

TAKAFUL GROUP TRAVEL PERSONAL ACCIDENT SCHEME

Person Covered

- Registered cardholders of AmBank Islamic Gold Cards, Platinum Cards, Signature Cards, World Cards and Infinite Cards.
- Provided they are permanently residing in Malaysia.

Scope of Coverage

Whilst Person Covered is overseas, provides 24 hours a day cover for death or bodily injury resulting solely and strictly by accidental means unless otherwise specifically excluded.

Table of Benefits			
Benefits	Sum Covered (RM)		
	Cardholder	Spouse	Child
GOLD CARDS			
Air Common Carrier Travel Personal Accident	500,000	350,000	150,000
Flight Delay, Cancellation or Denial Boarding (after 6 consecutive hours)	750	1,200	
Missed Flight Connection (after 4 consecutive hours)	750	1,200	
Delayed Luggage (after 4 consecutive hours)	750	1,200	
Luggage Lost (within 48 hours of arrival)	2,000	3,000	
PLATINUM CARDS and SIGNATURE CARDS			
Air Common Carrier Travel Personal Accident	1,000,000	700,000	200,000
Flight Delay, Cancellation or Denial Boarding (after 6 consecutive hours)	1,500	2,400	
Missed Flight Connection (after 4 consecutive hours)	1,500	2,400	
Delayed Luggage (after 4 consecutive hours)	1,500	2,400	
Luggage Lost (within 48 hours of arrival)	4,000	6,000	
WORLD CARDS and INFINITE CARDS			
Air Common Carrier Travel Personal Accident	2,000,000	2,000,000	200,000
Overseas Travel Personal Accident (whilst overseas)	100,000	100,000	10,000
Flight Delay, Cancellation or Denial Boarding (after 6 consecutive hours)	1,500	2,400	
Missed Flight Connection (after 4 consecutive hours)	1,500	2,400	
Delayed Luggage (after 6 consecutive hours)	8,000	8,000	
Luggage Lost (within 48 hours of arrival)	12,000	12,000	

Description of Benefits

1. **Air Common Carrier Travel Personal Accident** – means Accidental Death & Permanent Disablement Occurring within twelve (12) calendar months of bodily injury due to an accident whilst Person Covered is a fare passenger in or on boarding or alighting from any air public conveyance then being operated by a Air Common Carrier for which the full fare of the Person Covered has been charged by the Cardholder to their AmBank Islamic Card account. For Permanent Disablement, the percentages are as stated in the Permanent Disablement Scale.
2. **Overseas Travel Personal Accident** – means Accidental Death & Permanent Disablement Occurring within twelve (12) calendar months of bodily injury due to an accident whilst Person Covered is travelling on an overseas journey (not exceeding 30 days) for which the full fare for the Public Conveyance travel of the Person Covered has been charged by the Cardholder to their AmBank Islamic account. For Permanent Disablement, the percentages are as stated in the Permanent Disablement Scale.
3. **Flight Delay, Cancellation or Denial Boarding** – reimbursement of reasonable cost incurred for meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between airport and the hotel if confirmed departure of the Person Covered's Schedule Flight is delayed in excess of 6 hours or is cancelled by the Airlines or the Person Covered is denied boarding due to overbooking, provided that no alternative transportation is made available within 8 hours of the scheduled departure of such flight.

Provided always that the Person Covered is travelling as a fare-paying passenger in a Scheduled Flight for which the full fare of the Person Covered has been charged by the Cardholder to their AmBank Islamic Card account.

4. **Missed Connection** – reimbursement of reasonable cost incurred for meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between airport and the hotel if the late arrival of the Person Covered’s in-coming Scheduled Flight on which they are travelling results in them missing a confirmed outward scheduled connecting flight and no alternative Scheduled Flight is made available to the Person Covered within 4 hours of the actual arrival time of their incoming flight.

Provided always that the Person Covered is travelling as a fare-paying passenger in a Scheduled Flight for which the full fare of the Person Covered has been charged by the Cardholder to their AmBank Islamic Card account.

5. **Delayed Luggage** – reimbursement of reasonable cost incurred for the purchase of essential clothing and requisites if the Person Covered’s accompanied checked-in luggage is delayed in excess of 6 hours following the scheduled arrival at the airport of destination.

Provided always that the Person Covered is travelling as a fare-paying passenger in a Scheduled Flight for which the full fare of the Person Covered has been charged by the Cardholder to their AmBank Islamic Card account.

6. **Luggage Lost** – reimbursement of reasonable cost incurred for emergency purchases of essential clothing and requisites if the Person Covered’s accompanied luggage is lost or their checked-in luggage is not delivered to him within 48 hours of his arrival at the scheduled destination point of this flight provided always that such checked-in luggage was checked-in by an authorized official of the transport operator with whom the Person Covered was travelling.

Provided always that the Person Covered is travelling as a fare-paying passenger in a Scheduled Flight for which the full fare of the Person Covered has been charged by the Cardholder to their AmBank Islamic Card account.

Warranties

1. Warranted that Person Covered must be in normal health and free from any physical deformity.
2. Warranted that Person Covered (Cardholder and Spouse) must be aged between 18 – 60 years old (both years inclusive) and renewal up to 65 years old.
3. Warranted that Person Covered (Child) must be aged under of 18, or up to the age of 23 for those registered as full time students at a recognized educational institution.
4. Warranted that this coverage is made strictly on named basis.

Special Conditions

1. In respect of Travel Personal Accident,

Cardtype	Gold	Platinum	Signature	World	Infinite
Maximum liability per Person Covered	RM500,000	RM1,000,000	RM1,000,000	RM2,000,000	RM2,000,000
Maximum liability per Spouse	RM350,000	RM700,000	RM700,000	RM2,000,000	RM2,000,000
Maximum liability per child	RM150,000	RM200,000	RM200,000	RM200,000	RM200,000
Maximum liability for any one occurrence	RM20,000,000	RM20,000,000	RM20,000,000	RM20,000,000	RM20,000,000

Should the aggregate amount of all claims payable from any one occurrence exceed RM20,000,000 then the amount payable in respect of each Person Covered shall be proportionally reduced.

2. Valid claims will be settled/paid directly to the Person Covered or his/her legal representative.
3. Coverage in respect of any Person Covered ceases immediately under any of the following circumstances:
 - i) If the Person Covered ceases to be a registered cardholder of AmBank Islamic, then the Certificate of Takaful issued will be considered null and void from the date on which such Person Covered ceased to be a registered cardholder of AmBank Islamic;
 - ii) AmBank Islamic has absolute discretion to terminate any registered cardholder under the scheme by giving notification to the Takaful Operator;
 - iii) Upon expiration of the Period of Takaful stated in the Certificate of Takaful; or
 - iv) On the death of the Person Covered.
4. It is absolute condition this takaful does not cover Person Covered whilst they are in anyway, directly or indirectly involved in any of the occupations duties mentioned in Appendix 1.
5. There is a restriction that anyone single person/Person Covered can only enrolled into this program once. In the event of anyone single person/Person Covered having been enrolled into this program more than once, the liability of Zurich Takaful will be limited to the sum covered in the first declaration in respect of that person/Person Covered.

Some Main Exclusions for Travel Personal Accident & Travel Inconvenience

- a) Insanity, Suicide and self-inflicted injury.
- b) Pre-existing physical defects or infirmity.
- c) Sickness or Disease of any kind, infection or parasites
- d) Childbirth, miscarriage, pregnancy.
- e) Using of wood-working machinery driven by mechanical power.
- f) Whilst committing or attempting to commit any unlawful act.
- g) War invasion, terrorism, act of foreign enemy, hostilities (whether war be declared or not). Civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising.
- h) Ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
- i) While travelling in an aircraft as a member of the crew, except only as a fare-paying passenger in an aircraft licensed for passenger service. For the purpose of this exclusion the Person Covered would not be covered if he is involved in any technical operation or navigation whilst in the aircraft.
- j) Drug or alcohol intoxication unless taken as prescribed by qualified registered medical practitioner
- k) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named

Some Main Exclusions for Travel Inconvenience

- a) Person Covered fails to take reasonable and necessary measures to save and recover lost luggage.
- b) Person Covered fails to notify airport/airline authority of missing luggage at the destination point and obtain a property irregularity report.
- c) Abandonment of luggage to the airline or any other party.
- d) Any motorized conveyances.
- e) Spot equivalent.
- f) Perishable and consumable items.
- g) Antiques, artifacts, paintings, objects of art or any object with intrinsic value.
- h) Manuscripts, financial securities or instruments of any kind, currency notes, cash or traveler cheques.
- i) Stamps, travel documents, credit cards, title deeds, driving license and identity cards.
- j) External prosthetic appliances or devices which includes but not limited to artificial limbs, hearing aids, implanted pacemakers, contact lenses, glasses, artificial teeth and dental bridges.
- k) Musical instruments.
- l) Fragile items
- m) Wear and tear or damage due to any process of repair, gradual deterioration, moths, vermin, atmospheric or weather mechanical or electrical failure or breakdown.
- n) Hired or leased equipment.
- o) Loss to baggage sent in advance, mailed or shipped separately.
- p) Loss to luggage left unattended in any place or which general public have free access to.
- q) Loss of business goods or samples or equipment of any kind.
- r) Loss of data recorded on tapes, cards, discs or otherwise.
- s) Shortage due to error, omission, exchange transactions or depreciation in value.
- t) Confiscation, detention, destruction by customs or public authority, objects that are worn on the body which have inclusions of precious metals, precious stones or semi-precious stones.

Claim Conditions

On the happening of any event likely to give rise to a claim under this program, the Person Covered shall as soon as is reasonably practicable but not later than thirty (30) days after such event (unless these are extenuating circumstances), give written notice thereof to the Takaful Operator and shall furnish all such particulars and evidence as the Takaful Operator may reasonably require and shall take all practicable steps towards minimizing the loss or damage.

All information, evidence and proof required by the Takaful Operator shall be furnished at the expense of the Person Covered and shall be in such form and manner prescribed by the Takaful Operator. The Person Covered shall do all such acts and things as the Takaful Operator shall reasonable require.

The Person Covered shall complete a Claim Form and submit it to the Takaful Operator:

ZURICH TAKAFUL MALAYSIA BERHAD

Address : Level 23A, Mercu 3, No. 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur
Phone : 03-2109 6000
Fax : 03-2109 6888
Call Centre : 1-300-888-622
Website : www.zurich.com.my

as soon as practicable together with the following: -

- a. Photocopy of charge form verifying that relevant air ticket was charged to a AmBank Islamic Card Account
- b. Photocopy of Airline receipt for air ticket
- c. Photocopy of air ticket
- d. Photocopy of Airline boarding pass (where applicable)
- e. Postmortem report/medical report(s) as may be required by the Takaful Operator

Indemnity for loss of life will be payable to the estate of the Person Covered. All other indemnities for any other class of injury will be payable to the Person Covered.

If any indemnity of this Certificate shall be payable to the estate of the Person Covered or to a Person Covered who is a minor otherwise not competent to give a valid release, the Takaful Operator may pay such indemnity to his trustee. Any payment made by the Takaful Operator in good faith pursuant to this provision shall fully discharge the Takaful Operator to the extent of such payment. Benefit shall only be payable under one of the Benefits shown in the table of Benefits.

The Person Covered shall as soon as possible after the occurrence of a loss likely to give rise to a claim under this Certificate obtain and follow the advice of a duly qualified registered Medical Practitioner and the Takaful Operator shall not be liable for any consequences arising by reason of the Person Covered's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

For Travel Inconvenience, to submit:

- a. Photocopy of charge form verifying that relevant air ticket was charged to a AmBank Islamic Card Account
- b. Photocopy of Airline receipt for air ticket
- c. Photocopy of air ticket
- d. Photocopy of Airline boarding pass (where applicable)
- e. Postmortem report/medical report(s) as may be required by the Takaful Operator
- f. In respect of missed flight connection, flight delay or denied boarding, a written confirmation from the Airline indicating the duration of delay and the reason(s) for it
- g. In respect of delayed or lost luggage, photocopy of boarding pass with a checked-in baggage tag, a signed and dated copy of the Property Irregularity Report obtained from the Airline
- h. Original receipts relating to the expenses incurred and details on quantities and description of items purchased.
- i. Letter from the Airline indicating amount of compensation paid, if any.

If any claim under this Certificate shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the Participant or the Covered Person or anyone acting on behalf of the Participant or the Person Covered to obtain any Benefit under this Certificate, the Takaful Operator shall be under no liability in respect of such claim.

Permanent Disablement Scale II

Description of Disablement	Percentage of the Sum Covered Payable Scale II
Accidental Death	100%
Loss of two Limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Loss of sight of both eyes	100%
Total paralysis	100%
Injuries resulting in being permanently bedridden	100%
Any other injury causing permanent total disablement	100%
Loss of arm at shoulder	100%
Loss of arm between shoulder and elbow	100%
Loss of arm at elbow	100%
Loss of arm between elbow and wrist	100%
Loss of hand at wrist	100%
Loss of leg – at hip/ between knee and hip/ below knee	100%
Eye: loss of – whole eyesight of	100%
Eye: loss of – sight of except perception of light/lens of	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb	
- both phalanges	30%
- one phalanx	15%
Loss of index finger	
- Three phalanges	15%
- Two phalanges	10%
- One phalanx	5%
Loss of Middle finger	
- Three phalanges	8%
- Two phalanges	5%
- One phalanx	3%
Loss of ring finger	
- Three phalanges	6%
- Two phalanges	5%
- One phalanx	3%
Loss of little finger	
- Three phalanges	5%
- Two phalanges	4%
- One phalanx	3%
Loss of metacarpals	
- First or second (additional)	4%
- Third, fourth or fifth (additional)	3%
Loss of toes	
- All	20%
- Great, both phalanges	8%
- Great, one phalanx	3%
- Other than great, if more than one toe lost, each	2%
Loss of hearing	
- Both ears	75%
- One ear	25%
Loss of speech	50%

Where the injury is not specified, the Takaful Operator reserves the right to adopt a percentage of disablement which, in its opinion, is not inconsistent with the provisions of the above scale.

Permanent total loss of use of member shall be treated as loss of member. Loss of Speech shall mean total permanent inability to communicate verbally. The aggregate of all percentage payable in respect of any one accident to any one Person Covered shall not exceed 100%. In the event of a total of 100% having been paid, all takaful hereunder shall immediately cease to be in force in respect of that Person Covered. All other losses, smaller than 100% if having been paid shall reduce the respective Person Covered's coverage under the Death and Permanent Disablement benefits by that amount from the date of accident until the expiration of the Master Certificate.

Appendix 1: Excluded occupations

- Aircraft testers, pilots or crew
- Divers
- Racing drivers
- Jockeys
- Persons engaged in professional sports activities
- Firemen
- Seamen and sea fishermen
- War correspondents
- Oil rig workers
- Steeplejacks
- Stevedores
- Persons engaged in demolition of buildings
- Persons engaged in ambulance services
- Aircraft Testers, Airline Personnel and Aircrew
- Circus performers, Stunt Men
- Dynamite and Explosive Handlers, Persons engaged in demolition of buildings
- Firemen
- Foreign workers
- Mining workers, Oil Rig Workers
- Horse Trainers, Grooms or Jockey
- Participant in any kind of speed contest except by foot
- Persons engaged in Ambulance Services
- Police, Naval, Military or Air Force Service or Operation (except non-field related works)
- Professional Sports Activities, Professional sports team
- Quarry workers
- Racing Drivers
- Sawyers
- Seamen and Sea Fishermen
- Ship crews and divers
- Steeplejacks
- Stevedores
- Timber Logging Workers and Timber Lorry Drivers/Attendants
- War Correspondents
- Window Cleaners in High Rise Buildings
- Woodworking Machinist
- Zoo Employees

END

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