



Chubb Protect Travel Insurance

A travel insurance product designed for Malindo Air passengers and underwritten by Chubb Insurance Australia Limited

Selecting Your Cover

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- You must not be over seventy-five (75) years of age.
- You must be at least eighteen (18) years old when You apply.

Coverage Options

One Way Trip Travel Insurance	Cover for Your One Way Trip, commencing in Australia and ending at Your Destination.
Round Trip Travel Insurance	Cover for Your round trip Journey, commencing and ending in Australia. (While You are in the Covered Locations or on Your Scheduled Flight)

International Plan	Covered Locations
Asia / NZ / South Pacific Plan	Asia, South East Asia, New Zealand, Indonesia and South West Pacific

Who can be Covered

You must also select either Single or You and Your Travelling Companion.

Single Cover	Cover for the Insured and up to one (1) Infant Child provided You are travelling together on the Journey or, for One Way Trip Travel Insurance, the One Way Trip.
You and Your Travelling Companion(s)	Cover for the Insured and Your Travelling Companion(s) and Infant Children (limited to one Infant Child per one Adult only) provided you are travelling together on the Journey or for One Way Trip Travel Insurance, One Way Trip.

If You are travelling with Infant Children, the maximum benefit amounts We will pay for claims by You (You and Infant Children) is the benefit shown in the table below.

In return for cover under the Policy, You are required to pay a premium, as set out in Premium on Page 27 of the Policy Wording and PDS.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

The Policy insures You twenty-four (24) hours a day subject to the Policy terms, conditions and exclusions.

Summary of Benefits

The following table summarises the benefits We can provide and can be used as a quick reference tool. The destinations covered and the level of cover varies according to the plan selected.

A detailed description of the cover is set out in the benefits sections. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Summary of Benefits Table – Round Trip Travel Insurance (International)

Maximum benefit limits apply, as set out in this Table. Where specified, sub limits also apply.

If You are travelling with Infant Children (one Infant Child per one Adult), the maximum benefit amounts We will pay for claims by You (You and the Infant Child) is the benefit shown in the table below.

Benefits	Summary of Cover	Asia/NZ/South Pacific Plan – Limits of Cover
1. Overseas Medical Expenses Dental Expenses (sub limit) (please refer to Section 1)	Cover for overseas hospital, medical, ambulance and emergency dental expenses.	AUD500,000 AUD2,000
2. Additional Expenses and Emergency Medical Evacuation		AUD50,000
2.1 Resumption of Journey (sub limit)	2.1 Cover for Your cost in resuming Your Journey if it is interrupted due to the Accidental Injury, Sickness, Disease or death of a Relative or Business Partner.	AUD2,000
2.2 Special Events (sub limit)	2.2 Cover for the reasonable additional cost of alternative transport to get You to a special event (as defined) if Your Journey is delayed due to unforeseen circumstances.	AUD2,000
2.3 If You Become Ill	2.3 Cover for specified accommodation and transport expenses if You suffer an Accidental Injury, Sickness or Disease preventing You from continuing Your Journey.	No Sub-limit Applies
2.4 Mortal Remains Repatriation (sub limit)	2.4 Covers reimbursement of expenses incurred due to Your death.	AUD10,000

<p>2.5 Other Circumstances (please refer to Section 3)</p>	<p>2.5 Cover for additional reasonable and necessary accommodation and transport expenses incurred in specified circumstances.</p>	<p>AUD2,000</p>
<p>3. Loss of Deposits and Cancellation Charges Travel Agent's Cancellation Fee (sub limit) (please refer to Section 3)</p>	<p>Cover for the non-refundable unused portion of Your travel costs if Your Journey is cancelled or unable to be completed due to unforeseen circumstances.</p>	<p>AUD10,000 Lesser of AUD750 or 15% of the refundable amount</p>
<p>4. Luggage and Travel Documents 4.1 Loss, Theft or Damage a) Item Limit (each item) b) Video & Electrical Equipment (sub limit) 4.2 Delayed Luggage Allowance (a) More than 48 hours (sub limit) (b) More than 72 hours (sub limit) 4.3 Travel Document Replacement (please refer to Section 4)</p>	<p>4.1 Cover for lost, stolen or damaged luggage. 4.2 Cover for the cost of essential emergency purchases if Your luggage is delayed by a Transport Provider. 4.3 Cover for the replacement cost of lost or stolen travel documents and credit cards.</p>	<p>AUD3,000 AUD500 AUD2,500 AUD250 AUD750</p>
<p>5. Replacement of Money (please refer to Section 5)</p>	<p>Cover for the value of cash lost or stolen from Your person.</p>	<p>AUD200</p>
<p>6. Rental Vehicle Excess (please refer to Section 6)</p>	<p>Cover for the Rental Car insurance excess You become liable to pay as a result of a collision or theft of a Rental Car in Your control.</p>	<p>AUD1,500</p>

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<p>7. Travel Delay</p> <p>a) Every 6 hours</p> <p>b) Maximum Amount (please refer to Section 7)</p>	<p>Cover for reasonable accommodation expenses if Your pre-booked transport is delayed due to unforeseeable circumstances.</p>	<p>AUD100</p> <p>AUD300</p>
<p>8. Missed Connection after</p> <p>a) 6 hours</p> <p>b) Maximum Amount (please refer to Section 8)</p>	<p>Cover if You missed Your onward travel connection overseas due to the late arrival of Your incoming Scheduled Flight and no onward transportation is available within six (6) consecutive hours of Your actual arrival time</p>	<p>AUD100</p> <p>AUD600</p>
<p>9. Cash in Hospital</p> <p>a) Daily Amount</p> <p>b) Maximum Amount (please refer to Section 9)</p>	<p>A daily benefit if You are hospitalised overseas for more than 48 hours due to Accidental Injury, Sickness or Disease.</p>	<p>AUD100</p> <p>AUD5,000</p>
<p>10. Public Transport Hijacking</p> <p>a) Daily Amount</p> <p>b) Maximum Amount (please refer to Section 10)</p>	<p>A daily benefit if You are forcibly detained on a hijacked public transport vehicle.</p>	<p>AUD500</p> <p>AUD10,000</p>
<p>11. Personal Liability</p> <p>(please refer to Section 11)</p>	<p>Cover for Your legal liability for compensation if Your negligent act or omission during the Journey causes bodily injury or damage to property of other persons.</p>	<p>AUD2,000,000</p>
<p>12. Accidental Loss of Life & Permanent Loss</p> <p>Maximum amount for Infant Children Accidental Loss of Life</p> <p>a) Accidental Loss of Life</p> <p>b) Permanent Loss (please refer to Section 12)</p>	<p>Cover for Your Accidental Loss of Life or Permanent Loss if You die or suffer Permanent Loss of sight or limb due to an Accidental Injury sustained during Your Journey (payable to Your estate in the event of Your death).</p>	<p>AUD20,000</p> <p>AUD1,000</p> <p>AUD10,000</p>
<p>13. Loss of Income</p> <p>a) Maximum Weekly Amount</p> <p>b) Maximum Amount</p>	<p>Cover for Your loss of income if, due to an Accidental Injury sustained during Your Journey, You are unable to attend Your usual work as planned.</p>	<p>AUD200</p>

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(please refer to Section 13)		AUD5,200
24 hours Worldwide Travel Assistance Services	Chubb Assistance – a 24 hour worldwide emergency referral service.	Included
Excess	The excess is the first amount of each claim which You must bear. We do not pay for this amount. The Policy excess is AUD250.	

Period of Cover

All covers start from the commencement of the Period of Insurance except for the cover provided under Loss of Deposits and Cancellation Charges, which is available from the Issue Date of the Policy.

For Round Trip Travel insurance, the Period of Insurance is defined as the period starting from the time You commence Your Journey or the departure date showing on Your Malindo Air Travel Itinerary, to the return date showing on Your Malindo Air Travel Itinerary, whichever is the earlier.

If during the Period of Insurance, You travel on an airline that is not a Scheduled Flight, or in a Covered Location, this insurance cover will be suspended when You check-in for that flight. Cover will resume when you disembark from that flight and arrive in a Covered Location.

The maximum period for any Journey under the Round Trip Travel Insurance is six (6) months

Free Extension of Period of Insurance for Round Trip Travel Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to return to Australia by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

Summary of Benefits Table – One Way Trip Travel Insurance (International)

Maximum benefit limits apply, as set out in this Table. Where specified, sub limits also apply. The term "Unlimited" only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits.

If You are travelling with Infant Children (one Infant Child per one Adult) , the maximum benefit amounts We will pay for claims by You (You and the Infant Child) is the benefit shown in the table below.

Benefits	Summary of Cover	Asia/NZ/South Pacific Plan – Limits of Cover
1. Loss of Deposits and Cancellation Charges Travel Agent's Cancellation Fee (sub limit) (please refer to Section 1)	Cover for the non-refundable unused portion of Your travel costs if Your One Way Trip is cancelled or unable to be completed due to unforeseen circumstances.	Unlimited Lesser of AUD750 or 15% of the refundable amount

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<p>2. Luggage and Travel Documents</p> <p>2.1 Loss, Theft or Damage</p> <p>(a) Item Limit (each item)</p> <p>(b) Video & Electrical Equipment (sub limit)</p> <p>2.2 Delayed Luggage Allowance</p> <p>(a) More than 48 hours (sub limit)</p> <p>(b) More than 72 hours (sub limit)</p> <p>(please refer to Section 2)</p>	<p>2.1 Cover for lost, stolen or damaged luggage.</p> <p>2.2 Cover for the cost of essential emergency purchases if Your luggage is delayed by a Transport Provider.</p>	<p>AUD3,000</p> <p>AUD500</p> <p>AUD2,500</p> <p>AUD250</p> <p>AUD750</p>
<p>3. Accidental Loss of Life & Permanent Loss</p> <p>Maximum amount for Infant Children:</p> <p>(a) Accidental Loss of Life</p> <p>(b) Permanent Loss</p> <p>(please refer to Section 3)</p>	<p>Cover for Your Accidental Loss of Life or Permanent Loss if You die or suffer Permanent Loss of sight or limb due to an Accidental Injury sustained during Your One Way Trip (payable to Your estate in the event of Your death).</p>	<p>AUD20,000</p> <p>AUD1,000</p> <p>AUD10,000</p>
<p>4. Travel Delay</p> <p>(a) Every 6 hours</p> <p>(b) Maximum Amount</p> <p>(please refer to Section 4)</p>	<p>Cover for reasonable accommodation expenses if Your pre-booked transport is delayed due to unforeseeable circumstances.</p>	<p>AUD100</p> <p>AUD300</p>
<p>5. Missed Connection after</p> <p>(a) 6 hours</p> <p>(b) Maximum Amount</p> <p>(please refer to Section 5)</p>	<p>Cover if You missed Your onward travel connection overseas due to the late arrival of Your incoming Scheduled Flight and no onward transportation is available within six (6) consecutive hours of Your actual arrival time.</p>	<p>AUD100</p> <p>AUD600</p>
<p>Excess</p>	<p>The excess is the first amount of each claim which You must bear. We do not pay for this amount. The Policy excess is AUD250.</p>	