

**TRAVEL ACCIDENT PERSONAL COVERAGE\***

Benefits	Brief Description of Coverage	Infinite/World Card (Sum Covered)	Platinum Card (Sum Covered)
<b>Travel Personal Accident Coverage during a journey 24 hours (worldwide)</b>	Cover Cardmember including their family members against death or permanent disablement while traveling on a scheduled flight	<b>Principal and Supplementary Cardmembers</b> Up to RM2,000,000 per person who has attained the age of 18. <u>Family members :</u> <ul style="list-style-type: none"><li>• RM 300,000 for the Cardmember’s 1st legal spouse who is not a supplementary Cardmember.</li><li>• RM200,000 per child who is not a Supplementary Cardmember (up to the maximum of 5 children per family)</li><li>• The maximum total amount of compensation for any one family is RM 2,000,000.</li></ul> <u>Permanent disablement payment :</u> A sum payable to will be in accordance with the Scale of Compensation Percentage as specified in the Certificate.	<b>Principal and Supplementary Cardmembers</b> Up to RM1,000,000 per person who has attained the age of 18. <u>Family members :</u> <ul style="list-style-type: none"><li>• RM 300,000 for the Cardmember’s 1st legal spouse who is not a supplementary Cardmember.</li><li>• RM200,000 per child who is not a Supplementary Cardmember (up to the maximum of 5 children per family)</li><li>• The maximum total amount of compensation for any one family is RM 1,000,000.</li></ul> <u>Permanent disablement payment :</u> A sum payable to will be in accordance with the Scale of Compensation Percentage as specified in the Certificate.
<b>Flight Travel Inconvenience (Overseas + Domestic)</b>	A. Luggage delay – not delivered within 8 hours B. Luggage loss – not delivered within 48 hours will be assumed to be permanently lost. C. Flight delay – delayed for 8 hours or more	A. RM 1,000 any one occurrence B. RM 1,000 any one occurrence C. RM 1,000 any one occurrence D. RM 1,000 any one occurrence  Benefits (A) to (D) shall be paid in aggregate and limited to the maximum of RM 1,000 for a covered claim or loss Excess : RM 250 any one loss	

	D. Missed connections – missed the connecting scheduled flight at the transfer point due to the delay of the incoming flight.	
<b>Personal Liability</b>	A. Accidental bodily injury & property damage to third party. B. Geographical Area : Worldwide excluding USA & Canada	RM 500,000 per occurrence or any one period of Takaful
<b>Purchase Protection Takaful</b>	A. Loss or damage to items (excluding jewellery) purchased by Credit Card-i B. B. Cover any items during the first 14 days from the date of purchase (within Malaysia)	RM10,000 per item or in total aggregate (excluding jewellery) per year Excess: RM 250 any one claim

	<b>World/Infinite Card</b>	<b>Platinum Card</b>
<b>Limit of Benefits</b>	The maximum limit of benefits for all losses to anyone family is RM 2,000,000	The maximum limit of benefits for all losses to anyone family is RM 1,000,000
<b>Note</b>	<ul style="list-style-type: none"> <li>Limit of liability in respect of all persons covered travelling in the same conveyance shall not exceed RM5,000,000.00</li> <li>The mentioned terms are based on Takaful is compulsory for all Cardmembers</li> <li>Age Limit: 18 to 70 years old</li> </ul>	

**This Takaful Programme is underwritten by Syarikat Takaful Malaysia Am Berhad (1246486-D) . This leaflet is for information purposes only. The benefits stated herein are subject to the terms and conditions contained in the Takaful Principal Contract issued by Bank Islam Malaysia Berhad. In the event of a conflict between this leaflet and the Takaful Principal Contract, the latter shall prevail and will be interpreted to determine the extent of coverage.**

*\*for purchase of any transportation ticket with Bank Islam Credit Card-i World/Infinite/Platinum*

**GROUP FAMILY TAKAFUL COVERAGE (PTKB)**

Details	Sum Covered	Entry Age	Expiry Age
Death Benefit	RM100,000	17-74	75
Total Permanent Disablement	RM100,000	17-64	65
Funeral Expenses benefit	Fixed Amount RM1,000	17-74	75

**TERMS AND CONDITIONS**

- 1) The eligible age of entry is from 17-74 years on next birthday.
- 2) Free cover limit is applicable to Cardmembers with age at entry of 74 years and below. For Cardmembers with age at entry of 75 years next birthday and above, the free cover limit is not applicable.

## **DEFINITION**

- 1) Cardmember means the holder of a valid unexpired card (principal or supplementary card) issued by Bank Islam Malaysia Berhad and who, at the time of a claim, is still a bona fide Cardmember.
- 2) Family Members means:
  - a) The Cardmember's legally married spouse who has not been legally separated or divorced from the Cardmember, and
  - b) All Cardmember's children, including legally adopted children, each of whom has attained the age of six months but has not attained the age of 23 years and is unemployed and unmarried; provided that all such members are residing in the same household and/or in the same country as the Cardmember.
- 3) Country of Residence means any country to which the Cardmember is regularly assigned and/or is residing for a period of 31 days or longer.
- 4) Scheduled Flight means a flight in an aircraft operated by an air carrier, provided that the air carrier holds a certificate, license or similar authorisation for scheduled flight for fare-paying passengers issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariff for passenger service between airports at regular and specific times.
- 5) Covered Property means any personal, moveable and physical property other than any consumables, motor vehicles, mechanically propelled vehicles, marine craft, property for the purpose of business and commercial use, money as defined in the agreement, livestock, pets or other living creatures which are described in further detail in the Takaful Principal Contract.

## **TERMS AND CONDITIONS**

- 1) The company shall pay the benefit amount as defined provided the following has been charged to the Bank Islam World/Infinite/Platinum Card of the Cardmember:
  - a) The entire airfare on any scheduled flight taken by the Cardmember.
  - b) Emergency purchases/hotel accommodation/meals and refreshment as prescribed under the "Flight Travel Inconvenience".
  - c) The entire cost of purchase of personal property by the Cardmember.
- 2) The liability of the Company shall not exceed the purchase price as shown on the charge form with respect to the property purchased or the Sum Covered as specified whichever is lower.
- 3) In no event that multiple Bank Islam World/Infinite/Platinum Cards shall be added or combined and increase the limit of indemnity for any specified as above by any one individual card member as a result of any one occurrence covered by this Takaful. Cardmember may submit claim from Card which carry the highest Sum Covered and not from all cards.
- 4) Takaful operator will indemnify the Person Covered for legal liability to a third party arising during the Trip as a result of:
  - a) Accidental Injury (including death) to any third party; or
  - b) Accidental Loss of or Damage to property of any third party.This shall include the amount that the Person Covered is held liable for to the third party and the expenses incurred in the defence of the claim with our prior written approval, up to the maximum amount specified in the Schedule of Benefits.
- 5) The Company shall apply/acknowledge the jurisdiction of the Court in Malaysia in respect of claims/actions arising out of this Takaful coverage.

6) This Takaful shall be governed by and interpreted in accordance with Malaysian law.

#### **GENERAL EXCLUSIONS**

This coverage does not cover:

1. Death or Disablement or any other loss caused directly or indirectly by:
  - a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered(s) is/are taking part therein;
  - b) insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat;
  - c) effect or influence of drugs or alcohol;
  - d) pre-existing physical or mental defect or infirmity; or
  - e) provoked murder or assault.
2. Death or Disablement or any other loss sustained by the Person Covered:
  - a) 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; or
  - b) while committing or attempting to commit any unlawful or criminal act.
3. Whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing whitewater rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hang-gliding or participation in any form of race or competition other than on foot.
4. Individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the Armed Forces, any law enforcement forces, Policemen, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations.
5. The Person Covered whilst using machinery driven by mechanical power as a tool of trade.
6. Nuclear energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.

#### **TERMINATION OF TAKAFUL COVERAGE**

The Takaful coverage on a Cardmember shall terminate when:

- a) The Cardmember dies; or
- b) The Cardmember ceases to be a Bank Islam Card-i Cardmember; or
- c) The Takaful Principal Contract is terminated, whichever is the earlier

## **CLAIM PROCEDURES**

- 1) On the occurrence of an event which gives rise to a claim, the claimant shall:
  - a) Notify the Company in writing as soon as possible, but not later than 30 days after the occurrence of the event, or within 14 days upon returning to the Country of Residence, whichever is earlier
  - b) Furnish to the Company in writing, at the claimant's own expenses, any evidence, proof, information, particulars, accounts, original receipts, invoices, certificates, statements, reports and other documents required by the Company which shall be in such form as the Company may prescribe
- 2) The following information and documents shall be furnished to the Company:
  - a) Copy of the Charge Report form verifying the scheduled air flight ticket charged to the Bank Islam Card-i
  - b) The Property Irregularity Report obtained from the airline Company in respect of the luggage delay or loss
  - c) Details of Flight Schedule
  - d) Details of the delay and loss incurred
  - e) Details of the itemised expenses for purchase of necessary clothing, food or beverages

## **IN THE EVENT OF A CLAIM**

All written notices of claim must be submitted to:

### **Customer Service Unit (CSU)**

**Syarikat Takaful Malaysia Berhad (131646-K)**

**Menara Takaful Malaysia**

**No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur**

**Tel: 1-300 88 252 385**

**Email: [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)**

within 30 days of the occurrence of an event which may give rise to a loss or as soon as reasonably possible, with information sufficient to identify the Cardmember. All information, evidence, proof, certificates, reports and any other documents required by the Takaful Operator shall be furnished at the expense of the Cardmember and shall be in such form as the Takaful Operator may prescribe. Subject to the Specific Terms, Conditions and Exclusions of the Takaful Principal contract.