

## 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 and Supplementary Cardmember of The Japan Club Of Kuala Lumpur (JCKL) who has not attained the age of 70. This Certificate entitles the Cardmember to the following:*

Benefits	Brief Description of Benefits	Benefit Amount
Flight and Travel Personal Accident	Covers Cardmember including their family members 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"> <li>● <b>RM1,000,000</b> for each JCKL holder who are above 18.</li> <li>● <b>RM200,000</b> for Cardmember's 1st legal spouse.</li> <li>● <b>RM100,000</b> per Cardmember's Child (maximum limit: RM400,000 per family).</li> <li>● Maximum Total Amount of compensation per family RM1,600,000.</li> </ul> <p><b>Permanent Disablement :</b> In accordance with MSIG's standard Scale of Compensation Percentage.</p>
*Luggage Delay	Reimbursement of essential clothing if your accompanying check-in luggage is not delivered to you within 6 hours from the time of your arrival at the scheduled destination point of your scheduled flight.	Maximum Coverage: <b>RM500</b>
*Luggage Loss	Reimbursement of essential clothing within 4 days of arrival at destination if your accompanying check-in luggage is not delivered to you within 48 hours from the time of your arrival at the scheduled destination point of your scheduled flight.	Maximum Coverage: <b>RM500</b>
*Flight Delay	Reimbursement of restaurant meals or refreshments if your departure confirmed schedule flight from airport is delayed for more than 6 hours or cancelled or you denied boarding of the aircraft due to over-booking and no alternative transportation is available within 6 hours of your scheduled departure time.	Maximum Coverage: <b>RM500</b>
*Missed Connections	Reimbursement of hotel accommodation and restaurant meals or refreshments due to missed connections of your schedule flight and no other alternative transport is available within 4 hours of actual incoming flight.	Maximum Coverage: <b>RM500</b>
Loss/Damage to Personal Property	Reimbursement for loss or damage to your personal property.	Maximum Coverage: <b>RM1,000</b> Excess: RM250
Outstanding Credit Card Balance	Reimburse to Insured for your outstanding balance on the card account per person on your outstanding balance amount whichever is lower.	Maximum Coverage: <b>RM2,000</b>

Benefits (\*) shall be paid in aggregate for any one occurrence and shall be limited to max amount RM500 per claim.

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.

## 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) **Family Member** shall mean the following:
  - (a) the Cardmember's legally married spouse who has not been legally separated or divorced from the Cardmember and
  - (b) all the Cardmember's legally dependent children including legally adopted children, each of whom has attained the age of 6 months but has not attained the age of 23 years and is unemployed and unmarried; provided all such members are residing in the same household and/or in the same country of residence as the Cardmember.
- (3) **Country of Residence** shall mean any country of which the Insured Person is usually assigned and /or is otherwise domiciled for a period of 31 days or longer.
- (4) **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 authorisation 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 authorisation, maintain and publishes schedules and tariffs for passenger service between named airports at regular and specific times.
- (5) **Vehicle** means motor vehicle(s), which is registered with Jabatan Pengangkutan Jalan (JPJ), Malaysia for the purpose of private and/or official use.
- (6) **Property Insured** shall mean any personal, movable and physical property other than any consumables, motor vehicles, mechanically propelled vehicle and marine crafts, property for the purpose of business or commercial use, money as defined herein, livestock, pet or other living creature, etc., as more specifically mentioned in the master policy.

## 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 air fare on any scheduled flight 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) The vehicle being used for racing, road rally, pace making speed testing or use of any purpose in connection with the motor trade.
- (g) The vehicle being used for illegal business pursuit as an unlicensed carrier.
- (h) Suicide or intentional self-injury or any attempt threat; while sane or insane.
- (i) Delay, seizure, confiscation, destruction, requisition, retention or detention by Customs or other government or public authority or official.
- (j) Flying as operator or pilot or crew member of any conveyance.
- (k) Willful act of the Cardmember.
- (l) 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.

- (m) Insolvency of airline operator / company, ticketing agents and travel agents.
- (n) Any accident occurring outside the Geographical Area.

## 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 flight tickets charged to the Cardmember's card.
  - (b) Details of the Scheduled Flight.

## 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  
(Lee Wai Keong / 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 expenses of the claimant 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.**