



### Pegecualian Am

Hilang Akal, Bunuh Diri dan Kecederaan Diri Sendiri yang Disengajakan, Keadaan Sedia Ada, Kecacatan Mental atau Keuzuran, Penyakit, Infeksi atau Parasit, AIDS, Kelahiran, Keguguran, Kehamilan, Bahan Senjata Nuklear, Semasa Melakukan apa-apa Tindakan yang Menyalahi Undang-Undang, Peperangan, Pencerobohan, Tindakan Musuh Asing, Pengionan, Radiasi atau Pencemaran oleh Keradioaktifan dari apa-apa Sisa Nuklear daripada Pembakaran Bahan Api Nuklear, Semasa dalam Perjalanan dalam Pesawat Udara (Kecuali Sebagai Penerbang Berbayar) Sebagai Anak Kapal, Perlumbaan (Selain Berjalan Kaki), Terlibat dalam Seni Pertahanan Diri, Payung Terjun, Peluncuran Gantung, Aktiviti Mendaki Gunung yang Melibatkan Penggunaan Tali atau Alat Panduan Mekanikal (Termasuk Rock Climbing), Lumba Kuda Berhalang, Hoki Ais, Tinju, Terjun Bungee, Aktiviti di Bawah Air Melebihi Lima Puluh Meter Dalam, Pace Making, Sukan Profesional.

### Nota Penting

- Tunai Sebelum Perlindungan - premium penuh mesti dibayar dan diterima oleh Kami sebelum perlindungan Polisi insurans boleh bermula.
- Anda hanya layak untuk membeli perlindungan bagi satu Pelan Perlindungan Diri Crystal Essentials sahaja.
- Anda patut membaca dan memahami polisi insurans dan membincangkannya dengan ejen atau menghubungi syarikat insurans secara terus untuk mendapatkan maklumat lanjut.
- Risalah ini adalah penerangan ringkas sahaja dan tidak lengkap untuk butiran penuh. Sila rujuk kepada terma dan syarat yang dinyatakan di dalam polisi. Anda juga boleh merujuk kepada buku panduan pendidikan pengguna yang disediakan oleh Bank Negara Malaysia.

### Branch Network / Cawangan-Cawangan

|   |  |  |
|---|--|--|
| <b>Alor Setar</b><br>O +6 04 734 9622<br>F +6 04 735 5795     | <b>Kuala Lumpur</b><br>O +6 03 2058 3000<br>F +6 03 2058 3333  | <b>Sandakan</b><br>O +6 089 225 303<br>F +6 089 225 301      |
| <b>Bintulu</b><br>O +6 086 338 233<br>F +6 086 330 882        | <b>Kuantan</b><br>O +6 09 568 2266<br>F +6 09 568 2255         | <b>Segamat</b><br>O +6 07 943 5560<br>F +6 07 943 5578       |
| <b>Bukit Mertajam</b><br>O +6 04 530 2182<br>F +6 04 530 4349 | <b>Kuching</b><br>O +6 082 489 333<br>F +6 082 482 112         | <b>Seremban</b><br>O +6 06 763 5000<br>F +6 06 767 3139      |
| <b>Ipoh</b><br>O +6 05 255 6188<br>F +6 05 243 4819           | <b>Melaka</b><br>O +6 06 336 7208<br>F +6 06 336 7213          | <b>Sibu</b><br>O +6 084 329 919<br>F +6 084 319 729          |
| <b>Jerantut</b><br>O +6 09 266 7196<br>F +6 09 266 7195       | <b>Miri</b><br>O +6 085 434 967<br>F +6 085 434 971            | <b>Sitiawan</b><br>O +6 05 693 9588<br>F +6 05 692 9585      |
| <b>Johor Bahru</b><br>O +6 07 222 4317<br>F +6 07 222 0878    | <b>Muar</b><br>O +6 06 952 5655<br>F +6 06 951 7099            | <b>Taiping</b><br>O +6 05 809 1688<br>F +6 05 807 1688       |
| <b>Klang</b><br>O +6 03 3344 3200<br>F +6 03 3344 3201        | <b>Petaling Jaya</b><br>O +6 03 7955 2826<br>F +6 03 7955 2172 | <b>Taman Pelangi</b><br>O +6 07 333 3778<br>F +6 07 335 6340 |
| <b>Kota Kinabalu</b><br>O +6 088 486 000<br>F +6 088 486 006  | <b>Pulau Pinang</b><br>O +6 04 262 3585<br>F +6 04 263 2585    | <b>Tawau</b><br>O +6 089 757 511<br>F +6 089 757 513         |

Please refer to the policy contract for the full details of benefits, terms and exclusions that are applicable. The information provided in this document is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract. In the event of any differences between the language, the English version shall prevail.

Sila rujuk kepada kontrak polisi untuk butir-butiran yang sepenuhnya tentang manfaat, syarat dan pengecualian yang diguna pakai. Maklumat yang disediakan dalam dokumen ini hanya merupakan satu penerangan ringkas untuk rujukan yang cepat dan mudah saja. Terma-terma dan syarat-syarat yang terperinci berhubungan dengan polisi ini adalah dinyatakan dalam kontrak polisi. Jika terdapat sebarang perbezaan di antara bahasa, versi Bahasa Inggeris akan dianggap mutlak.

### About Chubb in Malaysia

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. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) 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 31,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for large corporates, small and medium-sized businesses, as well as individuals through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has a network of over 23 branches and more than 2,500 agents.

### Mengenai Chubb di Malaysia

Chubb merupakan syarikat insurans hartanah dan kasualti terbesar yang diperdagangkan secara umum di dunia. Dengan operasi di 54 negara, Chubb menyediakan insurans hartanah komersial dan persendirian serta insurans kemalangan, insurans kemalangan diri dan kesihatan tambahan, insurans semula dan insurans nyawa kepada pelbagai kumpulan pelanggan. Sebagai sebuah syarikat penaja jaminan, kami menilai, menerima dan mengurus risiko dengan kefahaman mendalam dan disiplin. Kami memberi khidmat dan membayar tuntutan kami dengan adil dan segera. Syarikat ini juga ditakrifkan oleh tawaran produk serta perkhidmatannya yang meluas, keupayaan pengedaran yang luas, kekuatan kewangan yang luar biasa dan operasi tempatan di peringkat global. Syarikat induk Chubb Limited adalah tersenarai di Bursa Saham New York (NYSE:CB) dan merupakan komponen indeks S&P 500. Chubb mempunyai pejabat-pejabat eksekutif di Zurich, New York, London dan lokasi-lokasi lain serta menggaji lebih kurang 31,000 orang di seluruh dunia.

Operasi Chubb di Malaysia (Chubb Insurance Malaysia Berhad) menyediakan pelbagai penyelesaian komprehensif insurans am untuk korporat, perniagaan bersaiz kecil dan sederhana, dan juga individu melalui pelbagai saluran pengedaran. Dengan budaya penaja jaminan yang kukuh, syarikat ini menawarkan perkhidmatan yang responsif serta menerajui pasaran berdasarkan kekuatan kewangan. Chubb di Malaysia mempunyai rangkaian melebihi 23 cawangan dan lebih daripada 2,500 ejen.

## Crystal Essentials

Now Enhanced With Increased Limits, Better Protection And New Snatch Theft Benefit.  
Kini Dengan Had Yang Lebih Tinggi, Perlindungan Yang Lebih Baik Dan Manfaat Ragut Yang Baru.

### Contact Us / Hubungi Kami

Chubb Insurance Malaysia Berhad (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  
www.chubb.com/my

CHUBB®

© 2017 Chubb. Not all coverages available in all jurisdictions. Chubb®, its respective logos and Chubb, Insured.™ are protected trademarks of Chubb.

Published 07/17/V4

Chubb. Insured.™

Accident & Health  
Kemalangan & Kesihatan

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.

Crystal Essentials PA makes it easier than ever to find the right cover for you and your family. With eight different plans to choose from, increased limits and enhanced benefits providing even better coverage now is the time to protect your future!

- Personal Accident coverage up to RMI,000,000
- Medical Expenses for all accident related expenses up to RM12,000 including Malaria, Dengue and JE
- Renewal Bonus (10% each year up to maximum 100%)
- Corrective Dental and/or Cosmetic Surgery up to RM10,000
- Increased Traditional Treatment
- Daily hospital Income up to RM225 per day with "No Excess"
- Double Indemnity including cover for overseas
- Snatch Theft Benefit with coverage up to RM300

**Eligibility**

This Plan is available to Malaysians, Malaysian Permanent Residents, residents legally employed in Malaysia and/or their Insured Spouse and/or Children who are legally residing in Malaysia.

**Age Limit**

Aged between eighteen (18) years and sixty five (65) years.

Renewed up to 80 years.

**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
  - Mountaineering (without use of ropes or guides);
  - Polo-playing as an amateur;
  - Underwater activities (up to 50 meters deep);
  - Water sports including yachting and water skiing, surfing and snorkeling as an amateur and
  - Amateur Sports other than boxing, martial arts and X-games.
- Intoxication
- Terrorism

Please refer to Policy for full terms & conditions.



**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**

Insanity, Suicide and Self Inflicted Injury, Pre-existing Conditions, Mental Defect or Infirmary, Disease, Infection or Parasites, AIDS, Childbirth, Miscarriage, Pregnancy, Nuclear Weapons Material, Whilst Committing or Attempting to Commit any Unlawful Act, War, Invasion, Act of Foreign Enemy, Ionizing, Radiation or Contamination by Radioactivity from any Nuclear Waste or from the Combustion of Nuclear Fuel, While Traveling in an Aircraft (Except as a Fare-Paying Passenger) as a member of crew, Racing (Other Than On Foot), Engaging in Martial Arts, Parachuting, Hang-Gliding, Mountaineering Involving the use of Ropes or Mechanical Guides (Including Rock Climbing), Steeple Chasing, Ice-Hockey, Boxing, Bungee Jumping, Underwater Activities Exceeding Fifty Meters in Depth, Pace Making, Professional Sports.

**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 Crystal Essentials 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.

Malang tak berbau. Pada amnya, kemalangan tidak dapat dielakkan tetapi anda boleh mencari kaedah dari segi kewangan untuk melindungi anda sendiri dan orang yang tersayang.

Pelan Perlindungan Diri Crystal Essentials memudahkan anda mendapat perlindungan yang sesuai untuk anda dan keluarga anda. Dengan adanya lapan pelan yang berlainan untuk dipilih, amaun dan manfaat yang telah dipertingkatkan dan diperbaiki, inilah masanya untuk melindungi masa depan anda!

- Perlindungan Kemalangan Diri sehingga RMI,000,000
- Perbelanjaan Perubatan untuk semua perbelanjaan berkaitan dengan kemalangan sehingga RM12,000 termasuk Malaria, Denggi dan JE
- Bonus Pembaharuan (10% setiap tahun sehingga maksimum 100%)
- Operasi Pembetulan Pergigian dan/atau Kosmetik sehingga RM10,000
- Rawatan Tradisional Dipertingkatkan
- Pendapatan Hospital Harian sehingga RM225 setiap hari dengan "Tiada Ekses"
- Pampasan Berganda termasuk perlindungan untuk luar negara
- Manfaat Ragut dengan perlindungan sehingga RM300

**Kelayakan**

Pelan ini terbuka kepada warganegara Malaysia, Penduduk Tetap Malaysia, Penduduk yang bekerja secara sah di Malaysia dan/atau Pasangannya yang Diinsuranskan dan/atau Anak-anaknya yang menetap secara sah di Malaysia.

**Had Umur**

Berumur antara lapan belas (18) tahun hingga enam puluh lima (65) tahun.

Pembaharuan dilanjutkan sehingga lapan puluh (80) tahun.

**Perlindungan Lanjutan**

- Komatos
- Hilang
- Pendedahan
- Lemas
- Keracunan makanan dan minuman
- Serangga berbahaya atau gigitan ular atau serangan haiwan
- Memburu
- Bermotosikal
- Lemas kerana asap atau wasap beracun
- Bencana alam
- Pembunuhan dan serangan yang tidak diprovokasi
- Mogok, rusuhan dan kekecohan awam
- Peluasan sukan
  - Mendaki gunung (tanpa penggunaan tali atau pemandu arah)
  - Sukan polo sebagai amatir
  - Aktiviti dalam air (sehingga 50 meter dalam)
  - Sukan air termasuk perahu layar dan ski air, melayari dan snorkeling sebagai amatir
  - Sukan amatir selain tinju, seni pertahanan diri dan sukan X
- Mabuk
- Keganasan

Sila rujuk Polisi bagi terma dan syarat yang lengkap.

| Benefit / Manfaat   | Plan / Pelan (RM)   |         |         |         |         |         | New Plan / Pelan Baru |           |
|---|---|---------|---------|---------|---------|---------|-----------------------|-----------|
|   | A   | B       | C       | D       | E       | F       | G                     | H         |
| Accidental Death / <i>Kematian Akibat Kemalangan</i>  | 50,000  | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 750,000               | 1,000,000 |
| Permanent Disablement / <i>Ketakupayaan Kekal</i>   | 50,000  | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 750,000               | 1,000,000 |
| Temporary Total Disablement (per week) / <i>Ketakupayaan Menyeluruh Sementara (seminggu)</i>  | 60  | 80      | 120     | 150     | 200     | 250     | 375                   | 500       |
| Temporary Partial Disablement (per week) / <i>Ketakupayaan Separa Sementara (seminggu)</i>  | 30  | 40      | 60      | 75      | 100     | 125     | 187.5                 | 250       |
| Medical Expenses / <i>Perbelanjaan Perubatan</i>  | 3,500   | 5,000   | 6,000   | 7,000   | 8,000   | 9,000   | 10,000                | 12,000    |
| Corrective Dental and/or Cosmetic Surgery / <i>Surgeri Pembetulan Pergigian dan/atau Kosmetik</i>   | 5,000   | 5,000   | 5,000   | 5,000   | 5,000   | 10,000  | 10,000                | 10,000    |
| <b>Traditional Treatment / Rawatan Tradisional</b>  | <b>Improved/Terkini</b>   |         |         |         |         |         |                       |           |
| Purchase of Orthopaedic Equipment / <i>Pembelian Peralatan Ortopedik</i>  | 1,000   | 2,000   | 2,000   | 3,000   | 3,000   | 5,000   | 5,000                 | 5,000     |
| Ambulance Fees (per occurrence) / <i>Fi Ambulans (setiap kejadian)</i>  | 2,000   | 2,000   | 2,000   | 2,000   | 2,000   | 2,000   | 2,000                 | 2,000     |
| Medical / Post Mortem Report / <i>Laporan Perubatan / Post Mortem</i>   | 200   | 200     | 200     | 200     | 200     | 200     | 200                   | 200       |
| Permanent Impotency & Infertility / <i>Hilang Upaya Impotensi &amp; Infertilitas</i>  | 50,000  | 50,000  | 50,000  | 50,000  | 50,000  | 50,000  | 50,000                | 50,000    |
| Kidnap Benefit / <i>Faedah Penculikan</i>   | 25,000  | 25,000  | 25,000  | 25,000  | 25,000  | 25,000  | 25,000                | 25,000    |
| Bereavement Allowance / <i>Elaun Kedukacitaan</i>   | 5,000   | 10,000  | 15,000  | 20,000  | 30,000  | 50,000  | 75,000                | 100,000   |
| Funeral Allowance / <i>Elaun Pengebumian</i>  | 5,000   | 5,000   | 5,000   | 5,000   | 5,000   | 5,000   | 5,000                 | 5,000     |
| <b>Daily Hospital Income (max up to 180 days) / Pendapatan Hospital Harian (sehingga maksimum 180 hari)</b>   | <b>Improved/Terkini</b>   |         |         |         |         |         |                       |           |
| Home Nursing Care / <i>Rawatan Jagaan di Rumah</i>  | 250 per month up to 3,000 / 250 sebulan sehingga 3,000  |         |         |         |         |         |                       |           |
| Travel Expenses / <i>Perbelanjaan Perjalanan</i>  | 2,000   | 2,000   | 3,000   | 3,000   | 3,000   | 5,000   | 5,000                 | 5,000     |
| Blood Transfusion / <i>Transfusi Darah</i>  | 5,000   | 10,000  | 15,000  | 20,000  | 30,000  | 50,000  | 75,000                | 100,000   |
| Personal Liability (Territorial Limit: Malaysia) / <i>Liabiliti Peribadi (Had Wilayah: Malaysia)</i>  | 50,000  | 100,000 | 150,000 | 200,000 | 200,000 | 300,000 | 300,000               | 300,000   |
| Medical Evacuation / Repatriation / <i>Pemindahan Perubatan / Repatriasi</i>  | 10,000  | 10,000  | 10,000  | 10,000  | 10,000  | 10,000  | 10,000                | 10,000    |
| <b>Double Indemnity / Pampasan Berganda</b>   | <b>Improved/Terkini</b>   |         |         |         |         |         |                       |           |
| <b>Renewal Bonus / Bonus Pembaharuan</b>  | <b>Improved/Terkini</b>   |         |         |         |         |         |                       |           |
| Cashless Hospital Admission (Due to Accident and Panel Hospital in Malaysia only) / <i>Kemasukan ke Hospital Tanpa Tunai (Akibat daripada Kemalangan &amp; Panel Hospital di Malaysia sahaja)</i> | Yes (up to a Maximum of RM2,500 per admission and subject to Medical Expenses Limit) / Ya (sehingga maksimum RM2,500 setiap kemasukan hospital dan tertakluk kepada had Perbelanjaan Perubatan) |         |         |         |         |         |                       |           |
| <b>Snatch Theft / Ragut</b>   | <b>New/Baru</b>   |         |         |         |         |         |                       |           |
| 300   | 300   | 300     | 300     | 300     | 300     | 300     | 300                   | 300       |

**Premium (inclusive of 6% Goods & Services Tax) / Premium (termasuk Cukai Barangan & Perkhidmatan 6%)**

| Premium With Weekly / <i>Premium Dengan Manfaat Mingguan</i>   |        |        |        |        |        |          |          |          |
|--|--------|--------|--------|--------|--------|----------|----------|----------|
| Non-Manual / <i>Bukan Manual</i>                               | 147.34 | 222.60 | 312.70 | 403.86 | 550.14 | 1,096.04 | 1,538.06 | 2,016.12 |
| Manual / <i>Manual</i>   | 204.58 | 312.70 | 452.62 | 624.34 | 925.38 | NA       | NA       | NA       |
| Premium Without Weekly / <i>Premium Tanpa Manfaat Mingguan</i> |        |        |        |        |        |          |          |          |
| Non-Manual / <i>Bukan Manual</i>                               | 103.88 | 179.14 | 243.80 | 324.36 | 456.86 | 889.34   | 1,313.34 | 1,724.62 |
| Manual / <i>Manual</i>   | 171.72 | 279.84 | 417.64 | 567.10 | 867.08 | NA       | NA       | NA       |

Nota:

1. Cover available for Children is as follows:
  - Children one (1) month to twelve (12) years old are eligible for the Plan up to RM50,000 without Weekly Benefits.
  - Children thirteen (13) to seventeen (17) years old are eligible for any Plan up to RM100,000 without Weekly Benefits.
  - Children eighteen (18) to twenty-three (23) years old are eligible for any Plan up to RM300,000 without Weekly Benefits.
2. For Plan G and H, please refer to Chubb office for approval.

Nota:

1. *Perlindungan untuk anak-anak adalah seperti berikut:*
  - Anak-anak berumur satu (1) bulan hingga dua belas (12) tahun layak untuk Pelan sehingga RM50,000 tanpa Manfaat Mingguan.
  - Anak-anak berumur tiga belas (13) hingga tujuh belas (17) tahun layak untuk mana-mana Pelan sehingga RM100,000 tanpa Manfaat Mingguan.
  - Anak-anak berumur lapan belas (18) hingga dua puluh tiga (23) tahun layak untuk mana-mana Pelan sehingga RM300,000 tanpa Manfaat Mingguan.
2. Bagi Pelan G dan H, sila rujuk ke pejabat Chubb untuk kelulusan.