

UOB

**PRVI MILES ELITE WORLD
MASTERCARD
PRVI MILES ELITE
VISA SIGNATURE CARD**

Liberty General Insurance Berhad 197801007153 (44191-P)

Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.

P. O. Box 11228, GPO Kuala Lumpur, 50740 Kuala Lumpur.

(Service Tax Registration No.: B16-1808-31015443)

The benefit(s) payable under this eligible policy is protected by PIDM up to limits.
Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my).



1800 888 121



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www.libertyinsurance.com.my

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Insurance Policy Wordings

This Master Policy is issued to **United Overseas Bank (Malaysia) Bhd** as the Policyholder for the benefit of its Cardmembers, in consideration of the payment of premium agreed to separately between the Policyholder and Us and pursuant to the answers given in the proposal form (if applicable, or when You applied for this insurance) and any other disclosures made by You between the time of submission of the proposal form (if applicable, or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us.

However, in the event of any pre-contractual misrepresentation made in relation to the answers or in any disclosures given by You, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This Policy reflects the terms and conditions of the contract of insurance as agreed between You and Us.

In witness whereof, We have caused this Master Policy to be executed and commenced on the Commencement Date.

Provided that no insurance shall be in force unless the Master Policy is signed by Our authorized representative.

For Liberty General Insurance Berhad

Registration Number: 197801007153 (44191-P)

(this is a computer generate policy, no signature requires)

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Definitions

1. **"Accident or Accidental"** means a sudden, unforeseen and fortuitous event that results in a person's Death, Permanent Total Disablement or Accidental Injury.
2. **"Accidental Injury"** means a bodily injury resulting from an Accident which occurs during the Period of Insurance and which is not an illness and which :
 - a) Is caused by violent, external and visible means; and
 - b) Results within one hundred and eighty (180) days of the Accident; and
 - c) Results solely and independently of any causes from:
 - i. The Accident; and/or
 - ii. Sickness directly resulting from medical or surgical treatment rendered necessary by the Accident; and
 - d) May include a bodily injury caused by a person being directly and unavoidably exposed to the elements as a result of an Accident.
3. **"Baggage"** means luggage and personal possessions taken or purchased by the Cardmember on the Journey.
4. **"Card"** means the UOB credit card(s) issued by the Policyholder and card(s) specified in the Master Policy Schedule
5. **"Card Commencement Date"** means the date of issue of a Card.
6. **"Cardmember"** means a person who has been issued a Card on or after the Commencement Date and during the Period of Insurance of the Master Policy and remains an existing and valid holder of such Card at the occurrence of the event giving rise to a claim under this Master Policy. The Cardmember is the insured under this Master Policy provided they are above eighteen (18) but under seventy (70) years of age. The Cardmember is not a contracting party under this Master Policy with Us.
7. **"Commencement Date"** means 12.01am Malaysia Time on the date We agree to provide insurance under the Master Policy and which is shown on the Master Policy Schedule.
8. **"Common Carrier" means:**
 - a) Any bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, train, tram, or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and;
 - b) Any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers provided that such helicopter is operating only between established commercial airports and/or licensed commercial heliports, and;
 - c) Any fixed-wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.
9. **"Country of Residence"** means the country in which the Cardmember is a permanent resident or any country where the Cardmember is assigned, actively engaged in business or otherwise domiciled for a period of more than thirty (30) consecutive days.
10. **"Death"** means death occurring solely, directly and independently of all other causes, as a result of an Accident.
11. **"Dependent Child"** means the Cardmember's legally dependent, unmarried children (including stepchildren and legally adopted children) who are wholly dependent on the Cardmember's for financial support and are:
 - a) Over twenty-nine (29) days of age, but under nineteen (19) years of age, and residing in the Cardmember's household, or;
 - b) Under twenty-four (24) years of age and a full-time student at a recognized school, college or university.
12. **"Doctor"** means a legally registered medical practitioner qualified and licensed to practice allopathic medicine and who, in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice but shall not include the Cardmember or the Cardmember's relatives.
13. **"Excess"** means what the Cardmember contributes to a claim. Excesses may apply to certain sections of cover. An Excess is not an additional fee, charged by Us at the time of making a claim. Rather, it is the uninsured first portion of a loss, the amount of which the Cardmember must contribute towards each claim.
14. **"Family"** means the Cardmember's Spouse and/or Dependent Child(ren).
15. **"Financial Default"** means either the complete suspension of operations of the travel agent / tour operator / airline / cruise liner whether or not a bankruptcy or winding up petition has been filed or a partial suspension of the said parties following a filing of a bankruptcy or winding up petition.
16. **"Journey"** means any trip involving travel outside the Country of Residence and shall start from the time of leaving the Cardmember's home in the Country of Residence and continue until arrival back to his/her home at the Country of Residence, up to a maximum of thirty (30) days.
17. **"Limb"** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

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18. **“Loss”** in connection with:
 - a) A Limb, hands, feet, finger or toe means Permanent physical severance or Permanent total Loss of Use of the Limb, hands, feet, feet, finger or toe;
 - b) An eye means total and Permanent loss of all sight in the eye;
 - c) Hearing mean total and Permanent loss of hearing;
 - d) Speech means total and Permanent loss of the ability to speak; and which in each case is caused by Accidental Injury.
19. **“Loss of Use”** means Permanent loss in terms of the Cardmember’s physical incapacity or disability in all aspects of daily living and not only in terms of professional or occupational incapacity or disability.
20. **“Master Policy Schedule”** means the Master Policy Schedule which is incorporated in and forms part of this Master Policy.
21. **“Master Policy”** or **“Policy”** means this policy wording, the Master Policy Schedule, any endorsement issued by Us varying the Policy and any other documents We may issue to the Policyholder that We advise will form part of the Policy, which together constitutes the entire contract.
22. **“Medical Expenses”** means reasonable and customary expenses incurred for medical and surgical treatment by a Doctor as a result of an Accidental Injury.
23. **“Overseas”** means in a country other than:
 - a) Malaysia;
 - b) The country of which the Cardmember is a citizen.
24. **“Period of Insurance”** means the period specified in the Master Policy Schedule or any amendment or endorsement to this Master Policy issued by Us, to be the Period of Insurance.
25. **“Permanent”** means having lasted twelve (12) consecutive months and at the expiry of that period, is beyond hope of improvement.
26. **“Permanent Total Disablement”** means disablement which, having lasted for at least twelve (12) consecutive months, will, in all probability, entirely prevent the Cardmember from engaging in gainful employment of any and every kind for the remainder of the Cardmember’s life.
27. **“Pre-existing Medical Condition”** means sickness or injury that the Cardmember has reasonable knowledge of, in the sixty (60) days prior to the commencement of Journey or Card Commencement Date **whichever** is later. The Cardmember is considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:
 - a) He/she has received or is receiving treatment;
 - b) Medical advice, diagnosis, care or treatment has been recommended;
 - c) Clear and distinct symptoms are or were evident; or
 - d) Its existence would have been apparent to a reasonable person in the circumstances.
28. **“Policyholder”** is the party to whom which the Policy is issued to and We enter into a contract with. Policyholder here means United Overseas Bank (Malaysia) Berhad.
29. **“Sickness”** means illness contracted and commencing during the Journey which requires treatment by a Doctor.
30. **“Specially Designated Nationals List”** means names of a person, entities, groups, corporate specified on a list who are subject to as trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.
31. **“Spouse”** means the Cardmember’s legal husband or wife who is above eighteen (18) but under seventy (70) years of age. For the purposes of this Master Policy, a Common Law marriage is not considered a legal marriage except as provided under the Law Reform (Marriage & Divorce) Act 1976
32. **“We/Our/Us”** means Liberty General Insurance Berhad, Registration Number: 197801007153 (44191-P), Corporate Tower 9, Level 13A, Pavilion Damansara Heights, 3 Jalan Damanlela, 50490 Kuala Lumpur.
33. **“You/Your”** means the Policyholder and/or the Cardmember, as applicable.

General Exclusions

These exclusions apply to all benefits. In addition to any exclusion which apply to a particular benefit (called "Additional Exclusions"), this Master Policy does not cover loss caused by:

- a. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil commotion, civil war, riot, revolution, insurrection or military or usurped power;
- b. Engaging in military duty with any armed forces of any country or international authority;
- c. Suicide, or any attempts thereat, suicide pacts or agreement, while sane or insane, deliberate self-inflicted injury;
- d. Engaging in pot-holing, professional sport where the Cardmember's livelihood is substantially dependent on income received as a result of playing sport, racing other than on foot or engaging in any motor sports as a rider, driver and/or a passenger;
- e. Engaging in aviation (other than as a fare-paying passenger on a Common Carrier);
- f. Engaging in any aerial activity, including parachuting and hang-gliding, except as a passenger in any properly licensed aircraft;
- g. Illegal and/or criminal acts by the Cardmember or the Cardmember's executors, administrators, legal heirs or personal representatives;
- h. The Cardmember riding/driving without a valid license;
- i. The Cardmember under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;
- j. Nuclear reaction, radiation, or radioactive contamination;
- k. Any condition which is, results from or is a complication of infection with a venereal disease;
- l. Any condition which is, results from or is a complication of congenital conditions or deformities;
- m. Any condition which is, results from or is a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- n. Any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion thereof unless solely and directly by the Accident;
- o. Acupuncture treatment;
- p. Pre-existing Medical Conditions;
- q. Illness, disease, bacterial or viral infection, even if contracted by accident, other than bacterial infection that is the direct result of an accidental cut or wound or accidental food poisoning (applicable to Part A – Personal Accident only);
- r. The Cardmember travelling contrary to the advice of a Doctor or for the purpose of obtaining medical treatment;
- s. In respect of any property specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance;
- t. Accidental Injury or illness occurring on or after the thirty (30) day of the Cardmember's Journey.
- u. Any condition which is or result from or is complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency ("AIDS") and AIDS Related Complications ("ARC") or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
- v. Any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated Nationals List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations.

Sanctions Limitation and Exclusion Clause Applicable to this Policy

We shall not be liable to pay any benefit under this policy to the extent that such cover, payment of such claim or such benefit would expose us to any sanction, prohibition or restriction under united nations resolutions or the trade economic sanctions, laws or regulations or the European Union, United Kingdom or United States of America.

Part A – Overseas Personal Accident

Section 1 – Accidental Death Benefit

If during the Period of Insurance the Cardmember sustains Accidental Injury which results in his/her Death within three hundred and sixty-five (365) days from the date of Accident, We will pay the relevant benefits up to the sum insured as stated in the Master Policy Schedule.

Section 2 – Permanent Disablement Benefit

If during the Period of Insurance the Cardmember sustains Accidental Injury which results in one of the Permanent Disabilities shown in the Table of Benefits below within three hundred and sixty-five (365) days from the date of Accident, We will pay the relevant benefits to the extent specified below up to the sum insured as stated in the Master Policy Schedule.

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Table Of Benefits

Permanent Disability	% Of Sum Insured
(a) Permanent Total Disability	100%
(b) Permanent Loss of two (2) limbs	100%
(c) Permanent Loss of sight in two (2) eyes	100%
(d) Permanent Loss of one (1) limb and sight in one (1) eye	100%
(e) Permanent Loss of speech and hearing	100%
(f) Permanent Loss of one (1) limb or sight in one (1) eye	50%
(g) Permanent Loss of speech	50%
(h) Permanent Loss of hearing in both ears	50%
(i) Permanent Loss of hearing in one (1) ear	30%

For permanent disability not specified above, We will adopt a percentage that is consistent with the above scale without reference to the Cardmember's occupation.

Provisions:

1. Loss of use of a member shall be treated as Loss of the member.
2. If compensation is payable for Loss of a whole member of the body, then compensations for parts of that member cannot also be claimed.
3. If the Cardmember sustains more than one (1) Permanent Disability stated in the above table of benefits, We will pay the one that gives the highest benefit.

Exposure

In the event the Cardmember is unavoidably exposed to the elements as a result of an Accident and because of such exposure, suffers Death, the relevant benefit shall be payable by Us subject to the terms and conditions of this Master Policy.

Disappearance

In the event the Cardmember disappears following the disappearance, sinking or wrecking of a conveyance in which the Cardmember was travelling and after three hundred and sixty-five (365) days, it is reasonable to believe that the Cardmember would have died as a result of Accidental Injury at the time of the disappearance, sinking or wrecking of the conveyance, the relevant Benefit shall be payable by Us subject to the terms and conditions of this Master

Policy and the receipt by Us of a signed undertaking from the Cardmember's personal representatives, in such form as We may require, that if such belief is subsequently found to be wrong, any Benefits paid shall be immediately refunded to Us in full and the Cardmember will be liable to pay interest on any sum paid by Us for such period and at such rate as We may determine.

Sum Insured for Part A - Section 1 and 2

Up to RM 300,000 per Cardmember

Part B – Overseas Medical & Travel Inconvenience

Section 1 – Overseas Medical Expenses

If during the Period of Insurance and whilst the Cardmember is on a Journey Overseas, he/she necessarily incurred Medical Expenses as a direct result of Accidental Injury or Sickness within one (1) year from such Accidental Injury or Sickness, We will pay the Cardmember the Medical Expenses benefit as stated in the Master Policy Schedule for each Accidental Injury or Sickness suffered by him/her whilst Overseas provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmember's Card.

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Sum Insured for Part B - Section 1

Up to RM 100,000

Covered Expenses

We will pay:

- a. Reasonable, necessary and customary medical, hospital, surgical and treatment expenses (including cost of emergency dental treatment due to Accidental Injury only) necessarily incurred as a direct result of Accidental Injury sustained or Sickness contracted by the Cardmember occurring whilst on a Journey Overseas during the Period of Insurance. The treatment must be given by a Doctor or dentist;
- b. Reasonable, necessary and customary medical, hospital, surgical and treatment expenses (including the cost of a private ambulance or professional home-nursing fees) necessarily incurred by the Cardmember in his/her Country of Residence within thirty (30) days, up to a maximum sum of 5% of the Medical Expenses limit of indemnity, whichever occurs first, after his/her return from abroad, such expenses having resulted from Accidental Injury or Sickness which occurred whilst on a Journey Overseas during the Period of Insurance, as stated in the Master Policy Schedule,

provided always that any Medical Expenses incurred must be accompanied by supporting documents such as but not limited to medical reports, invoices, receipts, bank statement and/or credit card statements. If no supporting document is provided, We may decline the claim or accept it at a reduced value.

Additional Claim Procedure

In the event the Cardmember suffers Accidental Injury or Sickness, We may ask that the Cardmember be examined by a Doctor selected by Us. The Cardmember must be examined when and as often as We may reasonably require. We may need authorisation to obtain medical records and copies of other records. The Cardmember must give Us authorisation upon each request.

Additional Exclusions

This Master Policy does not cover:

- a. Surgery or medical treatment which in the opinion of the Doctor treating the Cardmember can be reasonably delayed until his/her return to Country of Residence.
- b. The additional cost of single or private room at a Hospital.
- c. Any amounts which are recoverable from any other insurance coverage or source that the Cardmember is entitled to.
- d. Any prosthesis, contact or corneal lenses, spectacles, hearing aids, dentures or other medical equipment even if prescribed by a Doctor for the treatment of Accidental Injury or Sickness.
- e. Any Pre-existing Medical Condition.

Section 2 – Trip Cancellation

If during the Period of Insurance, the Cardmember incurs expenses as a direct and necessary result of the Journey being cancelled due the following reasons, We will pay up to the sum insured as stated in the table below for each loss of irrecoverable deposits or charges paid in advance or contracted to be paid:

- a. Unforeseeable Accidental Injury, Sickness or Death of the Cardmember. The Accidental Injury or Sickness as certified by the treating Doctor must be so disabling as to reasonably cause a Journey to be delayed, cancelled or interrupted.
- b. Unforeseeable circumstances, which are those events or consequences of such events, other than Sickness, Accidental Injury or Death, which could not have been reasonably foreseen or expected by the Cardmember and are beyond his/her control.

Sum Insured for Part B - Section 2

Up to RM 16,000

An Excess of 35% of the sum insured on each and every loss is applied from the total loss payable to the Cardmember. We will not be liable for more than the sum insured as stated above.

The aggregate limit is RM 32,000 per Cardmember for any one Period of Insurance.

Additional Claim Procedure

We will require travel invoices, medical reports, death certificates and other documents as We may require from time to time. If the Cardmember suffers Accidental Injury or Sickness, We may ask that the Cardmember be examined by a Doctor chosen by Us. We may also require that the Cardmember gives Us the authorization to obtain medical records, and copies of other records.

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Additional Exclusions

This Master Policy does not cover cancellation due to, arising from or in any way attributed to:

- a. Common Carrier caused cancellation unless they are the result of organised labour strikes that affect public transportation;
- b. Travel arrangements cancelled by the Common Carrier or tour operator unless the cancellation is the result of bad weather, an organised labour strike that affects public transportation;
- c. Changes in plans by the Cardmember, for any reason;
- d. Financial circumstances, business or contractual obligations of the Cardmember;
- e. Financial Default by the person, agency or tour operator from whom the Cardmember bought his/her coverage or purchased the travel arrangements;
- f. Any government regulation, act or prohibition;
- g. Loss or expense incurred as a result of the Cardmember suffering from any Pre-existing Medical Condition.
- h. Cancellation, curtailment or diversion of scheduled public transport services, including by reason of strikes or other industrial action, if there had been circumstance before the date the Journey was booked that such events were likely to occur;
- i. The Cardmember on whom the Journey is dependent on being involved in any unlawful act or criminal proceedings, unless the Cardmember's attendance in court in such criminal proceedings in a court of law is required under a subpoena;
- j. The Cardmember's failure to notify travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel the travel arrangements;
- k. Riot and civil commotion;
- l. Any loss that is covered by any other existing insurance scheme, government programme or which will be paid or refunded by a hotel, Common Carrier or tour operator or any other provider of travel and/or accommodation.

Section 3 – Emergency Medical Evacuation

If during the Period of Insurance and whilst the Cardmember is on a Journey, the Cardmember suffers a Critical Medical Condition which requires medical evacuation and use the services of Europ Assistance, We will indemnify Europ Assistance for all Medical Evacuation Expenses or Emergency Repatriation Services incurred on the Cardmember's behalf up to the sum insured as stated in the table below, subject to the terms and conditions of this Master Policy.

Sum Insured for Part B - Section 2

Up to RM 100,000

Additional Definitions

1. **“Medical Evacuation Expenses”** means all expenses incurred in repatriating the Cardmember who is suffering from a Critical Medical Condition to the nearest Hospital where appropriate medical care and facilities are available or to the Cardmember's Country of Residence in Malaysia, provided that such repatriation is:
 - a. Certified by a Doctor to be necessary and
 - b. Organised by Europ Assistance.
2. **“Critical Medical Condition”** means a life-threatening medical condition suffered by the Cardmember as a result of Accidental Injury or Sickness, as determined by a Doctor designated by Europ Assistance in their absolute discretion.
3. **“Emergency Repatriation Expenses”** means all funeral expenses incurred in the burial or cremation of the Cardmember outside of Malaysia, or the costs incurred for transporting the Cardmember's body back to Malaysia.

Conditions

1. Europ Assistance must be promptly informed of any potential claims for Medical Evacuation Expenses.
2. The Cardmember shall not attempt to provide solutions to problems encountered without involving Europ Assistance. Such actions shall prejudice all claims for Medical Evacuation Expenses.
3. Repatriation will be organised by Europ Assistance by the most appropriate method as determined by Europ Assistance in its absolute discretion including, if necessary, the use of air services.
4. Medical Evacuation Expenses shall include necessary expenses incurred for qualified medical staff to accompany the Cardmember which is determined by Europ Assistance in its absolute discretion to be necessary.
5. In the event that Europ Assistance is provided under this Master Policy to any person not insured under this Master Policy or situations not covered by this Master Policy at the Cardmember's request, the Cardmember hereby agree to pay Europ Assistance for all costs incurred for the said services.
6. In the event that Europ Assistance services are provided, We will have the right to recover from the Cardmember the value of the refund relating to any air tickets or other tickets originally purchased for the Journey back to Malaysia. The Cardmember shall assist Us in recovering any refunds from the carriers concerned. The proceeds of such refund shall belong to Us.

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7. The Cardmember hereby agrees to pay Europ Assistance directly for any Medical Evacuation Expenses incurred by the Cardmember that are in excess of the relevant Benefit specified in the Master Policy Schedule.
8. The Cardmember hereby agrees to fully indemnify Us in the event We are held liable to pay Europ Assistance for any of the services mentioned under clause 5 and/or 7 above and/or any other services not covered under this Master Policy.

Additional Exclusions

In addition to the General Exclusions set out earlier, this Master Policy does not cover, and We would not in any event be liable to pay benefits in respect of, any claim in respect of Medical Evacuation Expenses which is, directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the :

- a. Any amounts which are recoverable from any other insurance coverage that the Cardmember is entitled to. Any such expenses that are incurred after sixty (60) days from the time of the Accident or when the Sickness was first diagnosed. This exclusion does not apply when the first expense was incurred in the first sixty (60) days from the date of Accidental Injury or Sickness.

Section 4 – Compassionate Visit

If during the Period of Insurance and whilst the Cardmember is on a Journey, the Cardmember sustains Serious Bodily Injury or Serious Sickness or Death, We will pay the Compassionate Allowance expenses for travel and accommodation expenses up to the limit specified in the table below incurred by up to two of the Cardmember's relatives or friends who, on the written advice of a Doctor (except in cases of death), are required to remain with the Cardmember or in the event of Death, travel to the destination of the Cardmember's Journey to arrange for the repatriation of the Cardmember's body or remains, provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmember's Card.

Sum Insured for Part B - Section 4

Up to RM 5,000

Additional Definitions

“Serious Bodily Injury” or **“Serious Sickness”** means Accidental Injury or Sickness which causes the Cardmember's total disablement and which has lasted or likely to last for more than five (5) days, as certified in writing by a Doctor.

Additional Exclusions

In addition to the General Exclusions, We would not in any event be liable to pay benefits which is directly or indirectly caused by a consequence of, arises in connection with or contributed to by any the following :

1. Any amounts which are recoverable from any other insurance coverage that the Cardmember is entitled to.
2. Any amounts that the Cardmember would have spent in the event that the Cardmember had not sustained Serious Bodily Injury or Serious Sickness.

Section 5 – Missed Flight Connection

If during the Period of Insurance and whilst on a Journey, the Cardmember's and/or his/her Family's confirmed onward connecting scheduled flight is missed at the transfer point due to late arrival of his/her incoming confirmed connecting flight and no alternative onward transportation is made available to the Cardmember after four (4) hours of the actual arrival time of his/her incoming flight, We will pay the benefit as stated in the table below for charges incurred in respect of hotel accommodation and restaurant meals or refreshment provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmember's Card.

Part B – Section 5	Missed Flight Connection	
Geographical Location	Overseas	Inbound (arrived to Malaysia)
Individual	Up to RM 2,500	Up to RM 2,500
In the aggregate of any one family	Up to RM 5,000	Up to RM 5,000

We shall pay the reasonable costs incurred for:

- a. Meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel;
- b. Essential clothing and requisites if the Cardmember's Baggage has been checked in,

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provided always that any costs incurred must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Section 6 – Flight Delay

If during the Period of Insurance and whilst on a Journey the departure of the aircraft in which the Cardmember and/or his/her Family has made arrangements to travel is delayed for at least four (4) hours at any single destination from the time specified in the itinerary supplied to him/her due to adverse weather conditions or mechanical breakdown/derangement of the aircraft or due to grounding of an aircraft as a result of mechanical or structural defect, We will pay the benefit for four (4) hours delay up to a maximum sum insured as stated in the table below provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmember's Card.

Part B – Section 6		Flight Delay	
Geographical Location	Overseas	Inbound (arrived to Malaysia)	
Individual	Up to RM 2,500	Up to RM 2,500	
In the aggregate of any one family	Up to RM 5,000	Up to RM 5,000	

We shall pay the reasonable costs incurred for:

- Meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel.
- Essential clothing and requisites if the Cardmember's Baggage has been checked in.

Additional Exclusions

- The Master Policy does not cover claims arising directly or indirectly or due to:
- The Cardmember's failure to check-in according to the itinerary supplied to him/her.
- Strike or industrial action;
- The Cardmember's late arrival at the airport after check-in time.

Additional Claim Procedure

Any claims in respect of travel delay must be accompanied by the itinerary supplied to the Cardmember and written confirmation from the carrier (or their handling agents) of the number of hours of delay and the reason for such delay, provided always that the claims must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Section 7 – Baggage Delay

If the Cardmember's and/or his/her Family's Baggage that is accompanied and checked in with the Common Carrier is not delivered to him/her within six (6) hours of his/her arrival at the scheduled destination in the course of his/her Journey, We will reimburse up to the sum insured as stated in the table below for the purchase of emergency essential clothing and requisite items provided the cost of the purchase of the entire passenger fares of the Journey is charged to the Cardmember's Card. This benefit is payable for only one delay for any one Journey.

Part B – Section 7		Baggage Delay	
Geographical Location	Overseas	Inbound (arrived to Malaysia)	
Individual	Up to RM 2,500	Up to RM 500	
In the aggregate of any one family	Up to RM 5,000	Up to RM 1,000	

Note : The Cardmember cannot claim under both Baggage Loss and Baggage Delay for the same event.

Additional Claim Procedure

Any claims for indemnity for the purchase of emergency essential clothing and requisite items must be accompanied by the originals of all bills and receipts, containing sufficient detail to identify the items purchased.

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Section 8 – Baggage Loss & Damage

If during the Period of Insurance and whilst the Cardmember and/or his/her Family is on a Journey, the Cardmember sustains loss or damage to Baggage, We will pay the benefit as stated in the table below for each loss of Baggage provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmember's Card.

If the Cardmember's Baggage that is accompanied and checked in with the Common Carrier is not delivered to him/her within twenty-four (24) hours of his/her arrival at the scheduled destination in the course of his/her Journey, We will reimburse up to the sum insured as stated in the table below for the purchase of emergency essential clothing and requisite items.

Part B – Section 8		Baggage Loss
Geographical Location	Overseas Inbound (arrived to Malaysia)	
Individual	Up to RM 12,000 Up to RM 1,000	
In the aggregate of any one family	Up to RM 24,000 Up to RM 2,000	

Part B – Section 8		Baggage Damage
Geographical Location	Overseas / Inbound (arrived to Malaysia)	
Individual	Up to RM 500	
In the aggregate of any one family	Up to RM 1,000	

Conditions

1. The Cardmember shall take all reasonable precautions for the safety of all Baggage.
2. On the happening of any loss or damage, We shall be entitled:
 - a. To take and keep possession of such Baggage and to deal with salvage in a reasonable manner at Our option,
 - b. To repair or replace Baggage for which We are liable.
3. In respect of loss or damage to any one article forming part of a pair or a set, the value of the particular part or parts which may be loss or damaged will be assessed without reference to any special value such parts may have forming a pair or set.
4. In the event of loss or damage, the Cardmember must obtain a written report of such loss either in the form of a police report or a baggage irregularity report or such similar reports from other carriers or bailers.
5. Any claims must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Property Not Covered

We will not pay for damage or loss of:

- a. Animals;
- b. Motor vehicles, aircraft and other conveyances or equipment or parts pertaining to such conveyances;
- c. Artificial limbs, false teeth, any type of eyeglasses or contact lenses;
- d. Tickets, except for administrative fees required to reissue tickets;
- e. Money, stamps, stocks and bonds, postal or money orders;
- f. Property shipped separately under any freight agreement or sent by postal or courier services;
- g. Credit cards;
- h. Contraband.

Additional Exclusions

The Master Policy does not cover:

- a. Loss or damage arising from confiscation or requisition by customs or governmental authority; or
- b. Loss or damage to stamps, documents, contact or corneal lenses or damage to fragile articles; or
- c. Loss or damage to business goods or samples; or
- d. Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement; or
- e. Loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained; or
- f. Cost of reproducing data whether recorded on tapes, cards, discs or otherwise; or

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- g. Loss or damage due to defective materials or craftsmanship; or
- h. Loss or damage due to rodents, animals or insects; or
- i. Loss not reported to police within twenty-four (24) hours of discovery and a report obtained at the place of loss.
- j. More than RM 1,000.00 in respect of any one article, or a pair or set of articles, unless such article is specified therein.

Section 9 – Europ Assistance

The Cardmember is entitled to obtain assistance from Europ Assistance in respect of the following:-

1. 24-hour Alarm Centre
Europ Assistance shall provide, maintain and operate an alarm center 24 hours a day, to which the Cardmember can call and request for the services set out in this below schedule. "Authorised service provider 24 hours emergency telephone number is 603-7965 3977."
2. Medical Assistance
 - i) Medical Service Provider Referral
In the event that the Cardmember requires a referral for medical services while travelling, Europ Assistance shall exercise its best efforts to provide to the Cardmember, upon request, the name, address, telephone number and, if available, the business operating hours of Physicians, hospitals and clinics (collectively "Medical Service Providers") Europ Assistance shall not be responsible for providing medical diagnosis or treatment and can not guarantee the quality of the Medical Service Providers. Although Europ Assistance shall make such referrals, the final selection of a Medical Service Provider shall be the decision of the Cardmember.
 - ii) Arrangement of Appointments with Local Doctors for Treatment
Europ Assistance will assist the Cardmember to arrange for appointments with general practitioners or specialised Doctor.
3. Travel Assistance
 - i) Inoculation and Visa Requirement Information
Europ Assistance will provide information concerning inoculation/vaccination and visa requirements of the member's travel destination as specified by the World Health Organization and/or according to each country's published immigration notice.
 - ii) Referral to Interpreter / Translator
In the event the Cardmember requires translation assistance during the Cardmember's travel, Europ Assistance will refer the Cardmember to an interpreter translator, where available.
 - iii) Lost Items / Personal Belongings
Europ Assistance will assist the policyholder who has lost their luggage, documents and/or personal belongings while traveling by referring the Cardmember to the appropriate authorities involved.
 - iv) Embassy Referral
Europ Assistance will provide to the Cardmember the address, telephone number and operating hours of the nearest appropriate consulate and/or embassy.
 - v) Foreign Exchange, Weather and Flight Information
Europ Assistance will provide information to the Cardmember regarding the exchange rate of major foreign currencies, weather forecast and flight information of the policyholder's travel destinations (s). Where applicable, the information will only be available for the present day, the date before and the date after the Cardmember's enquiry.
 - vi) Emergency Message Transmission Assistance
In the event of an emergency or a hospital confinement, Europ Assistance will undertake to keep the Cardmember's immediate family members informed, upon the Cardmember's or the Cardmember's Travelling Companion's request and consent to do so.

Part C – Other Benefits

Section 1 – Home Away Contents Benefit

If during the Period of Insurance and whilst the Cardmember is on a Journey, he/she suffers a physical loss or damage caused by burglary to his/her household contents within his/her residence in Malaysia that was left vacant, We will pay the Cardmember up to the sum insured specified in the table below provided the cost of the purchase for the entire passenger fares of the Journey is charged to the Cardmember's Card.

An Excess of 1% of sum insured on each and every loss is applied from the total loss payable to the Cardmember. We will not be liable for more than the sum insured as stated below.

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Sum Insured any one item

Up to RM 7,500

Sum Insured in the aggregate (for annual period)

Up to RM 15,000

Additional Claim Procedure

We will not pay for loss of or damage to the Cardmember's household contents as a result of burglary unless the burglary is reported to the police or relevant authority having jurisdiction where the burglary occurred within a reasonable period or at most within twenty-four (24) hours of the occurrence of the burglary. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage and supported by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Additional Exclusions

In addition to the General Exclusions, this Master Policy does not cover, and We will not in any event be liable in respect of any claim under this home contents benefit for the following items and/or for claim, which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed by any of the following :

1. Any loss or damage occasioned through the Cardmember's willful act or the Cardmember's involvement;
2. Loss (whether temporary or permanent) of the insured property or any part thereof by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
3. Consequential loss or damage of any kind;
4. Stocks and/ items related to the Cardmember's business or profession;
5. Photographic and sports equipment and accessories and musical instruments;
6. Motor vehicles, boats, livestock, bicycles and any equipment or accessories relating thereto;
7. Loss or damage insured under any other insurance, any Master Policy, or reimbursed by any other party.

Section 2 – Wallet Guard

If during the Period of Insurance the Cardmember sustains any loss of or damage to Personal Effects, Cash, Valuable Documents and Wallet as a result of Wallet Theft, We will pay him/her the Wallet Guard Benefit stated in the table below.

Sum Insured for Part C- Section 2

Up to RM 500

We will not pay for loss of or damage to Personal Effects as a result of Wallet Theft unless the Wallet Theft is reported to the police or relevant authority having jurisdiction where the Wallet Theft occurred within a reasonable period or at most within twenty-four (24) hours of the occurrence of the Wallet Theft. Any claim must be accompanied by a copy of a police report or a report issued by the relevant authority evidencing such loss or damage.

We will not pay more than one claim under this Section in each insurance year beginning on the Commencement Date or anniversary of the Commencement Date.

An Excess of RM 75.00 on each and every loss is applied from the total loss payable to the Cardmember. We will not be liable for more than the sum insured as stated in the table above.

Additional Definitions

1. **“Wallet”** means handbag, wallet, purse or briefcase used for carrying miscellaneous articles.
2. **“Cash”** means coins and bank notes.
3. **“Personal Effects”** means any of the Cardmember's personal items which were carried by the Cardmember at the time of Theft .
4. **“Valuable Documents”** means the Cardmember's passport, identity card, Immigration permit, employment pass, birth certificate, driver's license or any other documents belonging to the Cardmember issued by any governmental authority of Malaysia or by any governmental, statutory or regulatory authority of the Cardmember's country of origin.
5. **“Wallet Theft”** means the act of theft, burglary, robbery or stealing of Personal Effects, Cash, Valuable Documents and Wallet from the Cardmember whilst the Cardmember is outside of his/her Residence:
 - a) where force or violence are used or threatened with the intention of permanently depriving the Cardmember of his/her Personal Effects, Cash, Valuable Documents and Wallet; or
 - b) without the use of threat or violence provided that the act constituting the theft, burglary, robbery or stealing is witnessed by the Cardmember and the Cardmember can determine the exact time and place of the theft, burglary, robbery or stealing, and

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in both instances a report is made to the police or relevant authority having jurisdiction where the act occurred within a reasonable period or at most twenty-four (24) hours from the time of the occurrence of the act.

Additional Exclusions

We will not pay for loss of or damage to Personal Effects if the loss or damage is due to :

- Misplacement; or
- Mold, fungus, mildew or any mycotoxins; or
- Confiscation or detention by customs or any other authority; or
- Electrical or mechanical failure; or
- Unexplained disappearance; or
- Moths, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, depreciation, any process of cleaning, dyeing, repairing or restoring of any article, and any other gradually operating cause.

Section 3 –Cash Relief Allowance – due to Communicable Disease require quarantine by law

If the Cardmember has been necessarily and reasonably Confined in a Hospital or any government quarantine facility as a direct result of contracting any communicable disease and is required by Malaysian law or government to be under quarantine, We will pay the Cash Relief Allowance benefit as stated in the table below.

The daily benefit amount shall be paid for each complete day twenty-four (24) hours of Confinement / quarantine from the third (3rd) day onward. For this purpose, each day of Confinement/quarantine shall be counted towards the total number of days of Confinement/quarantine, notwithstanding that such days do not run consecutively.

PART C – Section 3 - Coverage Limit (per Cardmember)

Sum Insured for Cash Relief Allowance due to Communicable disease

RM 100 per day up to RM 500

Section 4 – Daily Hospital Income due to Communicable Disease or its related complication

If the Cardmember has been necessarily and reasonably Confined in a Hospital as a direct result of Communicable Disease or its related complications, and that is certified by a Doctor, We will pay the Daily Hospital Income benefit as stated in the table below.

The Daily Hospital Income benefit shall be paid for each complete day twenty-four (24) hours of Confinement

PART C – Section 4 - Coverage Limit (per Cardmember)

Sum Insured for Daily Hospital Income due to any Communicable Disease and its related Complications

RM 100 per day up to RM 1,400

The Aggregate limit for Part C Section 3 & Section 4 is subject to a maximum sub-limit of RM300,000 in any one event / pandemic / incident and in aggregate during the policy period.

Additional Definitions

“**Confinement**” means necessary, uninterrupted confinement in a Hospital for at least twenty-four (24) hours as a Resident In-patient whilst under the care and attendance of a Doctor and for which the Hospital makes a charge for room and board.

“**Communicable Disease**” means any disease listed in the First Schedule of the Prevention and Control of Infection Diseases Act 1988 (Act 342) or other laws for the same purpose or disease declared by the World Health Organisation (WHO) or Malaysian government, where the said infection disease is declared as outbreak and pandemic situation and is listed as a notifiable disease. It shall also be a widespread outbreak affecting many people in a community or population simultaneously.

“**Hospital**” means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a license as a Hospital (if licensing is required in the state or government jurisdiction) and meets the following requirements :

- Operates primarily for the reception, care and medical care and treatment of sick, ailing or injured persons on a resident in patient basis;
- Admits resident in patient only under the supervision of a Doctor or Doctors, one of whom is available for consultation at all times;

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- c. Maintains organised facilities for the medical diagnosis and treatment of such persons and provides (where appropriate) facilities for major surgery within the confines of the establishment or facilities controlled by the establishment;
- d. Provides full time nursing services by and under the supervision of a staff of nurses; (e) has a staff of one or more licensed Doctors;
- e. Is not primarily a clinic, nursing, rest or convalescent home or home for the aged or place for alcoholics or drug addicts or similar establishment or a special unit of a Hospital used primarily for such purposes;
- f. Is not a mental institution or an institution confined primarily to the treatment of psychiatric disease including sub-normality or the psychiatric department of a Hospital;
- g. It does not include inter alia a health hydro or nature cure clinic;
- h. It does not provide traditional or natural or eastern medicine and treatments of any kind, including but not limited to Ayurveda treatment, hydrotherapy or nature cure; and (j) is applicable only to allopathic medical Hospitals.

“**Medical Facilities**” means, for the purposes of administering the Vaccine or public health care policy, a facility that is approved/ administrated by the Malaysian government.

Part D – Purchase Protection

This benefit will indemnify the Cardmember for any Personal Property purchased worldwide if such Personal Property is :

1. Not delivered within thirty (30) days of the scheduled delivery, unless otherwise stated by seller and the seller has failed to refund to the Cardmembers’ account, in excess of other applicable insurance.
2. Accidentally lost or damaged within :
 - a. Thirty (30) days from the date of purchase;
 - b. Thirty (30) days from the date of delivery for items purchased, provided the cost of the purchase is charged to an eligible card account.

For any claimable loss under this Master Policy, We shall be entitled at Our sole option to repair, reinstate or replace the Personal Property lost or damaged (whether wholly or in part).

We will not be liable for more than the purchase price of the Cardmember’s Personal Property as recorded on the Card account charge form or the limit as stated in the Master Policy Schedule, whichever is lower. If the Cardmember’s Personal Property was purchased with a partial payment using the Card, Our limit of liability shall be pro-rated based on the percentage the partial payment bears to the full purchase price.

For Personal Property purchased through the Card instalment scheme for which instalment payments are allowed, Our limit of liability shall not exceed the full purchase price and indemnity will be subject to full settlement of the purchase price by the Cardmember.

PART D – Coverage Limit (per Cardmember)

Sum Insured for non-delivery of Personal Property	Up to RM 2,000
Sum Insured for accidental loss or damage to any one Personal Property	Up to RM 10,000
Sum Insured per occurrence (for all Personal Property)	Up to RM 10,000
Sum Insured in the aggregate (for annual period)	Up to RM 75,000
Maximum Policy Limit	RM1,000,000

An Excess of 50% of the loss subject to a minimum of RM 75.00 is applied in respect of accidental loss or damage including Theft (other than burglary, robbery and hold-up) from the total loss payable to the Cardmember.

We shall also deduct RM 100.00 in respect of any other loss (including but not limited to burglary, robbery and hold-up) from the total loss payable to the Cardmember.

Additional Definitions

“**Personal Property**” means any tangible personal property of the Cardmember the full cost or portion of cost which has been charged to an eligible Card account not being property excluded under this Master Policy. However, this Master Policy does not cover any loss or damage to :

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- Property that is insured under any other insurance policy unless its coverage does not extend to cover such loss or damage;
- Property that is covered under a guarantee or warranty unless the loss or damage is not otherwise covered;
- Consumable and perishables;
- Motor vehicles, motorcycles or their motors, equipment and accessories (including communication devices solely for use in the vehicle), bicycles, marine craft, aircraft, model airplanes and boats;
- Business property or property purchased to be used for a business purpose;
- Cash, bank and currency notes, cheques, travelers' cheques, money orders, postal orders, postage stamps, securities, negotiable instruments of any kind, bullion, rare or precious coins, documents or tickets of any kind, unset gemstones;
- Livestock, pets, animals, plants or other living creatures.

Additional Exclusions

We will not pay for loss or damage caused by or arising from :

- a. Mechanical, electrical or electronic breakdown, failure or derangement;
- b. Theft from any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked and there is visible sign of break-in;
- c. Marring or scratching, denting, chaffing, deterioration, depreciation, alteration, maintenance, any process of cleaning or drying, repairing, renovation, bleaching, dyeing, restoring or servicing;
- d. Leakage, loss of weight, shrinkage, evaporation, bulging, buckling, contamination, insect or vermin, inherent vice, wear and tear, rust, corrosion, mildew, atmospheric or climatic conditions (including wind, rain, hail, sleet, snow and frost) and any other gradually operating causes;
- e. Delay, seizure, confiscation, destruction, requisition, retention or detention by customs or other government or public authority or official;
- f. The intentional, deliberate or fraudulent acts of the Cardmember or his representatives, or anyone residing in the same household or to whom the Cardmember's Personal Property has been entrusted;
- g. Mysterious disappearance or unexplained loss;
- h. Transit by air, vessels or ships, trains or vehicles, or any other mode of Common Carrier unless the Cardmember's Personal Property is hand-carried by the Cardmember during the course of transit;
- i. Product defects, faulty or defective design, material or workmanship, latent defect;
- j. Diminution in value or loss of use of the Cardmember's Personal Property or consequential loss of any and every kind.

Additional Claim Procedure

Non-delivery of Personal Property

The Cardmember, upon knowledge of non-delivery to Personal Property indemnifiable by this Master Policy, must have informed the seller in writing (including by electronic communication) and by registered mail of the non-delivery of Personal Property and must have demanded for the replacement of the Personal Property or a full refund but the seller has failed to deliver the replacement Personal Property or provided the refund. All communications (including electronic communication) between the Cardmember and the seller must be provided to us.

In the event that a claim for non-delivery is paid to the Cardmember, and the original Personal Property eventually arrives, the Cardmember should pay back any indemnity received to Us.

Accidental loss or damage to Personal Property

The Cardmember, upon knowledge of direct physical loss or damage to Personal Property indemnifiable by this Master Policy, shall immediately notify Us or write to Liberty General Insurance Berhad, within thirty (30) days after the date of such loss or damage. The Cardmember shall provide a signed loss report stating the time, place, cause of loss and the amount of loss or damage together with other substantiation of the loss, including a Cardmember's record of charge and store receipt and a police, fire, insurance claim or loss report or other report of the occasion of the loss sufficient for a determination of eligibility for indemnification hereunder. The Cardmember shall also furnish Us with a copy of any claim filed with insurers of the Cardmember providing insurance against such loss or damage.

In the event of direct physical damage to the Personal Property, the Cardmember may, at Our sole discretion, be required to return such Personal Property to Us at the above address, at the Cardmember's expense.

Warning: Failure to give such notice within thirty (30) days after the date of loss will result in loss of the insurance provided hereunder. The Cardmember must also return the completed and signed loss report to Liberty General Insurance Berhad at the above address within ninety (90) days after the date of loss.

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General Conditions

1. Interpretation
This Master Policy, including any endorsements and amendments, if any shall be read together as one contract and any word or expression to which a specific meaning has been attached shall, unless the context otherwise requires, bear that specific meaning wherever it may appear.
2. Terms and Conditions
Payment of any benefit under this Master Policy is subject to the Definitions, Exclusions, and all other terms and conditions pertinent to the benefit.
3. Notice of Trust or Assignment
In the event the Policyholder provides Us with a thirty (30) days' notice in writing informing Us of assignment of the Policyholder's rights or interests under the Master Policy, or delegation of its obligations thereunder, to
 - i. A successor pursuant to a merger, reorganization, consolidation or sale of the Policyholder, or
 - ii. An entity that acquires all or a substantial portion of the Policyholder's assets or business to which the Master Policy relates ("Successor Entity"),then, subject to Us acknowledging receipt of such notice in writing, the Policyholder under this Master Policy shall be amended to be that of the Successor Entity upon the expiry of the 30 days' notice period, with all other terms and conditions of this Master Policy remaining as is.
Except as otherwise provided above, We shall not be bound or affected by any notice of any trust, charge, lien, assignment or other dealing with or related to this Master Policy.
4. Entire Contract Changes
This Master Policy, including the endorsements and amendments, if any, will constitute the entire contract between the Policyholder and Us. No change in this Master Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.
5. Misrepresentation/Fraud
If the proposal or declaration (whether verbal or written) by the Cardmember is found to be deliberately or recklessly untrue in any respect or if any material fact affecting the risk has been deliberately or recklessly incorrectly stated or omitted, or if this insurance, or any renewal thereof shall have been obtained through any deliberate or reckless misstatement, misrepresentation or suppression, or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support of such claim, then in any of these cases, the coverage in respect of that Cardmember under this Master Policy shall be void.
6. Currency
Premiums and benefits payable under this Master Policy shall be made in Ringgit Malaysia (RM).
7. Clerical Error
A clerical error by Us shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.
8. Jurisdiction
All disputes relating to this Master Policy must be submitted to the exclusive jurisdiction of the courts in Malaysia.
9. Governing Law
This Master Policy shall be governed by and interpreted in accordance with Malaysian Law.
10. Geographical Limits
 - For Part A - Overseas Personal Accident**
The coverage as afforded under this Master Policy is twenty-four (24) hours a day outside the Cardmember's Country of Residence unless otherwise endorsed or amended.
 - For Part B - Overseas Medical & Travel Inconvenience**
The coverage as afforded under this Master Policy shall apply twenty-four (24) hours a day anywhere in the world outside the Cardmember's Country of Residence and during the Period of Insurance as stated in the Master Policy Schedule unless otherwise endorsed or amended.
 - For Part C, Section 1 – Home Away Content Benefit**
The coverage as afforded under this Master Policy is twenty-four (24) hours a day within Malaysia unless otherwise endorsed or amended.
 - For Part C, Section 2 – Wallet Guard**
The coverage as afforded under this Master Policy is twenty-four (24) hours a day anywhere in the world unless otherwise endorsed or amended.

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Part C, Section 3 & Section 4 – Cash Relief Allowance and Daily Hospital Income Benefit

The coverage as afforded under this Master Policy is twenty-four (24) hours a day within Malaysia only unless otherwise endorsed or amended.

For Part D – Purchase Protection

The coverage as afforded under this Master Policy is twenty-four (24) hours a day worldwide unless otherwise endorsed or amended.

11. Legal Action

No action shall be brought to recover on this Master Policy prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the requirements of this Master Policy.

12. Benefit Limitation

The Cardmember shall not be covered under more than one Master Policy issued to the Policyholder. If the Cardmember is covered under more than one (1) such policy, We will consider that person to be covered under the policy which provides the highest benefits. Where the benefits under any additional policy are identical, We will consider that Cardmember to be insured under the policy issued first. All coverages not recognized by Us shall be cancelled.

13. Variation

The terms of this Master Policy may be varied, amended, modified or suspended by an agreement in writing between Us and the Policyholder, without the consent of any Cardmember.

14. Due Diligence

The Cardmember shall use due diligence and do all things reasonably practicable to avoid or diminish any risk of damage to or theft of Personal Property so insured under the Master Policy.

15. Cancellation by Us

We may cancel this Master Policy at any time by giving thirty (30) days' notice in writing delivered to the Policyholder or mailed to the last address as notified to Us. In the event of such cancellation, We will return the pro-rata portion of any premium paid. Such cancellation shall be without prejudice to any claim in respect of any event occurring prior to the effective date of such cancellation.

16. Cancellation by the Policyholder

The Policyholder may cancel this Master Policy at any time by written notice delivered or mailed to Us provided no claim has arisen during the Period of Insurance. In the event of such cancellation, We will promptly return any portion of the premium paid that has not been deemed to be earned by Us. The premium earned shall be, computed in accordance with the applicable percentage indicated below, subject to Our customary minimum premium at the time such cancellation is effected.

Percent of Annual Premium

Period covered not exceeding	Short Period rates of annual premium
2 Months (Minimum)	40%
3 Months	50%
4 Months	60%
5 Months	70%
6 Months	75 %
Over 6 Months	100%

Such cancellation shall be without prejudice to any claim in respect of any event occurring prior to the effective date of such cancellation. In the event of any such claim, We shall be entitled to recover all premiums refunded and set-off such amounts from any claim payable by Us.

17. Your Duty to Us

You must take reasonable care:

- a) Not to make a misrepresentation to Us when answering any questions We may ask;
- b) When renewing this Policy or any coverage, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to this Policy or such coverage; and

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- c) To disclose to Us any matter, other than what We have asked in (a) and (b) above, that You know to be relevant to Our decision on whether to accept the risk or not and the rates and terms to be applied. Breach of Your duty as stated above may result in Us avoiding the Policy or affected coverages and refusing all claims, or the terms of the Policy or affected coverages being varied, and/or the amount to be paid on a claim being proportionately reduced, depending on the type of misrepresentation or non-disclosure and the effect of the said misrepresentation or non-disclosure.

Claims Provision

1. Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Master Policy, written notice shall be given to Liberty General Insurance Berhad, Claims Department, Corporate Tower 9, Level 13A, Pavilion Damansara Heights, 3 Jalan Damanlela, 50490 Kuala Lumpur, as soon as possible or in any event, within thirty (30) days after the date of occurrence.

If the Cardmember, or the Cardmember's legal representative wishes to make a claim on behalf of the Cardmember, they must:

- (a) Complete a claim form (claim forms are available from Us);
- (b) Attach to the claim form:
 - i. original receipts for any expenses that are being claimed;
 - ii. any reports that have been obtained from the police, a Common Carrier or other authorities about an accident, loss or damage;
 - iii. proof that the Cardmember was an existing and valid Cardmember at the date of the occurrence of the event giving rise to a claim under this Master Policy, including but not limited to the relevant Card statement; and/or
 - iv. any other documentary evidence required by Us under this Policy.
- (c) Provide Us with the completed claim form and accompanying documents within thirty (30) days of the occurrence taking place which gives rise to a claim; and
- (d) Give Us at the Cardmember's, or the Cardmember's legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.

2. Interest

No amount payable under this Master Policy shall carry interest unless provided by law.

3. Terms and Conditions

The due observance and fulfilment of the terms, provisions and conditions of this Master Policy in so far as they relate to anything to be done or complied with by the Cardmember shall be conditions precedent to Our liability to make any payment under this Master Policy.

4. Fraudulent Claims

If any claim under this Master Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by the Cardmember or anyone acting on the Cardmember's behalf to obtain benefit under this Master Policy, We shall be under no liability in respect of such claim.

5. Contribution

If at the time of any loss or damage arising under the Master Policy (other than Personal Accident claim) there is any other insurance covering the same loss or damage, We will not pay any amounts which are recoverable from any other insurance coverage that the Cardmember is entitled to.

6. Company's Right After a Claim

We shall be allowed to conduct in the Cardmember's name and on the Cardmember's behalf the defence or settlement of any legal action and take proceedings at Our own expense and for Our own benefit but in the Cardmember's name to recover compensation from any third party in respect of anything covered by this Master Policy.

7. Payment of Benefits

Payment of any benefit under this Policy is subject to the Definitions, Exclusions, and all other terms and conditions pertinent to the benefits.

Benefits payable under this Policy shall be paid to the Cardmember.

Any benefits payable under this Policy in the event of Death shall be paid to the Cardmember's nominee or to the person We are required to pay under the law, if there is no such nominee.

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If the Master Policy is cancelled, this does not affect the Cardmember's right to make a claim under the Master Policy provided that the loss occurred before the date of cancellation.

IMPORTANT NOTICE

1. The **Insured** shall read this Policy carefully, and if any error or misdescription be found herein, or if the cover is not in accordance with the wishes of the **Insured**, advice should immediately be given to **The Company** and the Policy returned for alteration.
2. **Insured** who is not satisfied with the course of the action or decision of **The Company** may seek recourse through Our Complaints Management Unit and alternatively, may also seek redress or assistance with the Financial Markets Ombudsman Service (FMOS) or approach Bank Negara Malaysia's BNMLINK (Laman Informasi Nasihat dan Khidmat) addressed below:

a) Complaints Management Unit

Liberty General Insurance Berhad

Customer Service Executive, Customer Contact Centre
Liberty Insurance Tower, CT9, Pavilion Damansara Heights,
3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur.
Tel. No. : +603-2268 3333 (General Line) or

Liberty Insurance Contact Channels

Liberty Insurance Hotline: 1800 888 121
Email : customer@libertyinsurance.com.my
 : (for claims) NonMotorClaim_PA_Workmen@libertyinsurance.com.my
Website : www.libertyinsurance.com.my

b) Financial Markets Ombudsman Service (FMOS)

(formerly known as Ombudsman for Financial Services)
Company No : 200401025885
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
General Line : +603-2272 2811
Website : www.fmos.org.my

c) BNMLINK

Bank Negara Malaysia

4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
e-Link: bnm.gov.my/BNMLINK
Website: www.bnm.gov.my

3. Liberty General Insurance Berhad is a member of PIDM. The benefit(s) payable under this eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Liberty General Insurance Berhad or PIDM (visit www.pidm.gov.my)