Schedule of Benefits -GoInsure Travel Insurance (International)



Dan of to		Sum Insured (RM)			
Benefits		First	Executive		
Section	Personal Accident & Medical Expenses				
1	Accidental Death and Total Disablement - Adult - Child	325,000 81,250	300,000 75,000		
2	Child Education Fund	15,000	10,000		
3	Medical Expenses Due to Accident - Up to age 70 years - Above age 70 years Due to Sickness - 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		
4	Follow Up Medical Expenses In Malaysia* (up to 30 days) Due to Accident - Up to age 70 years - Above age 70 years Due to Sickness - 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		
5	Alternative Treatment	1,000	500		
6	Daily Hospital Income - Up to age 65 years	350 per day (max up to 60 days)	250 per day (max up to 60 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)		
7	Compassionate Visit	10,000	10,000		
8	Child Guard	10,000	10,000		
9	Emergency Medical Evacuation & Repatriation	Unlimited	Unlimited		
10	Repatriation of Mortal Remains (Include Burial & Cremation Expenses)	Unlimited	Unlimited		

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D		Sum Insured (RM)	
Benefits		First	Executive
Section	Travel Inconvenience		
11	Travel Cancellation - Cancellation Expenses - Postponement Expenses	Actual Cost 1,000	50,000 500
12	Travel Curtailment	Actual Cost	50,000
13	Travel Disruption	2,000	1,000
14	Loss or Damage of Personal Belonging & Baggage - Any one article limit - Portable Computer Max Limit	500 1,500 7,500	500 1,000 5,000
15	Loss or Damage to Travel Documents	7,500	5,000
16	Loss of Personal Money	750	750
17	Fraudulent Use of Loss Credit Card	1,000	500
18	Baggage Delay (every 6 consecutive hours) - Max Limit (Overseas) Per family limit	200 1,000 3,000	200 800 2,400
	- Max Limit (Malaysia) Per family limit	400 1,200	200 600
19	Travel Delay (every 6 consecutive hours) Max Limit	200 4,000	200 3,600
20	Travel Misconnection (every 6 consecutive hours) Max Limit	200 1,000	200 600
21	Travel Re-Route (every 6 consecutive hours) Max Limit	200 1,000	200 600
22	Travel Overbooked (every 6 consecutive hours) Max Limit	200 1,000	200 600
23	Missed Departure (every 6 consecutive hours) Max Limit	200 1,000	200 600
24	Hijacking Inconvenience (every 6 consecutive hours) Max Limit	400 800	400 800
25	Personal Liability	1,500,000	1,000,000
26	Emergency Mobile Phone Charges	150	150

Benefits		Sum Insured (RM	Sum Insured (RM)		
		First	Executive		
Section	Lifestyle				
27	Golf Benefit a) Hole In One b) Loss of golf equipment (due to Theft) c) Unused golf green fees (due to Bodily Injury or sickness)	1,000 1,000 1,000	N/A		
28	Home Inconvenience Allowance - Any one article limit	5,000 500	3,000 500		
29	Pet Care (amount per 24 hour) Max Limit	50 100	50 50		
Section	Others				
31	Terrorism Extension	Included	Included		
32	Chubb Assistance Benefits - 24 hours Telephone Access - Medical Expenses - 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.

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 10 October 2019.

Contact Us

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