

AIG Malaysia Insurance Berhad (795492-W)  
*formerly known as Chartis Malaysia Insurance Berhad*  
Level 18, Menara Worldwide, 198, Jalan Bukit Bintang,  
55100 Kuala Lumpur, Malaysia.  
603 2118 0188 Telephone  
603 2118 0288 Facsimile



Dear Sir/ Madam,

We are now known as AIG Malaysia Insurance Berhad (795492-W) (*formerly known as Chartis Malaysia Insurance Berhad*). Henceforth all references to "Chartis" or "CMI" in these documents refers to AIG Malaysia Insurance Berhad with effect from 15 November 2012.

In line with our rebranding, we will also be moving to an exciting new office on 30 November 2012. Our new address is as follows:

Level 18, Menara Worldwide  
198 Jalan Bukit Bintang  
55100 Kuala Lumpur  
T: 603 2118 0188 F: 603 2118 0288

You may continue to reach us from now until 30 November 2012 with our existing contact number and start contacting us at our new phone number stated above starting from 3 December 2012.

Thank you for choosing AIG as your insurance partner.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Harris", with a stylized flourish at the end.

Matt Harris

CEO

AIG Malaysia Insurance Berhad

# TRAVEL GUARD

CHARTIS 

*Travel with no worries*

*Travel Insurance*





## Information

### Q1 *Would you like to travel with no worries?*

The excitement of travel, from making plans to arriving, makes up exciting memories, which can be unforgettable if they are enjoyed with no worries. This is the importance of travel insurance, giving you complete peace of mind when travelling.

### Q2 *Why Travel Insurance?*

In unforeseen circumstances, travel insurance provides compensation for injuries, disability or death. Coverage also includes expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips.

### Q3 *What are the benefits of Travel Insurance?*



Medical  
Related Benefits



Travel Inconvenience  
& Other  
Related Benefits



24 Hours  
Worldwide  
Travel Assistance



Natural  
Disaster

#### More benefits

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> 24 hours daily Emergency Assistance anywhere, anytime | <input checked="" type="checkbox"/> Covers acts of Terrorism, Hijacking and Natural Disaster |
| <input checked="" type="checkbox"/> 24 hours Doctor On Call                               | <input checked="" type="checkbox"/> Covers leisure and business travel                       |
| <input checked="" type="checkbox"/> Up to RM1 million medical expenses                    | <input checked="" type="checkbox"/> Savings for frequent travelers under Annual plan         |
| <input checked="" type="checkbox"/> Trip cancellation cover begins even before you travel | <input checked="" type="checkbox"/> Home Away Protection                                     |







# Premium Table

## Core Benefit

Premium Region 1	Deluxe	Individual Standard	Basic	Deluxe	Family Standard	Basic
1 - 5	59	35	24	159	93	64
6 - 10	73	43	29	198	116	80
11 - 20	108	63	43	296	173	119
21 - 31	143	84	57	394	229	158
Additional Week	31	19	13	81	48	33
Annual Plan	352	205	141	981	569	392
Annual Plan + Domestic	412	265	201	1,146	734	557
Region 2	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	89	53	36	245	143	98
6 - 10	111	65	45	305	178	122
11 - 20	165	97	66	457	265	182
21 - 31	219	128	88	608	353	243
Additional Week	46	28	19	124	73	50
Annual Plan	543	315	217	1,515	878	604
Annual Plan + Domestic	603	375	277	1,680	1,043	769
Region 3	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	104	62	42	287	168	115
6 - 10	130	76	52	359	209	143
11 - 20	193	113	78	537	312	214
21 - 31	257	150	103	715	415	285
Additional Week	54	32	22	145	85	58
Annual Plan	638	371	255	1,782	1,033	711
Annual Plan + Domestic	698	431	315	1,947	1,198	876
Domestic	Individual			Family		
1 - 5	11			28		
6 - 10	13			34		
11 - 20	19			51		
21 - 31	25			67		
Additional Week	6			15		

## Area of Coverage

### Region 1:

Australia, Brunei, Cambodia, China [exc Tibet & Mongolia (Inner & Outer)], Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam

### Region 2:

Europe Countries including Region 1 Countries

### Region 3:

Worldwide including Bangladesh, Middle East, Mongolia (Inner & Outer), Nepal, Tibet

### Domestic:

Within Malaysia (beyond 50KM from your place of residence or stay)

[Domestic Annual Plan is available as an add-on option for Overseas Annual Plan]

*This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.*

*For Family Plan, your spouse's coverage is equal to yours. Each child shall receive the same benefit as you except for Accidental Death and Permanent Disablement benefit where they are covered up to 25% of the amount stated in the Schedule of Benefits.*



# Premium Table

## Optional Benefit 1 – Golf Insurance Rider

Premium Region 1	Deluxe	Individual Standard	Basic	Deluxe	Family Standard	Basic
1 - 5	6	6	6	16	16	16
6 - 10	7	7	7	20	20	20
11 - 20	11	11	11	30	30	30
21 - 31	14	14	14	40	40	40
Additional Week	3	3	3	8	8	8
Annual Plan	35	35	35	98	98	98
Region 2	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	10	10	10	27	27	27
6 - 10	11	11	11	32	32	32
11 - 20	17	17	17	47	47	47
21 - 31	21	21	21	59	59	59
Additional Week	4	4	4	12	12	12
Annual Plan	53	53	53	149	149	149
Region 3	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	10	10	10	27	27	27
6 - 10	11	11	11	32	32	32
11 - 20	17	17	17	47	47	47
21 - 31	21	21	21	59	59	59
Additional Week	4	4	4	12	12	12
Annual Plan	53	53	53	149	149	149
Domestic	Individual			Family		
1 - 5	6			16		
6 - 10	7			20		
11 - 20	11			29		
21 - 31	14			39		
Additional Week	3			8		

## Optional Benefit 2 – Special Sports Rider

Premium Region 1	Deluxe	Individual Standard	Basic	Deluxe	Family Standard	Basic
1 - 5	12	7	5	34	20	14
6 - 10	15	9	6	42	26	17
11 - 20	22	13	9	62	37	26
21 - 31	29	17	12	82	48	34
Additional Week	6	4	3	17	12	9
Annual Plan	71	42	29	199	118	82
Region 2	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	18	11	8	51	31	23
6 - 10	23	13	9	62	37	26
11 - 20	33	20	14	93	56	40
21 - 31	44	26	18	124	73	51
Additional Week	9	6	4	26	17	12
Annual Plan	110	65	44	308	182	124
Region 3	Deluxe	Standard	Basic	Deluxe	Standard	Basic
1 - 5	21	13	9	59	37	26
6 - 10	26	16	11	73	45	31
11 - 20	39	23	16	110	65	45
21 - 31	52	31	21	146	87	59
Additional Week	11	7	5	31	20	14
Annual Plan	128	76	52	362	213	146
Domestic	Individual			Family		
1 - 5	3			9		
6 - 10	4			12		
11 - 20	5			14		
21 - 31	6			17		
Additional Week	2			6		



# Schedule of Benefits

## Core Benefit

Schedule of Benefits		Sum Insured Maximum Up To (RM)			
Plan		Deluxe	Standard	Basic	Domestic
A	Medical Related Benefits	Accident & Illness		Accident only	
	1. Medical Expenses (Deductible of RM200 for mountain sickness claim)	1,000,000	250,000	250,000	15,000
	2. Medical Expenses in Malaysia	100,000	75,000	75,000	X
	Maximum days of treatment in Malaysia (Subject to Medical Expenses Limit in A1)	30 days	30 days	30 days	X
	3. Daily Hospital Income (RM 250 for every complete day) (Subject to Medical Expenses Limit in A1)	7,000	5,000	5,000	X
	4. Emergency Medical Evacuation & Repatriation of Mortal Remains	Unlimited	Unlimited	Unlimited	20,000
	5. Compassionate Visit	8,000	5,000	X	X
	6. Child Guard	8,000	5,000	X	X
B	Personal Accident Benefits				
	1. Accidental Death & Permanent Disablement	300,000	250,000	200,000	30,000
C	Travel Inconvenience & Other Travel Related Benefits				
	1. Travel Cancellation				
	Per Individual	25,000	10,000	X	1,000
	Per Family	75,000	30,000	X	3,000
	2. Travel Curtailment				
	Per Individual	25,000	10,000	X	X
	Per Family	75,000	30,000	X	X
	3. Travel Delay				
	Common Carrier (RM 150 for every 6 consecutive hours of delay)				
	i. Overseas	2,100	1,500	X	150
	ii. Malaysia	600	300	X	300
	Chartered Flight (RM 150 for every 10 consecutive hours of delay)				
	Overseas and Malaysia	1,200	900	X	150
	4. Baggage Delay (RM 150 for every 6 consecutive hours of delay)				
	Overseas				
	Per Individual	1,050	750	X	X
	Per Family	3,150	2,250	X	X
	Malaysia				
	Per Individual	400	200	X	400
	Per Family	1,200	600	X	1,200
	5. Damage or loss of baggage and/or personal effects				
	Baggage Damage				
	Per baggage	250	250	X	250
	Loss of Baggage and/or Personal Effects				
	Per Individual	5,000	3,000	X	1,000
	Per Family	15,000	9,000	X	3,000
	(Maximum limit any one item is RM 500)				
	(Maximum limit for laptop is RM 1,000)				
	6. Loss of Money	1,500	1,000	X	X
	7. Loss of Travel Documents	5,000	3,000	X	X
	8. Personal Liability	1,000,000	500,000	500,000	X
	9. Home Away Protection	10,000	10,000	5,000	5,000
D	Trip Assistance Solutions				
	1. 24/7 Worldwide Travel Assistance	Included	Included	Included	Included
	2. Doctor on Call	Included	Included	Included	X
	3. World Event Alert Services	Included	Included	Included	X
	4. Global Weather	Included	Included	Included	X
	5. Emergency Travel Services	Included	Included	Included	X
	6. Emergency Language Interpreter	Included	Included	Included	X
	7. Ambassador Services	Included	Included	Included	X
	8. Global Cash	Included	Included	Included	X
E	Optional - Rider Benefits				
	1. Golf Insurance				
	(a) Golf Baggage Loss or Damage	2,000	2,000	2,000	2,000
	(b) Golfer's Personal Legal Liability	500,000	500,000	500,000	500,000
	(c) Hole-in-one - Cash Reward	750	750	750	750
	(Deductible of RM100 for golf baggage loss or damage claim)				
	2. Special Sports				
	(a) Winter sports	Included	Included	Included	Included
	(b) Scuba diving	Included	Included	Included	Included





# Frequently Asked Questions

**Q1 What is the age limit?**

Per trip plan – minimum 31 days, maximum up to 65 years old  
Annual plan – entry age is between 18 to 60 years old, renewable up to 65 years old

**Q2 Who is eligible to purchase?**

An individual who departs Malaysia for business or leisure trip

**Q3 What is the maximum period of coverage?**

Per trip plan – 180 consecutive days for an overseas trip, 60 consecutive days for a domestic trip  
Annual plan – 100 consecutive days for an overseas trip, 60 consecutive days for a domestic trip

**Q4 Who are covered under the Family plan?**

Includes you, your legal spouse (optional), and all your accompanying children aged between 31 days and 18 years old.

**Q5 What should I do if the airline loses my baggage?**

Lodge a report and seek compensation from the airline. You may file in your claim for the loss not compensated by the airline.

**Q6 When does my coverage for overseas trip begin?**

**Travel Cancellation**

Per Trip plan - 24 hours from the purchase of the policy, unless due to accident in which cover commences from the policy purchase date

Annual plan - 24 hours from the purchase of the policy or after travel is booked whichever occurring later, unless due to accident in which cover commences from the travel booking date

Cancellation reason must occur within 60 days (for death/permanent total disablement or hospitalization) or 14 days (for other covered reasons) prior to original scheduled departure.

**Delay/Accidental Death & Disablement/Home Away Protection**

Within 12 hours prior to departure from Malaysia

**All other benefits**

Upon departure from Malaysia

**Q7 Who do I contact for an emergency assistance or if I need to be admitted to a hospital whilst overseas?**

Please call Travel Guard at 603 2772 5600. You may reverse charge the call where this service is available. Please contact Travel Guard prior to seeking care. If you are unable to do so during an emergency, seek treatment first, and contact Travel Guard as soon as possible

**Q8 Are activities such as winter sports & scuba diving covered?**

No, unless special sports/optional benefits is purchased.

**Q9 Can I cancel my policy and get a refund?**

No refund of premium is allowed once the policy has been issued.

**Q10 Where can I buy this product?**

This product is exclusively available on [www.chartisinsurance.com.my](http://www.chartisinsurance.com.my) & [www.chartisdirect.com.my](http://www.chartisdirect.com.my)

**Q11 Can I purchase travel insurance after departure?**

No, you are not allowed to purchase travel insurance once your trip begins

*Please refer to policy wordings for the full terms & conditions*

## Report A Claim

In the event of loss, written notice of claim should be given to us within 30 days from the date of incident, by completing and submitting the claims notification form, together with all the required supporting documents

## Contact Us

We are open from Mondays - Fridays, 9.00am -5.00pm.  
Telephone : 1 800 88 88 11 Facsimile : (603) 2058 5500

You can find us at:  
Wisma Chartis, No.99 Jalan Ampang, 50450 Kuala Lumpur.  
or email us at [WeCare@chartisinsurance.com](mailto:WeCare@chartisinsurance.com)

## Keep these to file a claim



- ☒ Boarding pass and e-ticket for all claims.
- ☒ Original medical receipts and doctor's diagnosis if medical related.
- ☒ Letter from airline confirming duration of flight change and reason of change.
- ☒ Property irregularity report if your baggage is delayed/damaged.
- ☒ Original receipts for additional accommodation, transportation, communication expenses, replacement cost for loss of travel documents.
- ☒ Police report (lodged within 24 hours) on loss related incident.

*Please refer to claims checklist for all supporting document required.*



# Product Disclosure Sheet

Please read this Product Disclosure Sheet. Be sure to also read the stipulated general terms and conditions of the policy.

## 1. What is this product about?

This policy provides compensation in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. Additionally, you can also choose to purchase our optional rider benefit which extends your coverage to include your golfing equipments and your participation in special sports such as winter sports activities & scuba diving.

This product is exclusively available to any individual person for purchase for themselves, their spouse and children at the following websites:

- (a) [www.chartisinsurance.com.my](http://www.chartisinsurance.com.my)
- (b) [www.chartisdirect.com.my](http://www.chartisdirect.com.my)

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

Please refer to the schedule of benefits in the brochure.

The details of major benefits provided in this cover shall include:

- (a) Medical Related Benefits;
- (b) Personal Accidents Benefits;
- (c) Travel Inconvenience & other Travel-Related Benefits;
- (d) Trip Assistance Solution; and
- (e) Optional rider benefits.

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

- (a) Please refer to the premium table in the brochure;
- (b) The premium varies depending on your choice of plan, destination and duration of cover;
- (c) Payment can be made via credit card only.

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

- (a) Commission: No commission is payable.
- (b) Stamp duty: A one-time duty of RM 10.00 is payable

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

- (a) **Disclosure:** Please ensure that the proposal form is completed accurately as it forms the basis of your insurance contract.
- (b) **Claims:**
  - (i) All claims must be notified to us within 30 days from the date of loss;
  - (ii) All supporting documents proving the loss must be submitted within 90 days from the date of loss;
  - (iii) No claim will be admissible if notified after 1 year from the date of loss;
- (c) **Number of policies:** You can only be covered under 1 policy in respect of this insurance.
- (d) **Age** (based on your last birthday):
  - (i) Annual Trip Plan: 18 to 60 years and renewable at our sole discretion, up to 65 years;
  - (ii) Per Trip Plan: 31 days to 65 years;
  - (iii) A child must be 31 days and above and up to 18 years if financially dependent and is in full time education.
- (e) **Period of insurance:**
  - (i) Overseas Trip:
    - Annual Plan: each trip shall not exceed 100 consecutive days;
    - Per Plan: each trip shall not exceed 180 consecutive days;
  - (ii) Domestic Trip:
    - Each trip shall not exceed 60 consecutive days (for both Annual Trip & Per Trip plan);
- (f) **Renewal, reinstatement & upgrade:** Applicable for an Annual Trip plan only and is subject to our prior approval.
- (g) **Payment Terms:** The insurance shall not be effective unless the premium payable has been paid.







# Product Disclosure Sheet

Please read this Product Disclosure Sheet. Be sure to also read the stipulated general terms and conditions of the policy.

## 6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- (a) any occupation relating to:
  - (i) armed forces, peacekeeping forces and similar groups;
  - (ii) ship crew; or
  - (iii) semi-professional and professional sports or where a periodic income is received in relation to such sports; unless it is solely administrative or management-related;
- (b) any activity relating to:
  - (i) all manual work;
  - (ii) use (including testing) of heavy machinery, explosives or hazardous materials;
  - (iii) work at an off-shore site on any kind of conveyance; or
  - (iv) any kind of winter sports and diving, except if the optional rider benefit is purchase;
- (c) suicide or intentionally self-inflicted injuries or an attempt to do so while being sane or insane;
- (d) during air travel unless as a fare paying passenger in a licensed private or commercial aircraft;
- (e) violation of law;
- (f) mental or nervous disorders;
- (g) any pre-existing condition where you:
  - (i) have received or is receiving treatment;
  - (ii) have been given medical advice, diagnosis, where care or treatment has been recommended;
  - (iii) have clear and distinct symptoms that are or were evident; or
  - (iv) when its existence would have been apparent to a reasonable person in the circumstances; within 1 year prior to the effective date as stated in policy schedule;
- (h) Acquired Immune Deficient Syndrome (AIDS) or Human Deficiency Virus (HIV);
- (i) racing other than on foot (save for ultra-marathons which are excluded);
- (j) nuclear, chemical or biological materials;
- (k) war;
- (l) loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria;
- (m) trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice;
- (n) failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media;
- (o) any circumstances which you have been made aware of prior to the purchase of the policy.

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

## 7. Can I cancel my policy?

You may cancel your policy by giving us 30 days written notice to our registered address.

- (a) Your annual policy will be cancelled from the 1<sup>st</sup> day of the month following cancellation request and refund of premium is on a pro-rata basis for the unused period of cover;
- (b) Your per trip policy can be cancelled subject to our approval provided that your request date is prior to the commencement of the trip or period of insurance.

## 8. 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 in your life profile including your personal pursuits which would affect the risk profile.

## 9. Where can I get further information?

Should you require additional information about this policy, please refer to the insurance info booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit our website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

Chartis Malaysia Insurance Berhad,  
Wisma Chartis, No. 99 Jalan Ampang, 50450 Kuala Lumpur. Malaysia.  
Tel : 1-800-888-88-11  
E-mail : [CMICcare@chartisinsurance.com](mailto:CMICcare@chartisinsurance.com)

## 10. Other types of Personal Accident cover available

Please refer to our website at: [www.chartisinsurance.com.my](http://www.chartisinsurance.com.my)

### 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 PERSONAL ACCIDENT 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.



# Description of Coverage

## **A 1. Medical expenses**

Reimbursement for medical expenses incurred during trip

## **A 2. Medical expenses in Malaysia**

Reimbursement for follow-up medical expenses incurred in Malaysia, within 30 days upon arrival

## **A 3. Daily hospital income**

Compensation for every day of overseas hospital admission

## **A 4. Emergency medical evacuation and repatriation of mortal remains**

Transporting you to a medical facility or Malaysia for medical treatment; Repatriation of mortal remains to Malaysia and reimbursement for expenses incurred

## **A 5. Compassionate visit**

Reimbursement for covered expenses incurred by 1 person if you are hospitalized (more than 5 days) or suffers death

## **A 6. Child Guard**

Reimbursement for covered expenses incurred to accompany your child/children back to Malaysia if you are hospitalized and there is no one to look after your child/children

## **B1. Accidental death and permanent disablement**

Pays for accidental death or permanent disablement

## **C1. Travel Cancellation**

Reimbursement for expenses not recoverable if you cancel your trip prior to departure from Malaysia or curtail your trip and return directly to Malaysia due to covered reasons

## **C2. Travel Curtailment**

## **C3. Travel Delay**

Pays for common carrier or chartered flight delay, as stated in the schedule of benefits

## **C4. Baggage Delay**

Pays for delay of your accompanying checked-in baggage

## **C5. Damage or loss of baggage and/or personal effects**

Reimbursement for damage or loss of baggage or personal effects due to theft or common carrier negligence

## **C6. Loss of money**

Pays for loss of currency note or traveler's cheques due to theft

## **C7. Loss of travel document**

Reimbursement for replacement cost of passport/visa due to theft, and additional covered expenses incurred

## **C8. Personal Liability**

Reimbursement for expenses incurred on defense of claim, if you are held legally liable to a third party for death/accidental bodily injury or loss/damage to property

## **C9. Home Away Protection**

Reimbursement for loss or damage to household goods and personal effects due to burglary while you are away on a trip for a minimum of 2 days but not exceeding 31 days

Please refer to policy wordings for the full terms & conditions





## About Chartis

Chartis is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at <http://www.chartisinsurance.com>. All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Chartis Malaysia Insurance Berhad  
(795492-W)

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