

RHB BANK BERHAD
RHB Credit Card Services
Travel Accident Insurance Coverage
Platinum Card
TERMS AND CONDITIONS

Certificate Of Insurance

Covered Person: A person shall be a Covered Person under Master Policy No. D02ATCC8507972KL only if: -

1. He or she is
 - a) Principal Cardholder who has RHB VISA/ MASTERCARD Platinum Card issued by RHB Bank Centre in his or her name, or
 - b) The spouse or dependent child under 23 years of any eligible person described in a) above

A. Travel Accident Insurance

Cover	Benefit Amount
Loss of Life/Permanent Total Disablement	RM2,000,000
Loss of Both Hand or Both Feet	RM2,000,000
Loss of One Hand and One Foot	RM2,000,000
Loss of Entire Sight of Both Eyes	RM2,000,000
Loss of Entire of One Eye and One Hand or One Foot	RM2,000,000
Loss of One Hand or One Foot	RM1,000,000
Loss of The Entire Sight of One Eye	RM1,000,000

The insurer will pay the applicable benefit if a Covered Person suffers a Loss from an injury while coverage is in force under the Policy, but only if such Loss occurs within 100 days after the date of an accident, which caused the injury. Benefits will be paid for the greatest Loss. In no event will the insurer pay for more than one Loss sustained by the Covered Person as a result of any one accident.

"Injury" means bodily injury which:

1. is caused by an accident which occurs while the Covered Person's insurance is in force under the policy; and
 2. results in Loss insured by the policy, and
 3. creates a Loss due, directly and indirectly of all other causes, to accidental bodily injury.
- "Permanent Total Disablement" as used above shall mean the Covered Person is totally and permanently disabled and prevented from engaging in each and every occupation of employment for compensation or profit for which he is reasonably qualified by reason of his education, training or experience, provided such disablement has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period.

"Loss", as used above with reference to hand or foot, means complete and permanent severance through or above the wrist or ankle joint and, as used with reference to eye, means irreversible loss of the entire sight of such eye.

In no event will duplicate or multiple RHB VISA/MASTERCARD Platinum Cards obligate the insurer in excess of the highest amount payable under one such Card, as stated in the "Benefit Amount", for any one Loss sustained by one individual covered person as a result of any one accident

DESCRIPTION OF BENEFITS

COMMON CARRIER BENEFIT

This benefit is payable if the Covered Person sustains injury as a result of:

- 1) an accident which occurs while riding solely as a passenger in or boarding or alighting from a common Carrier Conveyance for a Covered trip; or
- 2) being struck by such Common Carrier Conveyance.

"Common Carrier Conveyance" means a Scheduled Airline licensed to carry passengers for hire.

A trip is a "Covered Trip" if:

- a) it is a trip taken by the Covered Person between the Point of Departure and the Final Destination as shown on the Covered Person's ticket; and
- b) the Covered Person's entire fare for such trip has been charged to a RHB VISA/MASTERCARD Platinum Card prior to any injury.

Coverage Requirements: A Covered Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the entire fare has been charged to RHB VISA/MASTERCARD Platinum Card Account

EXCLUSIONS

The policy does not cover any Loss caused or contributed to by

- (1) suicide or self-destruction or any attempt threat, while sane;
- (2) war or any act of war whether declared or undeclared;
- (3) injury to which a contributory cause was the commission of, or attempt to commit, an illegal act by or on behalf of the Covered Person or his beneficiaries;
- (4) injury received while serving as an operator or crew member of any conveyance, or
- (5) injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle.

Payment of Benefits: Benefits for Loss of Life of a Covered person shall be paid to his/her estate. Benefits for all other Losses sustained by a Covered Person will be paid to the Covered person, if living, otherwise his/her estate.

CLAIMS

Written notice of claim must be given to RHB Insurance Bhd, Level 8, Tower 1, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia, within twenty one (21) days after the occurrence or commencement of any Loss covered by this Policy, or as soon thereafter as is reasonably possible. Benefits will be payable upon receipt of due written proof of covered Loss. The benefits described herein are subject to all of the terms and conditions of the Policy, which is held by RHB Bank Card Centre.

B. Flight Delay, Cancellation or Denied Boarding, Missed Connections, Delayed Luggage, Lost Luggage

COVER

1. Flight Delay, Flight Cancellation or Denied Boarding
If departure of a Covered Person's confirmed scheduled flight from any airport is delayed for four (4) hours or more, or cancelled or the Covered Person is denied boarding of the aircraft due to over-booking and no alternative transportation is made available to the Covered Person within four hours of the Scheduled departure time of such flight, the insurer will indemnify the Covered Person for RHB VISA/MASTERCARD Platinum Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to RM800 for RHB VISA/MASTERCARD Platinum Cardholders and RM800 for his/her Covered family Members whose fare have been charged to RHB VISA/MASTERCARD Platinum Card Account or Maximum of RM1,000 for both the Covered RHB VISA/MASTERCARD Platinum Cardholder and Covered Family members.
2. Missed Connections
If the Covered Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Covered Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the covered Person within four (4) hours of the actual time of his or her incoming flight the insurer will indemnify the Covered Person for RHB VISA/MASTERCARD Platinum Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments, up to RM800 for the Covered RHB VISA/MASTERCARD Platinum Cardholder and RM800 for his/her Covered Family Members whose fare have been charged to RHB VISA/MASTERCARD Platinum Card Account or a maximum of RM1,000 for both the Covered RHB VISA/MASTERCARD Platinum Cardholder and Covered Family members.
3. Luggage Delay
If the Covered person's accompanied checked-in-luggage is not delivered to him or her within six (6) hours of the Covered Person's arrival at the Scheduled destination point of his or her flight the insurer will indemnify the Covered Person for RHB VISA/MASTERCARD Platinum Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM800 for the Covered RHB VISA/MASTERCARD Platinum Cardholder and RM800 for his/her Covered Family members whose fare have been charged to RHB VISA/MASTERCARD Platinum Card Account or a maximum of RM1,000 for both the Covered RHB VISA/MASTERCARD Platinum Cardholder and Covered Family Members.
4. Luggage Loss
If the Covered Person's accompanied checked-in luggage is not delivered to him or her within twenty four (24) hours of the Covered Person's arrival at the scheduled destination point of his or her flight such luggage will be assured to be permanently lost and the insurer will indemnify the Covered Person for RHB VISA/MASTERCARD Platinum Card charges incurred within three (3) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM2,000 for the Covered RHB VISA/MASTERCARD Platinum Cardholder and RM2,000 for his/her Covered Family Members whose fare have been charged to RHB VISA/MASTERCARD Platinum Card Account or maximum RM3,000 for both the Covered RHB VISA/MASTERCARD Platinum Cardholder and Covered Family Members.

SCHEDULED FLIGHT

"Scheduled Flight" means flight in an aircraft where the airline is listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a Certificate, License or similar authorization for scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

EXCLUSIONS

The policy does not cover any Loss caused or contributed by:

1. War or any act of war whether declared or undeclared
2. Any illegal act by or on behalf of the Covered person and /or his beneficiaries
3. While serving as an operator or crewmember of any conveyance
4. Confiscation or requisition by Customs or other Government authority
5. Failure to take reasonable measure to save or recover lost luggage
6. Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report

CLAIMS

1. All information and evidence required by the insurer or its agents shall be furnished at the expense of the Covered person or his or her personal representatives and shall be in such form and of such nature as the insurer may prescribe.
2. Written notice of all claims must be given by or on behalf of the Covered Person within thirty (30) days, or as soon as reasonably possible, after the event giving rise to the claim to RHB Insurance Bhd, Level 8, Tower 1, RHB Centre, Jalan Tun Razak, 504000 Kuala Lumpur, Malaysia.
3. The following information must be supplied to RHB Insurance Bhd together with copies of Record of Charge form relating to expenses incurred in respect of which indemnity is claimed under this insurance:
 - Record of Charge form verifying that the relevant flight tickets were charged to RHB VISA/MASTERCARD Platinum Card Account
 - In respect of lost or delayed luggage, the Property Irregularity Report obtained from the airline and full details of the flight (flight number, departure airport, destination, scheduled time, arrival airport, etc)
 - Full details of the delay or loss incurred
 - Full details of expenses for which reimbursement is claimed.
4. Benefits payable under this insurance in respect of valid claims will be credited to the Covered Person's RHB VISA/MASTERCARD Platinum Card Account.

MAXIMUM INDEMNITY

Duplicate or multiple RHB VISA/MASTERCARD Platinum Cards shall not obligate the insurer in excess of the limits stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Policy.

AGGREGATE LIMIT OF INDEMNITY

Our maximum aggregate limit of indemnity in respect of all Insured Persons traveling in one aircraft or surface transport vehicle or vessel shall not exceed RM5,000,000.00 or the aggregate amount of the Indemnity payable in respect of such Insured Persons, whichever is lesser, and shall not exceed RM5,000,000.00 any one occurrence / event.

In the event the said limit of Indemnity for any one is insufficient to pay the full amount payable for each Insured person, then the amount payable for each Insured Person shall be in the proportion that the limit of Indemnity for any one accident bears to the total amount of insurance that would have been payable except for such limit of Indemnity.

RHB BANK BERHAD
RHB Credit card Services
PURCHASE PROTECTION INSURANCE
Platinum Card
TERMS AND CONDITIONS

Certificate of Insurance under Master Policy No. D02YVPC8410285KL

In consideration of the premium paid by the Insured, the Company agrees, subject to the limits of liability, the terms, the exclusions, and the conditions for this Policy, to indemnify Cardholders for physical damage or loss by fire, theft and accidental physical damage to personal property purchased with the Card while the Policy is in effect, provided that such loss or damage occurs within THIRTY (30) days after the date on which the personal property is purchased.

The Company shall be entitled in the event of loss, and at its sole option, to repair, rebuild or replace the property lost or damaged (whether wholly or in part) or by crediting to Cardholders RHB BANK VISA/MASTERCARD PLATINUM Account thereof, whose receipt shall in all cases be an effectual discharge to the company, not exceeding the Purchase Price of the article lost or damaged upon giving notice of its intention to do so within SIXTY (60) days after the receipt of satisfactory Proof of Loss required hereunder and always subject to the limits of liability under this Policy.

DEFINITIONS

The words and phrases set out below shall for the purposes of this Policy have the meanings herein assigned to them: -

CARD	RHB BANK VISA / MASTERCARD PLATINUM CARDS
CARDHOLDERS	shall mean individuals issued with valid Basic or Supplementary Cards
PERSONAL PROPERTY	shall mean consumer retail items purchased by Cardholders for their own behalf or on behalf of anyone else but shall not include items of any kind whatsoever used for or to be used for as samples or for demonstration and for commercial business or industrial purposes.
PURCHASE PRICE	shall mean the amount charged to the Cardholder RHB BANK VISA/MASTERCARD PLATINUM CARD account and evidence of such billing shall be the Cardholder's billing statement and the original signed copy of the Visa/Mastercard Sales Draft for the item or items of personal property concerned.
THE COMPANY	shall mean RHB INSURANCE BERHAD

LIMIT OF LIABILITY

- A) Indemnification in respect of any one occurrence shall be 50% of Amount stated in the Sales Draft subject to RM30,000.00 per anyone occurrence and in aggregate.
- B) The Company's total maximum annual aggregate liability per Cardholder and his Supplementary Cardholders shall not exceed RM30,000.00. In determining a year of insurance the commencement date of such year shall be taken as the date on which the Basic Card's validity first commences and such validity expires on the last date immediately prior to the succeeding anniversary year.
- C) For personal property purchased with a partial payment utilizing the Card, the total limit or liability will be prorated based upon the percentage the partial payment bears to the full purchase price, but the Cardholder shall however not be entitled to any indemnification whatsoever if the partial payment charged against the card is less than 70% of the Purchase Price.
- D) Where any insured personal property consist of items in a pair or set the Company shall not be liable to pay more than the value of any particular part of parts which may be lost or damage without reference to any special value which such items may have as part of such pair or set, nor more than a proportionate part of the Purchase Price of the pair or set.
- E) In respect of each and every claim the Company shall not be liable for the first RM100.00 of any account otherwise payable under this Policy.

EXCLUSIONS

- A) There shall be no payment under the Policy for loss or damage arising from the following perils :-
 - 1) Flood and Earthquake
 - 2) War invasion, hostilities, rebellion, insurrection, riot & civil commotion
 - 3) Detention, Seizure & Confiscation by Customs or any other Government Official or risks of contract and or losses arising from any illegal activities or acts.
 - 4) Normal wear and tear or inherent product's defect or defects
 - 5) Mysterious disappearance, theft by deception or criminal breach of trust
 - 6) Radioactive contamination
 - 7) Thefts that do not arise as a result of forcible entry or breaking into the house.
- B) There shall be no payment under the Policy for loss or damage in respect of the following personal property :-
 - 1) Cash or its equivalent, travelers cheques, tickets and any other negotiable instruments
 - 2) Animals or living plants.
 - 3) Jewellery and watches in baggage boxes or any container unless the same are carried by hand by Cardholders and are at all time under the personal care and supervision of the Cardholders.

- C) There shall be no payment under this Policy :-
- 1) For loss or damage to personal property as a result of direct physical abuse to the personal property or as a result of gross negligence by the Cardholders
 - 2) For loss or damage to the personal property where the same is procured by the Cardholders through fraud or any illegal means
 - 3) Where the Cardholders knowingly make false, exaggerated or fraudulent claims
 - 4) If the personal property is covered by a guarantee given by the vendor or maker of the personal property.
 - 5) If the property is insured separately elsewhere.
 - 6) For any whatsoever kind of the personal property is purchased through mail and or telephone order.

GENERAL CONDITIONS

OTHER INSURANCE

This policy pays for direct physical loss or damage to the extent that such loss or damage has not been paid by any other insurance of the Cardholder. Subject to the Limit of Liability, the Company shall be liable to pay the Cardholder only for the amount by which the loss exceeds the amount actually paid by such other insurance.

SUBROGATION CLAUSE

If the company becomes liable to make any payment to a Cardholder under this Policy in respect of direct physical loss or damage, the Company shall be subrogated, to the extent of such payment, to all the rights and remedies of the Cardholder against any party in respect of such loss or damage, and shall be entitled at its own expense to sue in the name of the Cardholder. The Cardholder shall give the Company all such assistance as the Company may reasonably require to perfect and to secure its rights and remedies and, at the Company's request shall execute all documents necessary to enable the Company to sue in the name of the Cardholder.

NOTICE OF LOSS/PROOF OF LOSS

The Cardholder, upon knowledge of direct physical loss or damage to property indemnified by this Policy, shall immediately notify the Company by telephone or write to RHB Insurance Berhad, Level 8, Tower One RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur within Thirty (30) days after the date of such loss or damage and in respect of loss or damage by theft the Cardholders must notify the Police forthwith after discovery of the loss or damage. **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 Cardholder must also return the completed and signed Claim Form to RHB Insurance Berhad at the above address within Sixty (60) days after the date of loss. The Cardholder shall provide a signed Claim Form stating the time, place, cause of loss and the amount of loss or damage together with other substantiation of the loss, including RHB VISA/ MASTERCARD PLATINIUM CARDHOLDER'S Record of Charge and sort receipt and a policy, 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 Cardholder also furnish the Company with a copy of any claim filed with insurers of the Cardholder providing insurance against such loss or damage. In the event of direct physical damage to the personal property, the Cardholder may, at the sole discretion of the Company, be required to return such property to the Company at the above address, at the Cardholder's expenses.

FALSE CLAIMS

If a Cardholder shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void as to such Cardholder and all his/her claims hereunder shall be forfeited.

DUE DILIGENCE CLAUSE

The Cardholder shall use due diligence and concur in doing all things reasonably practicable to avoid or diminish any loss of or damage to the property insured hereunder. The Company will not unreasonably apply this provision to avoid claims hereunder.

GIFTS

Subject to all the limits of liability, terms, conditions and exclusions of this Policy, gifts of insured property from cardholders to third party will be covered for direct physical loss or damage to that property provided that the direct physical loss or damage occurs during the Policy period and within Thirty (30) days of purchase and the claim is made by the Cardholder in accordance with the policy requirements.

NO ASSIGNMENT OF INTEREST

Save as provided by this Policy, a Cardholder's under this Policy may not be assigned or transferred by the Cardholder, an any rights which may arise under this Policy (including any claims made or that may be made) may not be assigned or transferred by the Cardholder without the prior written consent of the Company. Assignment or transfer by the Cardholder of the benefits under this Policy without the prior written consent of the Company shall void all coverage as to the assignor/transferor and the assignee/transferee under this Policy.

INSURED AND ADDITIONAL INSUREDS ONLY

The indemnification provided by this Policy shall insure only to the benefit of the Insured or Additional Insureds. No other person or entity shall have any legal or equitable right, remedy or claim for indemnification under or arising out of this Policy.

PROCEEDING AGAINST THE COMPANY

- a) Commencement of Proceedings
In no case whatever shall the Company be liable for any loss or damage after the expiration of twelve months from the occurrence of the loss or damage unless the claim is the subject of pending action or arbitration.

- b) Liability of the Company
The due observance of fulfillment of the terms provisos conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Cardholder under this Policy shall be conditions precedent to any liability of the Company to make payment under this Policy.

- c) Arbitration
All differences arising out of the Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or, in case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit within the arbitrators and preside at their meetings. The making of an Award shall subject to any relevant Statutory provisions to the contrary, be a condition precedent to any rights of action against the Company; but if such action be not commenced within one year of the making of an Award, the right of action shall be deemed to be abandoned and released. After the expiration of one year after the accrual of the cause of action the Company shall not be liable in respect of any claims there such claim shall in the meantime have been referred to arbitration.

RECOVERY OF SALVAGE

Any recovery or salvage shall be the exclusive right or property of the Company.

BANKRUPTCY OR INSOLVENCY

Bankruptcy or insolvency of the Insured will not relieve the Company of any of its obligations under this policy.

CANCELLATION

This Policy may be cancelled at any time at the request of the Insured by surrender of the policy to the Company. The Company may also cancel this Policy by sending Thirty (30) days' notice by registered letter to the Insured's last known address and the Insured shall thereupon become entitled to proportionate return of premium.

PREMIUM ADJUSTMENT

The Company will charge an annual deposit and minimum premium payable in advance which will be adjusted at the rates of premium agreed from time to time at the end of twelve months annually on the number of new and renewed cards issued during the period of each year commencing from 30th of June. The Insured is required to submit to the Company a declaration the number of new and renewed Cards within 30 days of the expiry of each twelve months period. For the purpose of this declaration cancellation of membership midterm during the period shall not be taken into account and is to be declared accordingly.

TERMS OF POLICY CONFORM TO STATUTE

Terms of this Policy that conflict with the statute, law or regulation of any jurisdiction wherein this Policy has application are hereby amended to conform to such statute, law or regulation.

LAW AND JURISDICTION

This Policy shall be governed by and construed in accordance within Malaysian law and all actions or proceedings by a Cardholder arising out of or in respect of this Policy shall be subject to the exclusive jurisdiction of the Malaysian courts, to which the Company hereby submits, and to which any Cardholder making claims shall thereby submit.

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