

Type of Insurance : Travel Accident & Travel Inconvenience

Policyholder : Hong Leong Bank Berhad for the lives of Infinite credit card holders whose card is issued by Hong Leong Bank Berhad in Malaysia

When a cardholder charges the full fare of overseas trip to Hong Leong Bank Malaysia Berhad Infinite credit card,

1. Covered Persons / Insured Person.

- a) Cardholder
- b) Spouse, dependent children under age 23 of any eligible Cardholder.

2. Cardholder's card is billed from Malaysia.

A. Travel Accident

Cardholder and family are automatically insured up to the stated benefit amount as a result of an accident which occurs while riding solely as a passenger in or boarding or alighting from an Air Common Carrier Conveyance for a Covered Trip, or being struck by such a Common Carrier Conveyance. This benefit also applies while riding as a passenger in a land Common Carrier Conveyance or a scheduled helicopter operating as a "Common Carrier Conveyance", but only when going directly to the airport for the purpose of boarding an aircraft for a Covered Trip or when leaving directly from the airport after alighting from an aircraft from a Covered Trip.

BENEFIT	(Maximum Limit per Infinite Credit Card Account)
Death	3,000,000
Permanent Total Disablement	3,000,000
Loss of both hands or both limbs	3,000,000
Loss of one hand and one foot	3,000,000
Total loss of sight of both eyes	3,000,000
Loss of one eye and one hand or one foot	3,000,000
Loss of one hand or one foot	1,500,000
Total Loss of sight of one eye	1,500,000
Dependent child (<23)	10 % of benefit

Conveyance Limit: RM40,000,000

B. Travel Inconvenience (for Cardholder & family) - Missed Connections, Luggage Delay, Luggage Loss, Flight Delay

1. Missed Connections

You will be reimbursed up to RM2,000 or RM4,000 for your whole family in respect of your ***expenses incurred for meals, refreshments, hotel accommodation, travel expenses incurred to and fro between the airport and the hotel** if your confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of your incoming confirmed scheduled flight or if your confirmed onward connecting scheduled flight is delayed for **4 hours** or more and no alternative onward transportation is made available.

2. Luggage Delay

You will be reimbursed up to RM4,000 or RM8,000 for your whole family in respect of your ***expenses incurred for the emergency purchases of essential clothing and requisites** if your accompanied checked-in luggage is not delivered within **6 hours** of your arrival at the abroad scheduled destination point.

3. Luggage Loss

You will be reimbursed up to RM 8,000 or RM16,000 for your whole family in respect of your ***expenses incurred within 96 hours of your arrival at the abroad scheduled destination point, for the purchase of essential clothing and requisites** if your accompanied checked-in luggage is not delivered within **48 hours** of your arrival at such abroad scheduled destination.

4. Flight Delay

You will be reimbursed up to RM2,000 or RM4,000 for your whole family in respect of your ***expenses incurred for the meals, refreshments, hotel accommodation, travel expenses incurred to and fro between the airport and the hotel** if your confirmed outbound scheduled flight is delayed or cancelled and no alternative onward transportation is made available within **4 hours** of the actual departure time of this outbound scheduled flight.

Note: *Expenses incurred must charge to Cardmember's Hong Leong Bank card type Infinite.

OPERATION PROCESS

1. No individual proposal form or underwriting is required but cover is subject to Policy terms & conditions
3. In the event of a claim, the amount to be paid to the Insured Person or rightful next of kin is in accordance to the Policy terms & conditions.
4. Notification of claim is either from HLBB or Insured Person or next of kin.
5. Group Master Policy is renewed every year based on the last 12 months of customer count until termination by HLBB.

CLAIMS PROCESS

As soon as the Insured or the Insured Person or any responsible person on behalf of them shall become aware of any event which may give rise to a claim under this Policy, written notice thereof shall be given to the Company. All information, assistance and documents within the knowledge or possession of the Insured or the Insured Person or such other person or of any person on behalf of them or either of them necessary for the purpose of dealing with the matter shall, not less than twenty one (21) days after the event giving rise to the claim, be supplied to the Company by or on behalf of at the expense of the Insured Person.

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

- a. Copies of the Sales Drafts confirming the purchase of relevant airline tickets which are charged to Hong Leong Bank card type Infinite Visa 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 Infinite Visa 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.
- g. Full details of the delay or loss incurred.
- h. Post mortem report/medical report(s)/police report as may be required by the Company.

CLAIM NOTIFICATION: BANCAHOTLINE 1800-88-6163 or bancahotline@my.msig-asia.com