

NAC Program  
(Citibank - Rewards Credit  
Card)

Policy Number : 1CP-814980

CHUBB®

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# NAC Program (Citibank - Rewards Credit Card)

Policy Number : 1CP-814980

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## Master Policy Schedule

### Policy Details

Name and Address of Policyholder	Citibank Berhad No. 165 Jalan Ampang 50450 Kuala Lumpur
Period of Insurance	September 15 <sup>th</sup> , 2021 – September 14 <sup>th</sup> , 2022

## Schedule of Benefits

Benefits	Sum Insured per Cardmember (RM)
<b>Part A – Overseas Personal Accident</b>	
Accidental Death & Permanent Disablement	Up to RM 50,000
Aggregate Limit of Liability for Part A – RM 45,000,000 per occurrence	
<b>Part B – Purchase Protection</b>	
Purchase Protection	
- Limit for non-delivery item	RM 2,000
- Limit for any one item	RM 10,000
- Limit per any one occurrence	RM 25,000
- Limit per annum	RM 75,000
- Maximum limit of liability	RM 1,000,000
<b>Part C – Other Benefits</b>	
Daily Hospital Income Benefit (due to COVID-19 – 2 days deductible)	
- Limit per Cardmember	RM 100 per day, up to RM 500
Daily Hospital Income Benefit (due to COVID-19 Vaccination Complications)	
- Limit per Cardmember	RM 100 per day, up to RM 1,400

## Insurance Policy Wordings

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This Master Policy is issued to Citibank Berhad 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 Master 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 authorised representative.

**For Chubb Insurance Malaysia Berhad**

**Registration Number : 197001000564 (9827-A)**



**Authorised Representative**

## Definitions

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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. **“Card”** means the Citi Rewards credit card issued by the Policyholder.
4. **“Card Commencement Date”** means the date of issue of a Card.
5. **“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.
6. **“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.
7. **“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.
8. **“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.
9. **“Death”** means death occurring solely, directly and independently of all other causes, as a result of an Accident.
9. **“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 his/her relatives.
10. **“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.
11. **“Limb”** means the entire limb between the shoulder and the wrist or between the hip and the ankle.
12. **“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 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.
13. **“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.
  14. **“Master Policy Schedule”** means the Master Policy Schedule which is incorporated in and forms part of this Master Policy.
  15. **“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.
  16. **“Overseas”** means in a country other than :
    - a) Malaysia;
    - b) the country of which the Cardmember is a citizen.
 An Accident will also not be considered to take place Overseas if the Accident occurred in a country in which the Cardmember was staying for thirty-one (31) or more consecutive days prior to the date of the Accident.
  17. **“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.
  18. **“Permanent”** means having lasted twelve (12) consecutive months and at the expiry of that period, is beyond hope of improvement.
  19. **“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.
  20. **“Policyholder”** is the party to whom which the Policy is issued to and We enter into a contract with. Policyholder here means Citibank Berhad.
  21. **“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.
  22. **“We/Our/Us”** means Chubb Insurance Malaysia Berhad, Registration Number : 197001000564 (9827-A), Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur.
  23. **You/Your** means the Policyholder and/or the Cardmember, as applicable.

## General Exclusions

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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;
- o. 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);
- q. The Cardmember travelling contrary to the advice of a Doctor or for the purpose of obtaining medical treatment;
- r. 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;
- s. 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 Exclusion Applicable to this Policy

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This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb Insurance Malaysia Berhad is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Malaysia Berhad is subject to certain US laws and regulations in addition to EU, UN and Malaysia sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## Part A – Overseas Personal Accident

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### 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

<b>Permanent Disability</b>	<b>% Of Sum Insured</b>
(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 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.

**Sum Insured for Part A - Section 1 and 2**

Up to RM 50,000 per Cardmember

**Part B – 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 the seller and the seller has failed to refund to the Cardmember's 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 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 B – 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 25,000

**Sum Insured in the aggregate (for annual period)**

Up to RM 75,000

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 :

- 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 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 of 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 by 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 by telephone on 1800-88-2393 or write to Chubb Insurance Malaysia Berhad, Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur 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 Chubb Insurance Malaysia Berhad at the above address within ninety (90) days after the date of loss.

## Part C – Other Benefits

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### *Section 1 – Daily Hospital Income due to COVID-19*

If the Cardmember has been necessarily and reasonably Confined in a Hospital as a direct result of contracting COVID-19, and that is certified by a Doctor, We will pay the Daily Hospital Income benefit as stated in the Master Policy Schedule.

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

#### **PART C – Section 1 - Coverage Limit (per Cardmember)**

Sum Insured for Daily Hospital Income due to COVID-19

RM 100 per day up to RM 500

### *Section 2 – Daily Hospital Income due to COVID-19 Vaccination Complications*

If the Cardmember has been necessarily and reasonably Confined in a Hospital as a direct result of COVID-19 Vaccination complications, and that is certified by a Doctor, We will pay the Daily Hospital Income benefit as stated in the Master Policy Schedule.

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

#### **PART C – Section 2 - Coverage Limit (per Cardmember)**

Sum Insured for Daily Hospital Income due to COVID-19 Vaccination Complications

RM 100 per day up to RM 1,400

### 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.

**“COVID-19”** means the Novel Coronavirus Disease 2019, as classified by the World Health Organization in February 2020, or any subsequent iterations or variations thereof, contracted and commencing whilst this Policy is in force and results, directly and independently, of all other such causes.

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

- (a) operates primarily for the reception, care and medical care and treatment of sick, ailing or injured persons on a resident in patient basis;
- (b) admits resident in patient only under the supervision of a Doctor or Doctors, one of whom is available for consultation at all times;
- (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;
- (f) 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;
- (g) 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;
- (h) it does not include inter alia, a health hydro or nature cure clinic; 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
- (i) is applicable only to allopathic medical Hospitals.

**“Medical Facilities”** means, for the purposes of administering the Vaccine to a Cardmember, a facility that is approved by the Malaysian government.

**“Vaccination(s)”** means treatment with a Vaccine in Malaysia on or before 31 December 2022 to produce immunity against COVID-19 only.

**“Vaccine”** means a substance specifically and officially approved by the National Pharmaceutical Regulatory Agency or the appropriate governmental or local health authorities for use in Malaysia and administered by medical professionals in Medical Facilities to produce immunity against COVID-19 only.

#### Additional Exclusions

We will not pay for any events arising directly or indirectly out of :

- (a) any claim arising from non-COVID-19 related Vaccines or Vaccinations;
- (b) any Vaccine which is not approved by the National Pharmaceutical Regulatory Agency or the appropriate local health authorities in Malaysia;
- (c) the Cardmember receiving the Vaccine against the medical advice of a Doctor.

## General Conditions

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### 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 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 – Purchase Protection  
The coverage as afforded under this Master Policy is twenty-four (24) hours a day worldwide unless otherwise endorsed or amended.  
For Part C – Other Benefits  
The coverage as afforded under this Master Policy is twenty-four (24) hours a day within Malaysia only 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 program/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 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 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
- 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**

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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 Chubb Insurance Malaysia Berhad, Claims Department, 8<sup>th</sup> Floor Wisma Chubb, 38 Jalan Sultan Ismail 50250 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.

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.

## Complaints

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1. If You have any complaints in relation to Our services and/or matters relating to this Policy, You are advised to contact Us at:

Chubb Insurance Malaysia Berhad  
Registration Number : 197001000564 (9827-A)  
Wisma Chubb  
38 Jalan Sultan Ismail  
50250 Kuala Lumpur.  
O +6 03 2058 3000 F +6 03 2058 3333  
E [Inquiries.MY@chubb.com](mailto:Inquiries.MY@chubb.com)

2. In the event You are not satisfied with Our decision, You can refer the matter to Ombudsman for Financial Services (“OFS”) or Bank Negara Malaysia. You can contact them at:

PENGARAH  
Jabatan LINK & Pejabat Wilayah  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur.  
TF 1-300-88-5465 F +6 03 2174 1515  
E [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

Ombudsman for Financial Services  
Level 14 Main Block, Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2272 2811 Fax : 03-2272 1577  
Email : [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)  
(for claim matters within OFS’s jurisdiction only)



## Privacy Notice

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In line with the Personal Data Protection Act 2010 (“**PDPA**”), we are required to inform you that the personal data you have provided to us or that is subsequently obtained by us from time to time, including your sensitive personal data such as details about your health or condition, if any (“**Personal Data**”), may be processed for the purpose of processing your insurance application/proposal, provision of insurance related products or services or any addition, alteration, variation, cancellation, renewal or reinstatement thereof, performing statistical/actuarial research or data study, promoting products and services and other related purposes (collectively, “**Purpose**”). The Personal Data is obtained when you fill up documents; liaise with us or our representatives; or give it to us or our representatives in person, over the telephone, through websites or from third parties you have consented to.

Although you are not obliged to provide us with your Personal Data, we will not be able to process your application for insurance cover or process your claim if you fail to provide all requested information.

Your Personal Data may be disclosed to our related company or any other company carrying on insurance or reinsurance related business, an intermediary, or a claims, investigation or other service provider and to any association, federation or similar organisation of insurance companies that exists or is formed from time to time for the Purpose or to fulfil some legal or regulatory function or is reasonably required in the interest of the insurance industry. In such instances, it will be done in compliance with the PDPA.

We may also disclose your Personal Data where such disclosure is required under the law, court orders or pursuant to guidelines issued by regulatory or other relevant authorities, if we reasonably believe that we have a lawful right to disclose your Personal Data to any third party or that we would have had your consent for such disclosure if you had known of the same, and/or if the disclosure is in the public interest.

Your Personal Data may also be transferred to our related companies and third party providers, which may be located outside Malaysia for the Purpose. In the event that we use external service providers, specific security and confidentiality safeguards have been put in place to ensure your privacy rights remain unaffected.

Where you have given us personal data that is of another individual (“**Data Subject**”), you must ensure that you have informed the Data Subject that you are providing the Data Subject's personal data to us, and have gotten the Data Subject's consent to do so. You must explain what is stated here to the Data Subject, and ensure he/she understands, agrees and authorises us to deal with his/her personal data according to what is stated here.

You may make inquiries, complaints, request for access to or correction of your Personal Data, or limit the processing of your Personal Data at any time hereafter by submitting such request to us at **Chubb Insurance Malaysia Berhad**, Registration No : 197001000564 (9827-A), Manager, Customer Service Unit, Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia (Tel: 1800-88-3226 / E-mail: [Inquiries.MY@Chubb.com](mailto:Inquiries.MY@Chubb.com)).

By continuing to deal with us, you understand, agree and consent to the terms above with respect to the processing of your Personal Data.

## About Chubb in Malaysia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb's operation in Malaysia (Chubb Insurance Malaysia Berhad) provides a comprehensive range of general insurance solutions for individuals, families and businesses, both large and small through a multitude of distribution channels. With a strong underwriting culture, the company offers responsive service and market leadership built on financial strength. Chubb in Malaysia has an extensive branch network and more than 2,600 independent distribution partners (agents).

## Contact Us

Chubb Insurance Malaysia Berhad  
Registration Number : 197001000564  
(9827-A)  
(Licensed under the Financial Services Act  
2013 and regulated by Bank Negara  
Malaysia)  
Wisma Chubb  
Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia  
O +6 03 2058 3000  
F +6 03 2058 3333  
[www.chubb.com/my](http://www.chubb.com/my)