



Business Travel Insurance

CHUBB®

Accident & Health

“We pride ourselves on being innovative solutions providers.”



Business Travel Insurance

Business Travel Insurance protects clients from the risks inherent in business travel such as a serious injury, emergency sickness, political unrest, natural disaster, falling victim to crime, lost documents, etc. No one wants to leave a key employee stranded abroad or face significant overseas medical claims. Chubb's Business Travel Insurance offers distinct tiers of benefits.

Our policy has been enhanced to ensure that all sections are easy to understand and referenced and we encourage you to have a close look at the new Policy wordings.

As with all Chubb corporate Accident & Health products, the focus is on providing clients with options to suit their needs. If our standard pre-underwritten plans do not meet your requirement, Chubb will (subject to our underwriting terms and conditions) cater for bespoke plans as required.

Product Highlights

- Provides comprehensive cover for multiple journeys taken during a calendar year for both international and domestic trips
- 3 plans to choose from
- Incidental Leisure Travel cover
- Child Education Fund
- Credit Card Indemnity
- Free 24-hour Worldwide Emergency Assistance
- Unlimited cover for all Emergency Medical Evacuation and Repatriation expense
- Delays & Cancellation
- Loss of Travel Documents and Personal Money Covered
- Political & Natural Disaster Expenses
- Personal Liability covered to a maximum of RM1,000,000
- Chubb TravelSmart as an add-on option at no additional cost ***New**



- Alerting them of the disruptions / incidents through push notifications and SMS so that they stay safe and secure.
- Once notified, travelling employees in the affected areas are able to access 24/7 emergency assistance at a touch of a button via an app.

Benefits for Travelling Employees

Chubb Travel Smart empowers travelling employees with the information and tools so that they travel with confidence with:

- An app built specially for Apple and Android smartphones to be downloaded prior to their trips.
- Be better prepared for their trips by learning the health and safety risks of their destinations. Take travel precautions in advance such as vaccinations and high crime areas to avoid.
- Turn on location and notification functionalities to receive alerts when disruptions / incidents occur:
 - push notifications for non-emergency alerts
 - SMS for emergency alerts coded RED.
- Access 24/7 emergency assistance at a touch of a button to receive advice and assistance.

Chubb Travel Smart

Chubb Travel Smart is an innovative digital platform that enhances Chubb's Group Business Travel Accident insurance product. It is targeted at corporations and conglomerates from all industries.

Benefits for Employers

It has been developed to help employers better fulfil their duty of care obligations to their travelling employees by:

- Using an online dashboard that monitors travel disruptions in real-time, HR and risk managers are able to track and locate their travelling employees when the disruptions occur

Table of Benefits

Sections (In Policy)	Benefits	Areas of Cover	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Section 1	Personal accident benefits				
Part A	Accidental death	Regional/ International & Domestic	200,000	300,000	500,000
Part B	Permanent disablement				
Part C	Major burns benefit		10,000		
Part D	Child education fund		5,000 per child / Max RM25,000 per family		
Part E	Credit card indemnity		1,500		
Section 2	Medical expenses	Regional/ International	100,000	200,000	300,000
		Domestic	20,000	30,000	50,000
			(applicable for bodily injury due to a covered accident only)		
Section 3	Hospital income benefit	Regional/ International	200 per day up to max 60 days		
		Domestic	200 per day up to max 60 days (applicable only in the event of admission due to a covered accident)		
Section 4	Emergency Medical Evacuation & Repatriation Expenses	Regional/ International	Unlimited		
		Domestic	100,000 (applicable only in the event of bodily injury due to a covered accident)		
Section 5	Chubb Assistance	Regional/ International & Domestic	Included		
Section 6	Cancellation & Curtailment	Regional/ International	10,000		
		Domestic	2000 (not applicable to travel within West Malaysia or within East Malaysia)		
Section 7	Travel Delay	Regional/ International & Domestic	200 for every four (4) hours up to max 1,000		
Section 8	Missed Travel Connection		200 (after 4 hours)		
Section 9	Overbooked Flight, Voyage or Train		200 (after 4 hours)		
Section 10	Baggage Delay	Regional/ International	200 for every 4 hours up to 1,000		
		Domestic	200 for every 4 hours up to 500		

Sections (In Policy)	Benefits	Areas of Cover	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Section 11	Personal Property, Electronic Equipment & Golfing Equipment	Regional/ International & Domestic	5,000 (limit 1000 per article)		
Section 12	Loss of money & replacement of travel documents	Regional/ International	5000 (sub-limit for money/misuse of credit card is 1000)		
		Domestic	1000 (for loss of money/misuse of credit card only and this benefit is not applicable to travel within West Malaysia or within East Malaysia)		
Section 13	Aircraft Hijacking	Regional/ International & Domestic	200 for every 12 hours up to max 5,000		
Section 14	Rental Vehicle Excess		2,000		
Section 15	Legal Fees		10,000		
Section 16	Emergency Travel Expenses	Regional/ International	5,000		
		Domestic	N/A		
Section 17	Replacement of Assignment Expenses	Regional/ International	5,000		
		Domestic	N/A		
Section 18	Political & Natural Disaster Expenses	Regional/ International	15,000		
		Domestic	N/A		
Section 19	Home Care Benefit	Regional/ International & Domestic	1,000		
Section 20	Personal Liability	Regional/ International	1,000,000		
		Domestic	N/A		
Section 21	Emergency mobile phone charges	Regional/ International	100		
		Domestic	N/A		

Optional Cover

Chubb TravelSmart

Table of Premiums (MYR) - Applicable to NEW policies only*

Area of Cover		Plan 1	Plan 2	Plan 3
Regional	Premium per person	190	240	260
Regional + Domestic	Premium per person	235	295	320
International	Premium per person	250	310	340
International + Domestic	Premium per person	295	365	400

*Premium rates shown here are applicable to new policies only. Renewal policies are subject to annual review to cater for general inflation, medical inflation and loss ratio.

Geographical Areas

Domestic	From West Malaysia to East Malaysia and vice-versa AND within West Malaysia or within East Malaysia
Regional	Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand and Vietnam
International	Worldwide (excluding Domestic Travel)



4. This insurance does not apply to Cuba or a specially designated person, entity, group or company on the Specially Designated List or to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including but not limited to, the payment of claims.

5. Personal Travel or any incidental Private Travel taken in conjunction with Business Travel is covered under the International / Regional Plans but not applicable in the event of Domestic Travel.

6. Commute to and from normal place of employment is not covered.

Important Notes

1. Policies can be issued on an unnamed basis for headcount \geq 5 employees. Minimum headcount per policy is 2 (two) employees.

2. Age Limit: 18 years - 70 years.

3. Premiums are subject to prevailing tax(es), as imposed by the government on policy effective date.

7. Helicopter and / or unscheduled flights are not covered unless approved and endorsed by Chubb and is subject to additional loading premium(s).

8. If our Pre-underwritten plans do not meet your requirements and bespoke plans are required, kindly contact our A&H Team for a quotation. Bespoke plans will be subject to a minimum of RM1,000.



About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has a network of 23 branches and more than 2,600 independent distribution partners (agents).

Contact Us

Chubb Insurance Malaysia Berhad
(9827-A)
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia
O +6 03 2058 3000
F +6 03 2058 3333
E UCPA.MY@chubb.com
www.chubb.com/my

Chubb. Insured.SM

The information provided in this brochure is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.
© 2019 Chubb. Not all coverages available in all jurisdictions. Chubb®, its respective logos and Chubb. Insured.SM are protected trademarks of Chubb.
Published 09/19/V7