

CERTIFICATE OF INSURANCE

This certificate is issued in connection with the Master Insurance Policy issued in the name of

AEON CREDIT SERVICE (M) BERHAD

Eligibility: A valid Principal Cardmember of AEON Biker Infinite Visa Credit Card who is aged between 18 to 65 years of age. This Certificate entitles the Cardmember to the following:

Benefits	Brief Description of Benefits	Benefit Amount
Flight and Travel Personal Accident	Covers the Cardmember against death or permanent disablement during a one-way round trip taken by him or her between the point of departure and destination.	<ul style="list-style-type: none"> • RM500,000 for each Cardmember who is above the age of 18 years old Permanent Disablement: In accordance with MSIG's standard Scale of Compensation Percentage.
Accidental Death and Permanent Total Disablement (24 hour worldwide cover)	Covers the Cardmember against death or disablement (the Benefits) as described below if the Cardmember is injured and within one (1) year of its happening the injury is the sole cause of the death or disablement. This policy provides twenty-four (24) hours worldwide cover. Benefits included: <ul style="list-style-type: none"> A. Accidental Death B. Permanent Total Disablement as specified in the Table of Benefits. 	Maximum Coverage: RM5,000
Ambulance Fees	Reimbursement of the charges levied by the hospital or by a private ambulance company for emergency / ambulance response consequent upon an accident.	Maximum Coverage: RM300
Travel Delay	Compensation for delay in your scheduled carrier for every eight (8) hours <ul style="list-style-type: none"> (i) Maximum (ii) Every 8 hours 	RM800.00 RM200.00

The descriptions of benefits and others as stated in this Certificate of Insurance are a brief summary for quick and easy reference. The precise terms, conditions and exclusions that apply are stated in the Master Insurance Policy issued.

Note:

- 1) This policy will only pay for claims arising from the same incident either under Section 1 or Section 2 but not both.
- 2) Benefits under Section 1 and 4 are payable provided that the full fare of scheduled aircraft, train or sea vessel tickets have been charged to Cardmember's AEON CREDIT VISA INFINITE CARD.

DEFINITIONS

- (1) **Cardmember** shall mean a member of a valid unexpired card (principal or supplementary card) issued by AEON Credit Service (M) Berhad and who at the time of a covered claim or loss is still a bona fide Cardmember.
- (2) **Scheduled Flight** shall mean a flight in an aircraft operated by an air carrier, provided that such air carrier holds a certificate, license or similar authorization for scheduled air transportation for fare-paying passengers issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintain and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

TERMS AND CONDITIONS

- The Company will pay the benefit amounts as defined above provided following has been charged to their AEON Credit Card:
the entire fare on any scheduled train or sea vessel. taken by the Cardmember.
- In no event will duplicate or multiple AEON Credit Card increase the limit of Indemnity specified above.
- The Company shall in all competent judicial proceedings at the instance of parties suing in respect of matters arising out of this insurance acknowledge the jurisdiction of the Courts in Malaysia.
- This insurance shall be governed by and interpreted in accordance with Malaysia Law.

GENERAL EXCLUSIONS

No payment will be made by this insurance for death or bodily injury or loss directly or indirectly consequent upon: -

- (a) War, acts of terrorism, riot and civil commotion.
- (b) Any pre-existing physical or mental defect or infirmity.
- (c) Consequential losses of any nature.
- (d) Influence of drugs (other than those prescribed by a registered Medical Practitioner but not when prescribed for the treatment of drug addiction).
- (e) The influence of alcohol unless it can be established to our reasonable satisfaction by any claimant that alcohol was not a factor contributing to the happening of the injury.
- (f) Participation in test driving by means of automobile, motorcycle or motorboat.
- (g) Suicide or intentional self-injury or any attempt threat; while sane or insane.
- (h) Flying as operator or pilot or crew member of any conveyance.
- (i) Willful act of the Cardmember.
- (j) Injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Cardmember or his or her beneficiaries.

TERMINATION OF INSURANCE

The insurance on an Insured Person shall terminate on the date:-

- (a) the Insured dies, or
- (b) the Insured Person ceases to be a Cardmember of AEON Credit Service (M) Berhad, or
- (c) of termination of the Master Policy, whichever is earlier.

CLAIM PROCEDURES

- (1) On the happening of any event which may give rise to a claim, the claimant shall:-
 - (a) notify the Company in writing as soon as possible, but not later than 30 days after the event giving rise to such claim, or within 14 days after return to the Country of Residence, whichever is earlier.
 - (b) Furnish to the Company in writing at his own expense any evidence, proof, information, particulars, accounts, original receipts, invoices, certificates, statements, reports and any other documents as the Company may require and shall be in such form of such nature as the Company may prescribe.
- (2) The following information and documents shall be furnished to the Company: -
 - (a) copies of the Record Charges forms verifying the relevant scheduled aircraft, train or sea vessel tickets charged to the Cardmember's card
 - (b) details of the Scheduled Flight, train or sea vessel.

IN THE EVENT OF A CLAIM

All written claims must be submitted to:

MSIG Insurance (Malaysia) Bhd (46983-W)
Head Office: Customer Service Centre,
Level 15, Menara Hap Seng 2,
Plaza Hap Seng,
No.1, Jalan P. Ramlee,
50250 Kuala Lumpur.

Tel +603 2050 8228 **Fax** +603 2026 8086
Customer Service Hotline 1800 88 6744
(Paul Choon)

Within 30 days upon the occurrence of an event which may give rise to a loss or as soon as is reasonably possible, with information sufficient to identify the Insured Person. All information, evidence, proof, certificates, reports and any other documents required by the Insurer shall be furnished at the expense of the claimant and shall be in such form and such nature as the Insurer may prescribe.

Subject To Detailed Terms, Conditions and Exclusions of the said Master Policy.