

**MASTERCARD MALAYSIA  
WORLD ELITE CREDIT CARDS**

**EFFECTIVE DATE OF COVER  
1 April 2019 to 31 March 2020**

**SUMMARY OF COVER**

<b>Insurance Coverage</b>	<b>Maximum Benefit Amount (USD)</b>
<b>Purchase Protection</b>	Per occurrence: 3,000 Annual Aggregate: 20,000
<b>Extended Warranty</b>	Per occurrence: 500 Annual Aggregate: 2,000
<b>E-Commerce Purchase Protection</b>	Per Occurrence: 1,000 Annual Aggregate: 1,000
<b>Wallet Guard</b>	Per Occurrence: 500 Annual Aggregate: 500

<b>Travel Insurance Coverage***</b>	<b>Maximum Benefit Amount</b>
<b>1. Travel Accident &amp; Insured Journey:</b> Travel Accident Common Carrier - International Trips Travel Accident Common Carrier - Domestic Trips Travel Accident Insured Journey - International Trips Travel Accident Insured Journey - Domestic Trips	Up to USD 500,000 Up to USD 100,000 Up to USD 150,000 Up to USD 75,000
<b>2. Travel Medical Benefits:</b> Medical Expenses (Injury or Sickness) Emergency Medical Evacuation/Return of Mortal Remains Daily In-Hospital Cash Benefit	Up to USD 500,000 Up to USD 500,000 USD 100 per Day
<b>3. Trip Inconvenience Protection:</b> Trip Cancellation Trip Curtailment Trip Delay Missed Connection	Up to USD 7,500 Up to USD 7,500 For delays in excess of 4 hours, USD 500 USD 500
<b>4. Luggage Protection:</b> Common Carrier Lost Baggage Common Carrier Baggage Delay	Up to USD 3,000, subject to a single item max limit of USD 625 For delays in excess of 4 hours, USD 500
<b>5. Assistance Department Services</b>	Included

\*\*\* Sub-limits apply for Spouse, Children and Domestic Helper on all Travel Insurance Coverage benefits listed above. The sub-limit for Spouse is equivalent to 50% of all Travel Insurance Coverage benefits. The sub-limit for Children and Domestic Helper is equivalent to 10% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is \$10,000.

Please also See Assistance Department section for information on additional features and benefits.

Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published on the date Claim payment is made.
---

## PART A

### PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS FOR MALAYSIA CARDHOLDERS

#### SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

**Accidental Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

**Annual Aggregate Limit** means the maximum amount of benefit per Cardholder available for under the Purchase Protection Insurance from April 1 2019 through March 31 2020.

**Cardholders/Insured Persons** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

**Covered Purchases** means items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card.

**Eligible Card** means a participating Issuer's Mastercard World Elite credit cards.

**Eligible Cardholders** means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Purchase Protection Insurance Certificate.

**Insurer** means AIG Malaysia Insurance Berhad

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit card program in the Territory and is participating in the Purchase Protection offering to Cardholders.

**Per Occurrence Limit** means the maximum amount of benefit available under the Purchase Protection Insurance for any single Covered Purchase.

**Territory** means Malaysia

**Theft** means the illegal act of taking a Covered Purchase belonging to the Insured Person, without their consent, with intent to deprive him/her of its value.

#### SECTION II COVERAGE

The Insurer will pay for loss of Covered Purchases due to Accidental Damage or Theft, occurring within one hundred eighty (180) days from the date of purchase as indicated on the store receipt, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Cardholder.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.
- Covered Purchases do not have to be registered.

#### SECTION III EXCLUSIONS

This plan of insurance does not provide coverage for any of the following:

1. any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
2. permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
3. travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
4. art, antiques, collectable items, furs, jewelry, gems, precious stones and fragile items;
5. consumables or perishables;
6. plants or animals;
7. hazardous materials and any item banned in the Territory;
8. access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. Mysterious Disappearance;
11. items rented out, rented or leased; items purchased for resale, professional, or commercial use;
12. services, shipping, handling, installation or assembly costs;
13. Losses occurring to item(s) you purchased online prior to your taking possession of such item(s);
14. items damaged through alteration (including cutting, sawing, and shaping);
15. items left unattended in a place to which the general public has access;
16. any item confiscated by government authorities;
17. losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.

#### SECTION IV CONDITIONS

- 1) It is the Insurer's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price less any rebates, discounts or rewards points.
- 2) Covered Purchases that are a pair or a set will be limited to the cost of repair or replacement of the specific item if repairable or replaceable; otherwise, the value of the pair or set will be covered, not to exceed the Per Occurrence Limit.

## PART B

### EXTENDED WARRANTY BENEFIT TERMS & CONDITIONS FOR MALAYSIA CARDHOLDERS

#### SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

**Annual Aggregate Limit** means the maximum amount payable under the Extended Warranty Benefit per Cardholder from 1 April 2019 through 31 March 2020.

**Cardholder(s)** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

**Covered Purchases** means items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have

been acquired with points earned by a Rewards Program associated with the Eligible Card.

**Eligible Card** means a participating Issuer's Mastercard World Elite credit cards.

**Eligible Cardholders** means those Cardholders with Eligible Cards who shall be entitled to receive Payment or such other benefit as is provided for under the Extended Warranty Benefit.

**Issuer** means a Bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit card program in the Territory and is participating in the Extended Warranty Benefit offer to Cardholders.

**Manufacturer Warranty** means the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose provided by the maker of the item. This includes store brand warranties provided on store brand products.

**Per Occurrence Limit** means the maximum amount payable under the Extended Warranty Benefit for any single Covered Purchase.

**Territory** means Malaysia.

## SECTION II COVERAGE

Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Policy Period. Benefits are provided to pay for the repair or replacement of a Covered Purchase, up to the amount charged for the item or Per Occurrence Limit, whichever is less, subject to the Annual Aggregate Limit.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.
- Covered Purchases do not have to be registered.

## SECTION III EXCLUSIONS

This Extended Warranty Coverage will not apply to:

1. boats;
2. motorized vehicles including airplanes, automobiles and

- motorcycles, and any equipment, parts or accessories;
3. land or buildings;
4. consumables and perishables
5. any customized, unique, or rare items
6. used, rebuilt, refurbished and re-manufactured items at the time of purchase;
7. items purchased for resale, professional, or commercial use;
8. items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
9. items which carry a Manufacturer's Warranty of longer than three years;
10. services, maintenance, repair, installation or assembly costs;
11. any shipping or promised time frames of delivery, whether or not stated or covered by the Manufacturer's Warranty; and
12. any costs relating to damage to Covered Products caused by accident, neglect, abuse, willful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God.

## SECTION IV CONDITIONS

- 1) Covered Purchases must have a minimum Manufacturer's Warranty of twelve (12) months; and cannot have greater than a maximum combined Manufacturer's Warranty and additional optional warranty period of three (3) years.
- 2) Covered Purchases must have a valid Manufacturer's Warranty in the country of use stating the extent of cover, the period of cover, what the manufacturer will do to correct the problem and whom to contact for service.
- 3) Covered Purchases may be repaired or replaced or the Cardholders may receive reimbursement of the original purchase price less any rebates, discounts or rewards points.

## PART C

### E-COMMERCE PURCHASE PROTECTION TERMS & CONDITIONS FOR MALAYSIA CARDHOLDERS

#### SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

**Annual Aggregate Limit** means the maximum amount per Cardholder for which the Company is liable during the Policy Period.

**Bank account** means any account for personal use, with a bank or financial institution, against which the account holder can deposit and withdraw money, or, deposit and draw checks.

**Burglary** means the unlawful taking of Your property, or an attempt thereof, by a person or persons who illegally entered Your primary residence, using force or violence, with visible signs of forced entry.

**Business** means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, (ii) any other legal activity in which one is engaged for money or other compensation.

**Cardholder(s)** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory where such Eligible Card is issued by a

participating Issuer.

**Company** means AIG Malaysia Insurance Berhad

**Covered Purchases** means Goods purchased on the internet

**Credit account** means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

**Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

**Eligible Card** means a participating Issuer's Mastercard World Elite Credit cards.

**Eligible Cardholders** means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

**Excess** means a monetary contribution You are required to pay towards a claim You make on the Policy

**Goods** means items, other than those listed in Coverage Exclusions below, purchased entirely with the Eligible Card and/or have been acquired with points earned by a rewards program associated with the Eligible Card.

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit or debit card program in the Territory and is participating in the E-Commerce Purchase Protection offering to Cardholders.

**Lost** means no longer in Cardholders' possession due to having been (i) inadvertently misplaced, or, (ii) in an irretrievable place.

**Natural Catastrophe** means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and / or tsunami.

**Payments** means a payment to be made under the terms and conditions of the Policy by the Company.

**Per Occurrence Limit** means the maximum amount payable under the Policy for any single covered loss occurrence.

**Policy Period** means 1 April 2019 to 31 March 2020

**Policy** means this contract of insurance.

**Policyholder** shall refer to Mastercard Asia/Pacific Pte. Ltd.

**Rewards Program** means a program offered by the Issuer allowing the Cardholder to earn value (points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on the Eligible Card.

**Territory** means Malaysia.

**Terrorist Act** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**We, Us, and Our** means the company providing this insurance – AIG Malaysia Insurance Berhad

**You** means the beneficiary of the insurance coverage.

**Your** means belonging to or pertaining to You.

## SECTION II COVERAGE

Subject to the coverage, limits and conditions specified in the policy schedule, We will cover You under e-Commerce Purchase Protection for Your global online purchase, and reimburse You for the following:

- a. Non-delivery/and or incomplete delivery of Goods and shipping charges, that are purchased on the internet: Goods are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by seller, date and the Seller has failed to refund You to Your credit or debit card within 60 days of non-delivery, in excess of other applicable insurance.
- b. Improper functioning of the Goods due to damage of delivered Goods: the delivered Goods are insured against improper functioning as a result of physical damage if the seller or courier has failed to refund You to Your credit or debit card within 60 days of delivery, in excess of other applicable insurance.

In the event of a valid claim We will pay You the purchase price for each item(s) of Your purchase, up to the amount as specified in the policy schedule. You will have to pay the Excess as specified in the policy schedule for every claim or series of claims made.

## SECTION III EXCLUSIONS

The Policy does not provide coverage for any of the following:

We will not pay for any claim, expenses or loss under this section in connection with:

- a. lawful confiscation by Police, Government Agencies, Courts or other empowered authorities;
- b. any fraudulent or willful act by You.
- c. any motor vehicle airplanes, boats, automobiles and motorcycles and any equipment, parts or accessories;

We shall not be liable to pay any claim under this Section for non-delivery of or in connection with:

- a. animals or plant life;
- b. cash, bullion, negotiable instruments, shares, travelers checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);
- c. consumable or perishable items (including but not limited to food, flowers, drink, drugs, nutrition supplements);
- d. motor vehicles, motor cycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
- e. Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
- f. Access to internet websites, mobile applications, software or data files downloaded off the internet including music files, photos, reading material, books and movies;
- g. services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
- h. Goods purchased from a natural person either through a private transaction or an online auction website.
- i. Counterfeit or fake goods
- j. loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- k. losses due to mechanical failure, electrical failure; software or data failure;
- l. loss of data;
- m. Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
- n. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
- o. Goods used for, or intended to be used for, commercial, retail and/or property rental, or other business purposes;
- p. items that You have rented or leased;
- q. items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
- r. art, antiques, firearms and collectable items;
- s. furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- t. the costs or charges which do not relate to any purchase,

- which You paid for using Your credit card;
- u. misplacement;
- v. mysterious disappearance; or
- w. goods deemed to be illegal by local government authorities

#### SECTION IV CONDITIONS

To be eligible for coverage under the e-Commerce Purchase Protection section the following needs to be present or to have occurred.

1. The delivery address for the Goods must be to Your postal address in Malaysia.
2. A shipment tracking number must be assigned and provided by the seller of the Goods or a designated transportation company

3. You must take all actions necessarily reasonable to seek the seller to replace the Goods or refund the purchase amount to You.
4. You must have informed the Seller in writing (including by emails) and by registered mail of the Non-delivery of Goods and must have demanded for the replacement of the Goods or a full refund but the Seller has failed to deliver the replacement Goods or provided the refund.
5. In the event that a claim for non-delivery is paid to You, and the original Goods eventually arrive, You should pay back any indemnity received to Us.
6. In the event that a claim is submitted for improper functioning due to damage of delivered Goods- You shall notify the seller of the Goods and Us within 48 hours.
7. You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.

### PART D

#### WALLET GUARD

#### TERMS & CONDITIONS FOR MALAYSIA CARDHOLDERS

#### SECTION I DEFINITIONS

The following words shall carry the meanings defined below:

**Cardholder(s)** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory where such Eligible Card is issued by a participating Issuer.

**Company** shall refer to AIG Malaysia Insurance Berhad.

**Date of Loss** shall refer to the date when the covered incident takes place.

**Eligible Card** means a participating Issuer's Mastercard World Elite Credit cards.

**Household Members** shall mean individuals who reside together with the Cardholder in the same premises when the covered incident takes place.

**Immediate Family** shall mean the Cardholder's parents, spouse, children, step-parents and step-children.

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit or debit card program in the Territory and is participating in the Wallet Guard offering to Cardholders.

**Payment Card** shall mean a valid ATM card, credit card, charge card or debit card issued by a licensed financial institution for personal use only.

**Period of Insurance** shall mean 1 April 2019 to 31 March 2020 which the Cardholder is covered under the terms and conditions set out and during which the Company is liable to pay for benefits arise thereof.

**Personal Papers** shall mean identification documents issued by the Cardholder's country's, state's or province's authorities including but not limited to the Cardholder's identity card, driving license and passport.

**Policyholder** shall refer to Mastercard Asia/Pacific Pte. Ltd.

**Robbery** shall bear the meaning as defined under Section 390 of the Malaysian Penal Code i.e. the act of theft or attempted theft which in order to commit theft or in committing the theft, or in carrying away or attempting to carry away property obtained by the theft, the offender to achieve that purpose, voluntarily causes or attempts to cause any person death, or hurt, or wrongful restraint or fear of instant death, or of instant hurt, or of instant wrongful restraint.

**Snatch Theft** the act of forcefully snatching hand carried bag(s) from the Cardholder, who was, at the time of such act, a pedestrian at a public walkway and fleeing the scene either by running, riding or pillion-riding a motor vehicle.

**Suit** shall mean a civil legal proceeding seeking monetary damages or a criminal legal proceeding for which the Cardholder is charged with illegal act(s) which is/are allegedly committed by someone else other than the Cardholder by using the Cardholder's identity.

**Territory** means Malaysia.

**Theft** shall bear the meaning defined under Section 378 of the Malaysian Penal Code i.e. the dishonest act by an offender of taking movable property out of the possession of another without that other person's consent, with the intention of permanently depriving that other of it.

#### SECTION II COVERAGE

The Company will cover the Cardholder up to the sum insured for the following when the Cardholder's wallet or bag is stolen due to Snatch Theft or Robbery:

- a. Replacement costs for the lost or stolen wallet or bag as well as payment for Payment Cards replacement;
- b. Costs and expenses incurred for the replacement of Personal Papers.

#### SECTION III EXCLUSIONS

1. The Policy will not cover the following:
  - a. money, check(s), transportation tickets, or other similar items that were in the lost or stolen wallet or bag other than the Cardholder's Personal Papers and Payment Cards;
  - b. losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
  - c. accidental damage to the Cardholder's wallet or bag and items contained inside the wallet or bag;
  - d. any fraudulent/unauthorized charges on the lost or stolen payment cards;
  - e. any identity theft related costs that are caused by lost or stolen personal papers or payment cards.
  - f. Losses that do not occur within the Period of Insurance;

- g. Losses that result from or relate to the Cardholder's business or career pursuits including the Cardholder's work or profession;
- h. Losses caused by illegal acts;
- i. Losses that are intentionally caused by the Cardholder;
- j. Losses that result from the direct actions of Cardholder's Immediate Family and/or Household Members;
- k. Losses due to war (whether war has been declared or not), civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority;
- l. Losses due to the order of any government, public authority, or customs' officials.
- m. an act in contravention of a government prohibition or regulation or law.
- n. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- o. an 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, by any person or group(s) of persons, whether acting alone or on behalf of

or in connection with any organization(s) or government(s), committed for political, religious, ethnic, 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.

Any loss or damage which are occasioned by or through or in consequence of, directly or indirectly, of any of the above said occurrences shall be deemed to be injury, loss or damage which is/are not covered by this insurance policy, except to the extent that the Cardholder shall prove that such injury, loss or damage happened independently from the existence of such conditions.

In any action, Suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any injury, loss or damage is not covered by this insurance, the burden of proving that such injury, loss or damage is covered shall be on the Cardholder.

2. The Company shall not pay under any section of the Policy where such payment would violate any prohibition or regulation or sanction that has been imposed by the Malaysian Government, the American Government and/or the United Nations.

## UNIFORM PROVISIONS – PARTS A to D

**1. Notice of Claim:** Written notice of claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice within (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://my.mycardbenefits.com> or send claim notification to:

**AIG Malaysia Insurance Berhad**

Claims Department

Level 18, Menara Worldwide

198, Jalan Bukit Bintang, 55100 Kuala Lumpur

Tel: 1800-18-3333

Languages Supported: English/Bahasa Malaysia

Call Centre hours: 9.00 am to 5.00 pm Monday to Friday (except Public Holidays)

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com) / [MY.Mastercard@aig.com](mailto:MY.Mastercard@aig.com)

4. Cardholder's statement of account showing the account is open and in good standing at the time of filing the service request.

***\*Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation.***

**E-Commerce**

The Cardholder must provide to the Insurer the following:

1. a signed claim form, if provided by AIG;
2. Cardholder's statement of account or a copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card;
3. **Non-delivery:** In the event that a claim for non-delivery is paid to You and the original Goods eventually arrives, You should pay back any indemnity received to Us.

**Wallet Guard**

In the event of a covered loss, the Cardholder shall:

1. Contact the Insurer at the contact details set out in the Policy within twenty-four (24) hours of Your discovery of a covered loss to obtain a claim form and instruction on what to do after a loss
2. File a police report within 24 hours of discovering a Theft
3. Notify Your Issuer within 24 hours of discovering that Your wallet or bag, with its Covered Content, was either Lost or the object of a Theft
4. Complete, sign and return the claim form to the Insurer with all the following documents, within thirty (30) days of making the original claim:
  - a. an original receipt showing the cost of Your wallet or bag at purchase;
  - b. in the event of a Theft, an official police report; and
  - c. all other relevant documents We may ask You to provide
5. Providing assistance cooperating with the Insurer in investigating, evaluating and settling the claim.

**2. Duties after Loss**

**Purchase Protection**

The Cardholder must provide:

- a) a signed claim form, if provided
- b) copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
- c) For theft claims, official copies of the police report within ninety (90) days of incident;
- d) For damage claims, official copies of the repair estimates;
- e) Cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

***\*Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.***

**Extended Warranty**

The Cardholder must provide:

1. a signed service request form, if provided
2. copy of purchase receipt showing payment of the item was made entirely with the Eligible Card and / or Rewards Program;
3. legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty; or any other applicable extended warranty;

**3. Payment of Claims:** All payments to be made by AIG Malaysia Insurance Berhad shall be paid to Eligible Cardholders in the Territory in Malaysian Ringgit. Payment of any indemnity shall be

subject to the laws and governmental regulations then in effect in the country of payment.

**4. Fraudulent Claims:** If the claim is in any respect fraudulent all payments in respect of such claim shall be forfeited.

**5. Governing Law and Jurisdiction:** This coverage, its eligibility and any terms and conditions are to be interpreted according to the laws of Malaysia. Any dispute will be subject to the jurisdiction of the competent courts of Malaysia.

**6. Sanctions:** The **Company** shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company, the Company's parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

**7. Payments:** All payments to be made by AIG Malaysia Insurance Berhad shall be paid to Eligible Cardholders in the Territory. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

**8. Compliance with Policy Provisions:** Failure to comply with any of the provisions contained in the Policy shall invalidate all claims hereunder.

**9. Arbitration Clause:**

- a. Any dispute, difference or question which may arise at any time hereafter between the Company and the Policyholder and/or Cardholder or his/her legal representatives in relation to the interpretation of the policy or the rights or liabilities of parties hereto shall be resolved by arbitration. The policy shall be subject to the jurisdiction of the Malaysian courts and construed according to Malaysian laws.
- b. The arbitration shall be heard by a single arbitrator, of whom the appointment shall be in accordance with and subject to the provisions of the Malaysian Arbitration Act 2005 or any statutory modification or reenactment thereof for the time being in force.

**10. Consent To Use Personal Data:** The Policyholder and/or Cardholder is deemed to have read, understood, and consented to the collection and subsequent processing of the Policyholder and/or Cardholder's personal information by the Company (whether obtained during the application process or administration of the Policy) in accordance with the Company's Privacy Notice as from time to time published on the Company's website at <http://www.aig.my/privacy-notice>, a copy of which has also been furnished to the Policyholder.

If the Policyholder and/or Cardholder submits information relating to other individuals, the Policyholder and/or Cardholder further represents and warrants that the Policyholder and/or Cardholder has the authority to provide information relating to the other individuals to the Company, that the Policyholder and/or Cardholder has informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well

as the parties to whom such personal information may be disclosed by the Company, and that the other individuals agree and consent that the Company may collect, use and process his/her personal information in accordance with the Company's Privacy Notice.

**11. Duty of Disclosure.** The Policyholder and/or Cardholder has a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form or when applying for this insurance, to answer all questions fully and accurately and to disclose any matter that the Policyholder and/or Cardholder knows to be relevant to the Company in accepting the risks and determining the rates and terms to be applied otherwise it may result in avoidance of the policy, refusal or reduction of claims, change of terms or termination of the policy. This duty of disclosure shall continue until the time the policy is entered into, varied or renewed. The Policyholder also has a duty to tell the Company immediately if at any time after the policy has been entered into, varied or renewed with the Company, any of the information given when the Policyholder applied for the Policy is inaccurate or has changed.

**12. Service Tax ("ST").** The amount of Premium payable by the Policyholder for the Policy includes an amount on account of the ST payable by you. ST refers to any service tax, value added tax, goods and services tax, consumption tax, or tax, duty, charge or imposition of a similar nature whatsoever by whatever name known, which may from time to time be imposed or charged (including any increases or decreases to the rate) by any competent tax authority.

**Statement**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for this insurance. You must answer the questions when applying for this insurance fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions when applying for this insurance, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given when applying for this insurance is inaccurate or has changed.

Should you require additional information about the Policy or to request a copy of the master policy, please write in to:

**AIG Malaysia Insurance Berhad (795492-W)**  
Level 18, Menara Worldwide  
198, Jalan Bukit Bintang, 55100 Kuala Lumpur

**PART E**

**TRAVEL INSURANCE  
TERMS & CONDITIONS FOR MALAYSIA CARDHOLDERS**

**GENERAL KEY TERMS AND DEFINITIONS**

**Accident** means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

**Annual Aggregate Limit** means the maximum amount of benefit per Cardholder available during the Policy Period.

**Cardholder(s)** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

**Child or Children** means the Eligible Cardholders' son or daughter, biological offspring, stepchildren and directly and biologically related children born outside of marriage aged above 6 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

**Common Carrier** means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card. City of Permanent Residence means the city in which You are residing.

**Country of Permanent Residence** means the country where You are currently residing and hold a valid residency visa or where You were born

**Covered Trip** means an Insured Person's land, sea or air travel arrangements for a scheduled tour, trip or cruise pre-paid with the Eligible Card that starts from the country of the **Eligible Card** issuance. Covered Trip will be from the departure date to the return date as shown on the ticket purchased with the Eligible Card subject to a maximum of 180 days. This includes planned and pre-paid domestic trips only beyond 100 kilometers from Your City of Permanent Residence.

**Domestic Helper** means a full-time worker with a valid work permit and sponsored by the Cardholder under a written contract of domestic services.

**Eligible Card** means the Mastercard World Elite credit cards issued from time to time in Malaysia.

**Eligible Cardholders** means those Cardholders aged between 18 years and 69 years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

**Excess or Deductible** means the amount of expenses or the number of days of each and every Loss payable by You before the Policy benefits become payable.

**Family** means the Spouse and up to 3 Children.

**Hospital** means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or injured persons;
3. has a staff of one or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

**Injury** means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while the Policy is in effect.

**Insured Person(s)** means an Eligible Cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

The Policy offers coverage only to the Eligible Cardholders ordinarily resident in Malaysia where the Eligible Card was issued.

**Insured Events** means an occurrence which is outlined in the Benefits as a circumstance for which coverage is provided that takes place during a Covered Trip. Insured Events include those that occur during acts of Terrorism.

**Insurers/We/Us** means the Insurers that shall be responsible for providing Travel Insurance to cardholders in their country of registration.

**Issuer** means a Bank or financial institution (or like entity) that is admitted and/or authorized by Mastercard to operate a Mastercard credit or debit card program in the Territory and is participating in the Travel Insurance offering to Cardholders.

**Mastercard** means Mastercard Asia/ Pacific Pte. Ltd, a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352.

**Medically Necessary** means medical services or supplies which:

1. are essential for diagnosis, treatment or care of the covered loss under the applicable benefit for which it is prescribed or performed;
2. meets generally accepted standards of medical practice; and
3. is ordered by a Physician and performed under his or her care, supervision or order.

**Per Cover Limit** means the maximum amount payable under any single Cover per Cardholder during the Policy Period.

**Physician** means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

**Policy** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Policy Period** 1<sup>st</sup> April 2019 to 31<sup>st</sup> March 2020

**Pre-existing Medical Condition** means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which first manifested or was contracted within a period up to 12 months preceding the Covered Trip.

**Sickness** means illness or disease of any kind contracted and/or commencing during a Covered Trip.

**Spouse** means the Eligible Cardholders' legally married husband or wife between the ages of eighteen (18) years and sixty-nine (69) years.

**Territory** means the countries in which Eligible Cards are issued, in this case, Malaysia.

**Terrorist Act** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.



## TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

Eligible Cardholders can benefit from comprehensive travel accident insurance coverage offered through Mastercard.

### 1. Definitions Travel Accident:

**Exposure and Disappearance** means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

**Limb** means entire arm or entire leg.

**Loss** means for:

- a. hand or foot means actual severance through or above the wrist or ankle joints;
- b. eye means entire and irrecoverable loss of sight;
- c. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

**Member** is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

**Principal Benefit** means the maximum amount payable for: accidental loss of Life; two (2) or more Members.

### 2. Who Is Covered

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately.

### 3. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card and/or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

### TRAVEL ACCIDENT COMMON CARRIER

Provides Common Carrier Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) while travelling on a Common Carrier if tickets are purchased with the Eligible Card.

1. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for international flights.
2. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 100,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic flights outside of Your City of Permanent Residence.
3. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

#### Schedule of Losses

For Loss of:	Percentage of the Principal Benefit:
Life	100%
Two Members	100%

One Member	50%
Thumb and Index Finger of Same Hand	25%

### TRAVEL ACCIDENT INSURED JOURNEY

Provides Insured Journey Travel Accident Insurance coverage after You disembark from the Common Carrier at the destination of the trip (as designated on the passenger ticket), against Accidental Death, Dismemberment (including loss of sight, speech & hearing), 24 hours/day worldwide.

This coverage is meant to complement and not duplicate the Common Carrier Travel Accident Insurance coverage provided above.

1. The maximum Principal Benefit for Insured Journey is up to USD 150,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for international trips.
2. The maximum Principal Benefit for Insured Journey is up to USD 75,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic trips outside of Your City of Permanent Residence.
3. The coverage of an Insured Journey begins when You alight from (leave) a Common Carrier while on a Covered Trip and ends when You board a Common Carrier on a Covered Trip, whichever occurs sooner.
4. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

#### Schedule of Losses

For Loss of:	Percentage of the Principal Benefit:
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	25%

### 5. Coverage Conditions/Limitations

- a. A covered Loss must occur within 365 days of the date of the Accident;
- b. In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
- c. Coverage extends to Exposure and Disappearance;
- d. Loss caused by or resulting from Acts of Terrorism (defined herein) are included;
- e. Once the limit of 500,000 USD is reached per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), no further payment is made for the Travel Accident & Insured Journey insurance.

### 6. What is NOT Covered by Travel Accident – In addition to General Exclusions

The Policy does not cover any loss, fatal or non-fatal, caused by or resulting from loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.

## TRAVEL MEDICAL BENEFITS

We will pay the usual reasonable and customary charges for Covered Medical Expenses, not due to a Pre-Existing Medical Condition, sustained by an Insured Person while travelling outside of Your Country of Permanent Residence.

### 1. Who is Covered

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately on a Covered Trip.

### 2. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

### 3. Key Features

- a. Trips are covered for travel worldwide.
- b. Coverage is provided for Injury or Sickness, even if it is not an emergency.
- c. Medical Expense coverage up to a maximum benefit amount of USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).
- d. No limitation on the number of trips.
- e. Coverage is provided for both, one-way or round-trip travel.
- f. Covered losses caused by or resulting from Acts of Terrorism are included.

## MEDICAL EXPENSES

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).

### 1. Covered Medical Expenses include:

- a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
- b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- c. Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- d. Ambulance Services;
- e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
- f. Dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD 100 per tooth.

The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.

**Regular and Customary** means the charge for the services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as covered expenses. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

### 2. What is Not Covered by "Medical Expenses" (In addition to General Exclusions):

In addition to the General Exclusions, "Medical Expense" benefits are not payable for any losses, fatal or non-fatal, which are caused by or resulting from:

- a. a Pre-existing Medical Condition, as defined herein;
- b. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
- c. routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;
- d. Elective, cosmetic or plastic surgery, except as the result of an accident;
- e. dental care, except as the result of injury to sound, natural teeth caused by accident while the Policy is in effect;
- f. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- g. The diagnosis and treatment of acne;
- h. Deviated septum, including sub mucous resection and/or other surgical correction thereof;
- i. Organ transplants that competent medical professionals consider experimental;
- j. Well child care including exams and immunizations;
- k. Expenses which are not exclusively medical in nature.
- l. Any expenses incurred in Country of Residence.
- m. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
- n. Treatment provided in a government hospital or services for which no charge is normally made
- o. Mental, nervous, or emotional disorders or rest cures;
- p. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.

## MEDICAL EVACUATION

1. We will pay up to the maximum combined benefit of up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for covered expenses due to emergency medical evacuation or Return of Mortal Remains if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible.

Expenses for Transportation must be:

- a. recommended by the attending Physician;

- b. required by the standard regulations of the conveyance transporting You; and
- c. arranged and authorized in advance by the Assistance Department.

- cremation;
- coffins; and
- transportation.

## 2. Definitions

**Emergency Evacuation** means:

- a. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- b. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
- c. both (a) and (b) above.

**Transportation** - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

### RETURN OF MORTAL REMAINS

1. We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to if You die. Benefits will not exceed the combined maximum limit of USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for both the Medical Evacuation and Return of Mortal Remains.

Covered expenses include, but are not limited to, expenses for:

- embalming;

**These expenses must be authorized and arranged by the Assistance Department and You or Your Family must contact the numbers listed in the Customer Service Section.**

### DAILY IN-HOSPITAL CASH BENEFIT

If You are hospitalized as an Inpatient, due to Injury or Illness while outside Your Country of Permanent Residence, a benefit of USD 100 per day per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

**Inpatient** means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

### Exclusions

1. Pre-existing Medical Condition;
2. Hospitalization in Your Country of Residence;
3. Pregnancy and resulting childbirth, miscarriage or disease of the female organs of production;
4. Routine physical exams;
5. Cosmetic or plastic surgery, except as a result of Injury;
6. Any mental or nervous disorder or rest cures.

## TRIP INCONVENIENCE PROTECTION

Eligible Cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

### 1. Who Is Covered:

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately.

### 2. To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

### TRIP CANCELLATION

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of USD 7,500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Departure Your trip is cancelled and You are prevented from taking the Trip due to:

- a. a Sickness, Injury or Death to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
- b. severe weather condition that cancels the scheduled departure of a Common Carrier; or
- c. security reasons or mandatory evacuation at destination; or
- d. serious loss in the home or business owned by the Insured due to fire, explosion and flood that makes the property

uninhabitable, as well as theft through the use of force from the outside to the interior of the property, in which there are traces or visible traces of said event and material damage to the property as a result of the use of force used in the theft committed; or

- e. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved; or
- f. immovable summon as a party or witness before a civil, Family, labor or criminal court; or
- g. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences; or
- h. unexpected loss of the Insured's Formal Employment; or
- i. loss of the Identification Documents of the Insured due to Assault or Theft, and in which case it is not possible to recover them in order to make the Trip, or
- j. requirement to join the armed forces of the country.

### 2. Cancellation:

We will reimburse You for the unused, non-refundable cancellation portion of the Hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such Sickness, Injury or Death occurred.

### 3. Special Notification of Claim:

You must notify Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

### 4. Definitions:

**Immediate Family Member** means a person's legal spouse; children;

children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, who reside in The Country of Residence.

**Prevented from taking the Trip** means:

1. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion cancels the Trip. You or Your Travelling Companion must be under the direct care and attendance of a physician.
2. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that a ordinarily prudent person must cancel the Trip.

**Travelling Companion** means up to two (2) person(s) who is/are booked to accompany You on the Trip.

#### 5. Exclusions:

- a. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;
- b. Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
- c. Claims arising from pregnancy and all related conditions;
- d. Pre-existing Medical Condition.

#### TRIP CURTAILMENT

1. We will pay loss of deposits up to a maximum of USD 7,500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Return, Your Trip is cancelled and You are unable to continue the Trip due to:

- a. sickness, Injury or Death to: You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member.
- b. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved.
- c. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences.
- d. unexpected loss of the Insured's Formal Employment.
- e. requirement to join the armed forces of the country.

#### 2. Interruption

We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the Hotel and/or the Common Carrier ticket, less the value of applied credit from unused return travel ticket, to return home or rejoin the Land/Sea Arrangements. This benefit is limited to the cost of one-way economy airfare by scheduled carrier and is subject to the Per Cover Limit stated in the Summary of Cover.

#### 3. Accompaniment of Minors

In the event, You are travelling alone with a minor up to 15 years old and You are unable to continue the Trip due to a Sickness, Injury or Death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket in a scheduled carrier from Your Country of Residence for an adult designated by Your family to accompany the minor back to Your Country of Residence.

**These expenses must be authorized in advance by the Assistance Department and You must contact the numbers listed in the Customer Service Section.**

#### 4. Special Notification of Claim

You must notify Us as soon as reasonably possible in the event of a Trip Interruption claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

#### 5. Definitions

**Immediate Family Member** means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews.

**Injury or Sickness** means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

**Travelling Companion** means up to two (2) person(s) who is/are booked to accompany You on the Trip.

**Unable to continue the Trip** means:

- a. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion interrupt the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.
- b. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must interrupt the Trip.

#### 6. Exclusions

- a. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;
- b. Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
- c. Claims arising from pregnancy and all related conditions.
- d. Pre-existing Medical Condition.

#### TRIP DELAY COVERAGE

1. We will pay benefits for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:

- a. inclement weather, which means any severe weather condition that delays the scheduled departure of a Common Carrier; or
- b. equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips; or
- c. an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with the normal departure and arrival of a Common Carrier; or
- d. operational reasons at the departure airport due to air traffic restrictions or airline's control.

This coverage provides benefits of USD 500 for losses per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

## 2. What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for any loss caused directly and/or indirectly due to any delay which was made public or known to You prior to the date their trip was booked.

### MISSED CONNECTION COVERAGE

1. We will pay You USD 500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF

COVER for more details), if You miss Your connecting flight due to the delay or cancellation of Your previous flight.

### 2. Definitions – Trip Inconvenience

**Serious Injury or Sickness** means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

## LUGGAGE PROTECTION

### COMMON CARRIER LOST BAGGAGE

1. We will pay benefits if Your baggage, which is in the care, custody and control of a Common Carrier or Public Transportation, is lost due to theft or due to misdirection by a Common Carrier or Public Transportation while You are a ticketed passenger on the Common Carrier or Public Transportation during the Covered Trip.

We will reimburse You, up to a maximum of USD 3,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier.

### 2. Coverage Conditions/Limitations

We will not pay more than a combined maximum limit of 10% of the maximum stated above for the following:

- a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
- b. furs, articles trimmed with or made mostly of fur;
- c. cameras, including related camera equipment;
- d. computers and electronic equipment.

We will not pay more than USD 625 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for any single item.

In case of loss to a pair or set, We may elect to:

- repair or replace any part, to restore the pair or set to its value before the loss; or
- pay the difference between the cash value of the property before and after the loss.

Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier. It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier.

Benefits for lost baggage will be in excess of any amount paid or payable by the Common Carrier responsible for the loss or any other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible.

### 3. What Items are Not Covered

We will not pay Benefits for any of the following:

- Animals, birds, or fish;
- Automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other Conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier);
- Household furniture;
- Eyeglasses or contact lenses;

- Artificial teeth or dental bridges;
- Hearing aids;
- Prosthetic limbs;
- Musical instruments;
- Money or securities;
- Tickets or documents;
- Perishables and consumable.

Benefits will not be provided for any loss resulting from:

- Wear and tear or gradual deterioration;
- Insects or vermin;
- Inherent vice or damage;
- Confiscation or expropriation by order of any government or public authority;
- Seizure or destruction under quarantine or custom regulation;
- Radioactive contamination;
- Usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
- Transporting contraband or illegal trade;
- Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

### COMMON CARRIER BAGGAGE DELAY

1. We will pay You, USD 500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket until the time it arrives. Coverage for delayed Luggage is not available in the Insured Person's City of Permanent Residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

### 2. Definitions

**Checked Baggage** means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

**Public Transportation** means buses, trains and other forms of group transportation that transport the public, charge set fares, and operated on established routes between Airports and Hotels.

### Limitation

If upon further investigation it is later determined that Your baggage checked with the Common Carrier has been lost, any amount claimed and paid to You under the baggage delay policy section will be deducted from any payment due You under the baggage lost policy section.

## GENERAL PLAN EXCLUSIONS

The Policy does not provide coverage for any of the following:

1. Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; nor
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government o or military power; nor
3. any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor
4. loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
6. Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
7. congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor
8. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor
9. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus); nor
11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
12. the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
13. The release of pathogenic or poisonous biological or chemical materials. nor
14. Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing; nor
15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor
16. any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor
17. Traveling against the advice of a physician; nor
18. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons, nor
19. planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.

## ASSISTANCE DEPARTMENT

### For Customer Service in case of a medical emergency call our 24 hours Assistance Departments:

When travelling inside the US (N-America): 866 273 9079 toll free number

For Travel outside the US (N-America): 001 817-826-7014 call collect

Rely on the Assistance Department when You're away from home. The Assistance Department is Your guide to many important services You may need when travelling. Benefits are designed to assist You when travelling Out of Country. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). This benefit may reimburse You for medical related expenses (Please refer to the Travel Medical section for additional information).

#### 1. Who is Covered:

An Eligible Cardholder, his Spouse, Children and Domestic Helper whether traveling together or separately.

#### 2. Where the service is available:

In general, coverage applies worldwide, but there are exceptions. Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

#### 3. Assistance Department:

- a. During Your trip, in the event of an emergency, the Assistance

Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.

- b. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- c. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- d. Please note that this service does not provide maps or information regarding road conditions.

#### 4. Medical Assistance Departments:

- a. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- b. Provide help with prescription refills with local pharmacists (subject to local laws).
- c. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical

staff and monitor Your condition.

- d. If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
- e. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing

adequate care.

- f. If a tragedy occurs, We will assist in securing travel arrangements for You.

#### **5. Legal Referral Services:**

If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, We will assist, if required, to provide You with the name of an attorney who can represent You in any necessary legal matters.

### **GENERAL PROCEDURE - HOW TO FILE A CLAIM**

#### **Notice of Service request / Claim (non-medical emergency claims on re-imburement basis)**

Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://my.mycardbenefits.com> or send claim notification to:

#### **AIG Malaysia Insurance Berhad**

Claims Department

Level 18, Menara Worldwide

198, Jalan Bukit Bintang, 55100 Kuala Lumpur

Tel: 1800-18-3333

Languages Supported: English/Bahasa Malaysia

Call Centre hours: 9.00 am to 5.00 pm Monday to Friday (except Public Holidays)

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com) / [MY.Mastercard@aig.com](mailto:MY.Mastercard@aig.com)

The following procedures should be followed:

- 1) You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the or Insurance Company, will furnish to a claimant the necessary Claim Form(s) along with instructions;
- 2) Complete the Claim Form(s) in its entirety;
- 3) Submit all Required Information (proof of loss etc.), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above

#### **TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS:**

##### **Common Carrier – International Trips / Common Carrier Domestic Trips / Insured Journey – International Trips / Insured Journey Domestic Trips**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Completed Claim Form and documentation including a death certificate and/or attending physician statement or autopsy report;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;

- c) Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

#### **TRAVEL MEDICAL BENEFIT CLAIMS:**

##### **Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the nature of injury or sickness with a breakdown of expenses, including certified copies of: medical evidence reports, attending physician statements, medical receipts and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- c) Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

#### **TRIP INCONVENIENCE PROTECTION CLAIMS:**

##### **Trip Cancellation / Trip Curtailment / Trip Delay / Missed Connection**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the reason for cancellation or delay, including evidence of the nature of Serious Injury or Sickness such as certified copies of: medical evidence reports, attending physician statements, medical receipts and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- c) Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

#### **LUGGAGE PROTECTION CLAIMS:**

##### **Lost Baggage / Baggage Delay**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
- b) Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
- c) Your cardholder's statement of account showing the account is open and in good standing.

**3. Payments:**

All payments to be made by **AIG Malaysia Insurance Berhad** shall be paid to Eligible Cardholders in the Territory. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

- a) Spouse;
- b) Children, in equal shares;
- c) Parents, in equal shares;
- d) Brothers and sisters, in equal shares; or
- e) Executor or administrator

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

**Sanctions:**

The **Insurer** will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose **Insurer**, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**Statement**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in this Proposal Form. You must answer the questions in this Proposal Form fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in this Proposal Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in this Proposal Form is inaccurate or has changed.

Should you require additional information about the Policy or to request a copy of the master policy, please write in to:

**AIG Malaysia Insurance Berhad (795492-W)**  
 Level 18, Menara Worldwide  
 198, Jalan Bukit Bintang, 55100 Kuala Lumpur

**Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law, with the official Foreign Exchange Rates published on the date Claim payment is made.**