

## **INSURANCE PROGRAM**

This insurance program is value-added benefit specially designed exclusively for **Hong Leong Visa/MasterCard** cardmembers. Cardmembers are entitled to them automatically without charges.

It is only for eligible cardmember(s) on gratuitous basis and shall not be treated as creating any legally enforceable obligations against Hong Leong Bank. An Insured Person shall have no right of recourse against Hong Leong Bank.

Hong Leong Bank shall not be liable to Insured Person for the contents set out this insurance program and does not make any warranties or representation as to the validity of the Master Policy.

Each Insured Person desirous of having the benefit of coverage under the Master Policy shall be deemed to have accepted the terms and conditions under the Master Policy.

Hong Leong Bank reserves the right at its absolute discretion, to vary, delete or add any of the terms and conditions in this insurance program without prior notice.

Hong Leong Bank reserves the right to cancel, terminate or suspend this insurance program at any time without prior notice. Cardmember(s) shall not be entitled to any claim or compensation against Hong Leong Bank for any losses or damage suffered or incurred by Cardholder(s) as a direct or indirect result of the cancellation, termination or suspension of this insurance program.

## **TRAVEL PROTECTION PLAN**

### **Definitions**

1. "Insured" shall mean Hong Leong Bank Berhad.
2. "Insured Person" shall mean cardholder(s) of Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa. In the event an individual cardholder having Hong Leong Bank card type Signature/Platinum(including MATTA cobrand)/Gold/Classic of card brand MasterCard/Visa, the number of Cardmember for the purpose of premium computation shall be determined as one Cardmember only. For the purpose of this definition, the term "Insured Person" or "Cardmember(s)" shall be used interchangeably.
3. "Family Member" shall mean Insured Person's legally married spouse and/or their dependent, unmarried and unemployed children who have reached one (1) month of age and under twenty three (23) years of age.
4. "Bodily Injury" means a physical injury suffered caused solely by violent, accidental, external and visible means and not by sickness, disease or gradual physical or mental deformity or infirmity. Such injury is a Bodily Injury only if it results, within one hundred eighty (180) days of the date of accident and directly and independently of all other causes, in loss for which a benefit is payable under this Policy.
5. "Accident" or "Accidental" shall mean a sudden, violent and unexpected event which occurs at an identifiable time and place and shall include "Hi-Jack", or any attempt thereat, and exposure resulting therefrom.
6. "Hi-Jack" shall mean the unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Person is travelling as a passenger.
7. "Scheduled Flight" shall mean a flight in an aircraft operated by an air carrier, provided that; such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in Official Airline Guide (OAG) as amended from time to time. Departure times, transfer and destination points will be established by reference to the Insured Person's Scheduled Flight Ticket.
8. "Overseas" means any country outside of Malaysia.
9. "Conveyance" means all forms of transportations required to convey the Insured Person from point to point including chartered and non-scheduled modes of conveyance.
10. "Journey" means any trip not exceeding thirty (30) consecutive days involving travel to any point outside the territorial boundary of Malaysia, including its offshore island, but only whilst on land.
11. "Loss Occurrence" means each and every claim and or series of claims arising out of any one Accident or event. The duration and extent of any one Loss Occurrence so defined shall be limited to 72 consecutive hours and a radius of 160 kilometres radius, and no individual loss which occurs outside this period or area shall be included in that Loss Occurrence.

12. "Medical Expenses" in the singular or plural, means all reasonable and customary costs necessarily incurred for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a Physician.  
"Medically Necessary" shall mean a medical service which is:
- consistent with the diagnosis and customary medical treatment for a covered disability; and
  - in accordance with standards of good medical practice, consistent with current standard of professional medical care and of proven medical benefits; and
  - not for the convenience of the insured person or doctor /consultant and unable to be rendered out of a hospital (if admitted as an inpatient); and
  - not of an experimental, investigational or research nature, preventive or screening nature; and
  - for which charges are fair and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting the insured person's disability.
14. "Physician/Medical Practitioner" means a medical practitioner who is currently registered, licensed and qualified to practice western medicine within the scope of his/her expertise in the geographical area and jurisdiction where his/her medical services are provided and is not an insured person or business partner, agent or who is not related to the insured person or insured person's immediate family member.
15. "Sickness" means any fortuitous somatic illness, sickness or disease
16. "Spouse" means the legal spouse of the insured person
17. The Company shall mean MSIG Insurance (Malaysia) Bhd.

**TERRITORIAL LIMITS** - The insurance provided under this Policy is granted on a WORLDWIDE basis

### **SECTION 1: TRAVEL PERSONAL ACCIDENT INSURANCE**

The Insured Person is covered under this insurance while making a trip in a Scheduled Flight as a fare-paying passenger in which the full fare of the Insured Person's Scheduled Flight ticket has been charged to the Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa.

**Table of Benefits (Per Insured Person)**

Card Brand	Card Type	(a) Air Travel Accident		(b) Overseas Personal Accident	
		Capital Sum Insured		Capital Sum Insured	
		Individual (RM)	Family (RM) (in aggregate)	Individual (RM)	Family (RM) (in aggregate)
Visa	Signature	2,000,000	2,000,000	100,000	100,000
	Platinum*^	1,700,000	1,700,000	300,000	300,000
	Gold	750,000	750,000	Nil	Nil
	Classic	350,000	350,000	Nil	Nil
MasterCard	Platinum*	1,700,000	1,700,000	300,000	300,000
	Gold	750,000	750,000	Nil	Nil
	Classic	350,000	350,000	Nil	Nil

\* including MATTA

^ including Sutera

The following such benefits will be payable under Section 1(a) or (b) for losses suffered within one hundred eighty (180) days of the date of accident:

<b>Benefits</b>	<b>Percentage of Limit as per Table of Benefits</b>
i) Loss of Life	100%
ii) Loss of Two Limbs	100%
iii) Loss of Entire Sight of Both Eyes	100%
iv) Loss of One Limb and Entire Sight of One Eye	100%
v) Loss resulting in Permanent Total Disablement	100%
vi) Loss of One Limb or Entire Sight of One Eye	50%

#### a) Air Travel Accident (In the Scheduled Flight only)

The insurance is payable if the Insured Person suffers loss of life or limb(s) resulting directly and independently of all other causes from Bodily Injury sustained in the Scheduled Flight during a one way or round-trip journey undertaken by the Insured Person between a point of departure and destination (both as designated in the Insured Person's travel ticket) on or after the purchase date of the ticket.

#### b) Overseas as Personal Accident (On the land only)

The insurance is payable in the event of Bodily Injury solely and directly caused by accidental means being sustained by the Hong Leong Bank card type Platinum of card brand MasterCard /Visa Cardmember while he / she travels Overseas, subject to a maximum coverage of thirty (30) consecutive days any one trip.

### SPECIAL PROVISION TO SECTION 1

The benefits under Section 1(a) shall be extended to cover the Family Member who is/are travelling with the Insured Person, provided that the Family Member's full fare of Scheduled Flight ticket has been charged to Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account.

The benefits under Section 1(b) shall be extended to cover the Family Member of Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera) of card brand MasterCard/Visa Cardmember who is/are travelling with the Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera) of card brand MasterCard/Visa Cardmember, provided that the said Family Member's full fare of Scheduled Flight ticket has been charged to Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera) of card brand MasterCard/Visa Account.

For the purpose of this Section, Loss of Limb(s) shall mean loss by physical separation of a hand or foot at or above the wrist or ankle. Loss of Eye(s) shall mean the total and irrecoverable loss of sight. Permanent Total Disablement shall mean total and irrecoverable disablement which would prevent the Insured Person from pursuing any work, occupation or profession to obtain wages, compensation or profits. In the case of a dependent child below twenty three (23) years of age, the amount of benefit payable is limited to ten (10) percentage of the above-stated sums.

Notwithstanding anything contained herein to the contrary, in the event of 100% of the Capital Sum Insured per Insured Person for Section 1(a) or (b) has been paid, all the insurance coverage for the particular Insured Person and his/her Family shall immediately cease to be in force.

### EXCLUSIONS TO SECTION 1

No benefits will be payable for:

1. any loss caused by suicide or self-destruction or any attempt thereof.
2. any loss caused directly by the criminal acts of the Insured Person's designated beneficiary, executor(s) or administrator(s) or legal heirs or personal legal representatives.
3. any consequential loss which may result or arise from the Bodily Injury.

### SECTION 2: AIR TRAVEL INCONVENIENCE INSURANCE

In addition to the benefits provided under Section 1, the Insured Person will be covered for the Air Travel Inconvenience Insurance for the following benefit events as specified below:

#### Table of Benefits

Card Brand	Card Type	Delayed Flight/Missed Connection		Luggage Loss		Luggage Delay	
		Individual (RM)	Family (RM)	Individual (RM)	Family (RM)	Individual (RM)	Family (RM)
Visa	Signature	1,000	2,000	12,000	24,000	8,000	16,000
	Platinum*^	1,200	2,400	2,500	5,000	1,200	2,400
	Gold	600	1,200	1,500	3,000	600	1,200
	Classic	300	600	750	1,500	300	600
MasterCard	Platinum*	1,200	2,400	2,500	5,000	1,200	2,400
	Gold	600	1,200	1,500	3,000	600	1,200
	Classic	300	600	750	1,500	300	600

\*Including MATTA

^Including Sutera

**(a) DELAYED FLIGHT/MISSED CONNECTION**

If the confirmed departure time of the Insured Person's Scheduled Flight is delayed for six(6) consecutive hours or is cancelled by the Airlines or the Insured Person is denied boarding due to overbooking, provided that no alternative transportation is made available within six(6) consecutive hours of the scheduled departure of such flight Or if the Insured Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the incoming Scheduled Flight or as a result of a delay in the departure of the onward connecting Scheduled Flight and no alternative onward or transportation is made available to the Insured Person within four (4) consecutive hours of the actual arrival time of the incoming flight, the Company will indemnify the Insured Person for all expenses incurred for restaurant meals, refreshments or hotel accommodation which are necessarily charged to the Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account up to the Individual limit as specified in the Table of Benefits.

If the Insured Person is travelling with his/her Family Member and Family Member's full fare of Scheduled Flight ticket have been charged to Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account, the Company will indemnify all such expenses up to the Family limit as specified in the Table of Benefits for the Insured Person and the Family Member who is/are travelling together with the Insured Person. Provided always that no two or more Insured Person who are part of the same family shall be entitled to claim for more than the Individual limit as specified in the Table of Benefits.

**(b) LUGGAGE LOSS**

If the Insured Person's checked-in luggage is lost or not delivered to the Insured Person within forty-eight (48) hours of his arrival at the scheduled destination of the Insured Person's flight, such luggage will be considered as permanently lost and the Company will indemnify the Insured Person for all expenses incurred in respect of emergency purchase of essential items or clothing which are necessarily charged to the Insured Person's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account up to the Individual limit as specified in the Table of Benefits provided such expenses are incurred within four (4) days of the Insured Person's arrival at the scheduled destination.

If the Insured Person is travelling with his/her Family Member and Family Member's full fare of Scheduled Flight ticket have been charged to Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account, the Company will indemnify all such charges up to the Family limit as specified in the Table of Benefits for the Insured Person and the Family Member who is/are travelling together with the Insured Person. Provided always that no two or more Insured Person who are part of the same family shall be entitled to claim for more than the Individual limit as specified in the Table of Benefits.

**(c) LUGGAGE DELAY**

If the Insured Person's checked-in luggage is not delivered to him within six (6) hours of the Insured Person's arrival at the designated airport, such luggage will be considered as delayed in receipt and the Company will indemnify the Insured Person for all expenses incurred for the emergency purchase of essential items or clothing which are necessarily charged to the Insured Person's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account up to the Individual limit as specified in the Table of Benefits provided such expenses are incurred within twenty-four (24) hours of the Insured Person's arrival at such designated airport.

If the Insured Person is travelling with his/her Family Member and Family Member's full fare of Scheduled Flight ticket have been charged to Cardmember's Hong Leong Bank card type Signature/Platinum(including MATTA cobrand and Sutera)/Gold/Classic of card brand MasterCard/Visa Account, the Company will indemnify all such charges up to the Family limit as specified in the Table of Benefits for the Insured Person and the Family Member who is/are travelling together with the Insured Person. Provided always that no two or more Insured Person who are part of the same family shall be entitled to claim for more than the Individual limit as specified in the Table of Benefits. Provided also that if the loss shall result in the indemnity under this benefit and that of the indemnity under the Luggage Loss benefit, only one, the larger amount of such benefit will be payable.

**EXCLUSIONS TO SECTION 2**

No indemnity (applicable to the benefits for Delayed Flight/Missed Connection, Luggage Loss and Luggage Delay) will arise from any loss caused by or associated with:

1. Any expenses or purchases not billed to a Hong Leong Bank card type Platinum(including MATTA cobrand and Sutera)/Gold(including MATTA cobrand)/Classic of card brand MasterCard/Visa Account.
2. The checked-in luggage which is delayed or lost on return flights to the Insured Person's place of domicile.
3. Any expenses or purchases where the Insured Person has failed to report to the relevant authorities within twenty-four (24) hours of discovery of the loss and a Property Irregularity Report is acknowledged and obtained.
4. Any expenses or purchases where the Insured Person has failed to take precautionary measures to save or

- recover lost luggage.
5. Confiscation or detention by Customs or other Government authorities.
  6. Intentional destruction of or damage to the luggage by the Insured Person or anyone acting on his/her behalf.
  7. Where such loss by the Insured Person is adequately compensated by the airline authorities which caused the loss.

**SECTION 3: OVERSEAS MEDICAL EXPENSES (APPLICABLE TO SIGNATURE VISA & PLATINUM/GOLD MATTA COBRANDED CREDIT CARDS ONLY)**

**3.0 Preamble**

MSIG will pay to the Insured Person the Benefit up to the amount stated in the Schedule of Benefit in Section 3.1 below if any Insured Event described under Section 3.2 shall happen to the Insured Person whilst travelling on a Journey for which the full fare of the Insured Person has been charged by the Cardholder to their Hong Leong Bank card type Signature Visa and Platinum/Gold MATTA cobrand of card brand MasterCard/Visa account.

Should such travel be part of a packaged tour, cover shall apply only if a minimum of 80% of the total cost of the package tour has been charged to the cardholder's Hong Leong Bank card type Signature Visa and Platinum/Gold MATTA cobrand of card brand MasterCard/Visa account.

**3.1 Schedule of Benefits**

No	Overseas Medical Expenses	Per Insured Person/Family	
		Signature Visa	Platinum/Gold MATTA
a)	Limit per Accident or Sickness	Up to RM85,000	Up to RM10,000
b)	Aggregate limit per policy period	Up to RM85,000	Up to RM10,000
c)	Deductible –the amount to be deducted for each and every claim	RM500	RM500
d)	Maximum period for which Medical Expenses are payable per Accident or Sickness	Up to 60days from the date the first Medical Expenses was incurred	
e)	Follow up return treatment in Malaysia	i)subject to 30 days from the date of return to Malaysia to d) above up to a) above	

**3.2 Insured Event**

The Insured Event under the Overseas Medical Expenses coverage on Medical Expenses that are Medically Necessary as a direct result of Bodily Injury or Sickness.

**3.3 EXCLUSIONS TO SECTION 3**

This Section does not cover any claim directly or indirectly caused by, resulting from or in connection with:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations(whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;
2. Nuclear reaction, nuclear radiation or radioactive contamination;
3. Riot;
4. Any act of terrorism;  
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.  
This exclusion also excludes losses directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
5. The Insured Person:
  - i) Engaging in air/water/land travel except as a fare paying passenger;
  - ii) Engaging in a criminal act;
  - iii) Committing suicide or intentional self-injury (whether felonious or not) or any attempt thereat while sane or insane;
6. MSIG shall not be liable for Medical Expenses incurred:
  - i) On and after the date the Insured Person attains age 70 years
  - ii) Where a Journey is undertaken against the advice of a Physician
  - iii) For pre-existing Sickness or medical condition, the symptoms of which have manifested themselves prior to the Journey for which the Insured Person has received or should have received treatment or advice by a Physician;
  - iv) For injuries arising from activities related to involving the oil and gas industry;
  - v) For any prosthesis, contact or corneal lenses, spectacles, hearing aids, dentures, other medical equipment;
  - vi) For routine medical examinations, cosmetic surgery and other elective treatments and surgical processes;
  - vii) For dental or optical expenses unless incurred as the result of an emergency provided that all routing dental and optical treatment is completed prior to the Journey;
  - viii) As a result of the Insured Person contracting Acquired Immunodeficiency Syndrome(AIDS), any AIDS related disease or any sexually transmitted disease.

7. MSIG will not provide cover or service for :
- i) Any loss, injury, damage or legal liability arising directly or indirectly 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 an Insured Person if that Insured Person is :
    - a) a terrorist;
    - b) a member of a terrorist organization;
    - c) a narcotics trafficker;
    - d) a purveyor of nuclear, chemical or biological weapons

**3.4 Special Provisions**

- i) It is expressly agreed that in the event that the Insured Person is also covered as a Cardholder and a spouse and/or child, MSIG's maximum limit of liability shall be the amount stated in the Schedule of Benefits in Section 3.1, whichever is the higher.
- ii) If at the time of any claim arising under this Section, there is other valid and collectable insurance covering all or part of the same loss, this Section will apply only to the amount of any loss in excess that recoverable under the other insurance.

**SECTION 4: EMERGENCY MEDICAL EVACUATION AND REPATRIATION OF MORTAL REMAINS (APPLICABLE TO SIGNATURE VISA CREDIT CARDS ONLY)**

**4.0 Preamble**

MSIG shall reimburse MSIG's appointed Third Party Service Provider up to the amount states in the Schedule of Benefit in Section 4.1 below which occurs whilst the Insured Person is travelling on a Journey for which the full fare of the Insured Person has been charged by the Cardholder to their Hong Leong Bank credit card account.

Should such travel be part of a packaged tour, cover shall apply only if a minimum of 80% of the total cost of the package tour has been charged to the cardholder's Hong Leong Bank cobranded MATTA credit card account.

**4.1 Schedule of Benefits**

No	Benefit	Per Insured Person/Family
a)	Limit for Emergency Medical Evacuation/Repatriation of mortal remains	Signature Up to RM15,000

**4.2 Insured Event**

**4.2.1 Emergency Medical Evacuation**

MSIG shall reimburse the appointed Third Party Service Provider, where deemed necessary, the expenses incurred for the:

- a) Transport the Insured Person to a medically facility deemed appropriate for Medically Necessary treatment ; or
- b) Transport the Insured Person to Malaysia;

Using transportation that is deemed to be the most suitable in event that the Insured Person suffers from Bodily Injury or Sickness.

**4.2.2 Repatriation of Mortal Remains**

MSIG shall reimburse the appointed Third Party Service Provider, where deemed necessary, the expenses incurred for the Insured Person's repatriation, burial and/or cremation at the place of loss or to Malaysia in event that the Insured Person suffers from Bodily Injury or Sickness which results in the Insured Person's death.

All arrangements for the evacuation and repatriation must be done via MSIG's third party service provider unless the arrangements were beyond the Insured person's control and deemed reasonable by MSIG.

For arrangements done by the Insured Person, MSIG will reimburse the Insured Person for an amount that would have been incurred if MSIG's Third Party Service Provider had made the arrangement.

**4.3 EXCLUSIONS TO SECTION 4**

This Section does not cover any claim directly or indirectly caused by, resulting from or in connection with:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations(whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power;
2. Nuclear reaction, nuclear radiation or radioactive contamination;
3. Riot;
4. Any act of terrorism;  
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.  
This exclusion also excludes losses directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
5. The Insured Person:
  - i) Engaging in air/water/land travel except as a fare paying passenger;

- ii) Engaging in a criminal act;
  - iii) Committing suicide or intentional self-injury (whether felonious or not) or any attempt thereof while sane or insane;
6. MSIG shall not be liable for Medical Expenses incurred:
- i) On and after the date the Insured Person attains age 70 years
  - ii) Where a Journey is undertaken against the advice of a Physician
  - iii) For pre-existing Sickness or medical condition, the symptoms of which have manifested themselves prior to the Journey for which the Insured Person has received or should have received treatment or advice by a Physician;
  - iv) For injuries arising from activities related to involving the oil and gas industry;
  - v) For any prosthesis, contact or corneal lenses, spectacles, hearing aids, dentures, other medical equipment;
  - vi) For routine medical examinations, cosmetic surgery and other elective treatments and surgical processes;
  - vii) For dental or optical expenses unless incurred as the result of an emergency provided that all routine dental and optical treatment is completed prior to the Journey;
  - viii) As a result of the Insured Person contracting Acquired Immunodeficiency Syndrome(AIDS), any AIDS related disease or any sexually transmitted disease.
7. MSIG will not provide cover or service for:
- i) Any loss, injury, damage or legal liability arising directly or indirectly 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 an Insured Person if that Insured Person is :
    - a) a terrorist;
    - b) a member of a terrorist organization;
    - c) a narcotics trafficker;
    - d) a purveyor of nuclear, chemical or biological weapons

#### **4.4 Special Provisions**

- i) It is expressly agreed that in the event that the Insured Person is also covered as a Cardholder and a spouse and/or child, MSIG's maximum limit of liability shall be the amount stated in the Schedule of Benefits in Section 4.1, whichever is the higher.
- ii) If at the time of any claim arising under this Section, there is other valid and collectable insurance covering all or part of the same loss, this Section will apply only to the amount of any loss in excess that recoverable under the other insurance.

### **SECTION 5: PERSONAL MONEY (APPLICABLE TO PLATINUM/GOLD MATTA COBRANDED CREDIT CARDS ONLY)**

#### **For each Insured Person who is the Principal Cardholder we will pay:**

Up to RM1000 in respect of accidental loss of Insured Person's personal money during Insured Person's journey outside Insured person's home territory provided that such loss is reported to the police within 24 hours from the incident.

Personal Money means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers cheques which have a monetary value and travel tickets, all held for Insured Person's private purposes whilst away from home and while in personal custody at all times unless deposited in a hotel safe.

For each Insured Person MSIG will not pay for:

1. Loss of :
  - a) Or theft of personal money left unattended in a public place or as a result of Insured Person's failure to take care and precaution for the safeguard and security of such money;
  - b) Personal money from an unattended vehicle unless secured and contained in its locked boot or in the locked glove compartment of such vehicle and out of view and there was visible evidence of forced entry;
  - c) Personal money in a suitcase while in transit by air or in sea-going vessel or a train and outside Insured Person's control;
  - d) Personal money in Insured Person's suit or jacket which is left unattended in a public place or while in transit by air or in a sea-going vessel or a train and outside Insured Person's control;
  - e) Travellers cheques where the banker provides a replacement service;
  - f) Or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a property irregularity report is obtained;
  - g) Credit card of any kind.
2. shortage due to error, omission, exchange or depreciation in value
3. mysterious disappearance.

### **SECTION 6: SNATCH THEFT ALLOWANCE (APPLICABLE TO PLATINUM/GOLD MATTA COBRANDED CREDIT CARDS ONLY)**

#### **For each Insured Person who is the Principal Cardholder we will pay:**

RM1000 for compensation if the Insured Person suffers loss or damage of personal belongings that was caused by a Snatch thief or wayside robber in respect of any one event; whilst away from home provided that such loss is reported to the police within 24 hours from the incident.

### **GENERAL EXCLUSIONS**

This Policy does not cover any claim directly or indirectly caused by, resulting from or in connection with:

1. any loss suffered by the Insured Person who on the commencement of travel is more than seventy (70) years old and in the case of a dependent child, more than twenty three (23) years old.
2. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power.
3. nuclear reaction, nuclear radiation and radioactive contamination.
4. any act of terrorism.  
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.  
This exclusion also excludes loss, damage, death, Bodily Injury, illness, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
5. the Insured Person:
  - i) engaging in air travel except as fare paying passenger
  - ii) engaging in any criminal act
  - iii) committing suicide or intentional self-injury (whether felonious or not) or any attempt thereat while sane or insane

### **Claims**

The following information and/or prove of claim must be provided to the Company.

- a. Copies of the Sales Drafts confirming the purchase of relevant airline tickets which are charged to Hong Leong Bank card type Signature/Platinum/Gold/Classic of card brand MasterCard/Visa/MATTA Account.
- b. Copies of the Sales Drafts and purchase receipts with full details associated with expenses incurred under the Indemnity Section for which such expenses are charged to the Hong Leong Bank card type Signature/Platinum/Gold/Classic of card brand American Express/MasterCard/Visa/MATTA Account.
- c. For lost or delayed luggage, a signed and dated copy of the Property Irregularity Report from the relevant airline authorities.
- d. Written confirmation from airlines or their agents of the delayed flight departure, flight cancellation or denied boarding. If delayed flight, the number of hours of delay and the date and time of available flight.
- e. Full details of the Flight (flight number, date, departure airport, destination, scheduled times, arrival airport, etc.).
- f. Copies of airline tickets and boarding passes.
- h. Post mortem report/medical report(s)/police report as may be required by the Company.
- i. Any other documents deemed relevant.



## INSURANCE PROGRAM

### PART A – PURCHASE PROTECTION PLAN

#### Policy Coverage

Retail Protection Plan policy covers any item purchased by the Insured and paid using the Insured's credit card against any lost or damage by any accident or misfortune while the item purchased is within the Territorial Limit mentioned in the policy schedule and subject to terms, conditions, limitations and exceptions mentioned in the policy.

#### Definition

"Insured" shall mean Hong Leong Bank Berhad and Card member - an individual issued with a Hong Leong Bank Credit Card.

"Card member" shall mean Signature/Platinum Cardholders of Hong Leong Bank Credit Card

"The Company" shall mean MSIG Insurance (Malaysia) Bhd

### SECTION 1 – THE COVER

#### 1.0 Ambit of Cover

MSIG will indemnify the Insured Person for Loss incurred on any Personal Property purchased worldwide if such Loss occurs within:

- a) 30 days from the date of purchase;
- b) 30 days from the date of delivery for items purchased under a Merchandising Program,

provided the cost of the purchase is charged to the Insured Person's Payment Card account.

Should any Loss be covered under this Part A, MSIG shall be entitled at its sole option to repair, reinstate, or replace the Personal Property lost or damaged (whether wholly or in part).

#### 2.0 Deductible

MSIG shall be entitled to deduct the following from the total amount payable to the Insured Person:

- a) Any event, the first RM200.00 for each and every article.

#### 3.0 Limits

- a) MSIG will not be liable for more than the purchase price of the Personal Property as recorded on the Payment Card charge form or the limit as stated in the schedule below, whichever is lower.
- b) If the Personal Property is purchased with a partial payment using the Payment Card, MSIG's limit of liability shall be pro-rated based on the percentage the partial payment bears to the full purchase price.
- c) For Personal Property purchased through Payment Card installment schemes for which installment payments are allowed, MSIG's limit of liability shall not exceed the full purchase price and indemnity will be subject to full settlement of the purchase price by the Insured Person.

CARD TYPE	COVERAGE LIMIT (RM)		
	Any One Item	Any One Occurrence	Aggregate
Signature	8,000	30,000	80,000
Visa/Master Platinum*^	10,000	30,000	100,000

\*including MATTA cobrand

^including Sutera

#### 4.0 Special Provision

If at the time of any claim arising under this Policy, there is any other valid and collectable insurance covering all or part of the same loss, this Policy will apply only to the amount of any loss in excess of that recoverable under the other insurance.

## **SECTION 2 – SPECIAL EXCLUSIONS**

### **1.0 Excluded Property**

Coverage under this Part A does not extend to cover the following:

- a) any item of property left unattended in a place accessible to the public and not subsequently recovered;
- b) property under guarantee or warranty;
- c) jewellery and watches in baggage unless carried by hand and under the personal supervision of the cardholder;
- d) contact lenses and spectacles; including sunglasses;
- e) dentures and other medical aids including but not limit to hearing aids, artificial limbs, crutches, wheelchair, walkers and braces;
- f) consumables and perishable goods;
- g) motor vehicles, motor cycles or their motors, equipment and accessories (including communication devices intend solely for the use in the vehicle), bicycle, marine craft, aircraft, model airplanes and boats;
- h) business property or property purchased to be used for business purpose.
- i) handphone, accessories, smart phone, iphone and the like, laptop, ipad, accessories, tablets and the like and camera unless due to snatch theft, robbery or building break-in which is accompanied by actual forcible and violent breaking into or out of a building;
- j) cash bank or currency notes, cheques, travellers' cheques, money orders, postal orders, postage stamps, securities, negotiable instruments of any kind, bullion, rare and precious coins, documents or tickets of any kind, unset gemstones;
- k) livestock, pets, animals, plants or living creatures;
- l) property which is contraband or which would have been confiscated or prohibited for entry into the country;
- m) property sold or given to others;
- n) loss of use or any consequential loss;
- o) scratching or denting of any kind.

### **2.0 Excluded Causes**

MSIG shall not be liable for any loss or damage caused by or arising from:

- a) mechanical, electrical or electronic breakdown, failure or derangement;
- b) theft from vehicle;
- c) marring or scratching, denting, chaffing, deterioration, depreciation, alteration, maintenance, any process of cleaning or drying, repairing, renovation, bleaching, dyeing, restoring or servicing;
- d) leakage, loss of weight, shrinkage, evaporation, bulging, buckling, contamination, insect or vermin, inherent vice, wear and tear, rust, corrosion, mildew, atmospheric or climatic conditions (including wind, rain, hail, sleet, snow and frost) and any other gradually operating causes;
- e) delay, seizure, confiscation, destruction, requisition, retention or detention by Customs or other Government or Public Authority or official;
- f) the intentional, deliberate or fraudulent acts of the Insured Person or his representatives, or anyone residing in the same household or to whom the Personal Property has been entrusted;
- g) mysterious disappearance or unexplained loss;
- h) transit by air, vessels or ships, trains or vehicles, or any other mode of Public Transportation unless the Personal Property is in the Insured Person physical possession at the time of Loss;
- i) product defects, faulty or defective design, material or workmanship, latent defect;
- j) ionizing radiation or contamination by radioactivity from nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or hazardous properties of any nuclear assembly or nuclear component thereof
- k) any Personal Property for which Insured's Member Banks have been informed of disputes over the charges made for purchase of the Personal Property under the Insured Person's Payment Card.

### **Claims**

The Insured Person shall complete a Claim Form and submit it to MSIG at own expense together with the following:-

- a) Police Report (for Personal Property lost or damaged due to occasions of Theft, Burglary and/or Robbery & Hold-up);
- b) Original sales receipt / invoice or photocopy of sales slip / billing statement;
- c) Photograph of damaged Personal Property;
- d) Any other documents deemed relevant

## **PART B – FRAUDULENT CHARGES**

### **SECTION 3 – THE COVER**

#### **1.0 Ambit of Cover**

This Part B provides cover in the event the Insured Person's Payment Card is lost or stolen. MSIG will reimburse the Insured Person the unauthorised charges that the Insured Person is responsible for on the lost or stolen Payment Card, for up to twelve (12) hours prior to the Insured Person's first report of the event to the Payment Card issuer(s).

#### **2.0 Deductible**

Deductible is RM 100 on the coverage amount.

#### **3.0 Limit**

CARD TYPE	COVERAGE LIMIT (RM)	
	Any One Occurrence	Aggregate Limit
Signature	5,000	20,000

### **SECTION 4 – SPECIAL EXCLUSIONS**

MSIG shall not be liable for any loss or damage caused by or arising from:

- a) Charges made on the Insured Person's lost or stolen Payment Card more than twelve (12) hours prior to the Insured Person's first report of the event to the Payment Card issuer(s);
- b) Charges made on the Insured Person's lost or stolen Payment Card after he/she first reported the event to the Payment Card issuer(s);
- c) Charges made on the Insured Person's Payment Card if his/her Payment Card is not lost or stolen;
- d) Cash advances made with the Insured Person's lost or stolen Payment Card;
- e) Charges incurred by a resident of the Insured Person's household, or by a person entrusted with his/her Payment Card.

### **SECTION 5 – SPECIAL CONDITIONS**

- i. MSIG will only pay for unauthorised charges which the Insured Person is responsible under the terms and conditions of his/her Payment Card.
- ii. The Insured Person must report the loss or Theft of his/her Payment Card to the card issuer(s) and to MSIG within twelve (12) hours after discovering his/her lost or stolen card;
- iii. The Insured Person must comply with all terms and conditions by which the Insured Person's Payment Card is issued.

## **PART C – ATM ASSAULT AND ROBBERY**

### **SECTION 6 – THE COVER**

#### **1.0 Ambit of Cover**

This Part C provides cover in the event that the Insured Person is robbed and/or assaulted upon withdrawing cash from an ATM. MSIG will reimburse the Insured Person against the loss of:

- i) cash withdrawn by the Insured Person; or
- ii) cash which the Insured Person is forced to withdraw;

from his/her account via the use of an ATM provided the loss takes place:

- i. within fifteen (15) minutes immediately after the withdrawal;
- ii. by means of force whereby the Insured Person is held at gun-point, knife-point and/or by any other forcible means; or
- iii. by threat, Assault and/or Robbery, causing fear of death, hurt and/or wrongful restraint;

by an unknown person, subject to all other terms and conditions as stipulated in the policy.

## 2.0 Deductible

Deductible is RM 100 on the coverage amount.

## 3.0 Limit

CARD TYPE	COVERAGE LIMIT (RM)	
	Any One Occurrence	Aggregate Limit
Signature	2,000	10,000

## SECTION 7 – SPECIAL EXCLUSIONS

MSIG shall not be liable for any loss or damage caused by or arising from:

- a) Loss due to any fraudulent, dishonest or criminal act by the Insured Person, persons known to the Insured Person or the Insured Person's family members, whether acting alone or in collusion with others;
- b) Loss due to the use of fraudulent cards;
- c) Loss resulting from unauthorized use of the Insured Person's card by a member of the Insured Person's family or persons known to him/her;
- d) Liability for any debt arising due to the loss of the Insured Person's card; and/or
- e) Liability for any debt arising from the unauthorized use of any supplementary card issued to the Insured Person's family members or persons known to him/her.

## PART D – LOST WALLET

### SECTION 8 – THE COVER

#### 1.0 Ambit of Cover

This Part D provides cover in the event that the Insured Person's wallet is lost due to Snatch Theft or Robbery. MSIG will reimburse the Insured Person for the following:

- (a) Replacement Costs for the stolen wallet as well as payment for Payment Card(s) replacement;
- (b) Costs and expenses incurred for the replacement of personal identity documents; and
- (c) Loss of cash contained in the stolen wallet.

#### 2.0 Deductible

Deductible is RM 100 on the coverage amount.

#### 3.0 Limit

CARD TYPE	COVERAGE LIMIT (RM)	
	Any One Occurrence	Aggregate Limit
Signature	500	2,000

## SECTION 9 – SPECIAL EXCLUSIONS

This Policy does not cover any loss or damage due to mysterious disappearance, unexplainable and/or not provable event.

### **Important Notice**

1. This summary of cover is **for information and is not a contract of insurance**. For further details, Insured / Card member is advised to read the policy terms, conditions, limitations and exclusions which can be obtained from MSIG or Hong Leong Bank website. The terms and conditions of the Master Policy as agreed between the insurer, MSIG Insurance (Malaysia) Bhd and Hong Leong Bank is binding without prior notice to the Insured Cardmember.
2. This insurance plan is underwritten by MSIG Insurance (Malaysia) Bhd.
3. Any complaints or disputes concerning the MSIG policy shall be settled between the cardholder and MSIG directly without recourse to the Bank

#### ***Customer Service Centre***

MSIG Insurance (Malaysia) Bhd  
Level 15, Menara Hap Seng 2,  
Plaza Hap Seng,  
No. 1, Jalan P. Ramlee,  
50250 Kuala Lumpur  
Tel : 1-800-88-6744 / 1-800-88-6163  
eMail : myMSIG@my.msg-asia.com  
Fax : 03-2026 8086