

# CHUBB Travel Protection

## PRODUCT DISCLOSURE SHEET

### Chubb Travel Protection

Please read this Product Disclosure Sheet before You decide to take out the Traveloka Travel Protection. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This travel insurance product is underwritten exclusively for customers of the master policyholder; it provides You protection from unexpected inconveniences or accident, losing your travel documents and baggage, trip cancellation and other travel inconveniences. Please refer to the Policy Wording for a comprehensive understanding on coverage and benefits.

#### 2. What are the covers & benefits provided?

Travel Protection provides coverage for travel flights or tour package taken from the master policyholder and is available in two separate plans for international destinations.

The following is the Benefit Schedule on the benefits covered for Your reference.

Traveloka Travel Insurance – International/Domestic Return Journey Summary of Benefits

Traveloka Travel Insurance – International/Domestic One-Way Journey Summary of Benefits

Please read the Policy Wording carefully for the complete details of the terms and conditions of Traveloka Travel Insurance coverage.

### TRAVEL INSURANCE (ROUND TRIP)

BENEFITS & PREMIUM (MYR)	Domestic	Zone 1	Zone 2	Zone 3
<b>MEDICAL &amp; TRAVEL ACCIDENT BENEFITS</b>				
*Personal Accident	50,000	75,000	100,000	100,000
*Medical Expenses	20,000 (due to Accident only)	50,000	100,000	100,000
Post Journey Medical Expenses	Not covered	Included	Included	Included
*Emergency Medical Evacuation	75,000	125,000	150,000	150,000
*Repatriation of Mortal Remains	50,000	65,000	150,000	150,000
Daily Hospital Income (per day)	Not covered	125	125	125
Maximum amount payable		250	250	250
Compassionate visit	2,500	3,000	3,000	3,000
Child Guard	2,500	3,000	3,000	3,000

<b>TRAVEL INCONVENIENCE BENEFITS</b>				
Loss or Damage of Baggage & Personal Effects - Single Article Limit Maximum amount payable	500 2,500	500 2,500	500 2,500	500 2,500
Loss of Travel Documents	1,000	1,500	1,500	1,500
Baggage Delay - Amount per 6 hours Maximum amount payable	100 500	100 500	100 500	100 500
Flight Delay - Amount per 6 hours Maximum amount payable	150 1,500	175 1,750	200 2,000	200 2,000
Common Carrier Delay - Amount per 6 hours Maximum amount payable	150 1,500	175 1,750	200 2,000	200 2,000
Travel Misconnection - Amount per 6 hours Maximum amount payable	200 1,000	250 1,000	250 1,000	250 1,000
Hijack - Amount per 6 hours Maximum amount payable	200 1,000	250 1,000	250 1,000	250 1,000
Flight Cancellation	3,500	5,000	8,000	8,000
Flight Curtailment	3,500	5,000	8,000	8,000
Personal Liability	50,000	100,000	200,000	200,000
<b>24 HOUR ASSISTANCE ACCESS</b>				
24hr Travel Assistance	Included	Included	Included	Included
24hr Other Assistance	Included	Included	Included	Included

### **TRAVEL INSURANCE (ONE-WAY)**

<b>BENEFITS &amp; PREMIUM (MYR)</b>	<b>Domestic</b>	<b>Zone 1</b>	<b>Zone 2</b>	<b>Zone 3</b>
<b>MEDICAL &amp; TRAVEL ACCIDENT BENEFITS</b>				
*Personal Accident	50,000	75,000	100,000	100,000
*Medical Expenses	Not covered	Not covered	Not covered	Not covered
Post Journey Medical Expenses	Not covered	Not covered	Not covered	Not covered
*Emergency Medical Evacuation	Not covered	Not covered	Not covered	Not covered
*Repatriation of Mortal Remains	Not covered	Not covered	Not covered	Not covered
Daily Hospital Income Maximum amount payable	Not covered	Not covered	Not covered	Not covered
Compassionate visit	Not covered	Not covered	Not covered	Not covered
Child Guard	Not covered	Not covered	Not covered	Not covered

TRAVEL INCONVENIENCE BENEFITS				
Loss or Damage of Baggage & Personal Effects - Single Article Limit Maximum amount payable	500 2,500	500 2,500	500 2,500	500 2,500
Loss of Travel Documents	1,000	1,500	1,500	1,500
Baggage Delay - Amount per 6 hours Maximum amount payable	100 500	100 500	100 500	100 500
Flight Delay - Amount per 6 hours Maximum amount payable	150 1,500	175 1,750	175 1,750	175 1,750
Common Carrier Delay - Amount per 6 hours Maximum amount payable	Not covered	Not covered	Not covered	Not covered
Travel Misconnection - Amount per 6 hours Maximum amount payable	200 1,000	250 1,000	250 1,000	250 1,000
Hijack - Amount per 6 hours Maximum amount payable	200 1,000	250 1,000	250 1,000	250 1,000
Flight Cancellation	3,500	5,000	5,000	5,000
Flight Curtailment	Not covered	Not covered	Not covered	Not covered
Personal Liability	Not covered	Not covered	Not covered	Not covered
24 HOUR ASSISTANCE ACCESS				
24hr Travel Assistance	Not covered	Not covered	Not covered	Not covered
24hr Other Assistance	Not covered	Not covered	Not covered	Not covered

**Note:**

- **Domestic** destination: Within Malaysia only
- **Zone 1** destinations: Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet Autonomous Region and Mongolia – inner & outer), Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, the Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam but excludes Malaysia.
- **Zone 2** destinations: Worldwide including Zone 1 countries above but excludes the United States of America, Canada, Middle East, Tibet Autonomous Region, Mongolia – inner & outer, Cuba and Malaysia.
- **Zone 3** destinations: Worldwide including Zone 1 and Zone 2 countries above but excludes Cuba and Malaysia.

\*Personal Accident, Medical Expenses, Emergency Medical Evacuation and Repatriation of Mortal Remains Benefits for Dependent Child(ren) and Insured Person(s) aged 75 and above will be **25%** of the respective benefits amount stated above. For Infant(s), it will be **10%** of the respective benefits amount stated above.

Please refer to the Master Policy for full details and terms of coverage

**3. How much premium do I have to pay?**

The total premium that You have to pay is

### International Pricing

Per Passenger	% of Trip Cost			Subject to Minimum Premium Below (RM)		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
One-Way Journey	5%	5%	5%	21.00	47.00	58.00
1-30 days Return Journey	5%	5%	5%	42.00	95.00	116.00
31-45 days Return Journey	5%	5%	5%	54.00	122.00	149.00

### Domestic Pricing

Per Passenger	% of Trip Cost	Subject to Minimum Premium Below
One-Way Journey	3%	9.00
1-3 days Return Journey	3%	15.00
4-10 days Return Journey	3%	19.00
11-19 days Return Journey	3%	23.00
20-30 days Return Journey	3%	26.00

#### 4. What are the fees and charges that I have to pay? / Apakah yuran and caj yang perlu Saya bayar?

- Commission : Not applicable
- Stamp Duty : RM10.00 (chargeable to the Master Policy)
- GST (if any) : Not applicable

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

##### Eligibility

- You must be a Malaysian Resident of at least 18 years of age on the Effective Date.
- Each of Your Dependant Child(ren) must be wholly dependent on You for financial support and be:
  - 2 years and over and under 18 years of age, and residing in Your household, or;
  - unemployed and under 23 years of age if studying as a full-time student at a recognised school, college or university.
- Each of Your Infant(s) must be wholly dependent on You for financial support and be over 7 days old and under 24 months of age, and residing in Your household.
- Unless otherwise provided in an appropriate endorsement, You shall only be covered for the first 45 consecutive days of any Journey, and We shall not be liable in respect of any loss occurring at 12.01am on the 46<sup>th</sup> day after the commencement of any Journey, or the expiry of the Period of Insurance stated in the Certificate of Insurance, whichever is earlier.

#### 6. Procedure for making a claim

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

For Your convenience, our Travel Insurance Claim Form can now be printed via Our website at :

<https://www2.chubb.com/my-en/customer-service/forms.aspx>

#### 7. What are the major exclusions under this Policy? / Apakah pengecualian penting di bawah Polisi ini?

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- Engaging in military duty with any armed forces of any country or international authority;
- Suicide, or any attempts thereat, suicide pacts or agreement, while sane or insane, self-inflicted injury;
- Engaging in pot-holing, professional sports, racing other than on foot or riding or driving in any motor competition;
- Engaging in aviation other than as a fare-paying passenger in a fixed-wing aircraft provided and operated by a regularly scheduled airline or air charter 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;
- Illegal acts of an Insured Person or the Insured Person's executors, administrators, legal heirs or personal representatives;

- The Insured Person driving any kind of vehicle while the alcohol content of his or her blood exceeds the level permitted by law of the country where the accident causing Bodily Injury occurs;
  - The Insured Person having taken a drug unless it is proved that the drug was taken in accordance with proper medical prescription and not for the treatment of drug addiction;
  - Pregnancy, childbirth or miscarriage;
  - Nuclear reaction, radiation, or radioactive contamination;
  - The Insured Person travelling contrary to the advice of a Physician or for the purpose of obtaining medical treatment;
  - In respect of any property specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance;
  - Pre-existing medical condition
  - Venereal disease, AIDS and AIDS related complex;
  - On or after the forty sixth (46) day of the Insured Journey, unless such expenses was incurred as a direct result of accidental bodily injury or Insured illness which occurred prior to the fourth sixth (46) day of such Insured Journey.
- Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

#### **8. Can I cancel My Policy?**

This insurance policy is non-cancelable and non-refundable.

#### **9. 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 delivered to you in a timely manner.

#### **10. Where can I get further information?**

Should You require additional information about personal accident insurance, please refer to the insurance info booklet on 'Travel Insurance', available at all Our branches or You can obtain a copy from the insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If You have any enquiries, please contact Us at:

Chubb Insurance Malaysia Berhad (9827-A)  
 Wisma Chubb  
 38 Jalan Sultan Ismail  
 50250 Kuala Lumpur  
 Wilayah Persekutuan  
 Toll-Free : 1 800 88 2846  
 Fax : 03-2058 3088  
 E-mail: [Travel.MY@chubb.com](mailto:Travel.MY@chubb.com)

#### **11. Other types of Personal Accident cover available:**

Please refer to Our website: [www.chubb.com/my](http://www.chubb.com/my)

#### **IMPORTANT NOTE / NOTA PENTING :**

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT CHUBB DIRECTLY FOR MORE INFORMATION. /**

The information provided in this disclosure sheet is valid as at 13<sup>th</sup> March 2018.

\*This sheet is a brief description only and is not exhaustive. This is not a contract of insurance. Please refer to full details of the terms and conditions as set out in the policy. You can also refer to the consumer education booklet published by Bank Negara Malaysia.

Underwritten by:

**CHUBB®**

**Chubb Insurance Malaysia Berhad (9827-A)**

Wisma Chubb, 38 Jalan Sulan Ismail, 50250 Kuala Lumpur, Malaysia

O +6 03 2058 3000 F +6 03 2058 3333

[www.chubb.com/my](http://www.chubb.com/my)