

Schedule of Benefits

Primary Benefits	Up to Sum Insured (RM)		
	Classic	Superior	Premier
A. Medical Benefits			
Medical & Accidental Dental Expenses			
a) Treatment in Country of Study*	10,000	10,000	10,000
b) Treatment Out of Country of Study*	Up to 60 days	Up to 60 days	Up to 60 days
* Excess of RM50 due to illness			
B. Evacuation & Repatriation Benefits			
Emergency Medical Evacuation & Repatriation of Mortal Remains	250,000	300,000	Unlimited
Compassionate Visit	N/A	10,000	12,000
C. Personal Accident Benefits			
Accidental Death and Permanent Disablement	100,000	200,000	250,000
Felonious Assault	N/A	100,000	100,000
Sponsor Protection	50,000	100,000	150,000
Study Interruption (14 days)	10,000	20,000	25,000
D. Travel Inconvenience Benefits			
Travel Delay (RM150 for every 6 full consecutive hours)	N/A	150	450
Baggage Damage During Air Common Carrier Travel	N/A	100	200
Damage or Loss of Personal Effects (Including Laptop) (Maximum Limit Any One Item RM500 Except for Laptop) (Maximum Limit for Laptop RM1,000)	2,000	2,000	4,000
Loss of Travel Documents			
a) Loss of Passport/Visa	N/A	1,350	2,700
b) Loss of Air Ticket	200	200	200
Loss of Money	N/A	150	300
E. Other Related Travel Benefits			
Personal Liability	100,000	200,000	300,000
24 Hours Worldwide Travel Assist Included	Included	Included	Included
OPTIONAL BENEFITS			
Medical & Accidental Dental Expenses			
a) Treatment in Country of Study*	150,000	250,000	400,000
b) Treatment Out of Country of Study*	Up to 60 days	Up to 60 days	Up to 60 days
* Excess of RM50 due to illness			
PREMIUM (RM) - PRIMARY BENEFITS			
6 months	238	378	550
1 year	475	750	1,100
2 years	928	1,475	2,145
3 years	1,355	2,150	3,135
PREMIUM (RM) - OPTIONAL BENEFITS			
6 months	570	845	1,238
1 year	1,140	1,690	2,475
2 years	2,280	3,380	4,950
3 years	3,335	4,945	7,239

Important Notes

- Eligible persons- any individual, between fifteen (15) and forty five (45) years of age, who is enrolled and attending a registered and accredited educational institution on a full time basis for higher learning, outside of his Home Country, and who has paid the appropriate premium for this insurance.
- An individual can only be covered under one policy for the same period.

It's reassuring to know we are there

Congratulations on embarking on your studies overseas! As you explore the exciting world of education abroad, it's the beginning of many hopes, dreams and aspirations that will be fulfilled.

Just before you set off on your journey of experience and opportunities, have you ensured that you are well protected should the unexpected affect your long-term plans?

You may worry about your studies being interrupted due to unforeseen circumstances. Perhaps you fancy trying out some amateur sports and leisure activities while you're away. And since you're overseas, why not travel and see the world during your vacation? Even when you're back in your home country for the holidays, wouldn't you like to enjoy it peacefully?

Don't wait. Make the important decision to enjoy complete peace of mind during your studies abroad. Choose to be reassured. Choose Travel Guard Student Assist.

Description of Coverage

1. Medical & Accidental Dental Expenses

You will be reimbursed for medical and dental expenses incurred which are medically necessary due to accidental injury or illness sustained during your duration of cover. For the avoidance of doubt, dental expenses shall only be reimbursed for conditions caused by accident only.

2. Emergency Medical Evacuation / Repatriation of Mortal Remains

In the event that you suffer from an illness/accident which in the opinion of Travel Guard, necessitates your emergency medical evacuation to Malaysia, Travel Guard will arrange for your evacuation and pay for reasonable expenses incurred. In the unfortunate event of your death during your studies overseas, this plan will arrange and pay for all reasonable covered expenses incurred to return your remains to Malaysia.

3. Compassionate Visit

a) If you are hospitalized for 5 or more consecutive days and your medical condition does not allow your medical evacuation and no other adult member of your immediate family is present, this plan provides a round trip economy class air ticket, meals, communication and accommodation expenses to allow one of your immediate family members to travel to the country where you are to be with you.

b) It covers your trip back to Malaysia in the event that an immediate family member in Malaysia suffers death or is hospitalized for more than 5 consecutive days.

4. Accidental Death & Permanent Disablement

We provide worldwide coverage against accidental death and permanent disablement during your duration of coverage, or on vacation anywhere in the world including Malaysia up to 60 days as long as the policy still in force.

5. Felonious Assault

You will be covered in the event you suffer injury resulting in permanent total disablement or death due to robbery, attempted robbery or criminal act of violence. This is paid in addition to the accidental death and disablement coverage benefits.

6. Sponsor Protection

Provides financial security to you in the event of accidental death of the individual who sponsors your study overseas (such sponsor must be your parents and/or guardians and must be named in the proposal form and certificate of insurance).

7. Study Interruption

The plan will reimburse you for the non refundable tuition fee which you paid in advance, should any of the following events take place:-

- Accident or sickness leading to your hospitalization for 14 days or more
- Terminal illness
- Emergency medical evacuation
- Death of one of your immediate family members

8. Travel Delay

A cash allowance will be paid if your scheduled common carrier is delayed for more than 6 consecutive hours.

9. Baggage Damage During Air Common Carrier Travel

A cash allowance will be paid if your accompanying check-in baggage in a air common carrier is damaged to the extent that is no longer useable up to the amount specified in the Schedule of Benefits.

10. Damage or Loss of Personal Effects

In the event of accidental loss or damage to your personal effects due to robbery, burglary, snatch theft or negligence of the common carrier, you will be indemnified for loss or damaged sustained up to the amount stated in the Schedule of Benefits.

11. Loss of Travel Documents

A cash allowance will be paid in the event you lose your passport/visa due to burglary, robbery or snatch theft, for the replacement of your

passport/visa, additional transport, meals, communication and accommodation expenses as a result of the loss.

12. Loss of Money

Pays for loss of money due to burglary, robbery or snatch theft during your duration of coverage up to the amount specified in the Schedule of Benefits.

13. Personal Liability

Covers you against your legal liability for bodily injury or property damages caused to a third party.

14. 24 Hours Worldwide Travel Assistance

Travel Guard shall provide the following services for the benefit of the Insured Person. These services are provided by multilingual travel assistance coordinators via telephone and such assistance provided shall not include the costs incurred to solicit these services.

A. Emergency Assistance Services

- Medical reference
- Advance payment of Medical Expenses
- Emergency Medical Evacuation
- Repatriation of Mortal Remains

B. Technical Services

- Lost/stolen baggage and personal effects.
- Recover, locate and replacement of travel documents.
- Legal Referral

C. Pre-Trip General Services

- Advise on procuring Travel documentation.
- Advise on immunizations, epidemics and available preventive measures.
- Information on Political/Environmental warning
- Information on currency exchange rate, location of major banks and public holidays.
- Information on weather condition.

The above stated travel assistance services shall be provided by Travel Guard and the Company shall use its best endeavors to ensure that Travel Guard shall use every effort to provide the services save and except for circumstances beyond its control.

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Student Assist/Group Outbound Student - Personal Accident Insurance Policy. Be sure to also read the general terms and conditions.

1. What is this product about?	This policy provides compensation for students studying overseas in the event of injuries, disability or death caused solely by violent, accidental, external and visible events, emergency evacuation and repatriation, travel inconvenience benefits, study interruption due to unforeseen circumstances such as death of parent or guardian who is financing your study. You will have immediate access to 24-hour worldwide assistance in case of an emergency situation when you are abroad.
2. Who can purchase this cover?	This cover can be purchased by a student who will be studying overseas at a registered and accredited educational institution for higher learning.
3. What are the covers / benefits provided?	Please refer to the schedule of benefits in the brochure. Duration of cover ranges from 6 months, 1 year to 3 years selection. You need to renew your annual insurance cover annually.
4. How much premium do I have to pay?	(a) Please refer to the premium table in the brochure. (b) Premium is payable based on period of study (c) Payment can be made cash, cheque or credit card
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.
6. What are some of the key terms and conditions that I should be aware of?	(a) Disclosure: (i) You must disclose all material facts which will affect the risk profile such as your age and occupation. (ii) Any misrepresentation of material facts or fraud which will affect the risk profile such as your age and occupation. (b) Claims: (i) All claims must be notified to us within 30 days from the date of loss. (ii) All supporting documents proving the loss must be submitted 60 days from the date of loss. (iii) No claim will be admissible if notified after one year from the date of loss. (iv) All claims save for medical benefits, evacuation & repatriation benefits, personal liability benefits (hereinafter referred to as "Other Benefits") will be paid to you. Claims in relation to Other Benefits will be paid directly to third parties, for example Travel Guard, hospitals or other services providers. In the event of death, claims will be paid to your nominee or estate.

	(c) Number of policies: You can only be covered under one policy in respect of this insurance. (d) Age: (i) You must be between the ages of 15 and 45. (ii) In the event you are below the age of 18, your parent or guardian shall be the policyholder of this policy. (iii) Your age will be based on the age as at your last birthday. (e) Renewal: You may renew your policy with the consent CMI from term to term by payment of the premium in advance. (f) Coverage: Coverage shall commence 12 hours prior to departure from Malaysia and expires on the earliest: (i) upon the expiry of the period of insurance; or (ii) 12 hours from time of arrival in Malaysia unless Malaysia is a point of transit subject to a maximum period of 6 months from the date studies are completed; or (iii) the date when an emergency medical evacuation or repatriation of mortal remains is made back to Malaysia.
7. What are the major exclusions under this policy?	This policy does not cover death or injury caused by or to: (a) Members of the armed forces, professional sportsmen. (b) Engaging in manual works, offshore activities like diving and oil-rigging or mining or handling explosives. (c) Suicide or intentional self inflicted injuries or an attempt to do so while being sane or insane. (d) During air travel unless as a fare paying passenger in a licensed private or commercial aircraft. (e) Violation of law and any payment that would violate any government prohibition or regulation. (f) Intoxication or drug related accident. (g) Mental or nervous disorders. (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. (i) Condition where you have reasonable knowledge of in the 90 days prior to your policy effective date: - Had received or is receiving treatment; or - advise, treatment or diagnosis has been recommended - symptoms are evident - the condition is apparent (j) Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV). (k) Driving or riding in a motorized vehicle in any type of race.

	(l) Nuclear, chemical or biological materials (m) War (n) Cover or service for:- 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 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. Note: This list is non-exhaustive. Please refer to the policy for the full list of exclusions.
8. Can I cancel my policy?	(a) You may cancel your policy by giving us 30 days written notice by the way of A.R. registered mail. (b) We can cancel this policy with effect from the 1st day of the calendar month. Your cover will continue for the duration that the premium has been paid for. (c) You will be entitled to a refund of the premium on a pro-rata basis for the unexpired period of coverage.
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?	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 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 8888 11 E-mail : CMCcare@chartisinsurance.com
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.

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
Your world, insured

Chartis Malaysia Insurance Berhad
(795492-W)
formerly known as AIG General Insurance (Malaysia) Berhad
Chartis House, No. 99 Jalan Ampang
50450 Kuala Lumpur, Malaysia
www.chartisinsurance.com.my

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TRAVEL GUARD
CHARTIS

Student Assist

