

## Product Disclosure Sheet Group Hospital and Surgical 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](http://www.pidm.gov.my))

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1. What is Group Hospital and Surgical Insurance?

Group Hospital and Surgical Insurance is an insurance product which offers reimbursement of hospitalization and surgical expenses incurred or benefits due to illness or accidental injury of your actively engaged employees, including their spouse and/or child(ren) (“**Insured Person**”) which are covered under the policy. This product may be taken up concurrently with the Outpatient Clinical Policy.

### 2. Know Your Coverage

As an illustration, for **RM1,000.00** per Insured Person annually, you will receive the following **coverage**:

Coverage	RM100,000 overall annual limit per Insured Person
Hospital Room & Board (up to the number of days stated in the Schedule of Benefit)	RM350/ day
Intensive Care Unit (up to the number of days stated in the Schedule of Benefit)	As Charged
Hospital Supplies & Services	As Charged
Operating Theatre	As Charged
Surgical Fess	As Charged
Anesthetist Fees	As Charged
Daily In-Hospital Physician Visits (up to the number of days stated in the Schedule of Benefit)	As Charged
Pre-Hospital Diagnostic Services	As Charged
Pre-Hospitalisation Specialist Consultation	As Charged
Post Hospitalisation Treatment /Daycare Procedure Follow-Up Treatment	As Charged
<b>Additional Coverage</b> , without additional premium if you choose to include any of the following:	Overall annual limit stated above
Day-Care Procedure (Surgical & Medical)	As Charged
Emergency Accidental Outpatient Treatment	As Charged
Emergency Accidental Dental Treatment	As Charged
Emergency Sickness Treatment	RM100/ incident
Ambulance Fees	As Charged
Daily-Cash Allowance at Government Hospital (up to the number of days stated in the Schedule of Benefit)	RM50 / day
Home Nursing Care (up to the number of days stated in the Schedule of Benefit)	RM100 / day
Medical Report Fees	RM150/ report
Outpatient Physiotherapy	As Charged
Second Surgical Opinion	As Charged
Annual Out-Patient Cancer Treatment	As Charged
Annual Out-Patient Kidney Dialysis Treatment	As Charged
Organ Transplantation	Up to RM10,000 once per lifetime
Accidental Death Benefit	RM1,000
Insured Child’s Daily Guardian Benefit (up to the number of days stated in the Schedule of Benefit)	RM100/ day
In-Patient Treatment for Mental Illness (Annual)	RM1,000
Note: Please read your policy contract for details on the coverage	

Your medical and health insurance **excludes:**

- Pre-existing conditions
- “Specified illness” such as hypertension, cancers or hernias, within 120 days from policy commencement
- Non-accidental medical or physical conditions within first 30 days from policy commencement
- Elective procedures or treatments covered by other employment or profession insurance or Workman’s Compensation Insurance Contract
- Surgery for cosmetic/ plastic, circumcision, vision aid or oral (except accident) and acquisition of prosthetics
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS or ARC and HIV related diseases, and any communicable disease required quarantine by law.
- Treatment or surgical operation for congenital abnormalities or deformities
- Pregnancy, maternity, childbirth, fertility, contraception, impotence
- Hospitalisation for investigatory purposes, diagnosis, examinations for X-ray, general physical or medical, preventive care or weight related treatments
- Non-medical expenses such as television, telephones or similar facilities
- Sickness or injuries from hazardous sports and illegal acts
- Suicide/self-harm
- Private flying (except as fare-paying passenger)
- War, terrorism or criminal activity, during active duty in armed forces or participation in strikes, riots and civil commotion or insurrection
- Ionising or contamination by radiation from nuclear risks
- Expenses for organ donation and sex change
- Investigation and treatment of sleep disorders, hormone replacement therapy or alternative treatment
- Psychotic, mental or nervous disorders

If you have any questions or require assistance on your medical and health insurance, you can:

Call us at: 603-2058 3000

Visit us at: <https://www.chubb.com/my-en/contact-us/product-enquiry.html>

Email us at: [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)

**3. Know Your Obligations**

For your medical and health insurance, you must pay a premium of:	
Premium:	<b>RM 100 onwards per Insured Person annually</b>
Duration: until age of 65 years	
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	RM 10 per policy
Commission	10% of premium or RM10
Service Tax	8% of premium or RM8

**4. Other Key Terms**

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
  - Waiting Period — Your coverage will only start 30 days after the effective date of the policy, except for accidental causes.
  - Coverage will cease on expiry date and we shall strictly not be liable for any expenses that take place after the expiry date.
  - Upgraded Room and Board Co-Payment — If the Insured Person is hospitalized at a published Room and Board rate which is higher than their eligible benefit, you shall bear 20% of the other eligible benefits described in the Schedule of Benefits.
  - Upgraded Insured Plan — Application for upgrading can only be made on renewal and is subject to underwriting and acceptance by us.
  - Cooling Off Period - You may cancel this policy within 15 days of policy delivery for a full refund, minus any medical expenses incurred by us.
  - Procedure for making a claim - Notify us in writing within 30 days of a claim event with all required documents.
- Note:** This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions.

**5. Can I cancel my Policy?**

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the short period rates for the unexpired period of insurance unless the policy validity has exceeded 11 months. There will be no refund premium if there is a claim under the policy.