

Product Disclosure Sheet

Chubb Travel Insurance

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 [www.pidm.gov.my](#)).

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide You with some key information on this travel insurance. Other customers have read this PDS and found it helpful; **You should read it too.**

1. What is Chubb Travel Insurance?

This insurance provides compensation to cover for risks including medical expenses, trip cancellation costs, flight or baggage delay, personal accident 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, including cashless hospital admission. This Policy can be purchased as a Single Trip or Annual Plan; and as an individual or Family Plan. Coverage will depend on the policy purchased.

2. Know Your Coverage

Please refer to the schedule of benefits in the brochure. The key benefits covered by this product include:

(a) Personal Accident Benefits; (b) Medical Related Benefits; (c) Emergency Medical Evacuation & Repatriation Benefits; (d) Travel Inconvenience Benefits; (e) 24/7 Chubb Assistance Benefits; and with optional add-on Cruise Pack with additional premium.

Single Trip Plan

Maximum length of each trip shall not exceed 183 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.

Annual Trip Plan

Maximum length of each trip shall not exceed 90 consecutive days for overseas trip and a maximum of 30 consecutive days for domestic trip.

Note: The above is a brief description only and is non-exhaustive. Please read the Policy Wording for the full details, terms and conditions of the insurance.

3. Who is eligible to purchase?

A Malaysian, Malaysian permanent resident or holder of a valid (issued by the authorities in Malaysia) work permit, employment pass, dependent pass, long-term social visit pass holder or student pass holder, of at least eighteen (18) years of age on the commencement of the Period of Insurance, who is a customer of the Policyholder.

Age Limit for Coverage under the policy

- (a) International Trip : Single Trip Plan – At least thirty (30) days old, no maximum age limit.
Annual Trip Plan – At least eighteen (18) years old and not more than seventy (70) years, with policy renewal up to eighty (80) years.
- (b) Domestic Trip: At least thirty (30) days old, and up to eighty (80) years.

4. How much premium do I have to pay?

- (a) Please refer to the Premium Table in the brochure.
- (b) Premium payable is based on the number of days the insured is travelling, age, destination and plan type selected for Single Trip plans.
- (c) As for Annual Trip plans, premium is payable based on destination, age and plan type selected.

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

- (a) Commission : 25% of premium
- (b) Stamp duty : RM10.00 (if total premium per policy exceeds RM150 (under an individual policyholder name), or RM250 (if policyholder is a micro or small & medium enterprise) , if applicable)
- (c) Service Tax (ST) 8% is applicable only to Domestic Plan or Domestic add-on.

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. Trips 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 defense 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 Professional Sports or Extreme Sports and Sporting Activities.
- xiii. Scuba diving without certification or without qualified instructor, or beyond 30 meters in depth.
- xiv. Biking sports, or private hunting trips.
- xv. Mountaineering or Trekking.
- xvi. Loss or expenses relating to Cuba or causing Us to be in breach of trade or economic sanctions.
- xvii. Riding/driving without a valid driving license.

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

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

(a) Trip Commencement

All trips must start and end in Malaysia.

(b) Cash Before Cover

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

(c) 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.

(d) 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.

(e) Claims Procedure

To submit a claim, You may within thirty (30) days:

log in with Your Certificate of Insurance number and complete the online submission with the required supporting documents on the Chubb Malaysia Claims Portal which is accessible at:

<https://www.chubbtravelinsurance.com.my/cti/my-en/home.html#>

8. Can I cancel my policy?

(a) Single Trip

You may cancel Your Policy by giving a written notice to Us, provided the journey has not commenced. 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 by giving Us fourteen (14) days' notice in writing to Us provided no claim has arisen

during the current Period of Insurance. In the event of such cancellation, the short rate refund applies (please refer to the policy wording).

9. Where can I get further information or assistance on this policy?

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. 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 Travel 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 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 1 September 2025.

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