

Schedule of Benefits

Golden Destinations Travel Safe

CHUBB®

Benefits		Maximum Sum Insured (RM)		
		International		
		Zone 1	Zone 2	Zone 3
Personal Accident & Medical Expenses				
1	Accidental Death and Permanent Disablement - Per Adult - Per Child	350,000 75,000	350,000 75,000	350,000 75,000
2	Child Education Fund	10,000	10,000	10,000
3	Medical Expenses a) Due to Accident - Up to age 69 years - Above age 70 years b) Due to Sickness - Up to age 69 years - Above age 70 years	600,000 300,000 500,000 200,000	600,000 300,000 500,000 200,000	600,000 300,000 500,000 200,000
4	Follow Up Medical Expenses In Malaysia (up to 30 days, RM50 excess) a) Due to Accident - Up to age 69 years - Above age 70 years b) Due to Sickness - Up to age 69 years - Above age 70 years	50,000 25,000 25,000 12,500	50,000 25,000 25,000 12,500	50,000 25,000 25,000 12,500
5	Daily Hospital Income (per day) Max coverage day - Up to age 69 years - Above age 70 years	60 days 300 per day 150 per day	60 days 300 per day 150 per day	60 days 300 per day 150 per day
6	Alternative Treatment	500	500	500
7	Compassionate Visit	10,000	10,000	10,000
8	Child Guard	10,000	10,000	10,000
9	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
10	Repatriation of Mortal Remains (include burial & cremation expenses)	Unlimited	Unlimited	Unlimited
Travel Inconvenience				
11	Travel Cancellation - Postponement Expenses	50,000 500	50,000 500	50,000 500
12	Travel Curtailment	50,000	50,000	50,000
13	Travel Disruption	1,000	2,000	3,000

14	Loss or Damage of Personal Belongings & Baggage - Any one article limit - Portable Computer - Max Limit	500 1,500 5,000	500 1,500 5,000	500 1,500 5,000
15	Baggage Delay (Overseas) - Every 6 consecutive hours - Max limit - Per family limit Baggage Delay (Malaysia) - Every 6 consecutive hours - Max limit - Per family limit	200 800 2,400 200 600 -	300 900 2,700 200 600 -	400 1,200 3,600 200 600 -
16	Travel Delay (Overseas) - First 4 hours - Every 6 consecutive hours - Max limit	200 200 3,600	200 200 4,000	200 200 4,800
17	Loss or Damage to Travel Documents	7,500	7,500	7,500
18	Loss of Personal Money (<i>excess RM100</i>)	1,000	1,000	1,000
19	Fraudulent Use of Lost Credit Card	1,000	1,000	1,000
20	Travel Re-route - Every 6 consecutive hours - Max Limit	200 600	200 1,000	200 1,200
21	Travel Overbook - Every 6 consecutive hours - Max Limit	500 1,000	500 1,000	500 1,000
22	Travel Misconnection - Every 6 consecutive hours - Max Limit	200 600	200 1,000	200 1,200
23	Missed Departure - Every 6 consecutive hours - Max Limit	200 600	200 1,000	200 1,200
24	Personal Liability	1,000,000	1,000,000	1,000,000
25	Hijack Inconvenience - Every 24 consecutive hours - Max Limit	400 800	400 800	400 800
26	Home Inconvenience Allowance - Any one article limit	3,000 500	3,000 500	3,000 500
27	Pet Care - Per 24 hours	50	50	50
28	Emergency Mobile Phone Charges	100	100	100
29	Terrorism Extension	Included	Included	Included
30	Chubb Assistance Benefits - 24-hour telephone access - Medical Assistance - Travel Assistance	Included	Included	Included

Benefits Extended to Cover COVID-19				
31	Medical Expenses (Due to Sickness) - Up to age 69 years - Above age 70	450,000 450,000	450,000 450,000	450,000 450,000
32	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited	Unlimited
33	Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited
34	Daily Hospital Income (per day) Max coverage day - Up to age 69 years - Above age 70	60 days 250 per day 100 per day	60 days 250 per day 100 per day	60 days 250 per day 100 per day

35	Travel Cancellation	50,000	50,000	50,000
36	Travel Curtailment	50,000	50,000	50,000

Optional: Add-On (with additional premium)

37	Cruise Pack			
	a) Excursion Tour Cancellation	50,000	50,000	50,000
	b) Excursion Tour Curtailment	50,000	50,000	50,000
	c) Cruise Re-Route	1,000	1,000	1,000
	d) Missed Cruise (cancellation expenses)	50,000	50,000	50,000

Area of Coverage

Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet, Bhutan 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, Bhutan, Mongolia & Cuba)
Zone 3	Worldwide (excluding Cuba)

Note: The descriptions on the available coverages are only a brief summary for quick and easy reference and are not exhaustive. Please refer to the policy wording for the full details of benefits, exclusions, terms and conditions under this Policy.

Contact Us

Chubb Insurance Malaysia Berhad
Registration Number : 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
TF 1 800 88 3226
E Inquiries.MY@chubb.com

The information provided in this document is valid as at 01 September 2024.