

**BANK MUAMALAT CREDIT CARD-i VISA PLATINUM-i & VISA INFINITE-i
TRAVEL ACCIDENT TAKAFUL COVERAGE**

1. The coverage takes effect from 29 September 2023 onwards, when a Person Covered charges the full total flight fares to overseas to his/her BMMB's Credit Card-i.
2. "Person Covered" refers to BMMB's Credit Card-i holder including his/her family members, where:
 - (a) His/her Credit Card-i account is billed from Malaysia; and
 - (b) Total fare of the flight has been charged to the BMMB's Credit Card-i.

3. Benefits:

No	Benefits	Visa Infinite-i Card	Visa Platinum-i Card
	Personal Accident Covering Cardholders including their Family members against: a) accidental death; and/or b) permanent disablement, while travelling in a scheduled Flight, worldwide and 24-hours.	Principal and Supplementary Card <u>Sum Covered:</u> Cardholders: RM1,000,000. Cardholder's Family: - RM 150,000 for spouse who is not a supplementary Cardholder. - RM50,000 per child who is not a supplementary Cardholder (up to the maximum of 5 children per Family) - The maximum amount of compensation for any one Family is RM 1,200,000.	Principal and Supplementary Card <u>Sum Covered:</u> Cardholders: RM250,000. Cardholder's Family: - RM150,000 for spouse who is not a supplementary Cardholder. - RM25,000 per child who is not a supplementary Cardholders (up to the maximum of 5 children per Family) - The maximum amount of compensation for any one Family is RM 400,000.
	Flight Travel Inconveniences	(A) Luggage Delay – not delivered within 8 hours – RM 1,000 per Trip. (B) Luggage Loss – not delivered within 48 hours will be deemed to be permanently loss. – RM 1,000 per Trip. (C) Flight Delay – delayed for 8 hours or more – RM 1,000 per Trip. (D) Flight Misconnection – connecting scheduled Flight is missed at the transfer point due to delay of incoming scheduled Flight. – RM 1,000 per Trip. Benefits (A) to (D) shall be paid in aggregate and limited to the maximum of RM 1,000 per Trip for a covered claim or loss. Excess : RM 250 for any one claim.	
	Personal Liability	Accidental bodily injury & property damage to third party up to RM500,000 per occurrence or any one Period of Takaful. Geographical Area : Worldwide excluding USA & Canada.	
	Purchase Protection Takaful	Loss or damage to personal effects (excluding jewelry) purchased and charged to the BMMB's Card up to RM10,000 per Trip. We shall NOT be liable for more than Ringgit Malaysia One Thousand (RM1,000) in respect of any one article or pair or set of articles. Excess : RM250 any one claim.	
	Age Limit	Cardholder: 18 – 70 years old Cardholder's Spouse: 18 – 70 years old Cardholder's Child: up to 23 years old	

4. PART A - DEFINITIONS:

1. "BMMB" means Bank Muamalat Malaysia Berhad [Registration No.: 196501000376 (6175-W)].
2. "Card" refers to the credit card-i(s) which is active, registered and issued by BMMB as stated in the Schedule:
3. "Cardholder" refers to a cardholder who has BMMB's Card in his/her name as declared by BMMB to Us and must be between eighteen (18) until seventy (70) years old during the Period of Takaful.
4. "Excess" refers to the amount stated in the Schedule which the Person Covered must pay towards a claim before We pay.
5. "Family" refers to BMMB's credit-i Cardholder's legal spouse who is between eighteen (18) until seventy (70) years old and all Cardholder's children aged up to twenty-three (23) years old who are unemployed and unmarried during the Period of Takaful.
6. "Flight" means a scheduled flight operated by an airline company licensed to carry passengers in return for a fare.
7. "Period of Takaful" refers to coverage period as stated in the Schedule.
8. "Person Covered" refers to BMMB's Cardholder including his/her Family members where:
 - (a) His/her Card account is billed from Malaysia; and
 - (b) Total fare of the Flight has been charged to the Cardholder's Card.
9. "Schedule" refers to a document issued by Us to BMMB which contains details of the coverage provided which includes any endorsement.
10. "Trip" refers to the duration where the Person Covered is departing from Malaysia and until returning back to Malaysia as shown on the Person Covered's Flight ticket and within the Period of Takaful. Duration of each Trip should not exceed ninety (90) calendar days.
11. "We" or "Our" or "Us" refers to Syarikat Takaful Malaysia Am Berhad (STMAB) [Registration No.:201701032316 (1246486-D)].

PART B - SPECIAL CONDITIONS

1. In-Flight Personal Accident Benefit - The coverage commences when the Person Covered boarding a Flight for a Trip and terminates after disembarking from the Flight.
2. Flight Travel Inconveniences, Personal Liability and Purchase Protection Takaful Benefits - The coverage commences from the first day of the Person Covered's Trip and terminates whichever of the following in item 3 occurs first:
3. The expiry of Period of Takaful as specified:
 - a. in the Schedule;
 - b. the Person Covered's returns to Malaysia; or
 - c. death of the Person Covered.
4. A Person Covered can only be covered under one Card issued by BMMB. In the event the Person Covered is covered under more than one Card, We will consider the Person Covered to be covered under the certificate which provides the highest Sum Covered.

- The Person Covered may submit claim from his/her Card which carry the highest Sum Covered and not from all Cards.
5. Limit of liability in respect of all Person Covered traveling in the same conveyance shall not exceed the amount stated in the Schedule.
 6. The Flight ticket must clearly show the Person Covered's names and the total fare has been charged to the Cardholder's Card and a copy of the Flight ticket must be submitted to Us upon claim submission.

PART C - BENEFITS:

1. IN-FLIGHT PERSONAL ACCIDENT

If the Person Covered' sustain death or permanent disablement due to an accident whilst boarding a Flight during a Trip, We will pay the Sum Covered as stated in the Schedule.

2. FLIGHT TRAVEL INCONVENIENCES

A. Luggage Delay

If the Person Covered's accompanied checked-in-luggage is not delivered to him/her within eight (8) hours of the Person Covered's Flight arrival time at the scheduled destination in overseas, We will reimburse the Person Covered for the emergency purchase of essential clothing and requisites up to RM1,000.00 per Trip, provided they are charged to Cardholder's Card.

B. Luggage Loss

If the Person Covered's accompanied checked-in luggage is not delivered to him/her within forty-eight (48) hours of the Person Covered's Flight arrival time at the scheduled destination in overseas such luggage will be deemed to be permanently lost and We will reimburse the Person Covered for the emergency purchase of essential clothing and requisites up to RM1,000.00 per Trip which incurred within seventy-two (72) hours of arrival time at the scheduled destination in overseas, provided they are charged to Cardholder's Card.

Exclusion applicable to Luggage Delay and Luggage Loss:

We will not pay for any claim where:

- a) Luggage delay is not immediately reported to the airlines company or its handling agent;
- b) Luggage delay which the Person Covered have received compensation from the airlines company or its handling agent;
- c) Luggage delay on Person Covered's return journey to Malaysia; or
- d) Any purchases made after the Person Covered has received his/her luggage.
- e) The Excess amount stated in the Schedule.

C. Flight Delay

If departure of the Person Covered's confirmed Flight from any airport is delayed for eight (8) hours or more, or cancelled or the Person Covered is denied boarding of the Flight due to over-booking and no alternative transportation is made

available to the Person Covered within four (4) hours of the scheduled departure time of such scheduled Flight, We will reimburse the Person Covered in respect of hotel accommodation, foods and drinks incurred during the Flight delay up to RM1,000.00 per Trip, provided they are charged to Cardholder's Card.

D. Flight Misconnection

If the Person Covered's confirmed onward connecting scheduled Flight is missed at the transfer point due to the late arrival of the Person Covered's incoming confirmed connecting scheduled Flight and no alternative onward transportation is made available to the Person Covered within eight (8) hours of the actual time of his/her incoming Flight, We will reimburse the Person Covered in respect of hotel accommodation, foods and drinks incurred during the Flight delay up to RM1,000.00 per Trip, provided they are charged to Cardholder's Card.

Exclusion applicable to Flight Delay and Flight Misconnection Benefits:

We will not pay for a claim where:

- a) Failure of the Person Covered to check in according to the itinerary supplied to him/her or failure to obtain a written confirmation from the airlines company(s) or their handling agents of the number of hours of delay; or
- b) Person Covered's late arrival at the airport or port after check-in or booking-in time (except due to strike or industrial action).
- c) The Excess amount stated in the Schedule.

Special Conditions Applicable To Benefits (A) To (D) Of Flight Travel Inconveniences Benefits:

All expenses incurred and claimed by the Person Covered must be fully charged to Cardholder's Card and must be supported with the purchase receipt and/or Card's statement.

5. Personal Liability

We will indemnify the Person Covered for legal liability to a third party arising during the Trip as a result of:

1. accidental bodily (including death) to any third party; or
2. accidental 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 on the defence of the claim with Our prior written approval; up to the maximum amount specified in the Schedule.

6. Purchase Protection Takaful Benefit

If the Person Covered's personal effects which are purchased with and all costs are charged to Cardholder's Card are lost or damaged while on a Trip, We, at Our sole discretion, will either make payment or at Our option reinstate or repair subject to due allowance of wear and tear and depreciation up to the maximum amount specified in the Schedule.

7. General Exclusion:

7.1 Death or permanent disablement, bodily injury, 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 condition;
- (e) provoked murder or assault; or
- (f) nuclear, energy or radioactivity of any kind including but not limited to ionizing 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.

7.2 Death or permanent disablement, bodily injury, 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;
- (b) while committing or attempting to commit any unlawful or criminal act;
- (c) as a result of epidemics and/or pandemics as declared by the World Health Organization (“WHO”) or any governmental authority in Malaysia; or
- (d) 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 white-water 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.

8. Termination of Takaful Coverage

The Takaful coverage on a Cardholder shall terminate when:

- a) The Cardholder dies; or
- b) The Cardholder ceases to be a Bank Muamalat Credit Card-i Cardholder; or
- c) The Takaful certificate is terminated, whichever is the earliest

9. This Takaful Programme is managed by STMAB [201701032316 (1246486-D)]. This material is for information purposes only. The benefits stated herein are subject to the terms and conditions contained in the Takaful Certificate issued by Bank Muamalat Malaysia Berhad. In the event of a conflict between this material and the Takaful Certificate, the latter shall prevail and will be interpreted to determine the extent of coverage.

10. Claim Procedures

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 calendar days after the occurrence of the event, or within 14 calendar 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

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 Muamalat Credit 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; and
- e) Details of the itemised expenses for purchase of necessary clothing, food or beverages

11. In the Event of a Claim

All written notices of claim must be submitted to:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]

Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

Tel: 1-300 88 252 385

Email: csu@takaful-malaysia.com.my

within 30 calendar 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 Cardholder. All information, evidence, proof, certificates, reports and any other documents required by the Takaful Operator shall be furnished at the expense of the Cardholder and shall be in such form as the Takaful Operator may prescribe. Subject to the Specific Terms, Conditions and Exclusions of the Takaful Certificate.

12. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty-one (21) calendar days' notice. Such notice may be published by BMMB via its' website www.muamalat.com.my. It shall be the responsibility of the Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.

13. Only the transaction performed under below mentioned merchant category code (MCC) shall be covered:

3001, 3004, 3006, 3014, 3015, 3019, 3022, 3029, 3047, 3051, 3052, 3059, 3060, 3062, 3066, 3067, 3075, 3078, 3080, 3081, 3082, 3085, 3086, 3087, 3088, 3098, 3100, 3118, 3131, 3132, 3133, 3138, 3143, 3145, 3156, 3171, 3175, 3176, 3180, 3182, 3191, 3193, 3197, 3204, 3206, 3213, 3216, 3217, 3234, 3236, 3238, 3239, 3247, 3248, 3251, 3256, 3260, 3294, 3852, 4511 and 4722.