

RHB VISA INFINITE CARD TRAVEL ACCIDENT INSURANCE COVERAGE

CERTIFICATE OF INSURANCE

Covered Person :

A person shall be a Covered Person under Master Policy No. **D05ATCC8509270KL** only if:-

1. He or she is :
 - a) a cardmember who has a RHB Visa Infinite Card issued by RHB Bank Centre in his or her name, or
 - b) the spouse or dependent children under age of 23 of any eligible person described in a) above; and
2. His or her RHB VISA Infinite Card account is billed from Malaysia.

A. Travel Accident Insurance

SCHEDULE OF BENEFITS

INFINITE CARDHOLDER

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 company 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 a accident which caused the injury. Benefits will be paid for the greatest Loss. In no event will the Company 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 Cover 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 twelve 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 irrecoverable loss of the entire sight of such eye.

In no event will duplicate or multiple RHB VISA Infinite 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 :

- a) 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
- b) 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 :

1. 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
2. the Covered Person’s entire fare for such trip has been charged to a RHB VISA Infinite 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 Infinite Card Account

ADDITIONAL BENEFITS

1. Emergency Medical Services Insurance

A Covered Person may receive up to RM95,000 per family (with a RM380 deductible) for medical expenses that are not covered by any other medical insurance, and that have not occurred during an emergency treatment due to an illness or accidental injury while on a trip. The Covered Person must receive the referred medical treatment during a trip covered under the policy, not exceeding 60 consecutive days and upon the recommendation made by the physicians or the duly authorised medical care provider. All expenses must be incurred within 52 weeks immediately after the date the illness or injury occurred. Medical expenses coverage includes any expenses incurred by the Covered Person while on a trip for services or treatments prescribed by the attending physician. No benefits exceeding usual or reasonable expenses for medical services received will be paid.

2. Emergency Medical Evacuation And Repatriation (Limit : RM380,000.00)

A Covered Person may receive up to RM380,000 per family as compensation for expenses incurred during an illness or injury occurred while on a trip covered under the policy and that results in emergency evacuation. The evacuation must be previously authorized and assessed by World Access Service Corporation upon having consulted with a legally authorized physician certifying the seriousness of the illness or injury requires an emergency evacuation. The emergency evacuation must be made during a trip not exceeding 60 consecutive days. Prior approval and authorization must be obtained from World Access Service Corporation, the only entity authorized to coordinate the transportation or make the necessary arrangements for the emergency evacuation.

In the event of death of a Covered Person while on a covered trip not exceeding 60 consecutive days reasonable expenses incurred to repatriate the human remains to the Covered Person's country of residence will be covered.

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 12, West Wing, No.1 Jalan 1/68F, Jalan Tun Razak, 55000 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 Company will indemnify the Covered Person for RHB VISA Infinite Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to RM800.00 for RHB VISA Infinite Cardholders and RM800.00 for his/her Covered family Members whose fare have been charged to RHB VISA Infinite Card Account or Maximum of RM1,000.00 for both the Covered RHB VISA Infinite 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 Company will indemnify the Covered Person for RHB VISA Infinite Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments, up to RM800.00 for the Covered RHB VISA Infinite Cardholder and RM800.00 for his/her Covered Family Members whose fare have been charged to RHB VISA Infinite Card Account or a maximum of RM1,000.00 for both the Covered RHB VISA Infinite 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 Company will indemnify the Covered Person for RHB VISA Infinite Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM800.00 for the Covered RHB VISA Infinite Cardholder and RM800.00 for his/her Covered Family members whose fare have been charged to RHB VISA Infinite Card Account or a maximum of RM1,000.00 for both the Covered RHB VISA Infinite 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 Company will indemnify the Covered Person for RHB VISA Infinite 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 RM2,000.00 for the Covered RHB VISA Infinite Cardholder and RM2,000.00 for his/her Covered Family Members whose fare have been charged to RHB VISA Infinite Card Account or maximum RM3,000.00 for both the Covered RHB VISA Infinite 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 crew member 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 Company 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 Company 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 12, West Wing, The Icon, No.1, Jalan 1/68F, Jalan Tun Razak, 55000 Kuala Lumpur.
3. The following information must be supplied to RHB Insurance Bhd together with copies of Record of Charge forms relating to expenses incurred in respect of which indemnity is claimed under this insurance, the Record of Charge form verifying that the relevant flight tickets were charged to RHB VISA Infinite Card Account and , in respect of lost or delayed luggage the Property Irregularity Report obtained from the airline:-

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 Infinite Card Account.

MAXIMUM INDEMNITY

Duplicate or multiple RHB VISA Infinite Cards shall not obligate the Company 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 RM10,000,000.00 or the aggregate amount of the Indemnity payable in respect of such Insured Persons, whichever is lesser, and shall not exceed RM10,000,000.00 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.