Chubb Travel Ready®

A travel insurance designed for China Airlines passengers and underwritten by Chubb Insurance Singapore Limited

CHUBB

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Your well-deserved vacation can be disrupted by inconveniences like losing your baggage, experiencing flight delays or even having to see a doctor overseas. Make Chubb Travel Ready part of your travel plans and be prepared for such contingencies. Wherever your travels may take you, you can now travel with ease and confidence knowing that you have the right coverage.

Chubb Travel Ready				
Destination	Covered Locations			
	Zone 1: Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam, Australia, China (excluding Tibet), Hong Kong, India, Japan, Korea, Macau, Mongolia, New Zealand, Sri Lanka, Taiwan and Timor-Leste.			
	Zone 2:			
	Worldwide (excluding Cuba)			
Тгір Туре	One Way Trip Travel Covers travel commencing in Singapore and ending at your Destination.			
	Round Trip Travel Covers travel commencing and ending in Singapore.			

What Do We Cover

Chubb Travel Ready offers great coverage and essential benefits to meet your travel needs. Our plans are specially designed to meet the protection and needs of individual travellers like you. Coverage includes overseas medical arrangements, flight cancellations, travel delays and misconnections and baggage losses, among others. Now you can travel with lower risk and fewer worries!

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Benefits Table

Summary of Benefits		One Way Journey	Return Journey
No.		Maximum Sum Insured (S\$)	
Perso	onal Accident		
1.	 Accidental Death and Permanent Disablement – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) and Child (below 12 years old) 	\$100,000 \$50,000	\$100,000 \$50,000
2.	Additional Accidental Death and Permanent Disablement for Dynasty Flyer Program Members – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old)	N.A N.A	\$25,000 \$12,500
3.	Child Education Grant	N.A	\$5,000
Medi	cal Expenses (Overseas and In Singapore)		
4.	Overseas Medical Expenses and Accidental Dental Expenses – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) and Child (below 12 years old)	(due to Accidental Injury only) \$50,000 \$10,000	\$250,000 \$100,000
5.	 Continuation of Medical Treatment After Return to Singapore (up to 31 consecutive days) – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) and Child (below 12 years old) 	N.A N.A	\$10,000 \$5,000
6.	Overseas Traditional Chinese Medicine Expenses	N.A	\$500
7.	Overseas Hospital Confinement (\$200 per day)	N.A	\$6,000
8.	Hospital Confinement in Singapore (\$200 per day)	N.A	\$3,000
9.	Overseas Quarantine Allowance (\$50 per day)	N.A	\$300
10.	Quarantine Allowance in Singapore (\$50 per day)	N.A	\$300
11.	 Chubb Assistance – Emergency Medical Evacuation For Insured Person (between 12 to 65 years old) For Insured Person (between 66 to 85 years old) and Child (below 12 years old) 	N.A N.A	Unlimited \$100,000
12.	 Chubb Assistance – Repatriation of Mortal Remains – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) & Child (below 12 years old) 	\$100,000 \$20,000	Unlimited \$100,000
13.	 Chubb Assistance – Direct Repatriation of Mortal Remains to Home Country – For Insured Person (between 12 to 65 years old) – For Insured Person (between 66 to 85 years old) and Child (below 12 years old) 	\$100,000 \$20,000	Unlimited \$100,000
14.	Hospital Visit Overseas	N.A	\$5,000
15. 16.	Compassionate Visit Overseas Return of Minor Children	N.A N.A	\$5,000 \$5,000
17.	Emergency Mobile Phone Charges	Actual cost	Actual cost

Summary of Benefits		One Way Journey	Return Journey
No.		Maximum Sum Insured (S\$)	
Trave	l Inconveniences	'	
18.	Journey Cancellation	\$7,000	\$7,000
19.	Journey Postponement	\$1,000	\$1,000
20.	Journey Curtailment	N.A	\$10,000
21.	Credit Card Indemnity	N.A	\$1,500
22.	Loss or Damage of Personal Property and Baggage (max \$500 per article, per set or pair of articles; sub-limit of \$500 for Jewellery)	N.A	\$3,000
23.	Baggage Delay (\$200 per every 6 consecutive hours)	N.A	\$1,000
24.	Loss Personal Money and Travel Documents (max \$300 for Money)	N.A	\$1,000
25.	Travel Delay (\$200 per every 6 consecutive hours)	N.A	\$800
26.	Flight Diversion (\$100 per every 6 consecutive hours)	N.A	\$800
27.	Travel Misconnection (\$150 per every 6 consecutive hours)	N.A	\$300
Liabi			
28.	Personal Liability	N.A	\$500,000
29.	Legal Expenses	N.A	\$75,000
Golf			
30.	Hole-In-One	N.A	\$500
31.	Golf Equipment	N.A	\$750
32.	Unused Green Fees	N.A	\$750
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33.	Home Guard	N.A	\$5,000
34 •	Rental Vehicle Excess	N.A	\$1,000
35.	Pet Care	N.A	\$500
36.	Loss of Frequent Flyer Points	\$500	\$500
37•	24-Hour Worldwide Medical Emergency Assistance Hotline	Included	Included
	24-Hour Travel Advice Hotline	Included	Included
	Automatic Extension of cover	N.A	Included

Important Notes:

1. The amounts listed above are the maximum coverage payable for each benefit.

2. Benefit items are on reimbursement basis where you will be reimbursed for the expenses incurred except for

- Benefit items 1, 2, 3, 7, 8, 9, 10, 23, 25, 26 and 27.
- 3. "Pre-existing conditions" will not be covered.
- 4. Please refer to the <u>Policy Wording</u> for the full exclusions, terms and conditions.

Frequently Asked Questions (FAQs)

Chubb Travel Ready will take care of your travel worries – leaving you free to enjoy your trip. But do you know what you are covered for? Here are some of the frequently asked questions to help you better understand the coverage of Chubb Travel Ready.

This Frequently Asked Questions (FAQs) will assist you with your queries or alternatively, you may contact us at:

Chubb Travel Insurance Customer Service

T +65 6398 8776 (Mondays to Fridays, 9am to 5pm) E Travel.SG@chubb.com

Who provides this travel insurance cover?

Chubb Travel Ready is underwritten by Chubb Insurance Singapore Limited (Chubb) (Company No. 199702449H) and has been specially designed to cater to your needs. Chubb Travel Ready is administered only in English Language. Chubb is the insurer of and responsible for issuing Chubb Travel Ready. Chubb (and not China Airlines) will be debiting the premium amount from your credit card account. China Airlines is not an insurance agent of Chubb. China Airlines does not endorse Chubb Travel Ready and is not responsible for any information provided by Chubb about the policy.

How can I purchase Chubb Travel Ready?

You can purchase Chubb Travel Ready at **www.china-airlines.com** when you are making your flight booking(s).

Who can purchase Chubb Travel Ready?

- Passengers aged 1 day and up to 85 years old. In the event if the passenger is below the age of 18, his/her guardian can enter into this contract of insurance on behalf of the passenger.
- Passengers who are flying overseas with China Airlines from Singapore.
- Passengers who are travelling for 180 days or less.

Am I covered for any pre-existing illness?

No. We do not cover any pre-existing conditions which the insured person was diagnosed, treated or knew about before the effective date of the policy. Pre-existing conditions refer to a disease (including complications), symptom or abnormality for which the insured person has received a diagnosis, care and treatment or of which the insured person becomes aware and which is sufficiently significant that a reasonable person would seek a diagnosis, care or treatment or a doctor would be able to provide diagnosis, care or treatment.

What are the benefits offered?

For the full list of benefits, please refer to the Benefit Table for further details. For full terms, conditions and exclusions, please read the Policy Wording available at this website. <u>Click Here</u> for Policy Wording.

Do I have to pay an excess if I make a claim?

No, unlike other travel insurance plans you do not have to pay any excess. We will pay the full benefit amount up to the sum insured if you satisfy the terms and conditions of the Chubb Travel Ready policy.

What shall I do if I need emergency assistance whilst overseas?

Our Chubb Assistance team is ready to assist you. Please call the 24-hour hotline: +65 6836 2922 for immediate support.

How to Make a Claim

To avoid delay and to ensure your claim is handled promptly and efficiently, we have provided this guide on what to do if you wish to make a claim.

What to do in the event of a Claim

- Submit the claim form and all supporting documentation as soon as practicable, in any event within 30 days of the incident giving rise to a claim.
- For travel or baggage delays, a document must be obtained from China Airlines to confirm the delay period and reason for the delay.
- Immediately (at the latest within 24 hours) report any loss, theft of or damage to checked-in baggage to China Airlines and submit a claim to them. In some instances they may be responsible for the damage and/or loss. Please also obtain a loss/damage Property Irregularity Report from the Airline Representative.
- Report any other baggage loss or damage to the local authority/police within 24 hours and retain the police report for the submission with the claim form.
- Loss of Travel Documents must be reported to the local authorities within 24 hours and written acknowledgment must be obtained.
- In respect of medical claims, you should submit the claims to your private health insurance provider prior to lodgement with Chubb.
- For liability claims, do not make any admission or offer. Request for the claim against you be put in writing.

How to Submit Your Claim

- 1. All claims need to be submitted to us within 30 days of the date of incident giving rise to a claim.
- 2. Complete the **Online Claim Form (click here)** in full; or
- 3. Complete the <u>Claim Form (click here)</u> in full. Collate and attach your proof of loss documentation. Send the original claim form and proof of loss documentation to the address below (ensure you retain a copy for your own records):

Attn: Claims Department

Chubb Insurance Singapore Limited 138 Market Street #11-01 CapitaGreen Singapore 048946 E <u>Travelclaims.sg@chubb.com</u>

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance, including Property & Casualty, Marine, Liability, Financial Lines and Group Personal Accident insurance. As one of the leading providers of Accident & Health insurance through direct marketing, the company partners with financial institutions and other companies to tailor individual policies for their clients and employees. In addition, it offers a suite of customised Personal & Specialty insurance solutions to meet the needs of consumers. Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

Chubb Insurance Singapore Limited Co Regn. No.: 199702449H 138 Market Street #11-01 CapitaGreen Singapore 048946 O +65 6299 0988 F +65 6298 1055

Chubb Travel Insurance Customer Service Hotline: +65 6398 8776 (Mondays to Fridays, 9.00am to 5.00pm, excluding Public Holidays) E <u>Travel.SG@chubb.com</u>

Chubb Travel Insurance Claim Services E <u>Travelclaims.sg@chubb.com</u>

Chubb Assistance whilst overseas Hotline: +65 6836 2922 (24 hours)