

Product Disclosure Sheet - Chubb Hotel Protect

Please read this Product Disclosure Sheet before you decide to take out Chubb Hotel Protect. Be sure to also read the general terms and conditions.



1. What is this product about?

This product provides compensation in the event of hotel cancellation, disability or death caused solely by violent, accidental, external and visible event, loss of baggage and loss of hotel booking nights for both domestic and international trips.

2. What are the covers / benefits provided?

This policy covers:

Benefits	Maximum Sum Insured (RM)	
	Domestic	International
1 Accidental Death and Disablement - Up to age 70 years - Above age 70 years	10,000 2,500	20,000 5,000
2 Hotel Cancellation	200 per day per room	500 per day per room
3 Loss or Damage of Personal Property and Baggage - Single Article Limit - Maximum amount payable	500 1,000	500 2,000
4 Loss of Hotel Booking Nights	200 per day per room	500 per day per room

3. How much premium do I have to pay?

	Domestic	International
Premium is derived as a percentage of the actual hotel booking costs, subject to the Minimum Premium per Booking below	2.50%	3.50%
Minimum Premium per Booking	5.00	25.00

Note : Premium is excluding the applicable service tax rate imposed by the Government

Area of Coverage

Area of Coverage	
Domestic	Within Malaysia only
International	Worldwide (Excluding Cuba and Malaysia)

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

Type	Amount
Stamp Duty	None
Service Tax (for Domestic Plan)	The applicable service tax rate imposed by the Government
Commissions paid to the insurance intermediaries (if any) (included in the premium)	25% of premium

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

a) Who is eligible to purchase

A Malaysian Resident or an Inbound Traveler of at least 18 years of age on the Effective Date;

b) Age Limit

Minimum 18 years old.

c) Trip Duration

Maximum length of each trip shall not exceed 45 days.

d) Cash Before Cover

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

e) 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 of insurance.

f) 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 Policy, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to 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 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.

g) 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: <http://www.chubb.com/my-claim-forms>

6. What are the major exclusions under this policy?

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 policy?

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.

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 of contact and personal details to ensure all communications are delivered to You in a timely manner.

9. Where can I get further information?

If you have any queries, please contact us at :

Chubb Insurance Malaysia Berhad
Registration No: 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
TF 1 800 88 2846 (Customer Service)
E Travel.MY@chubb.com

10. Other types of Personal Accident cover available :

Please refer to our website 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 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

This product disclosure sheet is prepared in both English and Bahasa Malaysia versions. In the event of any 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 coverage under the Master Policy contract.

By accepting the coverage under the Master Policy contract, You would acknowledge that Our intermediary or Chubb personnel had explained to You clearly on the Master Policy contract coverage and key contract terms, and that the Master Policy contract offered is suitable for Your insurance needs.

The information provided in this product disclosure sheet is valid as at 15 May 2024.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

CHUBB INSURANCE MALAYSIA BERHAD is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

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)