



TOKIO MARINE
INSURANCE GROUP

Certificate of Insurance

AEON Credit Service (M) Berhad

Eligibility:

A valid cardmember of **AEON Credit Executive Business Card** (Credit Card) who is between 21 to 65 years of ages.

Section	Coverage	Insured Amount
Section 1 : Flight and Travel Personal Accident	a) Accidental Death	<ul style="list-style-type: none"> • RM 1,000,000 per person in respect of the Cardmember of AEON Credit Executive Business Card. • RM 100,000 for the Cardmember's first legal spouse. • RM 25,000 per child (maximum limit : RM100,000 per family). • Maximum Total Amount of compensation per family RM1,200,000.
	b) Accidental Permanent Disablement	A percentage of Permanent Disablement Benefit following Scale of Compensation as accordance to Section (1) of the Master Policy.
Section 2 : Flight and Travel Inconvenience	a) Luggage Delay	Pay RM200 for each consecutive 8 hours of delay and up to maximum of RM600 if your accompanying check-in luggage is not delivered to you from the time of your arrival at the scheduled destination point of your scheduled flight.
	b) Personal Money	Reimburse up to RM400 in respect of robbery, burglary or theft of your personal money during your journey out of Malaysia.
	c) Travel Documents	Reimbursement up to RM500 for the reasonable additional accommodation, travel expenses, communication expenses and documents replacement cost or fees necessarily incurred in obtaining the replacement of your lost passport or visa and/or travel documents abroad out of robbery, burglary or theft. Excess : RM50 on each and every claim
	d) Travel Delay	Pay RM200 for each consecutive 8 hours of delay and up to maximum of RM600 if the departure of your confirmed scheduled flight from any airport is delayed for 8 hours or more or cancelled or you are denied boarding of the aircraft due to over-booking and no alternative transportation is made available to you within 8 hours of the scheduled departure time.
Section 3 : Outstanding Credit Card Amount	Accidental Death	Reimburse to Insured for your outstanding balance on the card account up to RM2,000 per person or your outstanding balance amount whichever is lower.

The above are a brief description of the coverage and terms and conditions applies.

DEFINITIONS

Cardmember shall mean a member of a valid unexpired card (Principal or Nominee card) issued by AEON Credit Service (M) Bhd and who at the time of a loss covered is still a valid **Cardmember**.

Country of Residence shall mean any country of which the **Cardmember** is usually assigned and/or otherwise domiciled for a period of 31 days or longer.

Family Members shall mean the following:

- (1) the Cardmember's legally married spouse who has not been legally separated or divorced from the **Cardmember** and
- (2) all the Cardmember's legally dependent children including legally adopted children between the age of 6 months to 17 years old and is unemployed and unmarried; providing all such members are residing in the same household as the **Cardmember**.

We/Us shall mean Tokio Marine Insurans (M) Berhad.

Uniformed Services shall mean Naval, Military, Police, Security Guard or any professions which might be offensive in nature.

TERMS AND CONDITIONS

We will pay the benefit amounts as defined provided the purchases are made fully and total to AEON Credit Executive Business Card.

In no event will holding more than one AEON Credit Executive Business Card increases the Limit Of Indemnity specified herein for expenses incurred by any one individual **Cardmember**, nor obligate the Company to pay in excess of the Limits specified herein as a result of any one occurrence covered by this insurance.

We shall in all competent judicial proceedings at the instance of parties suing in respect of matters arising out of this insurance acknowledge the jurisdictions of the courts of Malaysia.

This policy shall be governed and interpreted in accordance to the Malaysian Law.

We shall not be liable to pay more than the Maximum Total Amount per family irrespective of the number of Credit Cards being charged for the trip.

GENERAL EXCLUSIONS

We shall not be liable to the Insured for any benefits under this Policy directly or indirectly due to or arising or resulting from:

1. Suicide or intentional self-injury or any attempt thereat; while sane or insane.
2. Intoxication of alcohol, narcotic or drug; unless taken as prescription by a registered medical practitioner.
3. Pregnancy and its related complications.
4. Pre-existing illnesses, defect or infirmity of any kind; including fits, hernia, or any kind of venereal disease including those relating to, arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named, anthrax, blood poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicaemia and/or tetanus.
5. Loss or injury as a consequence of the Insured's participation or attempt to commit any illegal act, including on behalf of his or her beneficiaries.
6. Deliberate self exposure to unnecessary danger except in the attempt to save human life.
7. Whilst the Insured Person is on duty as a personnel in **Uniformed Services**.
8. Accident arises from the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for the private purposes without reward.

9. Travelling in an aircraft other than as a fare-paying passenger in schedule licensed passenger carrying conveyance.
10. Engaged in professional sports and/or taking part in winter sports, professional football, polo, steeple chasing, hunting, mountaineering, racing of any kind other than on foot, aqualung diving, boxing, ice hockey, motor competitions, parachuting, pot-holing, power boating, show jumping, water skiing and tricks, wrestling including judo, karate and unarmed combat and yatching outside territorial waters.
11. Participation in test drive of automobiles of any kind, including motor boat
12. Wilful act of the Insured.
13. Any consequence of martial law or state of foreign enemy, hostilities or warlike operation (whether war be declared or not) or civil war, mutiny, military rising, rebellion, revolution, insurrection, military or usurped power; nuclear material and nuclear fuel; contamination by radioactivity; nuclear wastes including nuclear fission.
14. Any consequence of martial law or state of siege or any of the events or causes which determine the proclamation or maintenance or martial law or state of siege.
15. Accidental death shall not in any way be presumed by reason of the disappearance on the Insured person except in the event of total loss by shipwreck or aircraft crash in which the Insured was travelling and his or her body has not been found within 52 weeks after the date of such accident.

TERMINATION OF INSURANCE

The insurance of an Insured Person shall terminate on the date

- the insured Person dies, or
- the Insured Person ceases to be a credit **Cardmember** of AEON Credit Executive Business Card (Credit Card), or
- termination of the Master Policy, whichever earlier.

CLAIMS PROCEDURES

On the happening of any event which may give rise to a claim, the claimant shall:

- (i) notify **Us** in writing as soon as possible, but not later 30 days after the event giving rise to such claim, or within 14 days after return to the **Country Of Residence**, whichever earlier.
- (ii) Furnish to **Us** in writing at his own expense any evidence, proof, information, particulars accounts, original receipts, invoices, certificates, statements, reports and any other documents as **We** may require and shall be in such form of such nature as **We** may prescribe.

The following information and documents shall be furnished to the Company:

- (i) Copies of the Record Charges forms verifying the relevant scheduled flight tickets charged to the **Cardmember's** card.
- (ii) The property irregularity report obtained from the airline in respect of the delayed or lost luggage.
- (iii) Details of the Scheduled Flight
- (iv) Details of the delay and loss incurred
- (v) Details of the itemized expenses incurred for purchases of essential clothings, meals or refreshments.
- (vi) Any other relevant document(s) requested by **Us**, if required.

IN THE EVENT OF A CLAIM

Kindly send a written submission to:

Tokio Marine Insurans (Malaysia) Berhad (Co. No. 149520-U)
29th Floor, Menara Dion,
27, Jalan Sultan Ismail,
50250 Kuala Lumpur.

Toll Free Customer Service : 1800-88-0812

Fax : 03-2026 9707

The Description, Terms and conditions and Exclusions of this certificate is non exhaustive.