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Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

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Chartis Malaysia Insurance Berhad
(795492-W)
*formerly known as AIG General Insurance
(Malaysia) Berhad*

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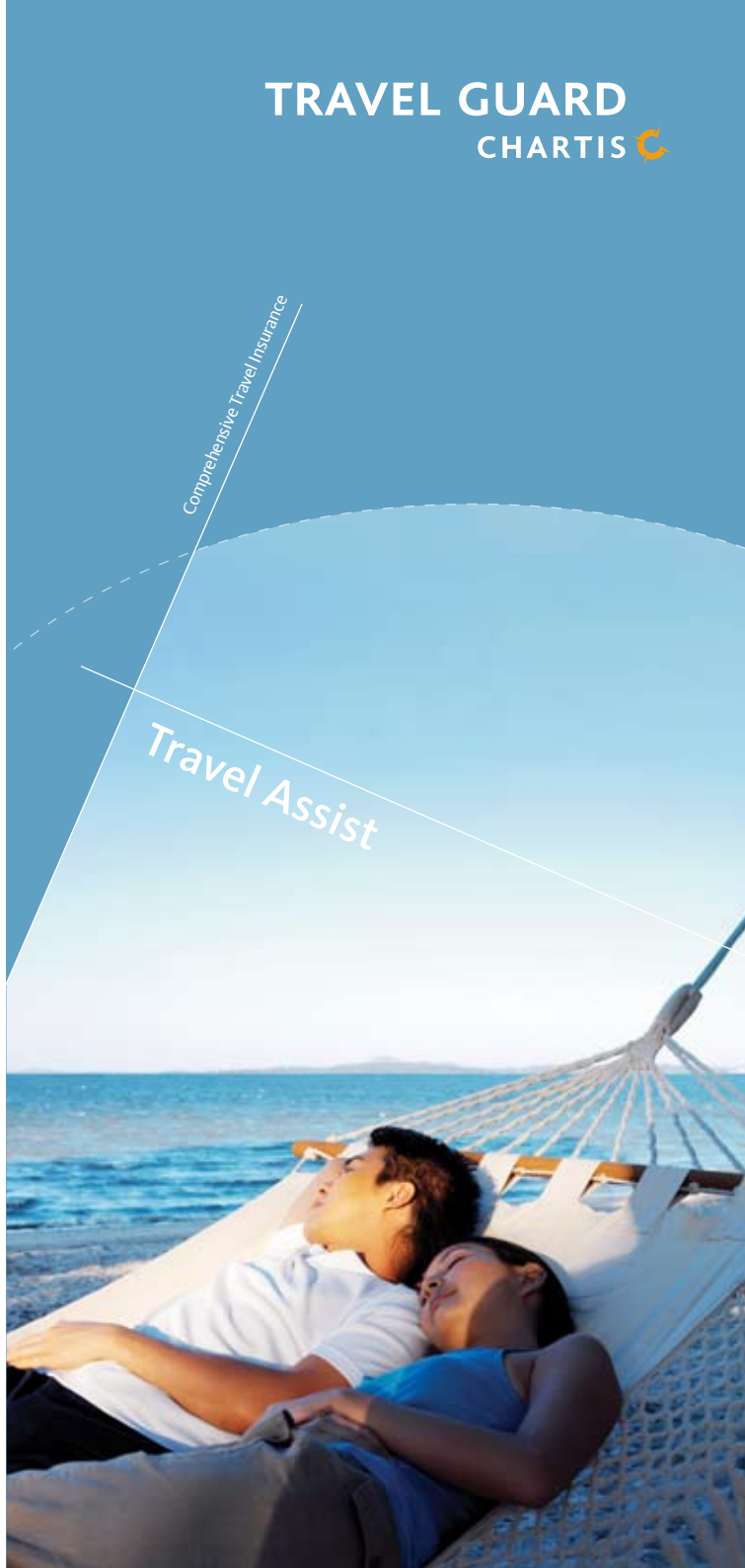
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TRAVEL GUARD

CHARTIS

Comprehensive Travel Insurance

Travel Assist



Schedule of Benefits

Up to Sum Insured (RM)

A. Medical Benefits	Domestic	Superior	Premier
1. Medical & Accidental Dental Expenses <ul style="list-style-type: none"> Insured Person Up to the Age of 70 years Insured Person Above the Age of 70 years 	20,000 10,000	300,000 150,000	10,000,000 250,000
2. Medical Treatment In Malaysia <ul style="list-style-type: none"> Insured Person Up to the Age of 70 years* - Per Trip - Annual Trip Insured Person Above the Age of 70 years* - Per Trip/ Annual Trip *Subject to Medical & Accidental Dental Expenses Limit	N/A N/A N/A	45 Days 60 Days 30 Days	45 Days 60 Days 30 Days
3. Alternative Medicine* Covers Traditional Chinese Medicine, Osteopath, Physiotherapy and Chiropractor *Subject to Medical & Accidental Dental Expenses Limit	250	500	1,000
4. Daily Hospital Income Pays RM250 for every complete day the Insured Person is hospitalised whilst overseas	N/A	15,000	30,000
5. Double Hospital Income Benefit in ICU Pays RM500 for every complete day the Insured Person is hospitalised in Intensive Care Unit (ICU) whilst overseas	N/A	N/A	60,000
B. Evacuation & Repatriation Benefits			
6. Emergency Medical Evacuation & Repatriation of Mortal Remains <ul style="list-style-type: none"> Covers Emergency Medical Evacuation expenses incurred to send the Insured Person back to Malaysia Covers expenses incurred in returning the remains of the Insured Person who suffered loss of life back to Malaysia 	Unlimited	Unlimited	Unlimited
7. Compassionate Visit (Due to Hospitalisation of Insured Person) Reimbursement of the accommodation, communication, economy class travel fare and meal expenses for the visit of one (1) Immediate Family Member or friend if the Insured Person is alone, as recommended by a doctor cannot be evacuated and requires hospitalisation for more than five (5) days whilst overseas	N/A	5,000	7,500
8. Compassionate Visit (Due to Insured Person's Death) Reimbursement of the accommodation, communication, economy class travel fare and meal expenses of one (1) Immediate Family Member or friend of the Insured Person to assist in the repatriation arrangement of the Insured Person's remains	N/A	5,000	7,500
9. Child Guard Reimbursement of the economy class travel fare expenses for one (1) Immediate Family Member to accompany the Insured Person's children (age below 19 years) who is left alone back to Country of Origin following hospitalisation of the Insured Person	N/A	5,000	7,500
C. Personal Accident Benefits			
10. Accidental Death and Permanent Disablement Pays upon the Insured Person's death or permanent disablement due to an accident	50,000	250,000	300,000
11. Child Education Fund Pays upon the Insured Person's Accidental death provided that the Insured Person has a dependent child up to the age of eighteen (18) or twenty five (25) for those registered as a full time student	N/A	7,500	10,000
D. Travel Inconvenience Benefits			
12. Travel Cancellation Reimbursement of the irrecoverable travel and accommodation expenses paid in advance prior to departure should the Insured Person's Trip be cancelled for covered reasons	1,000	18,000	25,000
13. Travel Curtailment Reimbursement of the unused and non refundable portion of the Trip paid in advance and the additional cost of travel or accommodation expenses incurred should the Insured Person's Trip be curtailed for covered reasons	N/A	18,000	25,000
14. Travel Postponement Reimbursement on the resulting cost of rebooking by the airlines and Travel Agent prior to departure from Malaysia due to covered reasons	N/A	1,800	2,500
15. Travel Delay Pays RM200 for every six (6) full consecutive hours of delay from the original scheduled departure time	1,000	3,600	5,000

	Domestic	Superior	Premier
16. Travel Reroute Lump sum payment in the event the Insured Person's scheduled Common Carrier is delayed for six (6) consecutive hours from the original scheduled arrival time due to rerouting	N/A	250	500
17. Travel Overbooked Pays RM500 for every six (6) full consecutive hours in the event the Insured Person's scheduled Common Carrier is overbooked and no alternative Common Carrier is made available to the Insured Person within six (6) consecutive hours from the original scheduled departure time	N/A	1,000	3,000
18. Travel Misconnection Lump sum payment in the event the Insured Person misses an onward travel connecting scheduled Common Carrier at the transfer point due to the late arrival of the incoming connecting scheduled Common Carrier and no onward Common Carrier is available for six (6) consecutive hours from the original scheduled departure time	200	600	1,000
19. Baggage Delay Payment of RM200 for every six (6) full consecutive hours if the Insured Person's checked-in baggage is delayed	600	800	1,000
20. Baggage Damage During Air Common Carrier Travel Lump sum payment in the event if the Insured Person's accompanying check-in baggage is damaged to the extent that it is no longer useable	N/A	250	500
21. Damage or Loss of Personal Effects (maximum limit of RM 500 for any one item and RM1,000 only in respect of a laptop) Reimbursement for any loss or damage to personal effects due to theft or the negligence of a Common Carrier	1,000	5,000	7,500
22. Loss of Travel Documents a) Reimburses the additional expenses incurred for the replacement of passport/visa, accommodation, communication, transportation and meals due to theft b) Lump sum payment if the Air Ticket is lost due to theft	N/A N/A	5,000 200	6,500 300
23. Loss of Money Pays for loss of the Insured Person's money due to theft	N/A	750	1,000
Other Travel Related Benefits			
24. Personal Liability Covers the Insured Person's liability for a) death or accidental bodily injury caused to a third party b) accidental loss of or damage to property belonging to any third party	1,000,000	1,000,000	1,000,000
25. Credit Card Indemnity Pays for the Insured Person's outstanding credit card expenses incurred during the Trip in the event the Insured Person suffers loss of life or sustains permanent total disablement due to an Accident	2,500	5,000	10,000
26. Home Inconvenience Allowance Lump sum payment in the event of a Burglary resulting in loss or damage to household contents within the Insured Person's residence in Malaysia which was left vacant for the full duration of the Trip	N/A	1,000	2,000
27. 24 Hours Worldwide Travel Assistance Offers assistance for Pre-Trip Service, Medical Service, Emergency Medical Evacuation and Repatriation Services, Lost/Stolen Luggage Service, Legal Referral Service and General Service	Included (Call Collect through the local operator at 603 - 2772 5600)		
Special Features			
Features new choice of plans, benefits and coverage which includes Insured & Spouse Plan, Domestic & Premier Benefit and Annual Coverage	Yes	Yes	Yes
Extension of Coverage Allows extension up to thirty (30) days without additional premium due to hospitalisation or quarantine overseas or due to the delay or interruption of the public transport services or other circumstances beyond the Insured Person's control which prohibits the Insured Person's return prior to the expiry of the period of insurance	No	Yes	Yes

	Domestic	Superior	Premier
Chartered Flights are included	Yes	Yes	Yes
No Age Limit for Per Trip and Domestic Plan	Yes	Yes	Yes
Covers death or injury resulting from acts of Terrorism & Hijacking	Yes	Yes	Yes
Winter sports, scuba diving and mountain climbing for leisure purpose are covered at no additional premium	Yes	Yes	Yes
Accidental Miscarriage Extends cover for miscarriage due to an Accident during the Trip which is not attributed to any natural causes and/or sickness relating to pregnancy or childbirth	Yes	Yes	Yes

PREMIUM TABLE (RM)

Duration	Domestic		Region 1		Region 2		Region 3	
	Superior	Premier	Superior	Premier	Superior	Premier	Superior	Premier
INDIVIDUAL								
1 - 5 Days	15	30	54	43	74	53	98	
6 - 10 Days	19	45	67	60	92	85	123	
11 - 20 Days	29	65	102	92	138	120	184	
21 - 31 Days	38	83	135	118	184	160	245	
Each Additional Week	8	20	27	30	37	35	49	
Annual Plan	N/A	168	270	256	413	305	490	
FAMILY								
1 - 5 Days	38	75	135	105	184	135	245	
6 - 10 Days	48	110	168	147	230	200	306	
11 - 20 Days	72	165	253	238	345	308	459	
21 - 31 Days	96	238	337	308	459	428	613	
Each Additional Week	19	50	67	78	92	95	123	
INSURED AND SPOUSE								
1 - 5 Days	29	56	102	80	140	102	186	
6 - 10 Days	36	82	128	115	175	155	233	
11 - 20 Days	55	122	192	170	262	225	349	
21 - 31 Days	73	160	256	220	349	300	466	
Each Additional Week	15	37	50	57	70	67	93	

Area of Coverage

REGION 1: Australia, Brunei, Cambodia, China, Dubai, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia (East to West Malaysia or vice-versa), Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam.

REGION 2: Worldwide* excluding Africa, Bangladesh, Canada, Middle East, Nepal, Tibet, USA

REGION 3: Worldwide* including Africa, Bangladesh, Canada, Middle East, Nepal, Tibet, USA

*This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through, Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

NOTE

FAMILY COVERAGE

- Includes you, your legal spouse and all your accompanying children aged between nine (9) days to eighteen (18), or twenty five (25) years old for those registered as full time students at a recognised educational institution.
- Your spouse's coverage is equal to yours. Each child shall receive the same benefits as you EXCEPT for Accidental Death and Permanent Disablement benefit where they are a covered up to 25% of the amount stated in the Schedule of Benefits.

Travel with a smile... Travel with Travel Assist!

PRODUCT DISCLOSURE SHEET

Be sure to read this Product Disclosure Sheet and the general terms and conditions.

1. What is this product about?	<p>This policy provides compensation for people traveling abroad from unexpected events like accidents, delayed flights, canceled your trip due to covered reasons such as hospitalization, lost of travel documents and emergency medical treatment whilst you are on your trip. You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.</p> <p>The short term coverage is for domestic and overseas leisure travel. Annual multi-trips coverage is available depending on the plan selected.</p>
2. Who can purchase this cover?	This cover can be purchased by an Individual person for themselves, their spouse and children.
3. What are the covers / benefits provided?	<p>Please refer to the schedule of benefits in the brochure.</p> <p>Per Trip Plan Duration of cover is ranging from 1 to 5 days to maximum of 210 consecutive days for overseas trip and maximum of 60 consecutive days for domestic trip.</p> <p>Annual Plan Duration of cover is for one year with unlimited number of overseas trips made during the policy period. The maximum length for each overseas trip is 100 consecutive days. You need to renew your annual insurance cover annually.</p>
4. How much premium do I have to pay?	<p>(a) Please refer to the premium table in the brochure.</p> <p>(b) Premium is payable based no of days traveling</p> <p>(c) Payment must follow Cash Before Cover Terms.</p> <p>(d) Payment can be made cash, cheque or credit card</p>
5. What are the fees and charges that I have to pay?	Commission is payable up to maximum of twenty five percent and stamp duty of ten Malaysian ringgit per policy. For organization policies, service tax is applicable.
6. What are some of the key terms and conditions that I should be aware of?	<p>(a) Disclosure:</p> <p>(i) You must disclose all material facts which will affect the risk profile such as your age and occupation.</p> <p>(ii) Any misrepresentation of material facts or fraud which will affect the risk profile such as your age and occupation.</p> <p>(b) Claims:</p> <p>(i) All claims must be notified to us within 30 days from the date of loss.</p> <p>(ii) All supporting documents proving the loss must be submitted 60 days from the date of loss.</p> <p>(iii) No claim will be admissible if notified after one year from the date of loss.</p> <p>(iv) All claims save for medical & accidental dental expenses, treatment in Malaysia benefits, emergency medical evacuation & repatriation of mortal remains benefits, child guard benefits and personal liability benefits (hereinafter referred to as "Other Benefits") will be paid to you. Claims in relations to Other Benefits will be paid directly to third parties, for example Travel Guard, Hospitals or other service providers. In the event of death, claims will be paid to your nominee or estate.</p> <p>(c) Number of policies: You can only be covered under one policy in respect of this insurance.</p> <p>(d) Age: (i) Annual Plan</p>

	<p>You must be between the ages of eighteen (18) to seventy (70), which can be renewed up to the age of eighty (80)</p> <p>(ii) Per Trip and Domestic Plan No age limit, however, should you attain the age of seventy and above, the sum assured is different. Please refer to the Schedule of Benefits in the brochure.</p> <p>Your children must be between the ages of (9) days to 18, or 25 if they are registered as full time students at a recognised educational institution and above for both overseas travel and domestic travel.</p> <p>Your age will be based on the age as of your last birthday</p> <p>(e) Benefits: Each child shall receive the same benefits as you except for Accidental death & permanent disablement benefit where they are covered up to 25% of the amount stated in the Schedule of Benefits.</p> <p>(f) Coverage: Coverage for Overseas travel shall commence 12 hours prior to the Insured Person's departure from Malaysia and expires on the earliest of the following listed events:</p> <p>(a) completion of 210 consecutive days from the commencement of an overseas travel or 60 consecutive days from the commencement of a domestic travel (for per trip plan); or</p> <p>(b) completion of 100 consecutive days from the commencement of an overseas travel (for annual plan); or</p> <p>(c) expiry of the Period of Insurance; or</p> <p>(d) Twelve (12) hours from the time arrival in Malaysia unless Malaysia is point of transit; or</p> <p>(e) Date of Emergency Medical Evacuation or Repatriation of Mortal Remains back to Malaysia</p> <p>(g) Renewal for annual cover: Renewal of the policy is at CMI's consent.</p>
7. What are the major exclusions under this policy?	<p>(a) Members of the armed forces, professional sportsmen, while carrying firearms provided that is required by the occupation and legal</p> <p>(b) Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives</p> <p>(c) Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane</p> <p>(d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft</p> <p>(e) Violation of law and any payment that would violate any government prohibition or regulations;</p> <p>(f) Intoxication or drug related accident</p> <p>(g) Mental or nervous disorders</p> <p>(h) Medical or physical abnormalities existing at birth including neo natal physical abnormalities developing 6 months from birth, hernias and epilepsy unless caused by trauma.</p> <p>(i) Condition where you have reasonable knowledge of in the ninety (90) days prior to your policy effective date:</p> <ul style="list-style-type: none"> - had received or is receiving treatment; or - advise, treatment or diagnosis has been recommended - symptoms are evident - the condition is apparent <p>(j) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)</p> <p>(k) Driving or riding in a motorized vehicle in any type of race</p> <p>(l) Nuclear, chemical or biological materials</p> <p>(m) War</p> <p>(n) Cover or service for:</p>

	<p>(i) Any loss, injury, damage or legal liability arising directly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and</p> <p>(ii) Any loss, injury, damage or legal liability suffered or sustained directly or indirectly by yourself if you are a terrorist, a member of a terrorist organisation, a narcotics or a purveyor of nuclear, chemical or biological weapons.</p>
8. Can I cancel my policy?	<p>(a) You may cancel your policy by giving CMI notice in writing to CMI's registered address. Your annual policy will be deemed cancelled with effect from the 1st day of the calendar month from the cancellation request received by CMI. You will be entitled to a refund of premium on a pro-rata basis for the unexpired period of insurance which is only applicable for overseas travel up to a maximum of 100 consecutive days from the time of departure from Malaysia.</p> <p>(b) Cancellation for overseas travel up to a maximum of 210 consecutive days from the time of departure from Malaysia and travels within Malaysia is at CMI's discretion.</p> <p>You will not be entitled for a refund of the premium once the policy has been issued respect of the abovementioned travels.</p>
9. 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 in your life profile including your occupation which would affect the risk profile.
10. Where can I get further information?	<p>Should you require additional information about this policy, please refer to the insuranceinfo booklet on "Personal Accident Insurance", available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my</p> <p>If you have any enquiries, please contact us at : Chartis Malaysia Insurance Berhad Chartis House No.99 Jalan Ampang 50450 Kuala Lumpur. Tel : 1 800 88 8811 E-mail : CMIcare@chartisinsurance.com</p>
11. Other types of Personal Accident cover available	Please refer to our website at : www.chartisinsurance.com.my

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.

The information provided in this disclosure sheet is valid as at 01/01/10.