

MASTER POLICY SCHEDULE

MASTER POLICY NUMBER	: 1CP-815429
CARD TYPE	: CITIBANK GOLD CREDIT CARD : GIANT – CITIBANK CREDIT CARD : SHELL – CITIBANK GOLD CREDIT CARD : CITIBANK CASHBACK GOLD CREDIT CARD : CITIBANK CASHBACK PLATINUM CREDIT CARD
EFFECTIVE DATE OF MASTER POLICY	: January 01 st , 2015 to January 31 st , 2015

PART A – Overseas Personal Accident

<u>Benefits</u>	<u>Sum Insured</u>
Accidental Death & Permanent Disablement	RM100,000

Aggregate Limit of Liability for Part A - RM45,000,000 per occurrence

PART B – Other Benefits

Purchase Protection (limit for any one item)	RM12,000
- Limit for any one occurrence	RM30,000
- Limit per annum	RM90,000
- Maximum limit of liability	RM1,000,000
Refund Protection (limit for any one item)	RM1,500
- Limit for any one occurrence	RM6,000
- Limit per annum	RM12,000
- Maximum limit of liability	RM500,000



NAC Program
(Citibank Gold Credit Card / Giant-Citibank Credit Card / Shell-Citibank Gold Credit Card / Citibank Cashback Gold Credit Card / Citibank Cashback Platinum Credit Card)

In consideration of payment of premium, We agree to pay benefits in accordance with the terms, conditions, definitions and exclusions contained in the Master Policy.

The application in respect of this Master Policy, and/or any declaration by Citibank Berhad shall form the basis of this contract and be deemed to be incorporated herein and shall constitute the entire contract.

In witness whereof, We have caused this Master Policy to be executed and commenced on the Effective Date as stated in the Master Policy Schedule.

Provided that no insurance shall be in force unless the Master Policy Schedule attached hereto is signed by Our authorised representative.

For ACE Jerneh Insurance Berhad

Authorised Representative

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 Citibank Gold credit card and/or Giant-Citibank credit card and/or Shell-Citibank Gold credit card and/or Citibank Cashback Gold credit card and/or Citibank Cashback Platinum credit card issued by Citibank Berhad.
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 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.
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 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 30 consecutive days.
10. **"Death"** means death occurring solely, directly and independently of all other causes, as a result of an Accident.
11. **"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.
12. **"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.
13. **"Journey"** means any trip involving travel outside the Country of Residence and shall start from the time of leaving the Insured Person' 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.
14. **"Limb"** means the entire limb between the shoulder and the wrist or between the hip and the ankle.
 15. **"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, finger or toe;
 - b. an eye means total and Permanent loss of all sight in the eye;
 - c. hearing means 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.
 16. **"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.
 17. **"Master Policy Schedule"** means the Master Policy Schedule which is incorporated in and forms part of this Master Policy.
 18. **"Master Policy"** means this Master Policy wording and the Master Policy Schedule.
 19. **"Overseas"** means in a country other than :
 - (a) Malaysia;
 - (b) the country of which the Cardmember is a citizen. An Event will also not be considered to take place Overseas if the Event occurred in a country in which The Cardmember was staying for thirty-one (31) or more consecutive days prior to the date of the Event.
 20. **"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.
 21. **"Permanent"** means having lasted twelve (12) consecutive months and at the expiry of that period, is beyond hope of improvement.
 22. **"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.
 23. **"Physician"** means a legally registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practising within the scope of his licensing and training in the geographical area of practice, but excluding the Cardmember or the Cardmembers relative.
 - 24.. **"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 had 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.
- 25.. **"Sickness"** means illness or disease contracted and commencing during the Journey which requires treatment by a Physician.
 26. **"We/Our/Us"** means ACE Jerneh Insurance Berhad (9827-A), 38 Wisma ACE Jerneh, Jalan Sultan Ismail, 50250 Kuala Lumpur.

GENERAL EXCLUSIONS

These exclusions apply to all benefits. In addition to any exclusions 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. Criminal and illegal acts by the Cardmember or the Cardmember's executors, administrators, legal heirs or personal representatives;
- h. The Cardmember being 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 Physician and taken in accordance with the Physician's advice;
- i. Nuclear reaction, radiation, or radioactive contamination;
- j. Any condition which is, results from or is a complication of infection with a venereal disease;
- k. Any condition which is, results from or is a complication of congenital conditions or deformities;
- l. Any condition which is, results from a complication of geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- m. Any condition which is, results from or is a complication of pregnancy, childbirth, miscarriage or abortion;
- n. Acupuncture treatment;
- p. 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 – Overseas Personal Accident only);

- p. The Cardmember travelling contrary to the advice of a Physician or for the purpose of obtaining medical treatment;
- q. 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.

BENEFITS

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 whilst Overseas, 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 whilst Overseas, We will pay the relevant benefits to the extent specified below up to the sum insured as stated in the Master Policy Schedule.

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 speech and hearing	75%
(j) 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:

- Loss of use of a member shall be treated as Loss of the member.
- If compensation is payable for Loss of a whole member of the body, then compensations for parts of that member cannot also be claimed.
- 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 whilst Overseas, 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 whilst Overseas 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.

Capital Sum Insured for Part A - Section 1 and 2
RM100,000 per Cardmember

PART B – OTHER BENEFITS

SECTION 1 – PURCHASE PROTECTION BENEFIT

This benefit will indemnify the Cardmember for any Personal Property purchased worldwide if such Personal Property is accidentally lost or damaged within :

- 30 days from the date of purchase
- 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 its sole option to repair, reinstate or replace the property lost or damaged (whether wholly or in part).

We will not be liable for more than the purchase price of the Cardmemberal Property as recorded on the Card account charge form or the limit as stated in the Master Policy Schedule, whichever is lower.

If the Cardmemberal 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 B – Coverage Limit (per Cardmember)	
Sum Insured any one item	Sum Insured per occurrence
RM12,000	RM30,000
Sum Insured in the aggregate (for annual period)	
RM90,000	

A Excess of 50% of the loss subject to a minimum of RM75.00 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 RM100.00 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 :

- 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, travellers’ 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 Cardmemberal 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 Cardmemberal 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 Cardmembers Personal Property or consequential loss of any and every kind.

Additional Claim Procedures

The Cardmember, upon knowledge of direct physical loss or damage to property indemnified by this Master Policy, shall immediately notify Us by telephone on 1800-88-2393 or write to ACE Jerneh Insurance Berhad, 38 Wisma ACE Jerneh, Jalan Sultan Ismail, 50250 Kuala Lumpur within thirty (30) days after the date of such loss or damage. 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 ACE Jerneh Insurance Berhad at the above address within ninety (90) days after the date of loss.

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 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 insured property, the Cardmember may, at Our sole discretion, be required to return such property to Us at the above address, at the Cardmember’ s expense.

SECTION 2 – REFUND PROTECTION BENEFIT

This benefit provides for product satisfaction on designated items purchased solely for personal use and entirely with the Card. If, within 30 days from the purchase of the product, an Cardmember is dissatisfied with the item purchased and the

retailer refuses to take the purchased item back, the Cardmember can return it to Us, who will credit the Cardmember's Card account with the purchase price, up to the limits shown below. The number of supplementary cards applied for by the Cardmember shall not be taken into account when determining the maximum claim amount permitted per calendar year. The amount credited to the Cardmember's Card Account shall hereinafter be referred to as the "Refund Protection".

1. This benefit covers the Cardmember only to the extent that the item purchased has not been covered by any other Refund Protection insurance and is subject to the terms and conditions contained in this Master Policy.
2. Purchases must be made in Malaysia and charged in full on the Cardmember's Card account. Refund Protection are limited to a maximum of RM1,500 per item and subject to a maximum of RM12,000 per Card Account held by the Cardmember per calendar year (not taking into account any supplementary cards applied for by the Cardmember).
3. Refund Protection will not be made for any items with a purchase price of RM60 or less.
4. The item returned by the Cardmember must be received by Us brand new (with original label still intact), undamaged, in good condition and in working order.

PART C – Coverage Limit (per Cardmember)	
Sum Insured any one item	Sum Insured per occurrence
RM1,500	RM6,000
Sum Insured in the aggregate (for annual period)	
RM12,000	

Limitations and Products Not Covered

1. Items not covered are:
 - animals and living plants;
 - one of a kind items (including antiques, artwork and furs);
 - limited edition items,
 - going-out-of-business sale items;
 - consumable and perishable goods;
 - jewelry and precious stones;
 - services and additional costs (such as installation charges, warranties, shipping or memberships);
 - rare and precious coins;
 - used, rebuilt and refurbished items;
 - compact discs;
 - digital video discs;
 - audiotapes;
 - video-tapes;
 - computer software;
 - books of any kind;
 - health care items (such as blood pressure machines and diabetes equipment);
 - tickets of any kind;
 - motorized vehicles and their parts;
 - firearms;
 - land and buildings;

- negotiable instruments (such as promissory notes, stamps, and travellers cheques);
- cash and its equivalent;
- and items permanently affixed to home, office, vehicle, etc. (such as garage door openers, car alarms);
- illegal property;
- formal wear including, but not limited to, evening gown, wedding gown or tuxedo;
- underwear,
- surcharge, etc.

2. This coverage is supplemental and only applies if a claim is made over items covered by this Master Policy within 60 days of original purchase.

Additional Exclusions

We shall not be liable for any claim:

1. arising out of the imposition of any surcharge;
2. arising out of the fraudulent act of the Cardmember or arising from illegal activity;
3. made more than 90 days of the purchase date or
4. not reported to Us within 60 days from the date of the retailer refusing to take back the purchased item.

Additional Claim Procedures

In the event that an original retailer refuses to accept the purchased item, the Cardmember must:

1. Call Us to request a claim form which must be completed, signed and returned to Us within 30 days, accompanied by the following :
 - a) the Cardmember's Card record of charge voucher or Cardmember's Card statement detailing the purchase made;
 - b) original store receipt/the item's purchase invoice; and
 - c) any other item deemed reasonable by Us to process the claim.
2. The Cardmember will be required to return the item (which must be brand new with original labels intact, in good working condition) to Us within 30 days once the claim has been approved. The Cardmember is responsible for the cost of returning the item.
3. Once the claim is approved and the returned item received, We will satisfy the claim by crediting the Cardmember's Card account with the Purchase Price of the item - up to limits outlined for this benefit.

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**

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 Citibank Berhad and Us. No change in this Master Policy shall be valid unless approved by Us and evidenced by endorsement or amendment.

5) **Fraud**

Any statement made by the Cardmember which is intentional misstatement of fact and constitutes a fraud, shall result in Our right to terminate the Cardmember' s coverage immediately.

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 - Personal Accident

The coverage as afforded under this Master Policy is twenty four (24) hours a day worldwide outside the Cardmember' s Country of Residence unless otherwise endorsed or amended.

For Part B- Purchase Protection Benefit

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

For Part B- Refund Protection Benefit

The coverage as afforded under this Master Policy is twenty four (24) hours a day within Malaysia 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 NAC plan. 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 policies not recognised 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 Citibank Berhad, 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 property so insured under the Master Master Policy.

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 ACE Jerneh Insurance Berhad, Claims Department, 8th Floor Wisma ACE Jerneh, 38 Jalan Sultan Ismail 50250 Kuala Lumpur, as soon as possible or in any event, within 31 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 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 the Cardmember' s policy.
- (c) provide Us with the completed claim form and accompanying documents within sixty (60) 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.

and preside at their meetings. The cost of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. And it is hereby expressly stipulated and declared it shall be a condition precedent to any right of action or suit upon this Master Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of Benefit if disputed, shall be first obtained.

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

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

In the event of the Cardmember's Death, the Benefits shall be paid to the Cardmember's nominated beneficiary or to the Cardmember's estate or in accordance with the law if there is no such nominated beneficiary.

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.

8) Arbitration

All differences arising out of the Master Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or, in the case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators



This policy is underwritten by
ACE JERNEH INSURANCE BERHAD (9827-A)