



Version: Jun16-May17_0217

AUTOMATIC TRAVEL INSURANCE POLICY

Area of Travel

Worldwide including USA/Canada

Operation of Cover

The cover commences when You whilst riding as a passenger in or on boarding or alighting from any land, water or air conveyance operated by a common carrier under a license for transportation of passengers.

Provided that the Your full and total fare for such trip by air/sea/land has been charged by the AmBank's Cardholders to their Card Type Account.

PART 1 – COVERAGE

SECTION 1: PERSONAL ACCIDENT

If You sustain accidental death or bodily injuries during Your trip, the following benefits will be paid:

BENEFITS	CAPITAL SUM INSURED (RM)		
	Gold Card	Platinum / Signature / M-Gold / BonusLink Platinum	Infinite / World / M-Platinum / M-Signature / BonusLink Signature
Section 1 – Personal Accident			
A. Death	500,000	1,000,000	2,000,000
B. Total & Irrecoverable loss of sight or Loss of both Limbs	500,000	1,000,000	2,000,000
C. Total & Irrecoverable loss of sight of one eye	500,000	1,000,000	2,000,000
D. Loss of, or loss of use of one limb	500,000	1,000,000	2,000,000
E. Loss of, or loss of use of two limbs	500,000	1,000,000	2,000,000
F. Total & irrecoverable loss of sight of one eye and loss of, or loss of use of one limb	500,000	1,000,000	2,000,000
*Each independent Child is entitled to 25% of the Insured Capital Sum Insured Limit.			

The maximum aggregate amount of all benefits payable for one or more injuries sustained by the Insured Person during the period of insurance shall not exceed the Capital Sum Insured stated under Benefit A.

SECTION 2: MISSED FLIGHT CONNECTION/OVERBOOKED FLIGHT

We will reimburse the Insured Person (s) for reasonable and necessary expenses incurred at the place of departure or missed flight connection,

- a) If the confirmation onward connecting scheduled flight is missed at the transfer point due to the late arrival of Your incoming confirmed connecting flight, and no alternative onward transportation is made available to You within four (4) hours of the actual arrival time of your incoming flight.
- b) If the Insured Person (s) is denied boarding of an aircraft on a commercial flight due to over-booking, and no alternative transportation is made available to You within four (4) hours of the scheduled departure time of such flight

In respect of:

- a) restaurant meals or refreshments, telephone calls
- b) where accommodation is required
 - accommodation costs
 - transportation costs to and from accommodation
 - emergency purchases of essential clothing and requisites if luggage has been checked in up to the limit of indemnity as specified under Part 2-Schedule of Benefits under Section 2.

SECTION 3: DELAYED FLIGHT

We will reimburse the Insured Person (s) up to the limit of indemnity as specified under Part 2-Schedule of Benefits under Section 3, for reasonable and necessary expenses incurred at the place of departure, if the departure of the scheduled public conveyance in which the Insured Person (s) has arranged to travel is delayed for at least four (4) hours from the time specified in the itinerary supplied to the Insured Person (s).

In respect of:

- i. restaurant meals or refreshments, telephone calls
- ii. where accommodation is required
 - accommodation costs
 - transportation costs to and from accommodation
 - emergency purchases of essential clothing and requisites if luggage has been checked in

Exclusion applicable to Section 3

- a) Failure of the Insured Person (s) to check in according to the itinerary supplied to him or failure to obtain a written confirmation from the carriers or their handling agents of the number of hours of delay
- b) Your late arrival at the airport or port after check-in or booking-in time (except due to strike or industrial action)

SECTION 4: LUGGAGE DELAYED EXPENSES

We will reimburse the Insured Person (s) up to the limit of indemnity under Part 2-Schedule of Benefits under Section 4, for reasonable and necessary expenses incurred in respect of emergency purchases of essential items of clothing or requisites consequent upon the checked-in luggage is not delivered to the Insured Person (s) for at least six (6) hours from the time of arrival of Your destination.

Exclusion applicable to Section 4

- a) Baggage delay not immediately reported to the Carrier.
- b) Baggage delay which You have received compensation from the Carrier.
- c) Baggage delay on Your return journey to Malaysia.
- d) Any purchases made after You have received Your baggage.

SECTION 5: LUGGAGE LOSS EXPENSES

We will reimburse the Insured Person (s) up to the limit of indemnity under Part 2-Schedule of Benefits under Section 5, for loss of Luggage or luggage is not delivered to the Insured Person (s) within forty eight (48) hours of arrival at the scheduled destination point of Insured Person (s) for charges incurred within 120 hours of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites in addition to those payable under Section 3.

Exclusion applicable to Section 5

- a) Loss of Baggage not immediately reported to the Carrier.
- b) Loss of Baggage on Your return journey to Malaysia.
- c) Any purchases made after You have recovered Your loss baggage.

PART 2 – SCHEDULE OF BENEFITS

BENEFITS	CAPITAL SUM INSURED (RM)		
	Gold Card	Platinum / Signature / M-Gold / BonusLink Platinum	Infinite / World / M-Platinum / M-Signature / BonusLink Signature
Section 2 – Missed Flight Connection / Overbooked Flight			
• Cardholder	600	800	3,000
• Combined Cardholder / Spouse / Children	1,200	1,600	6,000
Section 3 – Delayed Flight			
• Cardholder	600	800	1,000
• Combined Cardholder / Spouse / Children	1,200	1,600	2,000
Section 4 – Luggage Delayed Expenses			
• Cardholder	600	800	3,000
• Combined Cardholder / Spouse / Children	1,200	1,600	6,000
Section 5 – Luggage Loss Expenses			
• Cardholder	1,300	1,600	6,000
• > Cardholder deductible	100	100	100
• Combined Cardholder / Spouse / Children	2,600	3,200	12,000
• > Combined Cardholder / Spouse / Children Deductible	150	150	150

NOTE: THE BENEFITS ARE PAYABLE ONLY IF ALL EXPENSES INCURRED ARE CHARGED TO THE CARD ACCOUNT MAINTAINED BY THE CARDHOLDERS WITH THE INSURED PERSON

PART 3 – GENERAL DEFINITIONS

For the purpose of this Policy, the following definitions apply:-

- 1. AGE**
Means age as of Next Birthday.
- 2. CARDHOLDER**
Means the holder of a valid AmBank's Visa / Master Cardholder issued by the Issuer and billed in Malaysia.
- 3. INSURER / COMPANY / WE / US / OUR**
Means AmGeneral Insurance Berhad
- 4. INSURED PERSON / YOU / YOUR / YOURSELF**
Means AmBank (M) Berhad's Cardholder or any one of his/her family members who are below the age of 70 years old and as defined herein
- 5. FAMILY MEMBERS**
 - Means the Cardholder's legally married spouse(s) and
 - All Cardholder's legally dependent children who are unemployed and unmarried under age of 5 to 17 years old or up to twenty five (25) years old, if he/she is studying full time in a recognized institution of higher learning
- 6. TRIP**
Means the journey commencing from the time You leave Your place of residence or business (whichever is the later) for a direct journey to the place of embarkation in Malaysia to commence travel to the intended destination(s) in any event not to commence more than 24 hours prior to booked departure time and ceases on whichever of the following that occurs first:
 - a) Your return to the permanent place of residence of business (whichever is the earlier) in Malaysia; or
 - b) 24 hours after arrival in Malaysia

The duration for each trip under "Per Trip" shall not exceed 95 consecutive days from the commencement date of trip, unlimited number of trips within the period of insurance.

PART 4 – GENERAL EXCLUSIONS

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising, strike riot and civil commotion;
2. Insanity, suicide (whether sane or insane) or any attempt threat, intentional self-inflicted injuries;
3. Any form of disease, infection or parasites including malaria, dengue fever and Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) Japanese Encephalitis;
4. Childbirth, miscarriage, pregnancy or any complications thereof;
5. Provoked murder or assault;
6. While travelling in an aircraft or ship as a member of the crew, except only as a fare-paying passenger in an aircraft or ship licensed for passenger service;
7. While committing or attempting to commit any unlawful act;
8. While participating in any professional sports;
9. Martial arts or boxing, aerial activities including parachuting and hang-gliding, underwater activities exceeding 50 meters in depth, professional mountaineering involving the use of ropes or mechanical guides;
10. Racing (other than on foot), pace-making, speed or reliability trails;
11. Ionization, radiation or contamination by radioactivity, nuclear weapons material;
12. Riding/driving without a valid driving license;
13. While participating in a brawl/strike/riot/civil commotion or demonstration;
14. a) asbestos, or
b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure potential exposure to asbestos;
15. a) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
b) The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
c) Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
16. Any act of terrorism, for this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group (s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear;
17. Any pre-existing physical defect/infirmity fits of any kind, disease or sickness of any kind.

PART 5 – CLAIMS

All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person or the Insured Person's legal personal representative and shall be in such form and of such nature as the Company may prescribe, no later than twenty one (21) days after the event giving rise to the claim to:

AmGeneral Insurance Berhad
Menara Shell,
No, 211, Jalan Tun Sambanthan
50470 Kuala Lumpur
W.P. Kuala Lumpur, Malaysia

together with the following documents:

- i. Record of charge form verifying that relevant flight ticket was charged to AmBank (M) Berhad Account
- ii. A signed and dated copy of the property irregularity report obtained from the airline
- iii. A photocopy of the Insured Person's Airline Boarding Pass
- iv. In respect of flight inconvenience coverage for connections, details of the missed connecting flight, the date of the flight, the time of the connection and the source of the additional hotel and restaurant charges
- v. Copies of any receipts which will document the AmBank (M) Berhad card charges
- vi. Copies of any additional information which will help the Insurer verify the claim for loss or inconvenience.

For **Section 1**

- i. Notice of injury on which the claim may be based and which is covered by this Policy, must be given in writing to the Company within 14 days after the occurrence. The Company, upon receipt of such notice shall furnish the Insured Person with a claim form for the filing of proof of claims.
- ii. In case of death, reasonable notice shall be given to the Company before burial or cremation and the Company may request to be represented at a post-mortem or examination of the body of the Insured Person. The Company shall have the right and opportunity to conduct an autopsy at their own expense where it is not forbidden by law. Immediate notice of time and place of any inquest appointed shall be given to the Company.

For **Section 4 & 5**, in respect of lost or delayed luggage losses, to furnish the Insurer with the following information:

- i) Details on how the loss occurred and the following information:
 1. Date of Loss
 2. Name of Insured Person
 3. Departure and destination points and time
 4. Air-carried identity and flight number
 5. Description of the circumstances causing the loss of luggage
- ii) A copy of the boarding pass or the luggage check
- iii) Full details of the expenses together with the original receipt for which reimbursement is claimed.

Benefits payable under the Insurance in respect of valid claims will be payable by cheque.

(a) Claims Forms and Proof of Loss

Written notice of claim must be given to the Insurer within **twenty one (21)** days after the occurrence or commencement of any loss covered by this Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the Insurer at its office in Malaysia with information sufficient to identify the **Insurer Person** shall be deemed notice to the Insurer.

Upon receipt of a written notice of claim, the Insurer will furnish to the claimant claim forms for filing proofs of loss, If such forms are not furnished within twenty one (21) days, after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss of which claim is made by the claimant.

Written proof of loss must be furnished to the Insurer within ninety (90) days after the date of loss. Failure to furnish such notice shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time. Provided such proof is furnished as soon as reasonably possible.

All evidence, proof, information, accounts, receipts, certificates, statements, reports and any other documents required by the Insurer shall be furnished at expenses of the claimant and shall be in such form and of such nature as the Insurer may prescribe.

END
