

NAC Program
(Citibank - Commercial Card)

Policy Number : 1CP-820486

CHUBB®

Contents

Master Policy Schedule	3
Policy Details	3
Schedule of Benefits	3
Insurance Policy Wordings	4
Definitions	5
General Exclusions	7
Part A – Personal Accident	8
Section 1 – Accidental Death Benefit	8
Section 2 – Permanent Disablement Benefit	8
Part B – Travel Inconvenience	9
Section 1 – Missed Flight Connection	9
Section 2 – Flight Delay	9
Section 3 – Baggage Delay	10
Section 4 – Baggage Loss & Damage	10
Section 5 – Chubb Assistance	11
General Conditions	13
Claims Provision	15
Complaints	17
Privacy Notice	18
About Chubb in Malaysia	19
Contact Us	19

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Master Policy Schedule

Policy Details

Name and Address of Policyholder	Citibank Berhad No. 165 Jalan Ampang, 50450 Kuala Lumpur, Malaysia.
Period of Insurance	September 15 th 2023 – September 14 th 2024

Schedule of Benefits

Benefits	Sum Insured per Cardmember (RM)
Part A – Personal Accident	
Accidental Death & Permanent Disablement	Up to RM 570,000
Part B – Travel Inconvenience	
Missed Flight Connection (Overseas/Inbound arrived back to Malaysia) - Individual	Up to RM 675
Flight Delay (4 hours) (Overseas/Inbound arrived back to Malaysia) - Individual	Up to RM 675
Baggage Delay (6 hours) - Individual	Up to RM 675 (Overseas) / Up to RM 250 (Inbound)
Baggage Loss (24 hours) - Individual	Up to RM 2,000 (Overseas) / Up to RM 500 (Inbound)
Baggage Damage (Overseas/Inbound arrived back to Malaysia) - Individual	Up to RM 250
Chubb Assistance	Included
Aggregate Limit of Liability for Part A and B – RM 45,000,000 per occurrence	

Insurance Policy Wordings

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 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

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 Commercial card issued by the Policyholder.
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 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.
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 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 thirty (30) consecutive days.
10. **“Death”** means death occurring solely, directly and independently of all other causes, as a result of an Accident.
11. **“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.
12. **“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.
13. **“Limb”** means the entire limb between the shoulder and the wrist or between the hip and the ankle.

14. **“Loss” in connection with:**
- 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;
 - an eye means total and Permanent loss of all sight in the eye;
 - hearing mean total and Permanent loss of hearing;
 - speech means total and Permanent loss of the ability to speak; and which in each case is caused by Accidental Injury.
15. **“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.
16. **“Master Policy Schedule”** means the Master Policy Schedule which is incorporated in and forms part of this Master Policy.
17. **“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.
18. **“Overseas”** means in a country other than :
- Malaysia;
 - 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.
19. **“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.
20. **“Permanent”** means having lasted twelve (12) consecutive months and at the expiry of that period, is beyond hope of improvement.
21. **“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.
22. **“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:
- he/she had received or is receiving treatment;
 - medical advice, diagnosis, care or treatment has been recommended;
 - clear and distinct symptoms are or were evident; or
 - its existence would have been apparent to a reasonable person in the circumstances.
23. **“Policyholder”** is the party to whom which the Policy is issued to and We enter into a contract with. Policyholder here means Citibank Berhad.
24. **“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.
25. **“We/Our/Us”** means Chubb Insurance Malaysia Berhad, Registration Number : 197001000564 (9827-A), Wisma Chubb, 38 Jalan Sultan Ismail, 50250 Kuala Lumpur.
26. **You/Your** means the Policyholder and/or the Cardmember, as applicable.

General Exclusions

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 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. Pre-existing Medical Conditions;
- q. 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 – Personal Accident only);
- r. The Cardmember travelling contrary to the advice of a Doctor or for the purpose of obtaining medical treatment;
- s. 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;
- t. Accidental Injury or illness occurring on or after the thirty (30) day of the Cardmember's Journey.
- u. Any condition which is or result from or is complication of infection with Human Immunodeficiency Virus ("HIV"), any variance including Acquired Immune Deficiency ("AIDS") and AIDS Related Complications ("ARC") or any opportunistic infections and/or malignant neoplasm (tumour) found in the presence of HIV, AIDS or ARC;
- v. 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

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 – 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, 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, 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 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, 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 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 570,000 per Cardmember

Part B – Travel Inconvenience

Section 1 – Missed Flight Connection

If during the Period of Insurance and whilst on a Journey, the Cardmember’s confirmed onward connecting scheduled flight is missed at the transfer point due to late arrival of his/her incoming confirmed connecting flight and no alternative onward transportation is made available to the Cardmember after four (4) hours of the actual arrival time of his/her incoming flight, We will pay the benefit as stated in the Master Policy Schedule for charges incurred in respect of hotel accommodation and restaurant meals or refreshment provided the cost of the purchase of the entire passenger fares of the Journey is charged to the Cardmember’s Card.

Part B – Section 1	Missed Flight Connection	
Geographical Location	Overseas	Inbound (arrived to Malaysia)
Individual	Up to RM 675	Up to RM 675

We shall pay the reasonable costs incurred for:

- a. meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel;
 - b. essential clothing and requisites if the Cardmember’s baggage has been checked in,
- provided always that any costs incurred must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Section 2 – Flight Delay

In the event that the departure of the aircraft in which the Cardmember has made arrangements to travel is delayed for at least four (4) hours at any single destination from the time specified in the itinerary supplied to him/her due to adverse weather conditions or mechanical breakdown/derangement of the aircraft or due to grounding of an aircraft as a result of mechanical or structural defect, We will pay the benefit for four (4) hours delay up to a maximum sum insured as stated in the Master Policy Schedule provided the cost of the purchase of the entire passenger fares of the Journey is charged to the Cardmember’s Card.

Part B – Section 2	Flight Delay	
Geographical Location	Overseas	Inbound (arrived to Malaysia)
Individual	Up to RM 675	Up to RM 675

We shall pay the reasonable costs incurred for:

- a. meals, refreshments, hotel accommodation, telephone charges and travel expenses incurred to and from between the airport and the hotel
- b. essential clothing and requisites if the Cardmember’s baggage has been checked in

Additional Exclusions

The Master Policy does not cover claims arising directly or indirectly or due to:

- a. The Cardmember's failure to check-in according to the itinerary supplied to him/her.
- b. Strike or industrial action;
- c. The Cardmember's late arrival at the airport after check-in time.

Additional Claim Procedure

Any claims in respect of travel delay must be accompanied by the itinerary supplied to the Cardmember and written confirmation from the Common Carrier (or their handling agents) of the number of hours of delay and the reason for such delay provided always that the claim must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Section 3 – Baggage Delay

If the Cardmember's Baggage that is accompanied and checked in with the Common Carrier is not delivered to him/her within six (6) hours of his/her arrival at the scheduled destination in the course of his/her Journey, We will reimburse up to the sum insured as stated in the Master Policy Schedule for the purchase of emergency essential clothing and requisite items provided the cost of the purchase of the entire passenger fares of the Journey is charged to the Cardmember's Card. This benefit is payable for only one delay for any one Journey.

Part B – Section 3		Baggage Delay
Geographical Location	Overseas	Inbound (arrived to Malaysia)
Individual	Up to RM 675	Up to RM 250

Note : The Cardmember cannot claim under both Baggage Loss and Baggage Delay for the same event.

Additional Claim Procedure

Any claims for indemnity for the purchase of emergency essential clothing and requisite items must be accompanied by the originals of all bills and receipts, containing sufficient detail to identify the items purchased.

Section 4 – Baggage Loss & Damage

If during the Period of Insurance and whilst the Cardmember is on a Journey, sustains loss or damage to Baggage, We will pay the benefit as stated in the Master Policy Schedule for each loss of Baggage provided the cost of the purchase of the entire passenger fares for the Journey is charged to the Cardmembers Card.

If the Cardmember's Baggage that is accompanied and checked in with the Common Carrier is not delivered to him/her within twenty-four (24) hours of his/her arrival at the scheduled destination in the course of his/her Journey, We will reimburse up to the sum insured as stated in the Master Policy for the purchase of emergency essential clothing and requisite items.

Part B – Section 4		Baggage Loss
Geographical Location	Overseas	Inbound (arrived to Malaysia)
Individual	Up to RM 2,000	Up to RM 500

Part B – Section 4		Baggage Damage
Geographical Location	Overseas /Inbound (arrived to Malaysia)	
Individual	Up to RM 250	

Conditions

1. The Cardmember shall take all reasonable precautions for the safety of all Baggage.
2. On the happening of any loss or damage, We shall be entitled:
 - a. to take and keep possession of such baggage and to deal with salvage in a reasonable manner
 - b. at Our option, to repair or replace baggage for which We are liable.
3. In respect of loss or damage to any one article forming part of a pair or a set, the value of the particular part or parts which may be loss or damaged will be assessed without reference to any special value such parts may have forming a pair or set.
4. In the event of loss or damage, the Cardmember must obtain a written report of such loss either in the form of a police report or a baggage irregularity report or such similar reports from other Common Carrier or bailers.
5. Any claims must be accompanied by proof of purchase such as but not limited to receipts, bank statement or credit card statements. If no proof of purchase is provided, We may decline the claim or accept it at a reduced value.

Property Not Covered

We will not pay for damage or loss of:

- a. Animals;
- b. Motor vehicles, aircraft and other conveyances or equipment or parts pertaining to such conveyances;
- c. Artificial limbs, false teeth, any type of eyeglasses or contact lenses;
- d. Tickets, except for administrative fees required to reissue tickets;
- e. Money, stamps, stocks and bonds, postal or money orders;
- f. Property shipped separately under any freight agreement or sent by postal or courier services;
- g. Credit cards;
- h. Contraband.

Additional Exclusions

The Master Policy does not cover:

- a. Loss or damage arising from confiscation or requisition by customs or governmental authority; or
- b. Loss or damage to stamps, documents, contact or corneal lenses or damage to fragile articles; or
- c. Loss or damage to business goods or samples; or
- d. Normal wear and tear, gradual deterioration or mechanical or electrical breakdown or derangement; or
- e. Loss or damage whilst in the custody of an airline or other Common Carrier, unless reported immediately on discovery and in the case of an airline a property irregularity report is obtained; or
- f. Cost of reproducing data whether recorded on tapes, cards, discs or otherwise; or
- g. Loss or damage due to defective materials or craftsmanship; or
- h. Loss or damage due to rodents, animals or insects; or
- i. Loss not reported to police within 24 hours of discovery and a report obtained at the place of loss.
- j. more than RM 1,000.00 in respect of any one article, or a pair or set of articles, unless such article is specified therein.

Section 5 – Chubb Assistance

The Cardmember is entitled to obtain assistance from Chubb Assistance in respect of the following:-

1. 24-hour Telephone Access
If he Cardmember require assistance, the Cardmember may make call to the dedicated 24-hour Hotline with trained multi-lingual personnel including a panel of Chubb Assistance appointed Doctor for immediate assistance and advice.
2. Medical Assistance
 - i) Medical Service Provider Referral
Chubb Assistance shall provide to the Cardmember, upon request, the name, address, telephone number and, if available, office hours of doctors, hospitals, clinics, dentists, and dental clinics.
 - ii) Arrangement of Appointments with Local Doctors for Treatment
Chubb Assistance will assist The Cardmember to arrange for appointments with general practitioners or specialised Doctors.

3. Travel Assistance

i) Inoculation and Visa Requirement Information

Chubb Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Cardmember at any time, whether or not the Cardmember is the one travelling or an emergency has occurred.

ii) Interpreter Referral

Chubb Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

iii) Lost Luggage Assistance

Chubb Assistance will assist the Cardmember if the Cardmember's luggage is lost while travelling outside Malaysia by referring the Cardmember to the appropriate authorities involved.

iv) Lost Passport Assistance

Chubb Assistance will assist the Cardmember if the Cardmember's passport is lost while travelling outside Malaysia by referring the Cardmember to the appropriate authorities involved.

v) Embassy Referral

Chubb Assistance shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

vi) Weather and Foreign Exchange Information Services

Chubb Assistance shall provide information to the Cardmember regarding the exchange rate of major foreign currencies and weather forecasts and temperatures of foreign countries.

vii) Emergency Message Transmission Assistance

In the event of an emergency or a hospital confinement, Chubb Assistance will undertake to keep the Cardmember's immediate family members informed, upon the Cardmember's or the Cardmember's Travelling Companion's request and consent to do so.

viii) Legal Referral

Chubb Assistance will provide the Cardmember with name, address, telephone numbers, if requested by the Cardmember and if available, office hours for referred lawyers and legal practitioners.

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 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 - Personal Accident
The coverage as afforded under this Master Policy is twenty-four (24) hours a day worldwide unless otherwise endorsed or amended.
For Part B - Travel Inconvenience
The coverage as afforded under this Master Policy shall apply twenty-four (24) hours a day anywhere in the world outside the Cardmember's Country of Residence and during the Period of Insurance as stated in the Master Policy Schedule 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 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

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, 8th 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 Master 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

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

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

Ombudsman for Financial Services
Level 14 Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
O +6 03 2272 2811 F +6 03 2272 1577
E enquiry@ofs.org.my
(for claim matters within OFS’s jurisdiction only)

Privacy Notice

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).

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)
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