

Why choose Corporate Assist?

- A complete solution for your business travel insurance needs
- Simple to understand and easy to use
- Totally flexible to suit the changing needs of your company
- Cost effective
- Offers complete peace of mind for you and your company

Chartis is one of the world's leading property-casualty and general insurance organizations. Serving more than 40 million commercial and personal clients in more than 160 countries and jurisdictions, Chartis has a 90-year history, one of the industry's most extensive ranges of products and services, and excellent financial strength. Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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

Chartis in Malaysia

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72A Jalan Universiti, 46200 Petaling Jaya  
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Ground, Mezz & 1st Floor  
183 Jalan Munshi Abdullah, 73000 Melaka  
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Level 2 & 5, Bangunan Perisid  
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No. 33, Jalan Karamuning, 88000 Kota Kinabalu  
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Lot 24, 1st Floor, Blok B,  
Bandar Maju, Jalan Utara, Mile 1 1/2,  
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Telephone: (886) 218 671 Facsimile: (886) 218 672

Ground Floor, TB2335, Lot 61,  
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1st & 6th Floor Crown Towers  
88 Jalan Pending, 93450 Kuching  
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Chartis Malaysia Insurance Berhad  
(795,492-W)  
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All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Corporate Assist  
Business Travel Insurance

PLEASE COMPLETE ALL SECTIONS. INCOMPLETE APPLICATIONS WILL BE REJECTED

**IMPORTANT NOTICE:** Section 150 of Insurance Act 1996 provides:  
"Before a contract of insurance is entered into, a proposer shall disclose to the licensed insurer a matter that -  
(a) he knows to be relevant to the decision of the licensed insurer on whether to accept the risk or not and the rates and terms to be applied; or  
(b) a reasonable person in the circumstances could be expected to know to be relevant."  
If the proposer does not fully faithfully give the facts as he knows them or ought to know them, the policy may be invalidated. Please ensure that you read your policy contract as it contains the terms and conditions of your coverage. All enquiries concerning policy matters should be directed to 1-800-88-8811.

Name of Company \_\_\_\_\_

Company Registration No. \_\_\_\_\_ Nature of Business \_\_\_\_\_

Name of Person in-charge \_\_\_\_\_ Designation \_\_\_\_\_

Business Address \_\_\_\_\_

Tel \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Period of Insurance From \_\_\_\_\_ to \_\_\_\_\_

Insured Persons to be Covered							
No.	Name	New IC No.	Date of Birth (eg. 14 Mar 75)	Occupation	Plan (Corporate or Premier)	Region (Regional or International)	Domestic Option (Yes or No)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
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16							
17							
18							
19							
20							
21							
22							

ANNUAL PREMIUM PAYABLE				
Plan Type	Premium Per Person (RM)	Number of Lives	Domestic Option (additional premium applicable)	Total Premium (RM)
<b>Corporate Plan</b>				
Regional	180.00		<input type="checkbox"/> YES (RM50 per person) <input type="checkbox"/> NO	
International	260.00		<input type="checkbox"/> YES (RM50 per person) <input type="checkbox"/> NO	
<b>Premier Plan</b>				
Regional	255.00		<input type="checkbox"/> YES (RM50 per person) <input type="checkbox"/> NO	
International	365.00		<input type="checkbox"/> YES (RM50 per person) <input type="checkbox"/> NO	
<b>Total Annual Premium</b>				
+ 5% Service Tax				
Stamp Duty				10.00
<b>Grand Total</b>				

**DECLARATION AND AUTHORIZATION**  
I hereby declare and agree that:  
a. All written information provided by me in this application form, any formal questionnaire, other documents signed by me in conjunction with this application, and statements and answers so made to Chartis Malaysia Insurance Berhad (795,492-W), formerly known as AIG General Insurance (Malaysia) Berhad (hereinafter "CMI") are full, complete, true and correct. I understand and agree that CMI, will rely and act on such information, otherwise any policy issued or coverage granted to me may be void at CMI's option.  
b. Any personal information collected or held by CMI (whether contained and/or obtained in this application or otherwise) is held, used and disclosed by CMI to individuals, service providers and organizations associated with CMI and/or any other selected third parties (within or outside of Malaysia) for purposes of processing this application, providing subsequent services, furnish me with other financial products and services; direct marketing, data matching and to communicate with me for such purposes. I understand that I have the right to obtain access to and to request correction of my personal information held by CMI.  
c. Furthermore, I hereby irrevocably authorize any organization, institution or individual that has any records or knowledge of me/my family member(s) health, medical history, any treatment and/or advice, to disclose such information to CMI. This information shall bind me/my family member(s) or respective successors and assigns, and remain valid, notwithstanding me/my family member(s) death or incapacity. A copy of this form shall be as valid as a written authorization.  
d. For all intents and purposes where there is a conflict or ambiguity between the meaning in the English version or any other version written in any other languages of any concerned document the English version shall prevail at all time.

Authorized Signature \_\_\_\_\_ Company Stamp \_\_\_\_\_ Date \_\_\_\_\_

**IMPORTANT MATTERS**  
1. Neither this brochure nor the Proposal Form is a contract of insurance. However, your declarations or disclosures shall form the basis of the contract of insurance; the specific terms, conditions and exclusions applicable to this insurance are set out in this policy.

**DECLARATION BY AGENT / OFFICER**  
I hereby declare that I have sighted original NRC / Business Registration Certificate of the applicant and thereby verify his/her identity.

Signature (Agent / Officer) \_\_\_\_\_ Name \_\_\_\_\_ Date \_\_\_\_\_

Producer Name \_\_\_\_\_ Producer Code \_\_\_\_\_ Tel No. \_\_\_\_\_

Summary of Coverage

Schedule of Benefits			
Section	Benefits	Corporate Plan	Premier Plan
1	<b>Personal Accident Benefit</b>		
	Personal Accident	RM200,000	RM500,000
	<b>Overseas Medical &amp; Evacuation Benefits</b>		
2	Medical Expenses	RM100,000	RM300,000
3	Post Hospitalisation	Up to RM200 per visit (max. 3 visits)	Up to RM50 per visit (max. 3 visits)
4	Hospital Confinement	RM150 per day (max. 60 days)	RM200 per day (max. 60 days)
5	Double Hospital Confinement Benefit In ICU	RM500 per day (max. 60 days)	RM400 per day (max. 60 days)
6	Emergency Medical Evacuation	Unlimited	
7	Reparation of Mortal Remains	Unlimited within Malaysia	
		RM15,000 out of Malaysia	RM30,000 out of Malaysia
8	Compassionate Visit	RM5,000	RM8,000
9	Travel Inconvenience Benefits		
10	Trip Cancellation	RM8,000	RM10,000
11	Trip Curtailment	RM5,000	RM8,000
11	Travel Delay	RM200 for every 6 hours up to 1,000	
12	Missed Departure	RM250	RM500
13	Baggage Delay	RM200 (up to RM1,000 per person for over 6 hours delay)	RM200 (up to RM1,600 per person for over 6 hours delay)
14	Loss of Baggage & Personal Effects	RM5,000	RM5,000
15	Damage or Loss of Laptop Computer	RM1,000	RM1,200
16	Loss of Travel Documents	RM2,000	RM2,000
17	Loss of Personal Money	RM500	RM1,000
18	Legal Fees	RM15,000	RM15,000
19	Personal Liability	RM500,000	RM1,000,000
20	Credit Card Indemnity	RM3,000	RM5,000
21	Child Education Fund	RM5,000 per year (up to max. 3 years)	
	24 hours Worldwide Travel Assit	Included	
<b>OPTIONAL Domestic Travel</b>			
Section	Benefits	Maximum Sum Insured (RM)	
22	Medical Expenses (Due to accident)	RM180	RM155
23	Evacuation & Repatriation	RM160	RM365
24	Trip Cancellation	RM500	
25	Flight Delay	Up to RM1,000 (RM200 every 6 hour)	
26	Baggage Delay	RM200 (by flight only)	
27	Loss of Baggage Sub-limits	RM2,000 (excess RM50)	
28	Personal Computer	RM2,000	
29	Golf Equipment	RM1,000	
30	Personal Liability	RM1,000,000	
* If travel by land, destination is beyond 100km from the normal place of business or place of residence.			
<b>Annual Premium</b>		<b>Corporate Plan</b>	<b>Premier Plan</b>
Regional	RM180	RM155	RM365
International	RM260	RM365	
<b>Optional - Domestic Travel</b>			
Regional	RM50	RM50	RM50
International	RM50	RM50	RM50

THE REGIONAL COUNTRIES 1: ASEAN countries, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan & India.  
INTERNATIONAL 2: All other countries and parts of the World.  
This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel to or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Iran, Liberia, Sudan & Syria.

**IMPORTANT NOTE**  
1. Corporate Assist Business Travel Insurance is only applicable for companies or organizations.  
2. Minimum premium of RM500 (excluding service tax & stamp duty).  
3. Minimum gross size of employees.  
4. Service tax of 5% is applicable for business organizations.

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out Corporate Assist. Be sure to also read the general terms and conditions.

- What is this product about?**  
This policy provides compensation in the event of injuries, disability or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for trips out of Malaysia up to a maximum of 90 days. Domestic travel plan is an optional cover.
- Who can purchase this cover?**  
This policy can be purchased by a company to cover employees who travel.
- What are the covers/benefits provided?**  
Please refer to the Schedule of Benefits in the brochure.
  - Accidental death and disablement:**
    - Pays for accidental death or permanent disablement up to the percentage stated in the compensation scale.
    - The loss must occur within 90 days from the date of loss.
  - Medical expenses incurred whilst overseas:**
    - Reimburses the medical expenses incurred due to sickness and injury.
    - If medical treatment had not been sought overseas, subsequently medical treatment must be sought in Malaysia within 7 days of return to Malaysia.
    - Reimbursement for follow-up treatment is limited to 21 days from the arrival date in Malaysia or 5% of your sum insured, whichever occurs first.
    - If medical treatment had already been sought overseas, then there is a 21 days limit to continue medical treatment in Malaysia, or 5% of your sum insured, whichever occurs first.
    - Cover is extended to alternative medicine.
    - Only applicable if the trip is not undertaken against the advice of a doctor, and there are no pre-existing medical conditions.
  - Medical expenses for domestic travel:**  
Limited to accidental causes only.
  - Post hospitalization:**  
Reimburses the expenses of physiotherapy and transportation for follow up treatment in Malaysia up to 3 visits within 35 days after discharge.
  - Hospital confinement:**  
You will be paid a daily allowance when admitted to a hospital while overseas up to 60 days.
  - Double hospital confinement benefit in ICU:**
    - You will be paid a daily allowance when admitted to an intensive care unit while overseas up to 60 days.
    - Payment for each day of stay if claimed under this benefit will not be payable under item (e).
  - Emergency medical evacuation:**
    - Reimburses the expenses incurred by our appointed service provider to move an employee to another location for medical treatment, or back to Malaysia.
    - Covers both accident and illness.
    - Decision to evacuate (including service provider, mode and location) will be arranged by us.
  - Reparation of mortal remains:**
    - Reimburses the expenses incurred to return the employee's mortal remains back to Malaysia or to the employee's county of origin (includes expenses incurred by a mortician or undertaker).
    - Covers both accident and illness.
  - Compassionate visit:**
    - Reimburses the expenses of economy air travel fare and hotel accommodation incurred by a friend or relative to visit and stay with you when hospitalized overseas for more than 5 days.
    - Only applicable upon doctor's recommendation.
  - Trip cancellation:**  
Reimburses the expenses of travel and accommodation which has been paid in advance and is not recoverable if the trip is cancelled due to the following occurring within 30 days before departure date:
    - Death, illness or compulsory quarantine occurring to you or your close relative who is residing in Malaysia.
    - You have been certified by the doctor to be unfit to travel.
    - Strike, riot or civil commotion or natural disaster occurring at your planned destination.
    - Serious damage to your house due to fire or natural disaster occurring within 7 days before departure date.
    - You have been called to be a witness or to serve as a jury.
  - Trip curtailment:**  
Reimburses the expenses of additional travel and accommodation incurred for early return to Malaysia due to the following unexpected events:
    - Death or illness occurring to you or your close relative who is residing in Malaysia.
    - You have been certified by the doctor to be unfit to travel.
    - You have been certified by the doctor to be unfit to travel.

- Strike, riot or civil commotion, terrorist act or natural disaster.
- Hijacking of a common carrier which you are traveling in as a passenger.

- Travel delay:**
    - Pays for every 6 consecutive hours if your common carrier's scheduled departure is delayed due to:
      - Strike/industrial action.
      - Bad weather condition.
      - Mechanical breakdown.
      - Structural defect in the common carrier.
    - This benefit is not applicable if:
      - The delay is caused due to cancellation by the common carrier.
      - You failed to check in on time.
      - You were aware of any strike/industrial action when your trip is arranged.
  - Missed departure:**
    - Reimburses the expenses of hotel accommodation and meals incurred when you miss your connecting common carrier at the transfer point due to the late arrival of your incoming common carrier and no onward transportation is provided within 6 consecutive hours.
    - This benefit is not applicable if you failed to check in on time.
  - Baggage delay:**  
Pays for every 6 consecutive hours if your baggage is delayed, misplaced or mislabeled by the common carrier upon your arrival at the baggage pick-up point.
  - Loss of baggage & personal effects:**  
Reimburses the loss or damage to your baggage and personal effects provided that:
    - The loss is reported to the police or authorities within 24 hours from the loss.
    - You take all the necessary steps to ensure that your baggage is not left unattended.
    - Reimbursement if claimed under this benefit will not be payable under item (n).
  - Damage or loss of laptop:**  
Reimburses the loss or damage to your laptop provided that:
    - The loss is reported to the police or authorities within 24 hours from the loss.
    - You take all the necessary steps to ensure that your laptop is not left unattended.
    - Reimbursement if claimed under this benefit will not be payable under item (o).
  - Loss of travel documents:**
    - Reimburses the following expenses for loss of travel documents due to burglary, robbery or theft while overseas:
      - Cost of obtaining replacement.
      - Additional travel expenses and hotel accommodation incurred.
    - The loss must be reported to the police or authorities within 24 hours from the loss and must not be due to confiscation by the authorities.
  - Loss of personal money:**  
Pays for the loss of money sustained overseas due to robbery, burglary or theft provided that the loss must be reported to police within 24 hours after discovery of such loss.
  - Legal Fees:**  
Reimburses the legal costs and expenses arising from dealing with a claim against a third party which caused death or permanent disablement while overseas.
  - Personal Liability:**  
Pays for legal liability to third party arising due to:
    - death or permanent disablement caused to a third party.
    - accidental loss of or damage to property of third party.
  - Credit Card Indemnity:**  
Pays for the credit card expenses incurred during the overseas trip due to death or permanent total disablement.
  - Child Education Fund:**  
Pays an annual payment up to 5 years for each dependent child up to a maximum of 3 children (who are studying) in event of accidental death while overseas.
- How much premium do I have to pay?**
    - Please refer to the premium table in the brochure.
    - Premium is payable annually.
    - Payment must be made within 60 days from the inception of the policy.
  - 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.
  - What are some of the key terms and conditions that I should be aware of?**
    - You must disclose all material facts which will affect the risk profile such as your age and occupation.

- Any misrepresentation of material facts or fraud which will affect the risk profile will result in this cover being declared null and void.
- Claims:**
  - All claims must be notified to us within 30 days from the date of loss.
  - All supporting documents proving the loss must be submitted 60 days from the date of loss.
  - No claim will be admissible if notified after one year from the date of loss.
  - All claims will be paid to the company or the service provider where applicable.
- Number of policies:** You are only entitled to be covered under one policy in respect of this insurance.
- Age:**
  - You must be 18 years and above and below the age of 70 to qualify for the cover.
  - You will be covered up to the age of 75.
  - Your age will be based on the age as of your last birthday.
  - Renewal/ Renewal of the policy is at our consent.

- What are the major exclusions under the policy?**  
This policy does not cover death or injury caused by or to:
  - Members of the armed forces, professional sportsmen.
  - Engaging in manual work, offshore activities like diving, oil-rigging, mining, handling explosives or aerial photography.
  - Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane.
  - During air travel unless as a fare paying passenger in a licensed private or commercial aircraft.
  - Violation of law.
  - Mental or nervous disorders.
  - Condition where you:
    - are receiving treatment or
    - advise, treatment or diagnosis has been recommended or
    - symptoms are evident or
    - the condition is apparent.
 (Prior to 90 days from the date you are first covered)
  - Acquired Immune Deficient Syndrome (AIDS) or Human Immune Deficiency Virus (HIV).
  - Driving or riding in any type of race.
  - Nuclear, chemical or biological materials.
  - War.
  - Loss, injury, damage or legal liability arising directly from travel into or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Liberia, Sudan or Syria.

Note:  
This list is non-exhaustive. Please refer to the sample of the policy contract for the full list of exclusions under this policy.
- Can I cancel my policy?**
  - The company may cancel the cover by giving us 30 days written notice. The company will be entitled to a refund on a pro rata basis.
  - We can cancel this policy by giving 30 days written notice. The company will be entitled to a refund on a pro rata basis.
- 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 via written notice or by contacting our Customer Service at 1 800 88 8811.
- Where can I get further information?**  
Should you require additional information about Personal Accident Insurance, 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  
If you have any enquiries, please contact us at:  
Chartis Insurance Malaysia Berhad  
Chartis House, No. 99 Jalan Ampang  
50450 Kuala Lumpur.  
Tel : 1 800 88 8811  
E-mail : CMI@care@chartisinsurance.com
- Other types of personal accident cover available**  
Please refer to our website at : www.chartisinsurance.com.my

**IMPORTANT NOTICE**  
YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. 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 is valid as at 01/01/2010