

Chubb Travel Insurance - Schedule of Benefits (International)

CHUBB®

Benefit Schedule		Maximum Sum Insured (RM)	
		Chubb First	Chubb Executive
Medical & Travel Accident Benefits			
1	Personal Accident • Adult • Child	325,000 81,250	300,000 75,000
2	Child Education Fund	15,000	10,000
3	Overseas Medical Expenses Due to Accident: • Up to age 75 years • Above age 75 years Due to Sickness: • Up to age 75 years • Above age 75 years	Unlimited Unlimited Unlimited 150,000	Unlimited Unlimited 400,000 100,000
3A	Follow-up Medical Expenses in Malaysia* Due to Accident: • Up to age 75 years • Above age 75 years Due to Sickness: • Up to age 75 years • Above age 75 years	100,000 50,000 50,000 25,000	50,000 25,000 25,000 12,500
3B	Alternative Treatment	1,000	500
4	Overseas Daily Hospital Income • Up to age 65 years • Above age 65 years but under age 80 years	350 per day (max up to 60 days) 100 per day (max up to 60 days)	250 per day (max up to 60 days) 100 per day (max up to 60 days)
5	Compassionate Visit Overseas	10,000	10,000
6	Child Guard	10,000	10,000
7	Emergency Medical Evacuation	Unlimited	Unlimited
7A	Repatriation of Mortal Remains	Unlimited	Unlimited

Travel Inconvenience Benefits			
8	Travel Cancellation		
	• Travel Cancellation	Actual Cost	50,000
	• Postponement Expenses	1,000	500
9	Travel Curtailment	Actual Cost	50,000
10	Travel Disruption	2,000	1,000
11	Loss or Damage of Personal Property & Baggage	7,500	5,000
	• Any one Article Limit	500	500
	• Portable Computer	1,500	1,000
12	Baggage Delay Overseas	1,000	800
	• Amount per 6 hours	200	200
	• Per Family Limit	3,000	2,400
	In Malaysia	400	200
	• Amount per 6 hours	200	200
	• Per Family Limit	1,200	600
13	Travel Delay	4,000	3,600
	• Amount per 6 hours	200	200
14	Travel Misconnection	1,000	600
	• Amount per 6 hours	200	200
15	Travel Re-route	1,000	600
	• Amount per 6 hours	200	200
16	Flight Overbooked	1,000	600
	• Amount per 6 hours	200	200
17	Missed Departure	1,000	600
	• Amount per 6 hours	200	200
18	Loss of Travel Documents	7,500	5,000
19	Loss of Personal Money	750	750
20	Loss of Credit Card (must report to issuing bank within 6 hours after the incident)	1,000	500
21	Hijacking Inconvenience	800	800
	• Amount per 24 hours	400	400
22	Personal Liability	1,500,000	1,000,000
23	Emergency Mobile Phone Charges	150	100
Lifestyle			
24A	Golf Benefit- Hole - In - One	1,000	Benefit not applicable
24B	Loss of Golf Equipment due to theft	1,000	Benefit not applicable
24C	Unused Golf Green Fees due to Bodily Injury or Sickness	1,000	Benefit not applicable

Lifestyle			
25	Home Inconvenience Allowance	5,000	3,000
	• Single Article Limit	500	500
26	Pet Care	100	50
	• Amount per 24 hours	50	50
24-Hour Chubb Assistance Benefits			
27	24-hour Telephone Access	Included	Included
	Medical Assistance	Included	Included
	Travel Assistance	Included	Included

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

Area of Coverage

Area of Coverage	
Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (Excluding Tibet and Mongolia - inner and outer), Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam.
Zone 2	Worldwide including Zone 1 Countries (Excluding US, Canada, Middle East, Tibet, Mongolia - inner and outer, Cuba & Domestic)
Zone 3	Worldwide including Zone 1 & Zone 2 Countries (Excluding Cuba & Domestic)

Premium Tables

Individual	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	63	86	109	39	56	68
6 - 10 days	79	110	138	57	82	100
11 - 18 days	121	168	212	79	115	140
19 - 31 days	156	215	272	104	150	183
32 - 38 days	202	280	353	141	204	249
Annual Plan	463	520	540	270	355	370

Insured & Spouse	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	118	164	207	73	105	128
6 - 10 days	150	208	262	108	156	190
11 - 18 days	230	319	403	150	218	265
19 - 31 days	295	409	516	197	285	347
32 - 38 days	383	531	671	268	388	472
Annual Plan	878	987	1025	512	674	702
Family	Chubb First			Chubb Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1 - 5 days	156	215	272	96	138	168
6 - 10 days	197	273	345	142	205	250
11 - 18 days	303	420	529	197	286	348
19 - 31 days	388	538	679	259	375	457
32 - 38 days	504	699	882	352	510	621
Annual Plan	1156	1298	1349	673	886	924

* For premium exceeding 38 days, please consult our friendly agents or contact Chubb directly.

Important Notes

- 1) You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
- 2) The information provided in this document is valid from 23 June 2016.

Contact Us

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Disclaimer : This product is underwritten by Chubb Insurance Malaysia Berhad (9827-A). Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

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