

Care Guest Insurance Program

Policy Wordings

CHUBB®

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Benefit Schedule

Benefits		Maximum Sum Insured (RM)
1.	Accidental Death and Permanent Disablement	Up to 25,000
2.	Medical Expenses due to Bodily Injury	Up to 10,000
3.	Daily Hospital Income due to Bodily Injury	100/per Confinement
4.	Accidental Dental Expenses	Up to 2,000
5.	Ambulance Fees	Up to 250
6.	Transportation Expenses	Up to 2,000
7.	Funeral Benefit	2,000
8.	Emergency Medical Evacuation & Repatriation	Up to 10,000
9.	Repatriation of Mortal Remains Expenses	Up to 10,000
10.	Loss or Damage of Personal Property and Baggage	
	- Any one article limit	250
	- Maximum Limit	500
	- Excess per claim	50 per claim

Group Personal Accident Insurance

This Policy is issued to the Policyholder for the benefit of its customers for the duration of the customers' stay at the Accommodation, in consideration of the payment of premium agreed to separately between the Policyholder and Us and any other disclosures made by the Insured Person or the Policyholder and the time this contract is entered into.

However, in the event of any pre-contractual misrepresentation made in relation to the answers or in any disclosures given by the Policyholder, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy records the terms under which Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A), of Wisma Chubb, 38, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia (hereinafter referred to as "Chubb") has agreed to provide insurance cover to the customers of the Policyholder.

This Policy is underwritten by Chubb Insurance Malaysia Berhad. Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Important Information Regarding This Policy

1. The Policy
 - 1.1. This Policy, Policy Schedule, all written proposals, and endorsements (if any) that We may issue from time to time sets out the entire rights and obligations between the Policyholder, the Insured Person(s) and Us under the Policy. This Policy is issued in consideration of the information, answers and disclosures provided.
 - 1.2. In return for the Policyholder paying Us the premium, We will insure the Insured Person for the Benefits to the extent provided in this Policy, subject to the terms, conditions, definitions and exclusions contained in this Policy.
2. Please read the Policy
 - 2.1. It is important that the Policyholder carefully reads and understands this Policy because they describe the terms, conditions and exclusions that apply to the insurance under this Policy.
3. Checking the Policy
 - 3.1. Please check the Policy to make sure all the information on them is correct. Please let Us know immediately if any alterations are needed. Please contact Us if there is a change of address or account details.
4. Contacting Us
 - 4.1. If the Policyholder or the Insured Person has any queries or need to contact Us, please write to Us at Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A), Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia or contact Us at 1-800-88-3226 Monday to Friday 8.30am to 5.15pm, excluding public holidays. The Policyholder or the Insured Person can also log on to www.chubb.com/my
5. Keeping the documents safe
 - 5.1. The Policyholder should keep the Policy and/or the Policy Schedule in a safe place in case of a need to refer to them in the future.
 - 5.2. Certain types of cover under this Policy requires the Policyholder or Insured Person to provide receipts and other documentary evidence to Us. The Policyholder or the Insured Person should keep those documents in a safe place in case We need them to consider a claim.
6. Interpretation
 - 6.1. This Policy including the proposal form or enrolment form (if applicable), Policy Schedule, Endorsements and amendments, if any, shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.
 - 6.2. In the event of any inconsistencies between the Bahasa Malaysia version and the English version of this Policy, the English version shall prevail.
7. Condition Precedent to Liability
 - 7.1. The due observance and fulfilment of the terms, provisions and conditions of this Policy by the the Policyholder and Insured Person, and in so far as they relate to anything to be done or complied with by the Policyholder and the Insured Person shall be conditions precedent to Our liability to make any payment under this Policy.
8. Duty to Take Reasonable Care
 - 8.1. The Policyholder and the Insured Person must take reasonable care:
 - (a) not to make a misrepresentation to Us when answering any questions We ask in the proposal form or enrolment form (if applicable); and
 - (b) not to make a misrepresentation to Us for the Insured Person's Coverage, when answering any questions, or confirming or amending any matter previously disclosed; and

- (c) to disclose to Us any matter, other than what We have asked in (a) and (b) above, that the Insured Person or the Policyholder knows to be relevant to Our decision on whether to accept the Insured Person or not and the rates and terms to be applied.
- 8.2. The Policyholder and the Insured Person also have a duty to tell Us immediately if at any time after this Policy has been entered into, varied or renewed with Us, any of the information the Policyholder or the Insured Person gives on his/her proposal form or enrolment form (if applicable) is inaccurate or has changed.
- 8.3. Breach of such duties as stated above may result in Us voiding the Policy or Coverage provided therein and refusing all claims, 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, in accordance with Schedule 9 of the Financial Services Act 2013.

Part 1 – Interpretation

Section 1 – Definitions

Accident or Accidental means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place during the Journey and within the Period of Insurance and which shall, be independent of any other cause, be the sole cause of Bodily Injury.

Accommodation means the establishment operated by the Policyholder used for the purpose of temporary overnight lodging to the Insured Person for which a fee is paid and reservations are required.

Benefit means the respective benefit, as stated in the Benefit Schedule, payable by Us under the terms and conditions of this Policy in respect of each event or loss covered by this Policy.

Benefit Schedule means the document which is incorporated and forms part of this Policy which contains details of the Benefit for this Policy.

Bodily Injury means injury sustained by the Insured Person resulting solely, directly and independently from an Accident and which:

- (a) is caused by external, violent and visible means; and
- (b) results within one hundred and eighty (180) days of the Accident; and
- (c) results solely and independently of any other causes, from:
 - (i) the Accident; and/or
 - (ii) Sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
- (d) may include a bodily injury caused by the Insured Person being directly and unavoidably exposed to the elements as a result of an Accident; and
- (e) is not a Sickness.

Child(ren) means the Insured Person's legal unmarried dependent child(ren), including stepchild(ren) and/or legally adopted child(ren) who is/are wholly dependent on the Insured Person's financial support and is/are at least thirty (30) days old and not older than eighteen (18) years old (or twenty-three (23) years old if studying full-time at a recognized tertiary institution), on the commencement of the Journey.

Civil Commotion means a disturbance, commotion or disorder created by civilians usually against a governing body or the policies thereof.

Claimant means the Insured Person or the Guardian for claims by or on behalf of Child(ren) below eighteen (18) years old, the Nominee, or any other person, as the case may be, who is legally entitled to claim the Policy Benefits, according to the terms and conditions of the Policy and/or in law.

Communicable Disease Outbreak means a disease that may be transmitted directly or indirectly by one person or animal to another by any means due to a virus, bacteria or other microorganism and that leads to:

- (a) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; or
- (b) a travel advisory or warning being issued by a national or international body or agency.

Confined or Confinement means confinement in a Hospital for at least a Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Doctor and for this purpose. **Day** shall mean a period for which the Hospital charges for room and board.

COVID-19 refers to the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation (WHO) as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain), contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.

Country of Residence means the Insured Person’s usual place of residence which is Overseas.

Coverage means the cover provided to the Insured Person for the duration of the Journey under this Policy.

Critical Medical Condition means a medical condition suffered by the Insured Person as a result of Bodily Injury which is determined to be life-threatening by the Doctor treating the Insured Person.

Death means death occurring:

- (a) solely, directly and independently of all other causes, as a result of a Bodily Injury; and
- (b) within one hundred and eighty (180) days of the Accident causing the Bodily Injury and includes Disappearance.

Dentist means a legally licensed dentist or dental surgeon qualified by a medical degree and duly registered to practice dentistry and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. Dentist shall not include the Insured Person or any Family Member.

Destination means the place(s) where the Insured Person expects to travel to on the Journey, as shown on the travel itinerary.

Doctor means a legally licensed medical practitioner qualified by a medical degree and duly registered to practice western medicine and who, in rendering treatment, is practicing within the scope of his licensing and training in the geographical area of practice. Doctor shall not include the Insured Person or any Family Member.

Extreme Sports and Sporting Activities means any sports or sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing, private white water rafting grade 4 and above, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons, and stunt riding. This Extreme Sports and Sporting Activities does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operators when carrying out such tourist activities.

Family Member means the Insured Person’s Spouse, parents, parents-in-law, grandparents, grandparents-in-law, great grandparents, great grandparents-in-law, Child(ren), daughter-in-law, son-in-law, brothers or sisters, brother-in-law, sister-in-law, grandchild(ren), step-brother, step-sister, step-parents, Guardian.

Financial Default means either the complete suspension of operation due to financial circumstances whether or not bankruptcy/liquidation petition is filed; or partial suspension of operations following a filing of a bankruptcy/liquidation petition.

Guardian means an individual who has legal guardianship over a Child before he/she reaches the age of eighteen (18).

Home means the Insured Person's usual place of residence in Malaysia.

Hospital means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as an allopathic hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements:

- (a) operates primarily for the reception, care and medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
- (b) provides full-time nursing service by and under the supervision of a staff of Nurses;
- (c) admits resident in patient only under the supervision of a Doctor or Doctors, one of whom is available for consultation at all times;
- (d) has a staff of one or more Doctors;
- (e) maintains organized facilities for the medical diagnosis and treatment of a resident in patient, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the established;
- (f) is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
- (g) is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normally or the psychiatric department of a Hospital;
- (h) it does not include inter alia a health hydro or nature cure clinic; and
- (i) it does not solely or mainly provides Traditional or Complementary Medicine or Treatment.

Insured Person(s) means the customer of the Policyholder insured under this Policy which are :

- (a) staying in the Accommodation;
- (b) named in the declaration provided to Us by the Policyholder;
- (c) to whom premium has been paid by the Policyholder; and
- (d) at least six (6) month of age and up to eighty-five (85) years of age.

Journey means the period within the Period of Insurance which shall commence when the Insured Person(s) checks-in to the Accommodation and shall terminates when the Insured Person checks-out from the Accommodation.

Policy Schedule means the Policy Schedule which is incorporated in and forms part of this Policy.

Policy or **Policy** means this policy wording, the Policy Schedule, or any endorsement issued by Us varying the Policy and any other documents We may issue to the Policyholder that We advise will form part of the Policy, which together constitutes the entire contract.

Medical Expenses means Usual, Reasonable and Customary Medical Expenses necessarily and reasonably incurred in the medical or surgical treatment of Bodily Injury covered by this Policy.

Mountaineering or Trekking means the ascent or descent of a mountain (including mountain trekking) 3,000 meters above sea level ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment, as well as any form of abseiling or rock-climbing activities necessitating the use of ropes and other climbing equipment.

Natural Disasters means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornadoes), naturally occurring wildfires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Nominee means a person nominated pursuant to Schedule 10 of Financial Services Act 2013 by the Insured Person, to receive the Policy Benefits payable under this Policy upon the Death of the Insured Person.

Nurse means any qualified or trainee nurse or general nurse duly registered pursuant to the laws of the country in which the nurse is employed.

Overseas means anywhere outside Malaysia, but excluding Cuba.

Period of Insurance means the period during which the coverage under this Policy is effective, as stated in the Policy Schedule issued by Us.

Permanent Disablement means disablement that results solely, directly and independently of all other causes, from Bodily Injury and which occurs within one hundred and eighty (180) consecutive days of the Accident in which such Bodily Injury was sustained, and:

- (a) falls into one of the loss events listed in the Table of Benefits under Section 1 of Part 6; and
- (b) is a disablement which, having lasted or will in all probability last for a continuous and uninterrupted period of at least twelve (12) months, and at the expiry of that period, being beyond hope of improvement.

Policyholder is the party to whom which the Policy is issued to and We enter into a contract with, and named in the Policy Schedule.

Pre-existing Condition(s) means any condition which the Insured Person has reasonable knowledge of, in the twelve (12) months prior to the commencement of the Journey. The Insured Person is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- (a) he/she has received or are receiving medical treatment, diagnosis, consultation or prescribed drugs, or
- (b) medical advice, diagnosis, care or treatment was recommended by a Doctor, or
- (c) clear and distinct symptoms are or were evident, or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

Riot means the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.

Sickness means physical condition marked by a pathological deviation from the normal healthy state as verified by a Doctor which requires immediate treatment by a Doctor and which is not a Bodily Injury.

Spouse means the Insured Person's legal husband or wife who is above eighteen (18) and under eighty (80) years of age.

Strike means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Traditional or Complementary Medicine or Treatment means any medicine or treatment provided by religious medical practice, homeopathy, chiropractic, osteopathy and/or any other alternative traditional or complementary medicine or treatment of any kind, including but not limited to Ayurveda treatment, hydrotherapy or nature cure.

Traditional Doctor means a legally licensed traditional medicine practitioner (including an acupuncturist or bonesetter) duly registered and practising within the scope of his licensing and training in the geographical area of practice. Traditional Doctor shall not include the Insured Person or any Family Member.

Usual, Reasonable and Customary Medical Expenses means charges for treatment, supplies or medical services medically necessary to treat the Insured Person's condition, does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

We/Our/Us means Chubb Insurance Malaysia Berhad, Registration Number: 197001000564 (9827-A).

Part 2 – Scope and Limits Of Cover And Benefits

Section 1 - Commencement of Coverage

1. For all Sections, Coverage commences upon commencement of the Insured Person's Journey.

Section 2 - Limits Of Coverage

2. All Coverage under this Policy shall terminate automatically on the earliest of the following events:
 - (a) Upon the expiry of the Insured Person's Journey;
 - (b) Upon the Insured Person ceasing to satisfy any of the eligibility requirements set out herein; or
 - (c) Upon the Insured Person's death.
3. The scope of Coverage and Benefit under this Policy shall be limited to within Malaysia only.

Part 3 – General Exclusions

This Policy does not cover, and We will not in any event be liable to pay any claims arising directly or indirectly from, caused by, a consequence of, arising in connection with or contributed to by any of the following:

1. Any Pre-existing Conditions or congenital conditions.
2. Any condition, which is or results from or is a complication of infection with Human Deficiency Syndrome ('HIV'), any variance including Acquired Immune Deficiency Syndrome ('AIDS'), and AIDS Related Complications ('ARC'), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC.
3. Any condition which is, results from or a complication of pregnancy, childbirth, miscarriage (except miscarriage due to Bodily Injury as direct result of an Accident as covered under Section 3 of Part 6) or abortion.
4. Illnesses or disorders of a psychological nature, mental and nervous disorders, including but not limited to insanity.
5. Any condition which results from or is a complication of any venereal disease.
6. The alcohol content in the blood and/or urine samples of the Insured Person exceeding the limit permitted by law of the country in which the Bodily Injury occurred, or drugs not prescribed by a Doctor and not for treatment of drug addiction.
7. Declared or undeclared war or any act of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
8. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
9. Any wilful or intentional acts of the Insured Person whether sane or insane, self-inflicted injury, suicide pacts or agreements or any attempts thereat, provoked homicide or assault, including any condition which is, results from or a complication of the said acts.
10. The Insured Person acting as a law enforcement officer, emergency medical or fire service personnel, civil defence personnel or military personnel of any country or international authority, whether full-time service or as a volunteer.
11. The Insured Person engaging in aviation, other than as a fare-paying passenger in, boarding and alighting from any fixed-wing aircraft provided and operated by a regularly scheduled airline or private unscheduled air chartered company which is duly licensed for the regular transportation of fare-paying passengers or in a helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers, provided such helicopter is operated only between established commercial airports and/or licensed heliports.
12. Illegal acts (or omissions) by the Insured Person or his/her executors, administrators, legal heirs or personal representatives.
13. Loss resulting directly or directly from action taken by any government authorities including confiscation, seizure, destruction and restriction.

14. Any loss or expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by the Insured Person traveling to the Destination or undertaking any Journey against the advice of a Doctor or for the purpose of seeking medical attention.
15. Any prohibition or breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this Policy following the warning of any intended Strike, Riot or Civil Commotion through or by general mass media.
16. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid any injury or minimize any claim under the Policy.
17. Whilst engaging in naval, military or air force service or operation or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving, oil-rigging, mining or aerial photography or handling of explosive or loss of or damage to hired or leased equipment, Overseas secondment as part of the Insured Person's occupation.
18. Any loss or expenses which arises in connection with or is contributed by the Insured Person undertaking any Journey against the travel advice of the Ministry of Foreign Affairs of Malaysia or the Ministry of Health of Malaysia, or the relevant authorities in the Country of Residence of the Insured Person in relation to actual or threatened Riot, Strike or Civil Commotion, war or warlike situation, outbreak of disease or unsafe health conditions, or impending Natural Disasters, to the country or territory of the Insured Person's Destination, unless the Journey had already commenced prior to the issuance of the travel advice.
19. Consequential loss or damage of any kind.
20. Any losses caused by terrorist attacks by nuclear, chemical and/or biological substances.
21. The Insured Person's direct participation in any act of terrorism.
22. We will not (under any Sections) pay for claims arising directly or indirectly from any losses or expenses with respect to Cuba.
23. The Insured Person participating or engaging in:
 - (a) Extreme Sports and Sporting Activities;
 - (b) taking part in, practicing or training for any speed contest or racing, any professional competitions or sports or any sports in which the Insured Person would earn or could earn or receive remuneration, sponsorships, donations or any form of financial rewards;
 - (c) racing, other than on foot but this does not include ultra-marathons, biathlons or triathlons;
 - (d) off-piste skiing, ski-jumping, ski-bob racing, skiing off-trail, free-style skiing, and use of bob sleighs;
 - (e) Mountaineering or Trekking;
 - (f) scuba diving unless the Insured Person holds a PADI certification (or similar recognized qualification) or when diving with a qualified instructor. In these situations, the maximum depth that this Policy covers is specified under the Insured Person's PADI certification (or similar qualification) but no deeper than thirty (30) metres and the Insured Person must not be diving alone;
 - (g) private hunting trips;
 - (h) biking sports such as mountain biking, quad biking, expedition bicycle or motor touring, motor biking; or
 - (i) 4-wheel driving adventures.
24. Sickness, illness, diseases or any bacterial infection other than bacterial infection that is the direct result of accidental cut or wound.
25. Any Communicable Disease Outbreak or any fear or threat of a Communicable Disease Outbreak unless expressly included at the date of inception or renewal of this Policy.
26. Any known event/foreseen circumstance, which means Riot, Strike, Civil Commotion or Natural Disaster that were publicized or reported by the media or through travel advice issued by a national or international body or agency before the trip was booked.
27. Driving/riding without a valid license.

Part 3.1 Sanctions Exclusion Applicable to this Policy

This insurance does not apply 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. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Malaysia Berhad is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Malaysia Berhad is subject to certain US laws and regulations in addition to EU, UN and Malaysia sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

Part 4 – General Conditions

1. **Premium Warranty**

It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by Us within sixty (60) days from the inception date of this Policy/Endorsement/renewal certificate.

If this condition is not complied with then this Policy is automatically cancelled and the Policyholder shall cease to extend any new Coverage(s) to other customers of the Accommodation. Upon such cancellation,

- (a) We shall be entitled to the premium up to the cancellation of this Policy for all the Coverage(s) which were in place prior to such cancellation; and
- (b) all the Coverage(s) which were in place prior to such cancellation shall continue until the expiry of the Insured Person's respective Journey.

Where the premium payable pursuant to this warranty is received by Our authorized agent, the payment shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an agent, who was not authorized to receive such premium, shall lie on Us.

2. **Entire Contract, Changes**

This Policy and the Policy Schedule including the endorsements and amendments, if any, will constitute the entire contract between the Policyholder and Us. No change in this Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.

3. **Interpretation**

This Policy, including any endorsements and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.

4. **Notice of Trust or Assignment**

We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Policy.

5. **Arbitration**

All differences arising out of the Policy shall be referred to an arbitrator who shall be appointed in writing by the Policyholder and/or the Insured Person(s) and Us. In the event that there is no agreement on who is to be the arbitrator within one (1) month of being required in writing to do so then the Policyholder and/or the Insured Person(s) and Us shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However, this is provided that any disclaimer or liability by Us for any claim hereunder must be referred to an arbitrator within twelve (12) calendar months from date of Our disclaimer to the Policyholder and/or the Insured Person(s).

6. **Legal Action**

No action shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the provisions of this Policy.

7. **Misrepresentation/Fraud**

If the proposal or declaration (whether verbal or written) by the Insured Person or the Policyholder is found to be deliberately or recklessly untrue in any respect or if any material fact affecting the risk has

been deliberately or recklessly incorrectly stated or omitted, or if this insurance, or any renewal thereof shall have been obtained through any deliberate or reckless misstatement, misrepresentation or suppression, or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then in any of these cases, the coverage in respect of that Insured Person under this Policy shall be void.

8. Currency

Premiums and benefits payable under this Policy shall be made in Ringgit Malaysia (RM).

9. Clerical Error

A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

10. Jurisdiction

All disputes relating to this Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.

11. Governing Law

This Policy shall be governed by and interpreted in accordance with Malaysian Law.

12. Variation

We reserve the right to amend the terms and provisions of this Policy, including premium, by giving the Policyholder reasons for the amendments and a thirty (30) days prior notice, sent through electronic communication or delivery to the Policyholder's last known address in Our records, and such amendment will be applicable to the Policyholder and only to the Insured Person that are to be covered under this Policy from the expiry of the said notice period PROVIDED THAT such amended terms and provisions (save and except for those required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities) are first agreed by the Policyholder.

13. Due Diligence

The Insured Person shall use due diligence and do all things reasonably practicable to avoid or diminish any risk of damage to or theft of Personal Property and Baggage so insured under the Policy.

14. Cancellation by Us

We may cancel this Policy at any time by giving thirty (30) days' notice in writing sent through electronic communication or mailed to the Policyholder's last address on Our records. In the event of such cancellation:

- (a) the Policyholder shall cease to extend any new Coverage(s) to other customer of the Accommodation;
- (b) all the Coverage(s) which were in place prior to such cancellation shall continue until the expiry of their respective Journey; and
- (c) We shall be entitled to the premium due to Us up to the cancellation of this Policy for all the Coverage(s) which were in place prior to such cancellation or we will return the unused portion of any premium paid by the Policyholder.

Such cancellation shall be without prejudice to any claim in respect of any event occurring prior to the effective date of such cancellation.

15. Cancellation by the Policyholder

The Policyholder may cancel this Policy at any time by written notice sent through electronic communication or mailed to Us. In the event of such cancellation:

- (a) the Policyholder shall cease to extend any new Coverage(s) to other customers of the Accommodation;
- (b) all the Coverage(s) which were in place prior to the Policyholder's cancellation notice shall continue until the expiry of the Insured Person's respective Journey; and
- (c) We shall be entitled to the premium due to Us up to the cancellation of this Policy for all the Coverage(s) which were in place prior to such cancellation.

Such cancellation shall be without prejudice to any claim in respect of any event occurring prior to the effective date of such cancellation. In the event of any such claim, We shall be entitled to recover all premiums refunded and set-off such amounts from any claim payable by Us.

Part 5 – Claims Provision

1. **Claims Procedure**

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to Chubb Insurance Malaysia Berhad, Claims Department, 8th Floor Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, as soon as possible or in any event, within thirty (30) days after the date of occurrence by the Claimant.

As part of the notification, the Claimant must:

- (a) complete a claim form (claim forms are available from Us);
- (b) at the Claimant's expense, attach to the claim form:
 - (i) original receipts for any expenses that are being claimed;
 - (ii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 - (iii) proof that the Insured Person was an existing and valid customer of the Accommodation at the date of the occurrence of the event giving rise to a claim under this Policy; and/or
 - (iv) any other documentary evidence required by Us under this Policy.
- (c) provide Us with the completed claim form and accompanying documents within thirty (30) days of the occurrence taking place which gives rise to a claim; and
- (d) give Us at the Claimant's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

2. **Interest**

No amount payable under this Policy shall carry interest unless provided by law.

3. **Conditions Precedent To Liability**

The due observance and fulfilment of the terms, provisions and conditions of this Policy in so far as they relate to anything to be done or complied with by the Policyholder and the Insured Person shall be conditions precedent to Our liability to make any payment under this Policy.

4. **Fraudulent Claims**

If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by the Policyholder, Insured Person or anyone acting on the Policyholder's or Insured Person's behalf to obtain the Benefit, We shall be under no liability in respect of such claim.

5. **Contribution**

If at the time of any loss or damage arising under this Policy (other than Personal Accident claim) there is any other insurance covering the same loss or damage, We will not pay any amounts which are recoverable from any other insurance coverage that the Insured Person is entitled to.

6. **Right of Defence**

We shall be allowed to conduct in the Policyholder's or Insured Person's name and on the Policyholder's or Insured Person's behalf the defence or settlement of any legal action covered under this Policy.

7. **Subrogation**

If We shall become liable to make any payment under this Policy, We shall be subrogated to the extent of such payment to all the Policyholder's or the Insured Person's rights and remedies against any party and shall be entitled at Our own expense to sue in the Policyholder's or the Insured Person's name. The Policyholder or the Insured Person shall give or cause to be given to Us all such assistance in his/her/its power as We shall require to secure the rights and remedies and at Our request shall execute or cause to

be executed all documents necessary to enable Us to effectively bring the suit in the Policyholder's or the Insured Person's name

8. Payment of Benefits

- (a) Payment of any benefit under this Policy is subject to the definitions, exclusions, and all other terms and conditions pertinent to the benefits.
- (b) Benefits payable under this Policy shall be paid to the Insured Person. Where the Insured Person is a Child under the age of eighteen years (18) old, payment shall be made to the Guardian.
- (c) Any benefits payable under this Policy in the event of Death shall be paid to the Insured Person's Nominee or to the person We are required to pay under the law, if there is no such Nominee.
- (d) Any payment of claims by Us in accordance with this clause shall constitute full and final discharge in respect of the claims.
- (e) If the Policy is cancelled, this does not affect the Insured Person's right to make a claim under the Policy provided that the loss occurred before the date of cancellation.

Part 6 – Benefits

Section 1 – Accidental Death and Permanent Disablement

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she sustains Bodily Injury which results in Death or Permanent Disablement within one hundred and eighty (180) days from the date of the Accident.
Additional Conditions	The occurrence of Death or any specific Permanent Disablement for which is payable under this Section shall at once terminate the Insured Person's coverage under this Policy, but such termination shall be without prejudice to any other claim originating from the Accident causing such Death or Permanent Disablement. No payment will be made under any circumstances for more than one of the items stated in the Table of Benefits below. Where the Insured Person suffers more than one type of Permanent Disablement in the same Accident, Our liability under this Section shall be limited to one payment for the type of Permanent Disablement which, of all the Permanent Disablement actually suffered, attracts the largest percentage stated in the Table of Benefits below.
What We Will Pay	We will pay to the Insured Person's Nominee or to the person We are required to pay to under the law if there is no such nominee, the compensation according to the scale stated in the Table of Benefits below and up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by Sickness.

Table of Benefits

Loss Events	Compensation payable % of maximum sum insured specified in the Benefit Schedule
Accidental Death	100%
Total and irrecoverable loss of all sight in both eyes	100%
Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot	100%
Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	100%
Total and irrecoverable loss of all sight in one eye	50%
Total loss by physical severance at or above the wrist or ankle of one hand or one foot	50%

Section 2 – Medical Expenses due to Bodily Injury

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she incurs Medical Expenses as a direct result of Bodily Injury.
Additional Conditions	For the avoidance of doubt, in the event the Insured Person becomes 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.
What We Will Pay	For Medical Expenses, only the Usual, Reasonable and Customary Medical Expenses incurred as a direct result of Bodily Injury sustained by the Insured Person during the Journey are payable by us, up to a maximum relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy. The treatment must be given by a Doctor.
What Is Not Covered	<p>In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:</p> <ol style="list-style-type: none"> 1. Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures, or medical equipment; 2. Any expenses relating to any treatment not prescribed by a Doctor; 3. Any expenses incurred in relation to a Traditional or Complementary Medicine or Treatment by a Traditional Doctor; 4. Any expenses relating to follow-up medical treatment of any kind resulting from a Bodily Injury, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification; 5. Any expenses relating to any treatment for Bodily Injury where such treatment was sought and/or received after twenty-four (24) hours from the time the Bodily Injury was first sustained; or 6. Any Bodily Injury that occurred before the commencement of the Insured Person's Journey.

Section 3 – Daily Hospital Income due to Bodily Injury

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she sustains Bodily Injury and is confined in a Hospital as a direct result of Bodily Injury.
Additional Conditions	<ol style="list-style-type: none"> 1. Confinement must occur within thirty (30) days of the Accident causing the relevant Bodily Injury first being sustained; and 2. Confinement must be considered medically necessary by a Doctor in his professional capacity.
What We Will Pay	We will pay to the Insured Person the Benefit amount specified in the Benefit Schedule for each Confinement, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section if such Confinement is not covered under Section 2 above.

Section 4 – Accidental Dental Expenses

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she incurred Medical Expenses for replacing or repairing the Bodily Injury to his/her sound and healthy natural teeth.
What We Will Pay	We will reimburse the Medical Expenses incurred, provided that the Insured Person had consulted a Dentist at a clinic or Hospital within twenty-four (24) hours following the date of the Accident and follow up dental treatments in Malaysia within fourteen (14) days thereafter, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	<p>In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:</p> <ol style="list-style-type: none"> 1. Any expenses relating to any treatment not prescribed by a Dentist. 2. Any expenses relating to any treatment (except follow-up treatment) for Bodily Injury where such treatment was sought and/or received after twenty-four (24) hours from the time the Bodily Injury was first sustained. 3. Any Bodily Injury that occurred before the commencement of the Insured Person's Journey.

Section 5 – Ambulance Fee

What Is Covered	If, during the Period of Insurance, whilst the Insured Person is on a Journey, he/she sustains Bodily Injury which necessitates the use of an ambulance.
What We Will Pay	We will reimburse the actual ground ambulance costs incurred by the Insured Person up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	Please refer to Part 3 – General Exclusions

Section 6 – Transportation Expenses

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she sustain Bodily Injury and is Confined in a Hospital as a direct result of Bodily Injury.
What We Will Pay	We will reimburse the travel expenses (to and from the Hospital) incurred by the Insured Person's Spouse, parents, or Guardian, up to the relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section if such Confinement is not covered under Section 2 above.

Section 7 – Funeral Benefit

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, he/she sustains Bodily Injury which results in Death within one hundred and eighty (180) days from the date of the Accident, or a direct result caused by COVID-19.
What We Will Pay	We will pay to the Insured Person's the Benefit amount specified in the Benefit Schedule, subject to the terms and conditions of this Policy.
What Is Not Covered	In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section if the Death is not covered under Section 1 above.

Section 8 – Emergency Medical Evacuation & Repatriation

What Is Covered	If, during the Period of Insurance and whilst the Insured Person is on a Journey, and suffers from a Critical Medical Condition and in the opinion of treating Doctor, it is judged medically appropriate to move the Insured Person to another location for medical treatment.
Additional Definitions	Medical Evacuation Expenses means all expenses incurred in repatriating the Insured Person who is suffering from a Critical Medical Condition to the nearest Hospital where appropriate medical care and facilities are available or to Insured Person's Home, including necessary expenses incurred for qualified medical staff to accompany the Insured Person, provided that such repatriation is certified by a Doctor to be medically necessary.
What We Will Pay	We shall reimburse to the Insured Person the Medical Evacuation Expenses incurred. All payments made by Us shall not exceed the maximum relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions herein.

<p>What Is Not Covered</p>	<p>In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by:</p> <ol style="list-style-type: none"> 1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip or the Journey. 2. Any treatment performed or ordered by a person who is not a Doctor. 3. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition or if the treatment that can be reasonably delayed until the Insured Person returns to his/her home country (as may be relevant). 4. Any expenses which are recoverable from any other insurance coverage that the Insured Person is entitled to. 5. Any such expenses that are incurred after thirty (30) days from the time of Accident. This exclusion does not apply when the first expense was incurred in the first thirty (30) days from the date of Bodily Injury. 6. Any expenses where there is no valid claim under Section 2. 7. Any expenses related to religious ceremonies or rites and burial plots.
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<p>Section 9 – Repatriation of Mortal Remains Expenses</p>	
<p>What Is Covered</p>	<p>If, during the Period of Insurance and whilst the Insured Person is on a Journey, and suffers from a Critical Medical Condition and dies as a result of such Critical Medical Condition, We will reimburse the Repatriation of Mortal Remains Expenses up to the amount stated in the Benefit Schedule.</p>
<p>Additional Definitions</p>	<p>Repatriation of Mortal Remains Expenses means the necessary arrangements for the return of the Insured Person’s mortal remains to his/her Home or Country of Residence, and/or a funeral parlour upon the request of the Insured Person’s immediate family members.</p>
<p>What We Will Pay</p>	<p>We shall reimburse to the Insured Person the actual incurred Repatriation of Mortal Remain Expenses. All payments made by Us shall not exceed the maximum relevant Benefit amount specified in the Benefit Schedule, subject to the terms and conditions herein.</p>

<p>What Is Not Covered</p>	<p>In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by:</p> <ol style="list-style-type: none"> 1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip or the Journey. 2. Any treatment performed or ordered by a person who is not a Doctor. 3. Any expenses incurred if the Insured Person is not suffering from a Critical Medical Condition. 4. Any expenses which are recoverable from any other insurance coverage that the Insured Person is entitled to. 5. Any such expenses that are incurred after thirty (30) days from the time of Accident. This exclusion does not apply when the first expense was incurred in the first thirty (30) days from the date of Bodily Injury. 6. Any expenses where there is no valid claim under Section. 7. Any expenses related to religious ceremonies or rites and burial plots.
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Section 10 – Loss or Damage of Personal Property and Baggage

<p>What Is Covered</p>	<p>If, during the Period of Insurance and whilst the Insured Person is on a Journey, the Insured Person sustains loss of or damage resulting in loss of use of the Insured Person’s Personal Property and Baggage due to robbery, burglary, theft or by force, violence or threat of violence.</p>
<p>Additional Conditions</p>	<ol style="list-style-type: none"> a) The loss or damage must be reported to the police or relevant authority having jurisdiction where the loss or damage occurred within twenty-four (24) hours from the incident. Any claims for indemnity under this Section must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such a loss or damage. b) The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value. c) For the avoidance of doubt, in the event the Insured Person become entitled to a refund 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 this Section, We will only be liable for the excess of the amount recoverable from such other source or insurance.

<p>Additional Definitions</p>	<p>Personal Property and Baggage means personal goods belonging to the Insured Person, which are taken by the Insured Person on the Journey or acquired by the Insured Person and carried on the Insured Person in person during the Journey.</p> <p>Portable Computer means the complete laptop computers including accessories or attachments that come as a standard equipment with the laptop. Any handheld computers, tablets (including but not limited to iPads, Samsung Galaxy tablets) or similar devices are excluded from this category.</p> <p>Public Place means any place the public has access to.</p> <p>Golf Equipment means golf clubs, golf bag, golf shoes and non-motorized golf trolley.</p> <p>Jewellery means objects such as rings, bracelets, brooches, necklaces, bangles, earrings, and lockets/pendants that are worn on the body as decoration, which have inclusions of precious metals including but not limited to gold and silver with precious stones or semi-precious stones.</p>
<p>What We Will Pay</p>	<ul style="list-style-type: none"> a) We will indemnify the Insured Person in respect of such loss or damage up to the relevant Benefit amount as specified in the Benefit Schedule, subject to the terms and conditions of this Policy. b) We will only pay up to the Benefit amount for any one article or a pair or a set of articles as specified in the Benefit Schedule; c) We may make payment subject to due allowance of wear and tear, proof of purchase and depreciation. Total loss of use payment or repair costs payment is determined at Our sole discretion. d) We will only pay for loss of or damage of the Insured Person’s Personal Property and Baggage that is checked in by the Accommodation provider. Any claim that results from the Insured Person losing the Insured Person’s Personal Property and Baggage or it being damaged while being held by the Accommodation provider should be made to the Accommodation provider first. Any claim made under this Section must be accompanied by proof of compensation received from the Accommodation provider or where such compensation is denied, proof of such denial.

What Is Not Covered

In addition to Part 3 – General Exclusions, this Policy does not cover, and We will not in any event be liable in respect of any claim under this Section, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by:

1. loss or damage of Personal Property and Baggage caused by wear and tear, gradual deterioration, destruction by moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon or resulting therefrom;
2. loss or damage of Personal Property and Baggage caused by mechanical or electrical breakdown or derangement or damage sustained due to any process initiated by the Insured Person to repair, clean or alter such Personal Property and Baggage;
3. loss or damage of Personal Property and Baggage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
4. loss or damage of Personal Property and Baggage from confiscation or retention by customs or other officials or government authority;
5. loss or damage of Personal Property and Baggage as a result of the Insured Person's failure to take due and reasonable care and precautions to safe-guard and secure such Personal Property and Baggage;
6. damage or breakages of fragile or brittle articles;
7. loss of data recorded on tapes, cards, discs or otherwise, including the cost of reproducing the data;
8. loss or damage of Personal Property and Baggage not reported to either the police or relevant authority within the jurisdiction where the loss or damage occurred within twenty-four (24) hours of the discovery of such loss or damage;
9. loss or damage of Personal Property and Baggage insured under any other insurance policy, or otherwise reimbursed by a Accommodation provider or any other third party;
10. loss or damage to Personal Property and Baggage due to defective materials or craftsmanship;
11. loss of or damage to Personal Property and Baggage left unattended in a Public Place;
12. loss of or damage to Personal Property and Baggage left unattended in any motor vehicle (unless stored in the locked boot or compartment);
13. mysterious disappearance of Personal Property and Baggage;
14. loss of postal money orders or travellers' cheques not immediately reported to the local branch or agent of the issuing authority;
15. loss or damage due to animals, insects or rodents;
16. scratches or dents to Personal Property and Baggage.
17. loss or damage to Personal Property and Baggage which does not affect the fitness for use or purpose or functionality of such property.

Property Not Covered

We will not pay for damage due to or loss of any of the following :

- i) animals, insects, rodents;
- ii) motor vehicles, aircraft, bicycles and other conveyances or equipment or parts pertaining to such conveyances;
- iii) artificial limbs, false teeth, hearing aids, any type of eyeglasses, contact lenses or corneal lenses;
- iv) tickets;

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| | <ul style="list-style-type: none">v) coupons, negotiable instruments, title deeds, manuscripts, money, stamps, stocks and bonds, postal or money orders, securities of any kind;vi) property shipped as freight, or shipped prior to the commencement of the Journey;vii) cards, including but not limited to credit cards, cash card, identity card;viii) travel documents, including but not limited to passport;ix) driving license;x) contraband;xi) business goods or samples/prototypes or equipment of any kind or any products/components meant for trade;xii) hired or leased equipment;xiii) any consumable and/or perishable item(s);xiv) computers (including software and accessories) other than Portable Computers;xv) cash or cash equivalents, bank note(s), casino chip(s), voucher(s);xvi) musical instrument, household effect(s), antique(s), artifact(s), painting(s), object(s) of art, gem stone(s);xvii) wheelchair(s), baby/children stroller(s);xviii) Golf Equipment; orxix) Jewellery and watches. |
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Complaints

1. If the Insured Person or the Policyholder has any complaints in relation to Our services and/or matters relating to this Policy, the Insured Person or the Policyholder is advised to contact Us at:

Chubb Insurance Malaysia Berhad
Registration Number : 197001000564 (9827-A)
Wisma Chubb
38 Jalan Sultan Ismail 50250 Kuala Lumpur
O +6 03 2058 3000
F +6 03 2058 3333
E Inquiries.MY@chubb.com

2. In the event the Insured Person or the Policyholder is not satisfied with Our decision, the Insured Person or the Policyholder can refer the matter to Financial Markets Ombudsman Service (FMOS) (*formerly known as Ombudsman for Financial Services*) or Bank Negara Malaysia. The Insured Person or the Policyholder can contact them at:

PENGARAH
Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel : 1-300-88-5465 Fax : 03-2174 1515
Enquiries or Complaints :
<https://bnm.gov.my/contact-us/BNMLINK>

Financial Markets Ombudsman Service (FMOS)
Company No : 200401025885
(*formerly known as Ombudsman for Financial Services*)
Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 03-2272 2811
Website : www.fmos.org.my

(for claim matters within FMOS' jurisdiction only)

This policy is underwritten by :

Chubb Insurance Malaysia Berhad, Registration Number : 197001000564 (9827-A). Chubb Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Privacy Notice

In line with the Personal Data Protection Act 2010 (“**PDPA**”), we are required to inform you that the personal data you have provided to us or that is subsequently obtained by us from time to time (“**Personal Data**”), may be processed for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “**Purpose**”). The Personal Data is obtained when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Although you are not obliged to provide us with your Personal Data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Where you have given us personal data that is of another individual (“**Data Subject**”), you must ensure that you have informed the Data Subject that you are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of your Personal Data, or limit the processing of your Personal Data at any time hereafter by submitting such request to us at **Chubb Insurance Malaysia Berhad** Registration Number : 197001000564 (9827-A), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: Inquiries.MY@chubb.com).

By continuing to deal with us, you understand, agree and consent to the terms above with respect to the processing of your Personal Data.

The Bahasa Malaysia version of this Personal Data Protection Notice can be found in our website at <http://www.chubb.com/my-privacy>

About Chubb

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 an extensive branch network and more than 2,600 independent distribution partners (agents).

Contact Us

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