reasonably delayed until the Insured Person returns to Malaysia.

Section 9A – Chubb Assistance - Repatriation of Mortal Remains

If during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person suffers from a Critical Medical Condition (as defined in Section 9) and die as a result of such Critical Medical Condition, Chubb Assistance, or its authorized representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to Malaysia.

We shall pay directly to Chubb Assistance the Covered Expenses (as defined in this Section) for such repatriation, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We shall also reimburse to the Insured Person's estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected. All payments made by Us shall not exceed the maximum relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definitions

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains to Malaysia.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip or the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Chubb Assistance or its authorized representative.

Section 9B – Chubb Assistance – Direct Repatriation to Home Country

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person suffers from a Critical Medical Condition (as defined in Section 9) and dies as a result of such Critical Medical Condition, Chubb Assistance, or its authorized representative shall make the necessary arrangements for the return of the Insured Person's mortal remains to the Insured Person's Home Country.

We shall pay directly to Chubb Assistance the Covered Expenses (as defined in this Section) for such repatriation, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

We shall also reimburse to the Insured Person's estate the expenses actually incurred Overseas for services and supplies by a mortician or undertaker, including but not limited to the cost of a casket, and the embalming and cremation if so elected. All payments made by Us shall not exceed the maximum relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Covered Expenses means expenses for services provided and/or arranged by Chubb Assistance for the transportation, medical services and medical supplies necessarily incurred as a result of the repatriation of the Insured Person's mortal remains to the Insured Person's Home Country.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip or the Journey.
2. Any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by Chubb Assistance or its authorized representative.

Section 10 – Personal Liability

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs legal liability to a third party, We will indemnify the Insured Person in respect of each occurrence or a series of occurrences giving rise to such liability arising directly or indirectly from one (1) source or original cause, up to the relevant Benefit amount as specified in the Benefit Schedule subject to the terms and conditions of this Policy. The legal liability must be in respect and as a result of:

- (i) Accidental Death or Accidental Bodily Injury to any third party; or
- (ii) Accidental Property Damage to property of third party;

that occurred during the Insured Person's Journey.

We will also reimburse the Insured Person for:

- (i) All cost and expenses in respect of which a claim of damages for negligence under this Section is recoverable by a third party claimant from the Insured Person.
- (ii) All cost and expenses in respect of which a claim of damages for negligence under this Section incurred with Our written consent.

Additional Conditions

1. For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.
2. No admission, offer, promise, payment or indemnity shall be made without Our written consent and We shall be entitled to take over and conduct in the Insured Person's name the defence or settlement of any claim or to prosecute in the Insured Person's name for Our own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured Person hereby agrees to give all information and assistance as We may require. Every letter, claim, writ, summons and process shall be forwarded to Us upon receipt. Written notice shall also be given to Us immediately upon the Insured Person receiving notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this coverage.
3. We may at any time pay to the Insured Person in connection with any claim or series of claims the limit of indemnity (after the deduction of any sum(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made We shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Additional Definitions

Property Damage means any physical damage to, destruction of, or loss of use of tangible property.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. harm and Property Damages to the property of or to any person who is the Insured Person's Family Member, relative or employee or deemed by law to be the Insured Person's employee.
2. in respect of death, disablement, bodily injury or sickness suffered by any person who is under a contract of service or training with the Insured Person when such event arises out of and in the course of his or her employment by the Insured Person.
3. in respect of death, disablement, bodily injury or sickness suffered by any Family Member or any person with whom the Insured Person resides.
4. Property Damage to property which belongs to the Insured Person or held in trust by the Insured Person or is in the Insured Person's custody or control.
5. damages relating to any liability assumed under contract.
6. damages relating to the willful, malicious or unlawful act or omission on the part of the Insured Person.

Chubb Premier Travel Cover

7. the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above.
8. past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional services.
9. any criminal proceedings taken against the Insured Person whether the Insured Person is actually convicted or not.
10. the transmission of Communicable Disease by the Insured Person.
11. the possession or use of any controlled substance/drugs unless prescribed by a Physician.
12. sexual molestation, corporal punishment, physical or mental abuse.
13. pollution which includes the alleged or potential introduction of substance which makes the environment impure or harmful.
14. the influence of intoxicants.
15. riding or driving in races or rallies.

Section 11 – Travel Cancellation

We will reimburse the Insured Person in respect of Cancellation Expenses up to the relevant Benefit amount as specified in the Benefit Schedule, subject to the terms and conditions of this Policy, if during the Insured Person's coverage under this Policy, the Insured Person is forced to cancel the Insured Person's Journey as the direct and necessary result of any of the following reasons:

- (i) the Insured Person's death;
- (ii) the Insured Person sustaining Bodily Injury or suffering from a Sickness, which in the opinion of a Physician causes the Insured Person to be unfit to travel on a Scheduled Departure Date;
- (iii) the death of the Insured Person's Family Member or Travel Companion before the Scheduled Departure Date;
- (iv) Bodily Injury or Sickness of the Insured Person's Family Member or Travel Companion necessitating him/her to be Confined to a Hospital;
- (v) the Insured Person or the Insured Person's Travel Companion is or required to be in compulsory quarantine, or jury service, or is subpoenaed or hijacked;
- (vi) cancellation of scheduled Common Carrier services consequent upon Strike, Riot or Civil Commotion which is beyond the Insured Person's control at the planned Destination;
- (vii) the Insured Person's residence in Malaysia becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the Scheduled Departure Date; or
- (viii) due to Natural Disasters at the Destination country which prevents the Insured Person from commencing the Journey.

Whereby, in the context of cancellation of a Journey:

- (a) for paragraph (ii), (iii), (iv), (v), (vi) the event mentioned must occur within thirty (30) days before the Scheduled Departure Date;
- (b) for paragraph (vii), the respective events mentioned must occur within seven (7) days before the Scheduled Departure Date and must be accompanied with requisite proof or report from relevant authority(s); and
- (c) for paragraph (viii), the respective events mentioned must occur within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority(s).

This coverage is effective only if the Insured Person purchased this Policy before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the planned Journey.

Additional Definition

Cancellation Expenses means loss of deposits, or charges for advance payments for travel or accommodation or other charges which have not been or will not be used, but which become forfeited or payable under contract due to the cancellation of the Journey, resulting from the reasons above.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member or Travel Companion for any reason;
2. financial circumstances of the Insured Person's or a Family Member or Travel Companion;
3. Pre-existing Condition of a Family Member or Travel Companion.
4. any business, financial or contractual obligations of the Insured Person's or a Family Member or Travel Companion;
5. financial Default by the person, agency, airline or tour operator with whom the Insured Person made his/her travel arrangements;
6. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or

Chubb Premier Travel Cover

refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.

7. any government regulation, act or prohibition.
8. carrier caused cancellation unless they are the result of matters stated under Section 11(vi) above.
9. travel arrangements cancelled by an airline, cruise line or tour operator unless the cancellation is the result of matters stated under Section 11(vi) above.
10. An event or circumstance which occurs prior to the date of issue of the Certificate of Insurance or date of purchasing or making arrangements for the Journey.
11. delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including error, omission or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked.
12. the Insured Person on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless the Insured Person's attendance in court in such criminal proceedings in a court of law is required under a subpoena.
13. the Insured Person's failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel the travel arrangements.
14. any loss or compensation for any air miles, frequent flyer points, or holiday points the Insured Person earned or used to pay for the Journey in part or in full.

Section 11A – Journey Postponement

We will reimburse the Insured Person in respect of Postponement Expenses up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy, if during the Insured Person's coverage under this Policy, the Insured Person is forced to postpone his/her Journey as the direct and necessary result of any of the following reasons:

- (i) the Insured Person sustaining Bodily Injury or suffering from a Sickness, which in the opinion of a Physician causes the Insured Person to be unfit to travel on a Scheduled Departure Date;
- (ii) the death of the Insured Person's Family Member or Travel Companion before the Scheduled Departure Date;
- (iii) Bodily Injury or Sickness of the Insured Person's Family Member or Travel Companion necessitating him/her to be Confined to a Hospital;
- (iv) The Insured Person or the Insured Person's Travel Companion is or required to be in compulsory quarantine, or jury service, or is subpoenaed or hijacked;
- (v) cancellation of scheduled Common Carrier services consequent upon Strike, Riot or Civil Commotion which is beyond the Insured Person's control at the planned Destination;
- (vi) the Insured Person's residence in Malaysia becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises on the Scheduled Departure Date; or
- (vii) due to Natural Disasters at the Destination country which prevents the Insured Person from commencing the Journey.

Whereby, in the context of cancellation of a Journey:

- (a) for paragraph (i), (ii), (iii), (iv), (v) the event mentioned must occur within thirty (30) days before the Scheduled Departure Date;
- (b) for paragraph (vi), the respective events mentioned must occur within seven (7) days before the Scheduled Departure Date and must be accompanied with requisite proof or report from relevant authority(s); and
- (c) for paragraph (vii), the respective events mentioned must occur within seven (7) days before the Scheduled Departure Date and must be accompanied with travel advice from relevant authority(s).

This coverage is effective only if the Insured Person purchased this Policy before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the planned Journey.

Additional Definition

Postponement Expenses mean the resulting administrative charges incurred to postpone the Insured Person's Journey:

- (a) which full payment was made by the Insured Person;
- (b) for which the Insured Person is legally liable for; and
- (c) which are not recoverable from any other source.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

Chubb Premier Travel Cover

1. changes in plans by the Insured Person or a Family Member or Travel Companion for any reason;
2. financial circumstances of the Insured Person's or a Family Member or Travel Companion;
3. Pre-existing Condition of a Family Member or Travel Companion.
4. any business, financial or contractual obligations of the Insured Person's or a Family Member or Travel Companion;
5. financial Default by the person, agency, airline or tour operator with whom the Insured Person made his/her travel arrangements;
6. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation.
7. any government regulation, act or prohibition.
8. carrier caused cancellation unless they are the result of matters stated under Section 11(v) above.
9. travel arrangements cancelled by an airline, cruise line or tour operator unless the cancellation is the result of matters stated under Section 11(v) above.
10. an event or circumstance which occurs prior to the date of issue of the Certificate of Insurance or date of purchasing or making arrangements for the Journey.
11. delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including error, omission or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked.
12. the Insured Person on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless the Insured Person's attendance in court in such criminal proceedings in a court of law is required under a subpoena.
13. the Insured Person's failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel the travel arrangements.
14. any loss or compensation for any air miles, frequent flyer points, or holiday points the Insured Person earned or used to pay for the Journey in part or in full.

Section 12 – Travel Curtailment

If, during the Period of Insurance, the Insured Person is forced to Curtail any part of a Journey as a direct and necessary result of any of the following reasons, We will reimburse the Insured Person in respect of Curtailment Expenses incurred up to the maximum relevant Benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy:

- (a) the Insured Person suffering Serious Bodily Injury or Serious Sickness and upon obtaining medical advice during the Insured Person's Journey. A medical certificate must be obtained from the Physician who is treating the Insured Person, advising the Insured Person to return to Malaysia due to the Serious Bodily Injury or Serious Sickness;
- (b) unexpected death, Serious Bodily Injury or Serious Sickness of a Family Member, or Travel Companion;
- (c) unexpected death of a Family Member residing in Malaysia;
- (d) unexpected Serious Bodily Injury or Serious Sickness of a Family Member in Malaysia which requires Hospital Confinement for more than five (5) consecutive days;
- (e) hijack of the aircraft in which the Insured Person is on board as a passenger;
- (f) Natural Disasters which prevents the Insured Person from continuing his/her scheduled Journey;
- (g) the Insured Person's residence in Malaysia becoming uninhabitable following fire, storm, or flood occurring such that the Insured Person's presence is required on the premises; or
- (h) the unexpected outbreak of Strike, Riot, or Civil Commotion occurring during the scheduled Journey which is beyond the Insured Person's control at the planned Destination that will put the Insured Person's life in danger.

Whereby, in the context of Curtailment of a Journey, the event mentioned in (a) to (h) above must occur after the Insured Person has commenced the Journey.

If the Curtailment Expenses claimed relate to travel tickets, the reimbursement will only be on the unused sector of the travel tickets.

For hijack, proportional return of the irrecoverable prepaid cost shall be calculated from the date of occurrence to the expiry of the planned Journey or Policy cover whichever is earlier.

This coverage is effective only if the Insured Person purchased this Policy before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the planned Journey.

Additional Definition

1. **Curtailment or Curtail** means cutting short the Journey by early return to Malaysia after arrival at the booked Destination Overseas as shown on the booking invoice or ticket.
2. **Curtailment Expenses** means:
 - (i) loss of deposits, advance payments for accommodation or other charges (excluding cost of the original travel ticket for

Chubb Premier Travel Cover

returning to Malaysia), which have not been and will not be used but become forfeited or payable under contract;

- (ii) any additional administrative expenses incurred where it is possible to amend the original travel ticket; or
- (iii) additional travel (limited to economy class fare) expenses if it is not possible to amend the original travel ticket as confirmed by carrier/travel operator and reasonable accommodation expenses resulting from the reasons mentioned above.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. changes in plans by the Insured Person or a Family Member or Travel Companion for any reason;
2. financial circumstances of the Insured Person's or a Family Member or Travel Companion;
3. any business, financial or contractual obligations of the Insured Person's or a Family Member or Travel Companion;
4. financial Default by the person, agency, airline or tour operator with whom the Insured Person made his/her travel arrangements;
5. any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, carrier or travel agent or any other provider of travel and/or accommodation;
6. government regulation, act or prohibition.
7. delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including error, omission, or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked;
8. the Insured Person on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless the Insured Person's attendance in court in such criminal proceedings in a court of law is required under a subpoena;
9. the Insured Person's failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement;
10. Pre-existing Condition of a Family Member or Travel Companion.
11. an event or circumstance which occurs prior to the date of issue of the Certificate of Insurance or date of purchasing or making arrangements for the Journey.
12. any loss or compensation for any air miles, frequent flyer points, or holiday points the Insured Person earned or used to pay for the Journey in part or in full.

Section 13 – Travel Delay

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the departure of the Common Carrier in which the Insured Person had arranged to travel is delayed for at least six (6) consecutive hours at any single Destination from the time specified in the itinerary supplied to the Insured Person due to:

- (a) Strike or industrial action;
- (b) adverse weather conditions;
- (c) mechanical breakdown/derangement of the Common Carrier;
- (d) grounding of the Common Carrier as a result of mechanical or structural defect,

We will pay the Insured Person the relevant Benefit amount specified in the Benefit Schedule for every full six (6) consecutive hours of delay, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The period of delay shall be calculated from the original departure time as stated in the Insured Person's ticket or travel itinerary to the next available Common Carrier, chartered flight or any other alternative means of transportation, whichever is earlier.

The delay must be verified in writing by the operator(s) of the Common Carrier or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

This coverage is effective only if the Insured Person purchased this Policy before the Insured Person becomes aware of any circumstances, which could lead to the disruption of the planned Journey.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. the Insured Person's failure to check-in according to the itinerary supplied to the Insured Person;
2. Strike or industrial action existing on the date the Insured Person applied for cover under this Policy;
3. the Insured Person's late arrival at the airport or port after check-in or boarding time (except if the late arrival is due to

Strike or industrial action).

4. failure of public transport services arising from Strike or industrial action which commenced or was announced before the commencement of the Journey.

Section 13A – Flight Diversion

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Common Carrier that is an air carrier in which the Insured Person had arranged to travel is diverted for at least six (6) consecutive hours at any single location from the time specified in the itinerary supplied to the Insured Person due to adverse weather conditions, We will pay the Insured Person the relevant Benefit amount specified in the Benefit Schedule for every full six (6) consecutive hours of diversion (the diversion being calculated from the actual arrival time of such air carrier from the scheduled arrival time specified in the itinerary), up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The delay must be verified in writing by the operator(s) of such air carrier or their handling agent(s) as well as the number of hours delayed and the reason for the delay.

Section 14 – Travel Misconnection

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person's confirmed onward travel connection Overseas is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed scheduled Common Carrier and no onward transportation is available to the Insured Person within six (6) consecutive hours of the Insured Person's actual arrival time, We will pay to the Insured Person the relevant benefit amount specified in the Benefit Schedule for every full six (6) consecutive hours of misconnection (the misconnection being calculated from the Insured Person's actual arrival time to the Insured Person's actual departure time), up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The travel misconnection details must be confirmed in writing by the operator(s) of the Common Carrier or their handling agent(s), with the scheduled and actual time of arrival and the scheduled and actual departure time of the next available Common Carrier.

Section 15 – Loss Or Damage Of Personal Property And Baggage

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to the Insured Person's Personal Property and Baggage due to robbery, burglary, theft or by force, violence, or threat of violence, We will indemnify the Insured Person in respect of such loss or damage up to the relevant Benefit amount stated in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

- (a) We will only pay the Insured Person up to maximum of:
 - (i) RM500 for any one article or a pair or a set of articles;
 - (ii) RM750 for any one article of Jewellery or a pair or a set of Jewellery;
 - (iii) RM1,000 for Portable Computers.
- (b) We may make payment subject to due allowance of wear and tear and depreciation or at Our option replace or repair such articles.
- (c) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage.
- (d) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.
- (e) We will only pay for loss of or damage to the Insured Person's baggage that is checked in and tagged under the Insured Person's name by the Common Carrier or service provider. Any claim that results from the Insured Person losing the Insured Person's baggage or it being damaged while being held by the Common Carrier or service provider should be made to the Common Carrier or service provider first. Any claim made under this Section must be accompanied by proof of compensation received from the Common Carrier or service provider or where such compensation is denied, proof of such denial.
- (f) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Definitions

Personal Property and Baggage means personal goods belonging to the Insured Person, which are taken by the Insured Person on the Journey or acquired by the Insured Person and carried on the Insured Person or hand-carried or check-in as accompanied baggage with the Common Carrier during the Journey.

Portable Computer(s) means laptop, Notebook, Netbook, I Pad and hand-held computers.

Public Place means any place the public has access to.

Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, and lockets that are worn on the body as decoration, which have inclusions of precious metals, including but not limited to gold and silver with precious stone or semi-precious stones.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. loss or damage of property and/or baggage caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom.
2. loss or damage of property and/or baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by the Insured Person to repair, clean or alter such property and/or baggage.
3. loss or damage of property and/or baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade.
4. loss or damage of property and/or baggage arising from confiscation or retention by customs or other officials or government authority.
5. loss or damage of property and/or baggage as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such property and/or baggage.
6. loss or damage of Jewellery, watches and Portable Computers not carried as hand-carried baggage or kept under the Insured Person's supervision.
7. loss or damage or derangement or breakages of fragile or brittle articles.
8. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data.
9. loss or damage not reported to either the police or relevant authority within the jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage.
10. loss or damage of property whilst in the custody of an airline or other Common Carrier, unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained.
11. loss or damage of property insured under any other insurance policy, or otherwise reimbursed by a Common Carrier or any other third party.
12. loss or damage due to defective materials or craftsmanship.
13. loss of or damage to property left unattended in a Public Place.
14. loss of or damage to property left unattended in any motor vehicle (unless stored in the locked boot or compartment).
15. mysterious disappearance.

Property Not Covered

We will not pay for damage due to or loss of:

- (i) Animals, insects, rodents;
- (ii) motor vehicles, aircraft, bicycles and other conveyances or equipment or parts pertaining to such conveyances;
- (iii) artificial limbs, false teeth, hearing aids, any type of eyeglasses, contact lenses or corneal lenses;
- (iv) tickets;
- (v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;
- (vi) property shipped as freight, or shipped prior to the Scheduled Departure Date;
- (vii) cards, including but not limited to credit cards, cash card, identity card, driving license;
- (viii) contraband;
- (ix) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;
- (x) hired or leased equipment;
- (xi) any consumable and/or perishable item(s);
- (xii) computers (including software and accessories) other than Portable Computers;
- (xiii) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);

- (xiv) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s);
- (xv) wheelchair(s), baby/children stroller(s);
- (xvi) Golf Equipment (as defined in Section 20A);

Section 16 – Baggage Delay

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person's checked-in baggage(s) is/are delayed by a Common Carrier operator and is not delivered to the Insured Person within six (6) hours of the Insured Person's arrival at the scheduled Destination Overseas, We will pay the Insured Person the relevant Benefit amount specified in the

Benefit Schedule for every full six (6) consecutive hours of delay, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

If, during the Period of Insurance, upon returning to Malaysia on a Return Journey, the Insured Person's checked-in baggage(s) is/are delayed by a Common Carrier operator and is not delivered to the Insured Person within six (6) hours of the Insured Person's arrival at Malaysia, We will pay the Insured Person the relevant Benefit amount specified in the Benefit Schedule for every full six (6) consecutive hours of delay, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

For the avoidance of doubt, the amount per six (6) hours specified in the Benefit Schedule under this Section is based on each Insured Person and not on each piece of baggage.

The total amount of Benefit for a Journey that is payable under this Section (for baggage delay Overseas and/or in Malaysia, as the case may be) shall be up to the maximum of the relevant Benefit amount specified in the Benefit Schedule.

The delay must be verified in writing by the operator(s) of the Common Carrier or their handling agent(s) as well as the number of hours delayed.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Baggage delay not immediately reported to the operator(s) of the Common Carrier.
2. Baggage delay which the Insured Person and/or anyone else have received compensation from the operators of the Common Carrier in which the Insured Person and/or they were traveling.

Section 17– Loss of Personal Money And Travel Documents

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage to the Insured Person's Travel Documents and/ or Money due to robbery, burglary, theft or by force, violence, or threat of violence, We will reimburse the Insured Person in respect of the replacement cost of such loss or damage up to the relevant Benefit amount as specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

1. We will only pay the Insured Person up to a maximum of RM300 for loss of Money;
2. The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred, within twenty-four (24) hours after the incident. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage;
3. The Insured Person must take every possible safeguard to ensure the security of the Insured Person's Travel Documents and Money;
4. For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Definitions

Money means coins, cash, bank notes, postal money orders and travelers' cheques.

Travel Documents means passport, visas, travel tickets, Cathay Card(s) and driving license.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. Devaluation of currency or shortage due to errors or omissions during any transactions involving money.
2. Any unexplained loss or damage, or loss or damage due to confiscation or detention by customs or any other authority.
3. loss or damage not reported to either the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage.

4. loss or damage of postal money orders or travelers' cheques not immediately reported to the local branch or agent of the issuing authority.
5. Loss or damage whilst in custody of an airline or other Common Carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained.
6. Loss or damage due to animals, insects or rodents.

Section 18 – Credit Card Indemnity

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains financial loss as a direct result of a credit, charge or bankers card being lost or stolen and being subsequently used fraudulently by any person other than the Insured Person, We will reimburse the Insured Person for such loss up to a maximum of the relevant benefit amount specified in the Benefit Schedule subject to the terms and conditions of this Policy.

Additional Conditions

- (a) The loss must be reported to the card company(s) within six (6) hours after the incident. Any claim must be accompanied by a copy of the report issued by the card company(s) evidencing such loss;
- (b) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance;
- (c) The Insured Person must take every possible safeguard to ensure the security of the Insured Person's credit, charge or bankers' card(s);
- (d) The loss must be reported to either the police or relevant authority having jurisdiction where the loss occurred within twenty-four (24) hours of the discovery of such loss.

Section 19 – Home Guard

If, during the Period of Insurance and whilst the Insured Person is on a Journey, the Insured Person suffers a loss of or damage to Home Contents kept in the Insured Person's residence in Malaysia that was left vacant, arising out of burglary or fire, We will indemnify the Insured Person for such loss or damage up to the relevant Benefit amount as specified in the Benefit Schedule subject to the terms and conditions of this Policy:-

Additional Conditions

- (a) We will only pay the Insured Person up to a maximum of RM500 for any one article or pair or set of articles.
- (b) In settling claims for theft or total destruction, the basis of settlement will be replacement in the same form without deduction for wear and tear or depreciation except in respect of wearing apparel and household items.
- (c) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

Additional Definitions

Home Contents means all description of household goods, personal effects and possessions of the Insured Person and the Insured Person's Family Member.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. In respect of shortage due to error, omission, exchange or depreciation in value.
2. Escape of water or oil from any washing machine, dishwasher or fixed domestic water or heating installation.
3. Theft during or after the occurrence of a fire.
4. The burning of property through the order of any public authority.
5. Any loss or damage occasioned through the Insured Person's wilful act or involvement.
6. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.
7. Consequential loss or damage of any kind.
8. Stocks and/or items related to the Insured Person's business or profession.
9. Photographic and sports equipment and accessories and musical instruments.
10. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto.
11. Loss or damage insured under any other insurance policy, or reimbursed by any other party.

Section 20 – Golf Benefit : Hole-In-One

If, during the Period of Insurance, while the Insured Person is on a Journey, the Insured Person scores a Hole-in-One as defined in St. Andrew's Golf Rules, We will reimburse the Insured Person for the Hospitality Expenses incurred up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Hospitality Expenses means customary food and beverages purchased at the golf club house for the purpose of celebrating the Hole-in-One scored by the Insured Person.

Additional Condition

Any claims for reimbursement must be accompanied by a copy of the certificate for the Hole-in-One issued by the club and original receipts supporting the Hospitality Expenses.

Section 20A – Golf Equipment

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person sustains loss due to theft to his/her Golf Equipment only, We will indemnify the Insured Person in respect of such loss up to the relevant Benefit amount as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Definition

Golf Equipment means golf clubs, golf bag, golf shoes and non-motorized golf trolley.

Additional Conditions

- (a) All Golf Equipment must be owned by the Insured Person and not hired by, loaned or entrusted to the Insured Person.
- (b) We will indemnify after taking into account wear and tear and depreciation or at Our absolute discretion, replace or repair such items;
- (c) The loss must be reported to the police or relevant authority having jurisdiction where the loss occurred within twenty- four (24) hours of such loss. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss.
- (d) For the avoidance of doubt, in the event the Insured Person becomes entitled to a refund or reimbursement of all or part of such loss from any other source, or if there is in place any other insurance against the events covered under this Section, We will only be liable for that portion of the loss which is in excess of the amount recoverable from such other source or insurance.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arising from, in connection with or contributed by any of the following:

- 1. loss occurring during the use of the Golf Equipment;
- 2. loss of Golf Equipment caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice;
- 3. loss arising from confiscation or retention of the Golf Equipment by customs or other officials;
- 4. loss as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure the Golf Equipment;
- 5. Any type of damage to the Golf Equipment.

Section 20B – Unused Green Fees

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person is prevented from playing golf as a result of Bodily Injury or Sickness, We will indemnify the Insured Person for any non-refundable, pre-paid and unused green fees up to the relevant Benefit amount as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

Any claims for indemnity must be accompanied by a copy of a medical report from the Physician substantiating the Bodily Injury or Sickness and confirming the Insured Person's inability to play golf as a result of such Bodily Injury or Sickness during the period for which the indemnity is being claimed.

Section 21 – Loss of Frequent Flyer Points

We will reimburse the Insured Person the price of the Insured Person's air flight and/or other travel and accommodation expenses up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy, if:

- (a) the cost of the Insured Person's air flight and/or other travel and accommodation expenses is/are paid using the Insured Person's Cathay frequent flyer points redemption; and
- (b) The Insured Person is forced to cancel his/her Journey which has resulted in a valid claim for Travel Cancellation under Section 11; and
- (c) Such Cathay frequent flyer points are not refunded/given back to the Insured Person and cannot be recovered from

any other source.

The price of the Insured Person's air flight and/or other travel and accommodation expenses that we pay the Insured Person under this Section shall be based on the retail price of such air flight and/or other travel and accommodation at the time of redemption.

Alternatively, if the Insured Person did not cancel his/her air flight, but is forced to postpone his/her Journey which has resulted in a valid claim for Journey Postponement under Section 11A, and the Insured Person has used additional Cathay frequent flyer points redemption to re-schedule the Insured Person's Journey, We will reimburse the Insured Person the price to re-schedule his/her air flight and/or other travel and accommodation for the Journey, up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

The price to re-schedule the Insured Person's air flight and/or other travel and accommodation that we pay the Insured Person under this Section shall be based on the retail price for such rescheduling at the time of redemption.

This coverage is effective only if this Policy is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of the Insured Person's Journey.

Section 22 – Pet Care Benefit

If, during the Period of Insurance and whilst the Insured Person is on a Return Journey, the Insured Person is prevented from completing the return leg of the Return Journey, as a result of a travel delay which has resulted in a valid claim under Section 13, for a minimum of twenty-four (24) hours from the original scheduled time of arrival at Malaysia, We will reimburse the Insured Person for the additional cost of boarding the Insured Person's pet in a pet's boarding home until the Insured Person returns to Malaysia, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy and notwithstanding any expiry of this Policy.

Section 23 – Emergency Mobile Phone Charges

If, during the Period of Insurance and whilst the Insured Person is on a Journey, the Insured Person, as a result of being in a Critical Medical Condition (as defined in Section 9), incurs charges for personal mobile phone used for the sole purpose of engaging the services of Chubb Assistance, or an authorized representative of Chubb Assistance, during a medical emergency, and for which an Overseas Medical Expenses claim has been submitted under Section 3, We will reimburse the Insured Person for the emergency mobile phone charges incurred for such call to Chubb Assistance or the authorized representative of Chubb Assistance, up to the relevant Benefit amount as specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Additional Condition

Charges incurred must be supported by an itemized statement of charges.

Additional Exclusions

In addition to the General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

1. telephone calls made via standard land line;
2. public telephone using international calling card.

Section 24 – Legal Expenses

If, during the Period of Insurance, whilst the Insured Person is on a Journey, the Insured Person incurs legal expenses as a result of false arrest or wrongful detention by any government or public authority, We will reimburse the Insured Person up to the maximum of the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.

Section 25 – Chubb Assistance Benefit

The Insured Person is entitled to obtain assistance from Chubb Assistance in respect of the following:

1. 24 Hour Telephone Access

If the Insured Person requires assistance, the Insured Person may call collect to the dedicated 24-hour hotline with trained multi-lingual personnel including a panel of Chubb Assistance appointed physician for immediate assistance and advice.

2. Medical Assistance

(i) Assistance over the Phone

Chubb Assistance will arrange for the provision of medical assistance for the Insured Person over the telephone.

(ii) Medical Service Provider Referral

Chubb Assistance shall provide to the Insured Person, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics.

(iii) Arrangement of Appointments with Local Doctors for Treatment

Chubb Assistance will assist the Insured Person to arrange for appointments with general practitioners or specialized doctors.

3. Travel Assistance

(i) Inoculation and Visa Requirement information

Chubb Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Insured Person at any time, whether or not the Insured Person is travelling or an emergency has occurred.

(ii) Interpreter Referral

Chubb Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

(iii) Lost Luggage Assistance

Chubb Assistance will assist the Insured Person if the Insured Person has lost his/her luggage while travelling outside Malaysia by referring the Insured Person to the appropriate authorities involved.

(iv) Loss of Passport Assistance

Chubb Assistance will assist the Insured Person if the Insured Person has lost his/her passport while travelling outside Malaysia by referring the Insured Person to the appropriate authorities involved.

(v) Embassy Referral

Chubb Assistance shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

(vi) Weather and Foreign Exchange Information Services

Chubb Assistance shall provide information to the Insured Person regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

(vii) Emergency Message Transmission Assistance

In the event of an emergency or a hospital confinement, Chubb Assistance will undertake to keep the Insured Person's immediate family members informed, upon the Insured Person's or the Insured Person's travelling companion's request and consent to do so.

(viii) Legal Referral

Chubb Assistance will provide the Insured Person with name, address, telephone numbers, if requested by the Insured Person and if available, office hours for referred lawyers and legal practitioners.

The above services rendered to the Insured Person is purely on referral or arrangement basis only. Neither We, nor Chubb Assistance shall be responsible for any third-party expenses which shall be solely the Insured Person's responsibility. Chubb Assistance shall use its best effort to provide the Insured Person, in a timely and accurate manner, the above information and referral services. Chubb Assistance will exercise care and diligence in selecting the service providers. Chubb Assistance cannot guarantee the quality of the services of the service providers and the final selection of a service provider shall be the Insured Person's decision.

This policy is underwritten by: Chubb Insurance Malaysia Berhad

06/2024

Complaints

1. If the Insured Person has any complaints in relation to Our services and/or matters relating to this Policy, the Insured Person is advised to contact Us at:

Chubb Insurance Malaysia Berhad (9827-A) Wisma
Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
O +6 03 2058 3000
F +6 03 2058 3333
E Inquiries.MY@chubb.com

2. In the event the Insured Person is not satisfied with Our decision, the Insured Person can refer the matter to Financial Markets Ombudsman Service (FMOS) (*formerly known as Ombudsman for Financial Services*) or Bank Negara Malaysia. The Insured Person can contact them at:

PENGARAH
Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922 50929
Kuala Lumpur O 1 300
88 5465
F +6 03 2174 1515
E bnmtelelink@bnm.gov.my

Financial Markets Ombudsman Service (FMOS)
Company No : 200401025885
(*formerly known as Ombudsman for Financial Services*)
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03-2272 2811
Website : www.fmos.org.my

(for claim matters within FMOS' jurisdiction only)

Privacy Notice

In line with the Personal Data Protection Act 2010 ("PDPA"), we are required to inform the Insured Person that the personal data the Insured Person have provided to us or that is subsequently obtained by us from time to time ("Personal Data"), may be processed for the purpose of processing the Insured Person's insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, "Purpose"). The Personal Data is obtained when the Insured Person fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties the Insured Person have consented to.

Although the Insured Person are not obliged to provide us with the Insured Person's Personal Data, we will not be able to process the Insured Person's application for insurance cover or process the Insured Person's claim if the Insured Person fail to provide all requested information.

The Insured Person's Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose the Insured Person's Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose the Insured Person's Personal Data to any third party or that we would have had the Insured Person's consent for such disclosure if the Insured Person had known of the same, and/or if the disclosure is in the public interest.

The Insured Person's Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure the Insured Person's privacy rights remain unaffected.

Where the Insured Person have given us personal data that is of another individual ("Data Subject"), the Insured Person must ensure that the Insured Person have informed the Data Subject that the Insured Person are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. The Insured Person must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

The Insured Person may make inquiries, complaints, request for access to or correction of the Insured Person's Personal Data, or limit the processing of the Insured Person's Personal Data at any time hereafter by submitting such request to us at Chubb Insurance Malaysia Berhad (9827-A), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: Inquiries.MY@chubb.com).

By continuing to deal with us, the Insured Person understand, agree and consent to the terms above with respect to the processing of the Insured Person's Personal Data.

The Bahasa Malaysia version of this Personal Data Protection Notice can be found in our website at <http://www.chubb.com/my-privacy>.

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About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurance company. 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 over 23 branches and more than 2,500 agents.

Contact Us

Chubb Insurance Malaysia Berhad
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197001000564 (9827-A)
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Act 2013 and regulated by Bank Negara
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