



Contact Us

Chubb Insurance Malaysia Berhad
Registration Number:
197001000564 (9827-A)
(Licensed under the Financial Services Act 2013
and regulated by Bank Negara Malaysia)
Wisma Chubb
38 Jalan Sultan Ismail
50250 Kuala Lumpur
Malaysia
O +6 03 2058 3000
F +6 03 2058 3333
E Inquiries.MY@chubb.com
www.chubb.com/my

CHUBB®

Essential Plus Personal Accident

This coverage is underwritten by Chubb Insurance Malaysia Berhad, Registration No: 197001000564 (9827-A) (Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia). Please refer to the policy wording for the full details of benefits, terms and exclusions that are applicable. The information provided in this brochure is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy wording. For more information on this product, kindly request for a copy of the Product Disclosure Sheet from our authorised intermediaries.

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Comprehensive protection from accidents in life

Accidents happen when you least expect them and while you can't always avoid them you can be better prepared by financially protecting yourself and your loved ones.

Essential Plus Personal Accident makes it easier than ever to find the right cover for you and your family.

With eight different plans, providing various coverages and enhanced benefits to choose from, now is the time to protect your future!



The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact [Chubb Insurance Malaysia Berhad](#) or PIDM (visit www.pidm.gov.my).

Here are six highlights of how Essential Plus Personal Accident protects you and your family, giving you peace of mind to focus on the important things in life.



High coverage of up to **RM 1.5 million** for Accidental Death & Permanent Disablement



Compassionate allowance for **Specified Infectious Disease**



Optional **Lifestyle Protection Benefits** to add



Double indemnity for Accident caused by snatch theft, on public transport or whilst travelling overseas



Up to **50% discount** for family cover



Up to **100% renewal bonus**

Product Highlights

Essential Plus Personal Accident is designed to provide you and your loved ones with various benefits should the unexpected happen.

Here are some of the summary highlights of Essential Plus Personal Accident:

Accidental Death/ Permanent Disablement

Pays the Sum Insured in the event of Accidental Death or Permanent Disablement.

Double Indemnity

In the event the Insured Person suffers death, total paralysis from neck down or Permanent total Loss of Use of two (2) or more Limbs due to an Accident whilst travelling as a fare-paying passenger in a public transport, a victim of snatch theft or whilst travelling in overseas, the original Sum Insured shall be doubled.

Renewal Bonus

Upon renewal of Policy, the Sum Insured shall be increased by 10% up to the maximum stated in the Policy Schedule.

Kidnap

Pays a lump sum reward of RM50,000 for information leading to the recovery of the Insured Person provided that the Insured Person is alive.

RM50,000 will be paid in full if the kidnapped Insured Person is not recovered after a period of one year from the date of the Kidnap, subject to be refunded if Insured Person is later found to be alive.

Product Highlights

Compassionate Allowance for Specified Infectious Disease

Pays a lump sum of RM10,000 if the Insured Person dies within one hundred and eighty (180) days from the date of being diagnosed with a Specified Infectious Disease after a 30 days waiting period.

Medical Expenses

Indemnifies the Insured Person for Medical Expenses incurred from injuries resulting from an Accident, or from illnesses such as Dengue, Malaria or Japanese Encephalitis.

Cashless Hospital Admission and Discharge

We will facilitate the Insured Person's admission in our panel hospital by providing the guarantee required by the hospital up to a maximum of RM 2,500 for Confinement strictly due to an Accident.

Traditional Treatment

We will reimburse the Insured Person the actual costs limited to RM50 per visit and up to RM400 per Accident for bonesetting or traditional treatment (including medicine) for a Bodily Injury.



Product Highlights (Optional Benefits)

Weekly Benefits

Pay weekly Benefits up to fifty-two (52) weeks if you are totally unable to attend work as certified by a Medical Practitioner.

Snatch Theft

In the event of snatch theft, We will pay RM600 provided that a police report must be made within twenty-four (24) hours of the occurrence of the snatch theft.

Accidental Miscarriage

We will pay the sum as specified in the Policy Schedule for this Benefit if the Insured Person suffers miscarriage as a result of an Accident.

Child Education Fund

We will pay the sum as specified in the Policy Schedule under this Benefit to each of the Insured Person's surviving child(ren), up to a maximum of three (3) child(ren), if the Insured Person suffers Accidental Death or Permanent Disablement.



Product Highlights (Optional Benefits)

Cash Out Robbery

We will reimburse the Insured Person for the loss of actual cash up to the sum as specified in the Policy Schedule for this Benefit as a result of unauthorised use of the Insured Person's bank card for withdrawal of cash by force or threat by any unknown person.

Purchase Protection

We will pay the Insured Person for the purchase price incurred up to the sum as specified in the Policy Schedule under this Benefit in the event of loss of any goods purchased from a fake website / application which is reported to the police or where the purchase goods were not delivered, lost or not received.



Basic Benefits

Plan	1	2	3	4	5	6	7	8
Benefits	RM	RM	RM	RM	RM	RM	RM	RM
Accidental Death and Permanent Disablement Benefits	100,000	200,000	300,000	400,000	600,000	800,000	1,000,000	1,500,000
Medical Expenses	5,000	5,000	5,000	7,500	7,500	7,500	10,000	10,000
Daily Hospital Income (up to 365 days per Accident)	50	50	50	100	100	100	150	150
Fracture/Broken Bones	2,000	2,000	2,000	3,000	3,000	3,000	5,000	5,000
Serious Burns	2,000	2,000	2,000	3,000	3,000	3,000	5,000	5,000
Corrective Dental and/or Cosmetic Surgery	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
Traditional Treatment (up to RM50 per visit)	400	400	400	400	400	400	400	400
Purchase of Orthopaedic Equipment (including implant)	1,000	2,000	2,000	3,000	3,000	5,000	5,000	5,000
Ambulance Fees	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Medical/Post Mortem Report	200	200	200	200	200	200	200	200
Permanent Impotency and Infertility	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Kidnap Benefit	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Bereavement Allowance	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Funeral Allowance	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Home Nursing Care (up to RM250 per month, up to 1 year only)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Travel Expenses	2,000	2,000	3,000	3,000	3,000	5,000	5,000	5,000
Blood Transfusion	5,000	10,000	15,000	20,000	30,000	50,000	75,000	100,000
Personal Liability (Territorial Limit: Malaysia only)	50,000	100,000	150,000	200,000	200,000	300,000	300,000	300,000
Medical Evacuation/Repatriation (due to Accident overseas)	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
Double Indemnity	100,000	200,000	300,000	400,000	600,000	800,000	1,000,000	1,500,000
Compassionate Allowance for Specified Infectious Diseases	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Renewal Bonus (10% per year up to a maximum of)	100%	100%	100%	100%	100%	100%	100%	50%

Optional Benefit (1)

- Weekly Benefits (only for working adults)

Plan	1	2	3
Benefits	RM	RM	RM
Temporary Total Disablement (per week, up to 52 weeks)	100	200	300
Temporary Partial Disablement (per week, up to 52 weeks)	50	100	150

Optional Benefit (2)

- Lifestyle Booster

Plan	1	2	3
Benefits	RM	RM	RM
Snatch Theft (limited to 2 claims)	600	600	600
Accidental Miscarriage	2,000	3,000	5,000
Child Education Fund (per child, up to 3 children)	5,000	10,000	15,000
Daily Family Care (up to 14 days)	50	75	100
Domestic Violence Compassionate Cash (up to 1 incident)	200	300	500
Lifestyle Modification Expenses	5,000	10,000	15,000
Parent Support Assistance (per parent, up to 2 parents)	3,000	5,000	7,500
Trauma Counselling (up to 500 per session)	2,000	3,000	5,000
Cash Out Robbery (subject to 90/10 co-insurance)	300	500	1,000
Purchase Protection (subject to 90/10 co-insurance)	200	300	500

Note: Please refer to the scale of Benefits for Accidental Death and disablement in the policy wording. Duration of cover is for one (1) year. The Policy needs to be renewed annually.

Premium Tables

The total Premium that you have to pay may vary depending on the choice of plan, your age and occupation classification (please refer to page 14).

Premium is in Ringgit Malaysia (RM).

Premium is further subject to 6% Service Tax and RM10.00 Stamp Duty.

Basic Benefits

Non-Manual (Class I & II)

Plan	1	2	3	4	5	6	7	8
Less than or equal to 50 years old	159	278	398	512	723	890	1,089	1,650
51 - 80 years old	210	348	518	675	942	1,215	1,390	2,092
81 - 100 years old	396	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Manual (Class III)

Plan	1	2	3	4	5	6	7	8
Less than or equal to 50 years old	252	478	702	942	1,378	1,765	N/A	N/A
51 - 80 years old	323	610	902	1,198	1,720	2,272	N/A	N/A

Family Discount (for Basic Benefits only)

Insured Person(s)	Savings
Policyholder	30% discount on payable Premium for Dependent Child
Policyholder and Spouse	50% discount on payable Premium for Dependent Child

*Dependent Child may only be covered under Plan 1 or 2.

Premium Tables

Optional Benefit (1)

- Weekly Benefits (only for working adults)

Non-Manual (Class I & II)

Plan	1	2	3
Less than or equal to 50 years old	23	45	67
51 - 70 years old	37	74	111

Manual (Class III)

Plan	1	2	3
Less than or equal to 50 years old	45	89	133
51 - 70 years old	60	120	180

Optional Benefit (2)

- Lifestyle Booster

Plan	A	B	C
Per Person	10	17	27



Important Terms & Age Limitations

Extended Cover

Important Terms

- 1) To be eligible for cover under this Policy, the Insured Person must be:
 - i) a Malaysian Resident, a Malaysian work permit holder, or otherwise legally employed in Malaysia, and where it is a Spouse and/or Dependent Child, who are legally residing in Malaysia, if specifically named in the Policy Schedule; and
 - ii) aged between eighteen (18) and seventy-five (75) years old at the date of inception of the Policy, with renewal option up to one hundred (100) years old except for Dependent Child who must be either over twenty-nine (29) days but under nineteen (19) years old, or under twenty-three (23) years old and a full-time student at a recognised school, college or university on the Commencement Date.

Age Limitations

Notwithstanding anything else to the contrary that is stated under paragraph 1) above:

- a) Insured Person between the ages of eighty-one (81) and one hundred (100) years old are:
 - (i) limited to Plan 1 only for Basic Benefits; and
 - (ii) not eligible for Optional Benefit (1) - Weekly Benefits,

- b) Dependent Child are:
 - (i) limited to Plan 1 or 2 only for Basic Benefits; and
 - (ii) not eligible for Optional Benefit (1) - Weekly Benefits,
- c) In respect to Optional Benefit (1) - Weekly Benefits, the maximum age of each Insured Person is up to seventy (70) years old only.

Extended Cover

- Comatose
- Disappearance
- Exposure
- Drowning
- Food and drink poisoning
- Harmful insect or snake bites or animal attacks
- Hunting
- Motorcycling
- Suffocation by smoke or poisonous fumes
- Natural disasters
- Unprovoked murder and assault
- Strike, riot and civil commotion
- Sports extension
- Intoxication
- Terrorism

Description of Occupation Classification & Declined Occupations

Description of Occupation classification

Class I :

Professions and occupations involving non-manual, administrative or clerical work solely in offices or similar non-hazardous places. (e.g. accountant, clerk, office manager, lawyer, doctor, secretary, lecturer)

Class II :

Professions and occupations involving work of a supervisory nature or work which involves substantial travelling but not involved in manual work. (e.g. surveyor, salesman, site engineer, site supervisor, waiter/ waitress, loss adjuster)

Class III :

Professions and occupations involving occasional or regular manual work but not of particularly hazardous nature, not involving the use of woodworking machinery, not performance at a height of more than 30 feet outside a building. (e.g. electrician, mechanic, farmer, plumber, wireman, factory worker)

Declined Occupations

Police, Army / Military and Law Enforcement Officers, Aircraft Testers, Pilots or Crew, Divers, Racing Drivers, Jockeys, Persons Engaged In Professional Sports Activities, Persons Engaged in Underground Mining and Tunnelling, Firemen, Seamen and Sea Fishermen, Armed Security Guard, War Correspondent, Oil Rig Workers, Steeplejacks, Stevedores, Persons Engaged in Demolition of Buildings, Persons Engaged in Ambulance Services, Sawyers, Timber Logging Workers, Drivers/Attendants of Timber Lorries and Winches, Wood Working Machinists, Explosive Handlers, Persons Involved in Hazardous Work.

General Exclusions & Important Note

General Exclusions

What are the major exclusions under this Policy?

This Policy does not cover:

- Intentional self-inflicted injury and suicide
- Sickness, Disease Or Illness, unless stated otherwise
- War
- Committing or attempting to commit any unlawful act
- Pre-existing Condition
- Complication of pregnancy, childbirth, miscarriage or abortion
- Mental defect or infirmity

Important Note

- Cash Before Cover - full Premium must be paid and received by Us before the insurance cover under the Policy can commence.
- You are entitled to purchase cover for one Essential Plus Personal Accident Plan only.
- You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
- This brochure is a brief description only and is not exhaustive. Please refer to full details of the terms and conditions as set out in the policy. You can also refer to the consumer education booklet provided by Bank Negara Malaysia.