

# Product Disclosure Sheet - GoInsure Travel Insurance

Please read this Product Disclosure Sheet before you decide to take out GoInsure Travel Insurance. Be sure to also read the general terms and conditions.



## 1. What is this product about?

This product provides compensation cover for risks including medical expenses, trip cancellation costs, flight or baggage delay, personal accidents and many more for both domestic and international trips. You will have access to the 24/7 Worldwide Chubb Assistance services in case of emergency during your journey.

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

This policy covers:

Benefits	Sum Insured (RM)				
	International		Domestic		
	First	Executive	First	Executive	
<b>Personal Accident &amp; Medical Expenses</b>					
1	<b>Accidental Death and Total Disablement</b> - Adult - Child	325,000 81,250	300,000 75,000	200,000 50,000	100,000 25,000
2	<b>Child Education Fund</b>	15,000	10,000	N/A	N/A
3	<b>Medical Expenses Due to Accident</b> - Up to age 70 years - Above age 70 years  <b>Due to Sickness</b> - Up to age 70 years - Above age 70 years	2,000,000 500,000  1,000,000 150,000	800,000 300,000  400,000 100,000	25,000 (due to accident & up to age 80 years only)	20,000 (due to accident & up to age 80 years only)
4	<b>Follow Up Medical Expenses In Malaysia*</b> (up to 30 days) <b>Due to Accident</b> - Up to age 70 years - Above age 70 years  <b>Due to Sickness</b> - Up to age 70 years - Above age 70 years	100,000 50,000  50,000 25,000	50,000 25,000  25,000 12,500	N/A	N/A

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Benefits	Sum Insured (RM)				
	International		Domestic		
	First	Executive	First	Executive	
<b>Personal Accident &amp; Medical Expenses</b>					
5	<b>Alternative Treatment</b>	1,000	500	N/A	N/A
6	<b>Daily Hospital Income</b> - Up to age 65 years	350 per day (max up to 60 days)	250 per day (max up to 60 days)	100 per day (max up to 30 days)	100 per day (max up to 30 days)
	- Above age 65 years but under 80 years	100 per day (max up to 60 days)	100 per day (max up to 60 days)	50 per day (max up to 30 days)	50 per day (max up to 30 days)
7	<b>Compassionate Visit</b>	10,000	10,000	2,000	1,000
8	<b>Child Guard</b>	10,000	10,000	2,000	1,000
9	<b>Emergency Medical Evacuation &amp; Repatriation</b>	Unlimited	Unlimited	150,000	100,000
10	<b>Repatriation of Mortal Remains</b> (Include Burial & Cremation Expenses)	Unlimited	Unlimited	150,000	100,000
<b>Travel Inconvenience</b>					
11	<b>Travel Cancellation</b> - Cancellation Expenses - Postponement Expenses	Actual Cost 1,000	50,000 500	2,000 N/A	1,500 N/A
12	<b>Travel Curtailment</b>	Actual Cost	50,000	2,000	1,500
13	<b>Travel Disruption</b>	2,000	1,000	N/A	N/A
14	<b>Loss or Damage of Personal Belonging &amp; Baggage</b> - Any one article limit	500	500	500	500
	- Portable Computer	1,500	1,000	N/A	N/A
	Max Limit	7,500	5,000	2,000	1,000
15	<b>Loss or Damage to Travel Documents</b>	7,500	5,000	N/A	N/A
16	<b>Loss of Personal Money</b>	750	750	N/A	N/A
17	<b>Fraudulent Use of Loss Credit Card</b>	1,000	500	N/A	N/A
18	<b>Baggage Delay (every 6 consecutive hours)</b>	200	200	200	150
	- Max Limit (Overseas) Per family limit	1,000 3,000	800 2,400	N/A N/A	N/A N/A
	- Max Limit (Malaysia) Per family limit	400 1,200	200 600	1,000 N/A	600 N/A
19	<b>Travel Delay (every 6 consecutive hours)</b> Max Limit	200 4,000	200 3,600	200 1,000	150 600
	<b>Travel Misconnection (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
21	<b>Travel Re-Route (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A

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Benefits		Sum Insured (RM)			
		International		Domestic	
		First	Executive	First	Executive
<b>Travel Inconvenience</b>					
22	<b>Travel Overbooked (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
23	<b>Missed Departure (every 6 consecutive hours)</b> Max Limit	200 1,000	200 600	N/A	N/A
24	<b>Hijacking Inconvenience (every 6 consecutive hours)</b> Max Limit	400 800	400 800	N/A	N/A
25	<b>Personal Liability</b>	1,500,000	1,000,000	500,000	250,000
26	<b>Emergency Mobile Phone Charges</b>	150	100	N/A	N/A
<b>Lifestyle</b>					
27	<b>Golf Benefit</b> a) Hole In One b) Loss of golf equipment ( <i>due to Theft</i> ) c) Unused golf green fees ( <i>due to Bodily Injury or sickness</i> )	1,000 1,000 1,000	N/A	250 500 250	N/A
28	<b>Home Inconvenience Allowance</b> - Any one article limit	5,000 500	3,000 500	500	N/A
29	<b>Pet Care (amount per 24 hour)</b> Max Limit	50 100	50 50	N/A	N/A
<b>Others</b>					
30	<b>Terrorism Extension</b>	Included	Included	Included	Included
31	<b>Chubb Assistance Benefits</b> - 24 hours Telephone Access - Medical Expenses - Travel Assistance	Included	Included	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.*

Note: The descriptions on the available coverages are only a brief summary for quick and easy reference. Please refer to the policy wording for the full details of covers/benefits under this Policy.

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

Premium quoted is in Ringgit Malaysia (RM)

#### International

Note: For premium exceeding 38 days, please consult our agents or contact Chubb directly for quote.

Individual	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	67	99	118	45	66	78
6-10 days	98	143	171	65	96	114
11-15 days	131	193	230	87	129	153
16-20 days	148	218	259	99	145	173
21-31 days	178	262	312	119	175	208
32-38 days	241	355	422	161	237	282
Annual Plan	408	600	714	284	417	496

Individual & Spouse	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	128	188	224	85	125	149
6-10 days	185	272	324	124	182	216
11-15 days	249	366	436	166	244	291
16-20 days	281	413	492	187	276	328
21-31 days	339	498	593	226	332	395
32-38 days	459	674	802	306	449	535
Annual Plan	776	1140	1357	539	792	943

Family	First			Executive		
	Zone 1	Zone 2	Zone 3	Zone 1	Zone 2	Zone 3
1-5 days	168	247	294	112	165	196
6-10 days	244	359	427	163	239	285
11-15 days	328	482	574	219	321	383
16-20 days	370	544	648	247	363	432
21-31 days	446	655	780	297	437	520
32-38 days	603	887	1056	402	591	704
Annual Plan	1021	1500	1786	709	1042	1240

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## Domestic

Individual	First	Executive
1-3 days	28.62	20.14
4-10 days	34.98	26.50
11-19 days	45.58	37.10
20-30 days	59.36	48.76

Individual & Spouse	First	Executive
1-3 days	53.00	37.10
4-10 days	65.72	49.82
11-19 days	86.92	71.02
20-30 days	112.36	91.16

Family	First	Executive
1-3 days	69.96	48.76
4-10 days	86.92	64.66
11-19 days	114.48	93.28
20-30 days	147.34	119.78

Note: Premium is inclusive of 6% Service Tax (ST)

## Area of Coverage

Area of Coverage	
Zone 1	Australia, Bangladesh, Brunei, Cambodia, China (excluding Tibet 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, Mongolia & Cuba)
Zone 3	Worldwide (Excluding Cuba)
Domestic	Within Malaysia and travelling more than 50km from place of residence

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

Type	Amount
Service Tax (for Domestic Plan only, included in the premium)	6% of premium
Commission paid, if any, to the Insurance Intermediary (included in the premium)	Maximum up to 25% of premium.

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

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### a) Trip Commencement

All trips must start and end in Malaysia.

### b) Who is eligible to purchase

- i. A Malaysian or Malaysian Permanent Resident or valid work permit holder or valid employment pass holder or valid dependent pass holder or valid long-term social visit pass holder or valid student pass holder of at least eighteen (18) years of age on the Effective Date.

### c) Age Limit

- i. International Trip : Single Trip Plan - Min 30 days old, no maximum age limit.  
Annual Trip Plan - Above 18 to 70 years, with policy renewal up to 80 years.
- ii. Domestic Trip: Min 30 days old to 80 years.

### d) Trip Duration

- i. International Trip : Single Trip Plan - maximum length of each trip shall not exceed 183 days.  
Annual Trip Plan - maximum length of each trip shall not exceed 90 days.
- ii. Domestic Trip: maximum length of each trip shall not exceed 30 days.

### e) Cash Before Cover

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

### f) 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 or insurance.

### g) Importance of Disclosure

- i. You must take reasonable care:
  - (a) Not to make a misrepresentation to Us when answering any questions we ask in the proposal form;
  - (b) When renewing the Coverage (if at all), not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to your Coverage under 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.
- ii. Consequences of Breach of Duty:  
Breach of Your duty as stated above may result in Us avoiding your Coverage under 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.

Your duties of disclosure shall continue until the time the contract is entered in, varied and renewed.

### h) Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, You or Your legal representative must give us written notice as soon as possible and, in any event, within 30 days from the date of occurrence.

For Your convenience, Our claim form can now be printed from Our website at: [www.chubb.com/my-goinsure](http://www.chubb.com/my-goinsure).

Note: The above is a summary of certain key terms and conditions of this Policy and is non-exhaustive. Please read the policy wording for the full terms and conditions of this Policy.

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

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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. Trip 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 defence 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 semi-professional and professional sports or Extreme Sports and Sporting Activities.
- xiii. Diving beyond 30 meters in depth.
- xiv. Mountaineering, outdoor rock climbing or abseiling.
- xv. Trekking (including mountain trekking) above three thousand (3,000) metres above sea level.
- xvi. Loss or expenses with respect to Cuba or causing Us in breach of trade or economic sanctions.

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

## 7. Can I cancel my Coverage?

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### a) Single Trip

You may cancel Your Coverage by giving a written notice to Us. However, there is no refund of premium once the Certificate of Insurance is issued.

### b) Annual Plan

You may cancel Your Coverage at any time by giving seven (7) days' written notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, short rate refund applies (please refer to the policy wording).

## 8. What do I need to do if there are changes to my contact / personal details?

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It is important that You inform Us of any change of contact and personal details to ensure all communications are delivered to You in a timely manner.

You may download the Personal Data Correction Request form here [www.chubb.com/my-goinsure](http://www.chubb.com/my-goinsure) and then complete and email it to us at [goinsure.MY@chubb.com](mailto:goinsure.MY@chubb.com).

## 9. Where can I get further information?

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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](http://www.insuranceinfo.com.my)

For enquires, you may also reach us at :

Chubb Insurance Malaysia Berhad  
Registration Number: 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur  
O +6 03 2058 3198 (Customer Service)  
E [goinsure.MY@chubb.com](mailto:goinsure.MY@chubb.com)

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## 10. Other types of Personal Accident cover available :

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Please refer to our website [www.chubb.com/my](http://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 HAVE THE OPTION TO NOMINATE A NOMINEE IN WRITING 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.

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 Product Disclosure Sheet is valid from 24 April 2020.

The information provided in this Product Disclosure Sheet 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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