

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 AEON Gold Card who is between 18 to 65 years of ages. This Certificate entitles the Cardmember to the following:

Benefits	Brief Description of Benefits	Benefit Amount
Flight Travel Personal Accident	Covers Cardmember including their family members against death or permanent disablement during a one-way round trip taken between the point of departure and the destination.	<ul style="list-style-type: none"> • RM130,000 per Cardmember of AEON Gold Card. • RM30,000 for the Cardmember's 1st legal Spouse. • RM10,000 per Cardmember's Child (maximum limit : RM40,000 per Family). • Maximum Total Amount of compensation per Family RM200,000. <p>Permanent Disablement: In accordance with MSIG's standard Scale of Compensation Percentage.</p>
Personal Luggage & Personal Effects	Reimbursement for total loss / damage to your luggage and personal effects subject to: (i) Single article, pair or set of articles (ii) Notebook	(Maximum Coverage: RM250) RM150 RM200 Excess: RM50
Luggage Delay	Compensation for every eight (8) consecutive hours of delay: (i) Maximum (ii) Every 8 hours	RM400 RM200
Travel Documents	Reimbursement for necessary accomodation, communication and travel expenses incurred in obtaining new passport / visa or air ticket due to loss by robbery or theft.	RM300 Excess: RM50
Travel Delay	Compensation for delay in your scheduled carrier for every eight (8) hours: (i) Maximum (ii) Every 8 hours	RM400 RM200
Outstanding Credit Card Balance	This policy will pay the outstanding amount as it appears in the Cardmember's last statement prior to his or her accident death.	Maximum coverage: RM1,000

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 Members** 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 dependant 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) **Valuables** shall mean items composed of precious metals or precious stones, jewellery, watches, furs, gold and silver articles, camera (including digital), videocams, binoculars and notebook computer.

TERMS AND CONDITIONS

- The Company will pay the benefit amounts as defined above provided following has been charged to their AEON Gold Card:
 - (a) the entire air fare on any scheduled flight taken by the Cardmember.
 - (b) the emergency purchases / hotel accommodation / meals and refreshment as covered under FlightTravel Inconvenience above.
- In no event will duplicate or multiple AEON Gold Card increase the limit of Indemnity specified above for expenses incurred by any one individual cardmember as a result of any one occurrence covered by this insurance.
- 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) Suicide or intentional self-injury or any attempt threat; while sane or insane.
- (e) Delay, seizure, confiscation, destruction, requisition, retention or detention by Customs or other government or public authority or official.
- (f) Flying as operator or pilot or crew member of any conveyance.
- (g) Willful act of the Cardmember.
- (h) 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.
- (i) Failure of the Cardmember to take reasonable measures to protect, save or recover lost luggage.
- (j) Insolvency of airline operator / company, ticketing agents and travel agents.
- (k) Electronic data exclusion.
- (l) Any accident occurring outside the Geographical Area.

- (m) Damage to property belonging to or in the charge or under the control of the Insured Person(s).
- (n) Loss of or damage to the Property Insured left in any unattended vehicle unless at the time of loss there is physical and forcible sign of entry which is related to the loss of or damage to the Property Insured.
- (o) Loss of use or any consequential loss.

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) The property irregularity report obtained from the airline in respect of the delayed or lost luggage.
 - (c) Details of the Scheduled Flight.
 - (d) Details of the delay and loss incurred.
 - (e) Details of the itemized expenses incurred for purchases of essential clothing, meals or refreshments.

IN THE EVENT OF A CLAIM

All written claims must be given 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.