

Product Disclosure Sheet - Travel Insure

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



1. What is this product about?

This product provides compensation cover for risks including medical expenses, trip cancellation costs, flight or baggage delay, personal accidents and many more for both domestic and international trips. You will have access to our worldwide 24/7 Chubb Assistance services in case of emergency during your journey.

2. What are the covers / benefits provided?

International (Overseas)

Benefits		Maximum Sum Insured (RM)		
		Pro	Lite	Basic
Personal Accident & Medical Expenses				
1	a) Accidental Death and Permanent Disablement - Adult - Senior - Child - Per family limit	300,000 300,000 150,000 900,000	250,000 250,000 125,000 750,000	100,000 100,000 50,000 300,000
2	Medical Expenses Due to Accident & Sickness - Adult - Senior - Child - Per family limit	1,000,000 150,000 1,000,000 3,000,000	300,000 100,000 300,000 900,000	100,000 50,000 100,000 300,000
3	Follow Up Medical Expenses In Malaysia* (up to 30 days) <u>Due to Accident & Sickness</u> - Adult - Senior - Child - Per family limit	100,000 50,000 100,000 300,000	50,000 25,000 50,000 150,000	10,000 5,000 10,000 30,000
4	Alternative Treatment	1,000	500	Not covered
5	Daily Hospital Income Max coverage day - Adult - Senior - Child - Per family limit	30 days 350 per day 100 per day 350 per day 1,050 per day	30 days 250 per day 100 per day 250 per day 750 per day	30 days 150 per day 100 per day 150 per day 450 per day
6	Compassionate Visit - Per family limit	10,000 30,000	7,500 22,500	Not covered
7	Child Guard - Per family limit	10,000 30,000	7,500 22,500	Not covered
8	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
9	Repatriation of Mortal Remains (Include Burial & Cremation expenses)	Unlimited	Unlimited	Unlimited

Benefits		Maximum Sum Insured (RM)		
		Pro	Lite	Basic
Travel Inconvenience				
10	Travel Cancellation	50,000	25,000	15,000
11	Travel Curtailment	50,000	25,000	15,000
12	Loss or Damage of Personal Belongings & Baggage a) Any one article limit b) Baggage Damage c) Portable Computer Max Limit Per family limit	500 500 1,000 7,500 22,500	500 500 1,000 5,000 15,000	Not covered
13	Loss or Damage to Travel Documents	5,000	3,000	Not covered
14	Loss of Personal Money**	1,000	750	Not covered
15	Fraudulent Use of Lost Credit Card	1,000	750	Not covered
16	Baggage Delay (every 6 consecutive hours) - Max Limit (Overseas) Per family limit - Max Limit (Malaysia) Per family limit	200 1,000 3,000 400 1,200	200 800 2,400 200 600	Not covered
17	Travel Delay (every 6 consecutive hours) Max Limit Per family limit	200 3,000 9,000	200 2,000 6,000	Not covered
18	Travel Misconnection (every 6 consecutive hours) Max Limit Per family limit	200 1,000 3,000	200 600 1,800	Not covered
19	Missed Departure (every 6 consecutive hours) Max Limit Per family limit	200 1,000 3,000	200 600 1,800	Not covered
20	Personal Liability	1,000,000	500,000	Not covered
Lifestyle				
21	Car Rental Excess	1,000	Not covered	Not covered
22	Home Inconvenience Allowance - Any one article limit Max Limit Per family limit	1,000 10,000 10,000	500 5,000 5,000	Not covered
Others				
23	Terrorism Extension	Included	Included	Included
24	Chubb Assistance Benefits - 24 hours Telephone Access - Medical Assistance - Travel Assistance	Included	Included	Included

Benefits	Maximum Sum Insured (RM)			
	Pro	Lite	Basic	
Benefits Extended to Cover COVID-19				
25	Medical Expenses - Adult - Senior - Child - Per family limit	450,000 150,000 450,000 1,350,000	300,000 100,000 300,000 900,000	100,000 50,000 100,000 300,000
26	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
27	Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
28	Daily Hospital Income Max coverage day - Adult - Senior - Child Per family limit	30 days 350 per day 100 per day 350 per day 1,050 per day	30 days 250 per day 100 per day 250 per day 750 per day	30 days 150 per day 100 per day 150 per day 500 per day
29	Travel Cancellation	50,000	25,000	15,000
30	Travel Curtailment	50,000	25,000	15,000
Optional: Add-On Benefits (with additional premium)				
31	Golf Benefit a) Hole In One b) Loss of golf equipment due to Theft c) Unused golf green fees due to Bodily Injury or sickness	1,000 1,000 1,000	1,000 1,000 1,000	1,000 1,000 1,000
32	Cruise Pack a) Excursion Tour Cancellation b) Excursion Tour Curtailment c) Cruise Re-Route	50,000 50,000 2,000	25,000 25,000 1,000	15,000 15,000 1,000

*an excess of RM50 is applicable for each and every medical receipt/bill/invoice in the event medical treatment is not sought Overseas. You must seek medical treatment in Malaysia within 24 hours from the date of Your return to Malaysia and You have up to 30 days to continue the medical treatment in Malaysia.

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

Domestic

Benefits	Maximum Sum Insured (RM)	
Personal Accident & Medical Expenses		
1	a) Accidental Death and Permanent Disablement - Adult - Senior - Child - Per family limit b) Death due to Snatch Theft c) Death due to COVID-19	100,000 50,000 50,000 300,000 100,000 10,000
2	Medical Expenses (due to accident only) - Per family limit	25,000 75,000
3	Daily Hospital Income Max coverage day ICU Admission due to COVID-19	100 per day 30 days 2,000
4	Emergency Medical Evacuation & Repatriation	100,000
5	Repatriation of Mortal Remains	100,000

Benefits		Maximum Sum Insured (RM)
Travel Inconvenience		
6	Travel Cancellation	1,000
7	Travel Curtailment	1,000
8	Loss or Damage of Personal Belongings & Baggage - Any one article limit - Baggage Damage Max Limit Per family limit	500 300 1,000 3,000
9	Baggage Delay Every 6 consecutive hours Max Limit Per family limit	150 600 1,800
10	Travel Delay Every 6 consecutive hours Max Limit Per family limit	150 600 1,800
11	Home Inconvenience Allowance - Any one article limit Max Limit Per family limit	500 500 1,500

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

3. How much premium do I have to pay?

The premium you have to pay may vary based on the number of days insured is travelling, age, destination & plan type selected for Single Trip plan or Annual plan.

Area of Coverage

Area of Coverage	
Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet and Mongolia), Hong Kong SAR, India, Indonesia, Japan, Korea, Laos, Macau SAR, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam.
Zone 2	Worldwide including Zone 1 (Excluding US, Canada, Middle East, Nepal, Tibet, Mongolia & Cuba)
Zone 3	Worldwide (Excluding Cuba)
Domestic	Within Malaysia and travelling more than 50km from place of residence

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

Type	Amount
Stamp duty is chargeable if total premium per policy exceeds RM150	RM10.00
Service Tax (for Domestic Plan and Domestic Annual add-on)	6% of premium

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

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

a) Trip Commencement

All trips must start and end in Malaysia.

b) Who is eligible to purchase

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

c) Age Limit

- i. International Trip : Single Trip Plan - Min 30 days old to 80 years old.
Annual Trip Plan - Above 18 up to 70 years, with policy renewal up to 80 years.
- ii. Domestic Trip: Min 30 days old up to 80 years.

d) Trip Duration

- i. International Trip : Single Trip Plan - maximum length of each trip shall not exceed 183 days.
Annual Trip Plan - maximum length of each trip shall not exceed 90 days.
- ii. Domestic Trip: maximum length of each trip shall not exceed 30 days for both Single & Annual Trip Plan.

e) Cash Before Cover

Full premium must be paid and received by Us before the commencement date of insurance cover under the Policy.

f) Contribution

In the event You become entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under the Policy, We will only be liable for the excess of the amount recoverable from such other source of insurance.

g) Importance of Disclosure

- i. You must take reasonable care:
 - a) Not to make a misrepresentation to Us when answering any questions we ask;
 - b) When renewing the Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to the Policy; and
 - c) To disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied.Your duties of disclosure shall continue until the time the contract is entered in, varied and renewed.
- ii. Consequences of Breach of Duty:

Breach of Your duty as stated above may result in Us avoiding the Policy and refusing all claims, or the terms of the Policy being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

h) Claims Procedure

On the happening of any occurrence likely to give rise to a claim under the Policy, You or Your legal representative must give us written notice as soon as possible and, in any event, within 30 days from the date of occurrence.

For Your convenience, Our claim form can be downloaded [here](#)

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

6. What are the major exclusions under this policy?

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

- i. Pre-existing medical conditions or congenital conditions.
- ii. Human Deficiency Syndrome (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS related Complications (ARC).
- iii. Pregnancy or childbirth or miscarriage (except miscarriage due to bodily injury as a result of a covered accident) or abortion.
- iv. Self-inflicted injury and Suicide.
- v. Trip undertaken against the advice of doctor.
- vi. Declared or undeclared war or riot or civil commotion or invasion.
- vii. Loss, destruction or damage from radiations, chemical or nuclear.
- viii. Insured person engaging in aviation, other than as fare-paying passenger in commercial airline.
- ix. Violation of law by Insured person or illegal acts.
- x. Insured person acting as law enforcement officer, emergency medical or fire service personnel, civil defence personal or similar capacity, whether full-time service or as a volunteer.
- xi. Engaging in offshore activities, mining, aerial photography, explosives handling.
- xii. Insured person taking part in semi-professional and professional sports or Extreme Sports and Sporting Activities.
- xiii. Diving beyond 30 meters in depth.
- xiv. Mountaineering, outdoor rock climbing or abseiling.
- xv. Trekking (including mountain trekking) above three thousand (3,000) metres above sea level.
- xvi. Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions.
- xvii. Riding/driving without a valid driving license.
- xviii. Insured Person not being Fully Vaccinated against COVID-19.

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

7. Can I cancel my policy?

a) Single Trip

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

b) Annual Plan

You may cancel this Policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, short rate refund applies (please refer to the policy wording).

8. What do I need to do if there are changes to my contact / personal details?

It is important that You inform Us of any change of contact and personal details to ensure all communications are delivered to You in a timely manner.

9. Where can I get further information?

Should you require additional information about travel insurance, please refer to the insuranceinfo booklet on 'Travel Insurance', available at all Our branches or You can obtain a copy from www.insuranceinfo.com.my

For enquires, you may also reach us at :

Chubb Insurance Malaysia Berhad
Registration No: 197001000564 (9827-A)
Chubb Travel Insurance Customer Service
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
TF 1 800 88 2846
E Travel.MY@chubb.com

10. Other types of Personal Accident cover available :

Please refer to our website www.chubb.com/my for more information.

IMPORTANT NOTE :

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this document is a brief summary for your quick and easy reference only and does not show the full terms of the coverages offered by this product. Please refer to the policy wording for the full details of all benefits, terms and exclusions that are applicable to this product.

This product disclosure sheet is prepared in both English and Malay languages. In the event of inconsistencies between the English and Bahasa Malaysia versions, the English version shall prevail.

Please be reminded that:

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

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

The information provided in this disclosure sheet is valid as at 24 March 2022.

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