



AmAssurance

AmGeneral Insurance Berhad (44191-P)

GROUP PERSONAL ACCIDENT INSURANCE TERMS AND CONDITIONS

Insured	:	AmBank (M) Berhad
Insured Person	:	AmBank credit cardholders holding 'AmBank Visa Platinum Business Card'
Territorial Limit	:	Worldwide
Benefits	:	

Item	Benefits	Sum Insured per person (RM)
A	Accidental Death	30,000
B	Permanent Disablement	30,000
C	Medical Expenses (any one accident and in the aggregate any one period of insurance)	1,000
D	Snatch Theft Allowance	300
E	Personal Liability	30,000
F	Funeral Allowance	1,000

<i>Annual Premium Per Cardholder</i>	:	RM33.92 (inclusive of 6% SST)
--------------------------------------	---	-------------------------------

Benefits description:

- A. Accidental Death - occurring within 12 calendar months of bodily injury.
- B. Permanent Disablement - occurring within 12 calendar months of bodily injury.
- C. Medical Expenses
We will indemnify the Insured Person up to the sum insured covered for actual expenses incurred any one accident and in aggregate any one period of insurance for hospital (including room and board), clinical, medical and surgical treatment, doctor's consultation, x-ray, lab tests, medicine and prescribed drugs.
- D. Snatch Theft Allowance
We will pay the sum insured covered as compensation on losses suffered by the Insured Person due to snatch theft whereby the benefit payable is as set in the Table of Benefits and limited to one event per year. A police report is required, which includes details of the snatch theft incident.
- E. Personal Liability
We will pay up to the amount stated in the Table of Benefits all sums which the Insured Person shall become legally liable to pay as compensation in respect of:
 - a) accidental bodily injury to third party
 - b) accidental damage to third party property caused by the Insured Person's personal negligence or fault during the period of insurance.



AmAssurance

We will not pay more than the amount stated in the Table of Benefits during the period of insurance. In addition, we will pay all costs and expenses incurred with Our written consent.

Territorial limits : Worldwide excluding USA/Canada.
Jurisdiction : Malaysia

F. Funeral Allowance

We will pay the sum insured covered to the Insured Person's next of kin or legal personal representative upon a valid claim on Benefit A (Accidental Death). Payment would be made upon receipt of police report, official death certificate and other relevant documents requested by Us.

**CLAUSES/
ENDORSEMENTS/
WARRANTY**

- :
- Hunting
 - Drowning
 - Hijacking
 - Winter sports
 - Motorcycling
 - Scuba diving (not exceeding fifty (50) meters in depth)
 - Amateur sports (underwater activities involving the use of underwater breathing apparatus not exceeding fifty (50) meters in depth, water sports including yachting and water skiing, polo playing, mountaineering not necessitating on ropes or guides, racing on foot and in any sporting, activities not specifically excluded under the policy as an amateur)
 - Natural disasters (earthquake, flood, volcanic eruption, tidal wave, lightning, windstorm, hurricane, cyclone, typhoon, La Nina, El Nino, Tsunami and Katrina)
 - Disappearance (1 year)
 - Food and drink poisoning
 - Loss notification (30 days)
 - Exposure to natural elements
 - Unprovoked murder & assault
 - Strike, riot and civil commotion
 - Suffocation through smoke, fumes or poisonous gas
 - Insect, snakes, vermin and animal bites (excluding diseases caused thereby except dengue)
 - Accumulation clause – limit RM15,000,000 per event/loss/ occurrence
 - Premium warranty (60 days)

EXCLUSIONS

- :
- Terrorism
 - War and allied perils
 - Self-inflicted injuries and suicide
 - Effects or influence of alcohol or drugs
 - Sanction limitation and exclusion clause
 - Loss arising from unlawful/criminal activity
 - Participating in any kind of racing other than on foot
 - Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)
 - Any pre-existing physical defect or infirmity, fits of any kind, any form of disease, illness, virus, infection or parasites and congenital defect.



AmAssurance

- Hazardous sports such as water skiing, mountaineering necessities on ropes or guides, parachuting, hang-gliding, sky-diving, professional sports or games, martial arts, horse riding, wrestling, boxing and underwater activities except scuba diving
- Excluded occupations:
 - i. Air crew/test pilot;
 - ii. Fireman;
 - iii. Miner;
 - iv. Naval, military and air force personnel
 - v. Professional sports person/divers;
 - vi. Racing drivers
 - vii. Ship crew;
 - viii. Stevedores;

However, benefits covered shall be payable if the Insured Person suffers bodily injuries out of normal private and social activities and outside the scope of the Insured Person's employment stated above.

- Air travel except as fare-paying passenger with a licensed carrier on a scheduled domestic or international route
- Cyber loss limited exclusion clause (IUA 09-082)

Note: Please refer to the policy contract for the terms and conditions under this policy.