

# Travel First™

by Mercer Marsh Benefits

## Malaysia: Schedule of Benefits

		Regional/International Plans		Optional Domestic Cover (applicable only if taken in conjunction with regional/international plans and only for employees covered under regional/international plans)
Section	Benefits	Maximum Benefit Level		Maximum Benefit Level
		Plan A (RM)	Plan B (RM)	Domestic (RM)
<b>Section 1</b>	<b>Personal Accident Benefits</b>			
Part A	Accidental death	300,000	500,000	20,000
Part B	Permanent disablement	350,000	550,000	20,000
Part C	Burns	10,000	10,000	5,000
Part D	Dependent child supplement (maximum three children per family)	5,000 per child per year, up to a maximum of five years	5,000 per child per year, up to a maximum of five years	5,000 per child per year, up to a maximum of five years
Part E	Credit card indemnity	5,000	5,000	N/A
<b>Medical and Related Expenses</b>				
<b>Section 2</b>	<b>Medical expenses:</b>			
	1. Accidental only (inpatient pre- and post-hospitalization expenses).	250,000	400,000	20,000
	2. Accidental only (inpatient pre- and post-hospitalization expenses).	200,000	300,000	N/A
Section 3.1	Hospital income benefit	200 per day, up to a maximum of 60 days	200 per day, up to a maximum of 60 days	100 per day, up to a maximum of 30 days (admission due to covered accidents only)
Section 3.2	Double hospital income benefit in ICU	400 per day, up to a maximum of 60 days	500 per day, up to a maximum of 60 days	N/A
Section 3.3	Accidental miscarriage allowance (under seven months of pregnancy)	1,000	1,000	N/A

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<b>Medical Evacuation and Repatriation</b>				
Section 4	Emergency medical evacuation and repatriation expenses	Unlimited	Unlimited	Unlimited
Section 5	ACE Assistance	Included	Included	Included
<b>Travel Inconvenience Benefits</b>				
Section 6	Cancellation/curtailment and rearrangement	10,000	10,000	2,000 (not applicable to travel within West Malaysia or East Malaysia)
Section 7	Travel delay	100 for first four hours, 200 for each subsequent six hours, up to a maximum of 1,000	100 for first four hours, 200 for each subsequent six hours, up to a maximum of 1,500	50 for first four hours, 100 for each subsequent six hours, up to a maximum of 550
Section 8	Missed travel connection	250 (after six hours), up to a maximum of 500	250 (after six hours), up to a maximum of 500	200 (after six hours)
Section 9	Missed departure	500	500	N/A
Section 10	Travel reroute	100 (after one hour)	100 (after one hour)	N/A
Section 11	Baggage delay	200 every six hours, up to a maximum of 1,000	200 every six hours, up to a maximum of 1,000	200 (after six hours)
Section 12	Personal property, electronic equipment, and golfing equipment	6,500	7,000	4,000
		Sublimit for any one article or set of articles – 1,000	Sublimit for any one article or set of articles – 1000	Sublimit any one article or set of articles – 1,000
		Sublimit for laptop computer – 1,500	Sublimit for laptop computer – 2,000	Sublimit for personal laptop computer – 1,000
				Sublimit for golf equipment – 2000
Section 13	Loss of money and replacement of travel documents:			
	1. Loss of money/credit card misuse.	1,000	1,500	500
	2. Replacement of travel documents.	5,000	5,000	N/A

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Section 14	Aircraft hijacking	200 for every 12 hours, up to 5,000	200 for every 12 hours, up to 5,000	200 for every 6 hours, up to 1,000
Section 15	Rental vehicle excess	1,000	1,000	500
Section 16	Legal fees	15,000	15,000	10,000
Section 17	Emergency travel expenses			N/A
	1. Compassionate visit by relative or friend	10,000	10,000	N/A
	2. Death of close relative	3,000	5,000	N/A
Section 18	Replacement of assignment expenses	5,000	5,000	N/A
Section 19	Political and natural disaster expenses for evacuation and repatriation	300,000	300,000	N/A
Section 20	Home care benefit	1,000	2,000	1,000
Section 21	Personal liability	500,000	1,000,000	100,000

## Extensions

1	Terrorism (cover extended to include biological and chemical)	Up to respective AD limit
2	Total permanent disablement	RM50,000
3	Kidnap/hostage	200 for every six hours, up to a maximum of 1,000

## Notes

1. Policies with less than five persons on named basis.
2. Policies with five persons or more on unnamed basis.
3. Maximum duration per round trip – 183 days.
4. Personal trip extension (excluding domestic trips) is allowed up to a maximum of 14 days within the maximum duration per round trip. No maximum number of days applicable for personal trip extension to C-suite employees. (C-suite employees include managing director, chairman, chief executive officer, president, or senior vice president.)
5. Minimum premium per policy – RM500 (two headcount).
6. Premium rates shown are exclusive of GST. Where domestic travel is included, 6% GST applies on the premiums.
7. Age limit: 16–80 years. Renewal for those above 80 subject to underwriting approval.

8. Geographical areas:

**Domestic** – From West Malaysia to East Malaysia and vice versa AND within West Malaysia or within East Malaysia.

**Regional** – Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Korea, Laos, Macau, Maldives, Myanmar, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, and Vietnam.

**International** – Worldwide (excluding domestic).

9. No minimum distance requirement for interstate and intercity business travel within Malaysia; however, the insured person is required to stay a minimum of one night at the destination to be considered as a business trip under the policy. Commuting to and from work is not covered.

10. Policy is subject to sanction clause where applicable.

#### About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform which allows us to serve clients with global consistency and locally unique solutions.

#### About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, 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. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CR) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 30,000 people worldwide. Additional information can be found at:

[www.chubb.com/my](http://www.chubb.com/my).

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