

AMERICAN EXPRESS® PLATINUM CHARGE CARD  
TRAVEL ACCIDENT INSURANCE

**CERTIFICATE OF INSURANCE**

Effective Date: 1 January 2018

This Certificate of Insurance (hereinafter referred to as "Certificate") provides summary of insurance coverage arranged by **Malayan Banking Berhad (3813-K)** (hereinafter referred to as "**Maybank**") with **Etiqa General Insurance Berhad (9557-T)** formerly known as **Etiqa Insurance Berhad** (hereinafter referred to as "**the Company**"), which provides group accidental death and dismemberment and travel inconvenience insurance benefits for the benefit of Covered Persons.

In the event of any discrepancies on the coverage, terms and conditions, the Master Policy shall prevail. Copy of the Master Policy can be sighted upon request at Maybankard Centre, Cards & Payments, 7<sup>th</sup> Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

**DEFINITIONS AND SCOPE OF COVERAGE**

**"Covered Persons"** A person shall be a Covered Person under the Master Policy only if:

1. He or she is:
  - a) The Basic or Supplementary American Express Platinum Charge Card member who is the holder of a valid issued by Maybank in his or her name; or
  - b) The legally married Spouse or Dependent Child under the age of 23 of any eligible person described in (a) above; and
2. His or her American Express Platinum Charge Card Account is billed from Malaysia

**"American Express Platinum Charge Card"** means the American Express Platinum Charge Card issued by Maybank to the Basic or Supplementary American Express Platinum Charge Cardmember in his or her name.

**"American Express Platinum Charge Card Account"** means the account of the Covered Persons.

**A. TRAVEL INCONVENIENCE INSURANCE – COVER**

**1. 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 arrival time of his or her incoming flight, the Company will indemnify the Covered Person for American Express Platinum Charge Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to RM800 for the Covered Person American Express Platinum Charge Cardmember and RM800 for his/her Covered Family Members whose fares have been charged to an American Express Platinum Charge Card or a maximum of RM1,600 for both the Covered American Express Platinum Charge Cardmember and Covered Family Members. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence.

**2. Flight Delay**

If the Covered Person's confirmed scheduled flight is delayed for more than four (4) hours of the actual departure time of his or her flight, the Company will reimburse the Covered Person for American Express Platinum Charge Card charges incurred in respect of hotel accommodation and restaurant meals or refreshments up to RM800 for the Covered Person American Express Platinum Charge Cardmember and RM800 for his/her Covered Family Members whose fares have been charged to an American Express Platinum Charge Card or a maximum of RM1,600 for both the Covered American Express Platinum Charge Cardmember & Covered Family Members. This benefit does not apply if the flight delay is in the Covered Person's Country of Residence.

**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 American Express Platinum Charge Card charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM800 for the Covered Person American Express Platinum Charge Cardmember and RM800 for his/her Covered Family Members whose fares have been charged to an American Express Platinum Charge Card or a maximum of RM1,600 for both the Covered American Express Platinum Charge Cardmember and Covered Family Members. This benefit does not apply if the luggage delay is in the Covered Person's Country of Residence.

**4. Luggage Loss**

If the Covered Person's accompanied checked-in luggage is not delivered to him or her within forty eight (48) hours of the Covered Person's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Company will indemnify the Covered Person for American Express Platinum Charge Card charges incurred within four (4) days of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to RM2,500 for the Covered American Express Platinum Charge Cardmember and RM2,500 for his/her Covered Family Members whose fares have been charged to an American Express Platinum Charge Card or a maximum of RM5,000 for both the Covered American Express Platinum Charge Cardmember and Covered Family Members. This benefit does not apply if the transfer point is in the Covered Person's Country of Residence.

**SCHEDULED FLIGHT**

Scheduled Flight means a 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**

This Certificate does not cover any loss caused or contributed to 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 of the Covered Person to take reasonable measures 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
7. Directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.

**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 representative and shall be in such forms and of such nature as the Company may prescribe.
2. Copies of Record of Charge Forms relating to expenses incurred in respect of which indemnity is claimed under this Certificate must be supplied to Maybankard Centre, 7<sup>th</sup> floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur. Also the Record of Charge Form, verifying that the relevant flight tickets were charged to an American Express Platinum Charge Card Account and in respect of lost or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to Maybankard Centre, 7<sup>th</sup> floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur together with the following information:
  - Full details of the flight (airline, flight numbers, departure airport, destination, scheduled times and arrival airport).
  - Full details of the delay or loss incurred.
  - Full details of expenses for which reimbursement is claimed.
3. Benefits payable under this Certificate in respect of valid claims will be payable to Maybank Cards Business and will be credited to the Covered Person's American Express Platinum Charge Card Account.

**MAXIMUM INDEMNITY**

Duplicate or multiple American Express Platinum Charge Cards shall not obligate the Company in excess of the limit stated herein for expenses incurred by any one individual Covered Person as a result of any one incident covered under this Master Policy.

4. Claims Service – all claims and correspondence relating to the insurance must be given as soon as possible but no later than 21 days after the event giving rise to the claim to:

**Maybankard Centre  
7<sup>th</sup> Floor, Menara Maybank  
100, Jalan Tun Perak  
50050 Kuala Lumpur**

**B. TRAVEL ACCIDENT INSURANCE**

**Covered Persons**” A person shall be a Covered Person under the Master Policy only if:

1. He or she is:
  - a) A Basic or Supplementary Charge Cardmember who has an American Express Platinum Charge Card issued by Maybank in his or her name; or
  - b) The legally married Spouse or Dependent Child under the age of 23 of any eligible person described in (a) above; and
2. His or her American Express Platinum Charge Card Account is billed from Malaysia

**BENEFITS AMOUNTS**

<b>BENEFITS</b>	<b>AMOUNT (RM)</b>
Loss of Life	2,000,000
<b>DISMEMBERMENT</b>	
Loss of Both Hands or Both Feet	2,000,000
Loss of One Hand and One Foot	2,000,000
Loss of Entire Sight of Both Eyes	2,000,000
Loss of Entire Sight of One Eye and One Hand or One Foot	2,000,000
Loss of One Hand or One Foot	1,000,000
Loss of Entire Sight of One Eye	1,000,000

The Company will pay the applicable benefit amount if a Covered Person suffers a Loss from an injury while coverage is in force under the Master Policy, but only if such Loss occurs within 100 days after the date of 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 whilst the Covered Person's insurance is in force under the Master Policy; and
2. Results in Loss insured by the Master Policy; and
3. Creates a Loss due, directly and indirectly of all other causes, to such accident bodily injury

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 the irrecoverable loss of the entire sight of such eye.

**MAXIMUM INDEMNITY PER COVERED PERSON**

In no event will multiple American Express Platinum Charge Cards obligate the Company under the Master Policy in excess of the highest amount payable under one such Charge Card, as stated in the “Benefit Amounts” for any one Loss sustained by any one individual Covered Person as a result of any one accident. No person will be eligible for benefits under the Master Policy unless the fare for the trip he or she takes is actually charged to the American Express Platinum Charge Card.

**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 an air, land or water vehicle (other than a rental vehicle) operated by a common carrier 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 an American Express Platinum Charge Card prior to any injury.

**ADDITIONAL BENEFITS**

**EXPOSURE AND DISAPPEARANCE**

If the Covered Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance, sinking or wrecking in a Common Carrier Conveyance, and if as a result of such exposure, the Covered Person suffers a Loss for which benefits are otherwise payable under the Master Policy, such Loss will be covered under the Master Policy.

If the Covered Person disappears because of an accident on a Covered Trip which results in the disappearance, sinking or wrecking of a Common Carrier Conveyance and if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered Loss of life as a result of injury covered by this Master Policy.

**AIRPORT PREMISES BENEFIT**

If a scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this benefit is payable if the Covered Person sustains any Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

**AIRPORT TRANSPORTATION BENEFIT**

If a scheduled Airline ticket is purchased for a Covered Trip prior to the Covered Persons departure for the airport, this benefit is payable if the Covered Person sustains any Injury while riding as a passenger in a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- a) When going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or
- b) When leaving directly from an airport after alighting from an aircraft from a Covered Trip.

**"Scheduled Airline"** means an Airline 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.

#### **COVERAGE REQUIREMENTS**

A Covered Person will be fully insured for benefits under the Master Policy while taking a trip on a Common Carrier Conveyance only when the entire fare has been charged to the American Express Platinum Charge Card.

#### **ON-BOARD TICKETING**

In the event a Covered Person suffers a Loss on-board a Schedule Airline flight for which the airline sells tickets on-board the flight and the Covered Person has not purchased his or her ticket by charging the ticket to the American Express Platinum Charge Card prior to boarding the flight, then the Company will evaluate and pay such Loss where it can establish that no other form of payment was used for the flight in question.

#### **PREMIUM**

The premium for this coverage is paid for by Maybank.

#### **EXCLUSIONS**

The Master Policy does not cover any Loss caused or contributed to by:

- (1) Suicide or self-destruction or any attempt thereof;
- (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/her 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 or
- (6) Directly or indirectly, the actual, alleged or threatened discharged, dispersal, seepage, migration, escape, release of or exposure to any hazardous, biological, chemical, nuclear or radioactive material, gas, matter or contamination.

#### **BENEFICIARY**

A Basic American Express Platinum Charge Cardmember may designate a beneficiary or change a previously designated beneficiary for himself/herself and his or her spouse and children who are not also Basic or Supplementary American Express Platinum Charge Cardmembers. A Supplementary American Express Platinum Charge Cardmember may designate a beneficiary or change a previously designated beneficiary for himself/herself and his or her spouse and children who are not also Basic or Supplementary American Express Platinum Charge Cardmembers or spouses or children of the American Express Platinum Charge Cardmembers. For such designation or change to become effective a written request on a form satisfactory to the Company must be filed with

the Company. Such designation or change shall take effect as of the date it is signed by the designatory provided that it has been received by the Company, but any payment of proceeds made by the Company prior to receipt of such designation or change shall fully discharge the Company to the extent of such payment.

#### **CLAIMS**

Written notice of a claim must be given to Maybank Centre, 7<sup>th</sup> Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur, within 20 days after the occurrence or commencement of any Loss covered by the Master Policy or as soon thereafter as reasonably possible. Benefits will be payable upon receipt of due written proof of covered Loss.

#### **PAYMENT OF CLAIMS**

Benefits for loss of life of a Covered Person will be paid to the designated beneficiary. Benefits for all other Loss, sustained by a Covered Person will be paid to the Covered Person, if living, otherwise to the designated beneficiary. If more than one beneficiary is designated and beneficiaries' respective interests are not specified, the designated beneficiaries shall share equally. If no beneficiary has been designated, or if the designated beneficiary does not survive the Covered Person, the benefits will be paid to the surviving person or equally to the surviving persons in the first of the following classes of successive preference beneficiaries in which there is a living member:

1. The Covered Person's spouse;
2. His or her children, including legally adopted children;
3. His or her parents;
4. His or her brothers and sisters;
5. His or her estate

In determining such person or persons, the Company may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge the Company from all obligations under the Master Policy. Any amount payable to the minor may be paid to the minor's legal guardian.

#### **TIME LIMIT OF ACTIONS**

No action at law or in equity shall be brought to recover under the Master Policy after the expiration of three (3) years after the time written proof of loss is required to be furnished.

#### **TERMINATION**

The coverage referred to in this Certificate will terminate as of the date he or she ceases to be a Covered Person or on the termination of the Master Policy whichever is earlier.

***The benefits described herein are subject to all of the terms and conditions of the Master Policy which is held by Maybank. This Certificate replaces any prior Certificate which may have been furnished in connection with the Master Policy.***



AMERICAN EXPRESS® PLATINUM CARD  
PURCHASE PROTECTION, RETURN GUARANTEE & EXTENDED WARRANTY INSURANCE

## CERTIFICATE OF INSURANCE

Effective Date: 1 January 2018

This Certificate of Insurance (hereinafter referred to as "Certificate") provides summary of insurance coverage arranged by **Malayan Banking Berhad (3813-K)** (hereinafter referred to as "**Maybank**") with **Etiqa General Insurance Berhad (9557-T)** formerly known as **Etiqa Insurance Berhad** (hereinafter referred to as "**the Company**"), which provides Purchase Protection, Return Guarantee & Extended Warranty benefits as defined within.

In the event of any discrepancies on the coverage, terms and conditions, the Master Policy shall prevail. Copy of the Master Policy can be sighted upon request at Maybankard Centre, Cards & Payments, 7<sup>th</sup> Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

### DEFINITIONS AND SCOPE OF COVERAGE

**"Insured Persons"** - A person shall be an Insured Person under the Master Policy only if:

1. He/she is the Basic or Supplementary American Express Platinum Cardmember who is the holder of a valid issued by Maybank in his/her name and
2. His/her American Express Platinum Card Account is billed from Malaysia

**"American Express Platinum Card"** means the American Express Platinum Card is a charge card issued by Maybank to the Basic or Supplementary American Express Platinum Cardmember in his/her name.

**"American Express Platinum Card Account"** means the account of the Insured Persons.

### SECTION 1- PURCHASE PROTECTION INSURANCE

Purchase Protection provides for the repair, replacement of property and at the discretion of the Company, the indemnification of the Insured Person for property which has been damaged or stolen within 90 days of purchase, if the property was purchased solely for personal use and with the American Express Platinum Card issued by the Policyholder\*. Coverage is provided up to RM15,000 per item of property, and up to a maximum of RM100,000 per calendar year for each American Express Platinum Card Account held by the Insured Person. The number of Supplementary Card Accounts applied for by the Insured Person shall not be taken into account when determining the maximum claim amount permitted per calendar year.

#### Terms & Conditions

1. The Master Policy is not a substitute for any other insurance which also insures against damage or theft to personal property. The Master Policy will indemnify the Insured Person only to the extent that the damage or theft has not been indemnified by any other insurance and is subject to the terms and conditions contained herein.
2. Any item of property which has been left unattended in a place accessible to the public and which is damaged or lost shall not constitute damage or theft within the terms of the Master Policy.

If an Insured Person has purchased property covered by the Purchase Protection under the Master Policy and given such property as gifts to third party recipients ("Third Party Recipients"), the Third Party Recipients will be the beneficiary of the coverage offered under Purchase Protection instead of the Cardmember, provided that the claim is made by the Insured Person in accordance with the Master Policy requirements. If a covered item is given as a gift, the coverage will continue to apply provided that the Cardmember makes the claim on behalf of the recipient of the gift.

#### Limitations and Products Not Covered

1. The total liability of the Company for each item of property insured under the Master Policy shall not exceed the total amount (including

applicable taxes and other government charges) reflected on the Insured Person's billing statement, store receipt with respect to that item (hereinafter referred to as the "Purchase Price") or RM15,000 whichever is lower.

2. For property purchased with a partial payment utilizing the American Express Platinum Card, the total limit of liability will be pro-rated based upon the percentage the partial payment bears to the Purchase Price.
3. The Company shall at its sole discretion either repair or replace the damaged or lost items belonging to a pair or set or indemnify the Insured Person or the Third Party Recipient for the Purchase Price of the set or pair, subject to (Item 1) above, provided that the items are unusable individually and cannot be replaced individually.
4. Purchase Protection coverage shall only apply to damage or theft which occurs within 90 days from the purchase of the property.

#### Exclusions

1. The Company shall not be obligated to indemnify the Insured Person for the first RM60 of each valid claim.
2. There shall be no payment under the Master Policy for the damage to or theft of property arising from:
  - a) War, invasion, hostilities, rebellion, insurrection, confiscation by order of a government or public authority or risks of contraband or losses arising from illegal activity or acts;
  - b) Normal wear and tear;
  - c) Unexplainable disappearance (loss of property under unknown or puzzling circumstances which are difficult to explain or understand and where theft cannot be proven);
  - d) Damage arising from inherent product defects; or
  - e) Theft of or from motor vehicles.
3. There shall be no payment under the Master Policy for damage to or theft of:
  - a) Cash, or its equivalent, travellers cheques, tickets or any negotiable instruments;
  - b) Animals or living plants;
  - c) Jewellery, watches, precious metals and gem stones which the Insured Person brings with him during his overseas travel, unless carried by hand & under the personal supervision of the Insured Person or the Insured Person's travelling companion; and
  - d) Electronic equipment such as mobile phones, PDA, computers or computer-related equipment which are damaged or lost whilst being used at the place of employment.
4. In addition, there shall be no coverage under the Master Policy: For damage to or theft of property as a result of direct physical abuse to one's property by the Insured Person;
  - a) For damage to or theft of property where the property was procured by the Insured Person through fraud or other illegal means;
  - b) Where the Insured Person knowingly makes a false or fraudulent claim;
  - c) Where a report to the appropriate authorities has not been made within 48 hours after the damage or theft was discovered, and a written report obtained; or
  - d) For any item of property left unattended in a place accessible to the public.

#### Due Diligence

The Insured Person 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.

### SECTION 2 - RETURN GUARANTEE

Return Guarantee provides for product satisfaction on designated items purchased solely for personal use and entirely with the American Express Platinum Card issued by the Policyholder. If, within 90 days

from the purchase of the product, an Insured Person is dissatisfied with the item purchased and the retailer refuses to take the purchased item back, the Insured Person can return it to the Company, who will credit the Insured Person's American Express Platinum Card Account with the Purchase Price, up to a maximum of RM1,500 per item, and subject to a maximum of RM6,000 for each American Express Platinum Card Account held by the Insured Person per calendar year. The number of Supplementary Cards applied for by the Insured Person shall not be taken into account when determining the maximum claim amount permitted per calendar year. The amount credited to the Insured Person's American Express Platinum Card Account shall hereinafter be referred to as the "Return Guarantee Refund".

**Terms & Conditions**

1. The Master Policy is not a substitute for any other insurance which also covers Return Guarantee on items purchased in Malaysia. The Master Policy will indemnify the Insured Person only to the extent that the item purchased has not been covered by any other Return Guarantee insurance and is subject to the terms and conditions contained herein.
2. The Company shall not be obligated to pay the Return Guarantee Refund, if on the date of purchase of the item, or on the date of claim filed, any amount due on the Insured Person's Card Account is overdue or the Insured Person's Card Account is cancelled.
3. Purchases must be made in Malaysia and charged in full on the Insured Person's Card. Return Guarantee Refunds are limited to a maximum of RM1,500 per item and subject to a maximum of RM6,000 Card Account held by the Insured Person per calendar year (not taking into account any Supplementary Cards applied for by the Insured Person).
4. Return Guarantee Refunds will not be made for any items with a Purchase Price of RM60 or less.
5. The item returned by the Insured Person must be received by the Company brand new (with original label still intact), undamaged, in good condition and in working order.

**Limitations and Products Not Covered**

1. Items not covered are: animals and living plants; one of a kind items (including antiques, artwork and furs); limited edition items, going-out-of-business sale items; consumable and perishable goods; jewelry and precious stones; services and additional costs (such as installation charges, warranties, shipping or memberships); rare and precious coins; used, rebuilt and refurbished items; mobile/cellular phones; compact discs; digital video discs; audiotapes; video-tapes; computer software; books of any kind; health care items (such as blood pressure machines and diabetes equipment); tickets of any kind; motorized vehicles and their parts; firearms; land and buildings; negotiable instruments (such as promissory notes, stamps, and travellers cheques); cash and its equivalent; and items permanently affixed to home, office, vehicle, etc. (such as garage door openers, car alarms); illegal property; formal wear including, but not limited to, evening gown, wedding gown or tuxedo; underwear, surcharge, etc.
2. This coverage is supplemental and only applies if a claim is made over items covered by this Master Policy within 90 days of original purchase.

**Exclusions**

The Company shall not be liable for any claim:

1. arising out of the imposition of any surcharge;
2. arising out of the fraudulent act of the Insured Person or arising from illegal activity;
3. made in respect of items purchased more than 90 days after the date of original purchase; or
4. not reported to the Company within 30 days from the date of the retailer refusing to take back the purchased item.

**SECTION 3 - EXTENDED WARRANTY**

When the Insured Person purchases a Covered Appliance (hereinafter defined) entirely with his American Express Platinum Card, the Extended Warranty protection will be offered to the Insured Person with regards to the Covered Appliance.

**Terms & Conditions**

1. The Master Policy is not a substitute for any other insurance which also covers extended warranty protection on items purchased in Malaysia. The Master Policy will indemnify the Insured Person only to the extent that the item purchased has not been covered by any other extended warranty insurance and is subject to the terms and conditions contained herein.
2. The Extended Warranty protection mirrors original manufacturers' warranties for Covered Appliances purchased entirely with the American Express Platinum Card issued by the policyholder on any participating products stated below in Table A. The coverage period that the Extended Warranty is effective shall equal the term of the original manufacturer's warranty, up to a maximum of 24 months. The total coverage period inclusive of both original manufacturer warranty & extended warranty shall not exceed a total of 48 months.
3. When the original manufacturer's warranty expires, the Extended Warranty protection takes effect for each Covered Appliance bought in Malaysia with a Purchase Price of not more than RM15,000. The maximum amount of coverage offered under the Extended Warranty protection shall not exceed RM48,000 per American Express Platinum Card Account held by the Insured Person per calendar year. The number of Supplementary Cards applied for by the Insured Person shall not be taken into account when determining the maximum claim amount permitted per calendar year.
4. Coverage is provided for any cost of labour or parts used to repair or correct any malfunction, defect or damage of the Covered Appliance covered by the terms of the warranty given under the original manufacturer's warranty.
5. If a Covered Appliance needs to be replaced, the Insured Person will subject to the maximum claim amounts set out above be indemnified for the Covered Appliance at the Market Value of the Covered Appliance (being the amount the Insured Person paid for the Covered Appliance), less 10% for each year thereafter or part thereof.

**Table A - Covered Appliance(s):**

New item (s) of domestic electrical equipment included in the following list (which may be amended from time to time)

- |                      |                                  |
|----------------------|----------------------------------|
| 1. Air Conditioner   | 18. House phone                  |
| 2. Answering Machine | 19. Iron                         |
| 3. Blender, Mixer    | 20. Juicer                       |
| 4. Camera            | 21. Microwave                    |
| 5. CD/VCD/DVD        | 22. Mobile Phone                 |
| 6. Coffee Maker      | 23. Polaroid                     |
| 7. Compactor         | 24. Portable CD                  |
| 8. Cordless phone    | 25. Receiver/ amplifier/ speaker |
| 9. Dishwasher        | 26. Refrigerator                 |
| 10. Electric Stove   | 27. Sewing Machine               |
| 11. Electric Wok     | 28. Toaster                      |
| 12. Dryer            | 29. Toaster Oven                 |
| 13. Electronic Flash | 30. Television                   |
| 14. Fan              | 31. Vacuum Cleaner               |
| 15. Fax              | 32. VCR                          |
| 16. Food Processor   | 33. Washing Machine              |
| 17. Heater           |                                  |

**DEFINITIONS**

**AUTHORISED REPAIR AGENT:** A company or person to be appointed by The Company at its discretion to repair the Covered Appliance in question.

**BREAKDOWN:** Failure of the Covered Appliance to operate due to an unforeseen electrical or mechanical problem.

**PERIOD OF INSURANCE:** With respect of each Covered Appliance means the period of 24 months or twice the original manufacturer's warranty whichever is the lesser commencing from the expiry of the original manufacturer's warranty period provided that the Extended Warranty period shall not extend beyond the date falling 48 months after the date of purchase.

**PURCHASE PRICE:** The price paid for the Covered Appliance (inclusive of all taxes and government charges).

**GEOGRAPHICAL LIMITS: MALAYSIA**

**Exclusions**

1. Excluded Products\*, (including but not limited to)
  - a) Computer (including notebook & other portable computing devices)
  - b) Modem
  - c) Monitors
  - d) MP3 players
  - e) PDAs
  - f) Plasma TVs
  - g) Printers
  - h) Products used for commercial purposes
 (\*The Company may from time to time add to or delete from this list of Excluded Products at its absolute discretion.)
2. We will not pay for Breakdown due to:
  - a) failure to follow the manufacturer's instructions and/or installation guide;
  - b) use of any accessory not approved by the manufacturer of the Covered Appliance in question;
  - c) any external cause such as fire, water ingress, sand, theft or weather, or faults in any electrical supply/connection or plumbing;
  - d) neglect, willful abuse or misuse of the Covered Appliance; accidental damage to the Covered Appliance; damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate and improper voltage or current; or
  - e) any reason that would have excluded a claim under the original manufacturer's warranty
3. We will not pay for the cost of:
  - a) servicing, inspection or cleaning of the Covered Appliance including video/audio heads and soap dispensers;
  - b) returning, realigning satellite dishes or any adjustment intended by the manufacturer to be carried out by the Insured Person;
  - c) replacing consumable items such as batteries, filters, lamps, vacuum cleaner belts, bags and printer cartridges; or
  - d) repairing cosmetic damage where the function of the Covered Appliance is unaffected such as dents, scratches and rust.
4. We will not pay for loss of use of the Covered Appliance or any consequential loss or any amount that you are able to recover under any other insurance policy.
5. This insurance will not apply if the Covered Appliance is modified or used for business purposes.
6. We will not pay for call out charges where the Authorised Repair Agent is unable to find a fault in the Covered Appliance.

The Covered Appliance must:

- a) be purchased within the Geographical Limits;
- b) be owned by the Insured Person;
- c) have a minimum Purchase Price of RM250;
- d) be paid for in full with an American Express Platinum Card;
- e) the Insured Person should have no overdue debts with the Policyholder;
- f) be located at the Insured Person's permanent residential address (as stated in his Identity Card); and
- g) the Insured Person's American Express Platinum Card account must be active when the claim is made.

**Damaged Beyond Economical Repair (Breakdown)**

Cover starts when the warranty period offered by the manufacturer of the Covered Appliance expires.

Any damage must be notified to the Company within thirty (30) days of its occurrence.

1. The Insured Person must be able to produce the original purchase receipt, if requested by the Company to substantiate a claim.
2. All repairs must be undertaken by an Authorised Repair Agent.
3. If the Covered Appliance is replaced, or the Insured Person is given a credit refund settlement (being the amount the Insured Person paid for the Covered Appliance, less 10% for each year thereafter

or part thereof), then cover in respect of that Covered Appliance will end.

4. If the Covered Appliance is replaced, the replaced Covered Appliance becomes the property of the Company, & the Company reserves the right to take possession of the Covered Appliance.
5. If the Insured Person makes a false claim, the Insured Person will lose all rights and benefits under this Master Policy.

**CLAIMS PROCEDURE**

**Purchase Protection**

In the event of damage to or theft of property covered under Purchase Protection, the Insured Person must:

1. Call the Company immediately, but in any event within forty-five (45) days after the date of such damage or theft and obtain a Claim Report Form.  
**Warning:** Failure to give such notice within forty-five (45) days after the date the damage or theft occurred will result in loss of insurance coverage provided under the Master Policy.
2. Complete and sign the Claim Report Form and return it with substantiating documentation (details of which will accompany the Claims Report Form) to an address designated on the Claims Report Form as soon as possible, but in any event no later than ninety (90) days after the date of occurrence of such damage/ theft.
3. Upon request from the Company, the Insured Person will send, at the Insured Person's expense any damaged property for which a claim is made to an address designated by the Company.
4. Valid claims will be satisfied at the Company's sole option, either by replacing or repairing the stolen or damaged property or by crediting the American Express Platinum Card Account of the Insured Person with an amount not exceeding the Purchase Price, subject always to the terms and conditions contained herein.

**Return Guarantee**

In the event that an original retailer refuses to accept the purchased item, the Insured Person must:

1. Call the Company to request a claim form which must be completed, signed and returned to the Company within 30 days, accompanied by the following :
  - a) the Insured Person's American Express Platinum Card Record of Charge voucher or Insured Person's American Express Platinum Cardmember statement detailing the purchase made;
  - b) original store receipt/the item's purchase invoice; and
  - c) any other item deemed reasonable by the Company to process the claim.
2. Once the claim has been approved, the Insured Person will be required to return the item (which must be brand new with original labels intact, in good working condition) to the Company within 30 days from approval of the claim. The Insured Person is responsible for the cost of returning the item.
3. Once the claim is approved and the returned item received, the Company will satisfy the claim by crediting the Insured Person's American Express Platinum Card account with the Purchase Price of the item - up to RM1,500 per item and a maximum of RM6,000 per calendar year per American Express Platinum Card Account held by the Insured Person.

**Extended Warranty**

In the event of damage of an appliance, the Insured Person should:

1. Check the manufacturer's handbook or manual to make sure the controls are properly set and check that the fuse has not blown in the plug.
2. Check that the appliance is a Covered Appliance under the terms and conditions of the Master Policy.
3. Call the Company and request for a claim form which must be completed, signed and returned to the Company within thirty (30) days of the Breakdown accompanied by the following:
  - a) the Insured Person's American Express Platinum Card Record of Charge voucher or Insured Person's American Express Platinum Cardmember statement detailing the purchase made;

- b) original store receipt/the item's purchase invoice
  - c) original customer's portion of the original manufacturer's warranty;
  - d) original quotation from authorized repairer detailing cause & nature of damage; and
  - e) any other item deemed reasonable by the Company to process the claim
4. Ensure that a pre-approval letter is obtained from the Company before sending the appliance for repair.

Where the Insured Person is required to pay the Authorised Repair Agent's charges before making a claim under the Extended Warranty, the claim for reimbursement of those charges must be made within 30 days of the repair of the product on a form to be provided by the Company at the request of the Insured Person.

**The following terms and conditions shall apply to all of the coverage provided by this Master Policy.**

**SUBROGATION:**

When a claim is paid, the Insured Person shall do all such acts and execute all such documents necessary to transfer, upon request from the Company, any damaged item to the Company and assign the legal right to the Company to recover from the party responsible for the damage or theft to the extent of the amount indemnified under the Master Policy.

**NO ASSIGNMENT OF INTEREST:**

No interest under the Master Policy may be assigned or transferred without the prior written consent of the Company. Assignment or transfer without such consent shall void all coverage with regards the assignor/ transferor & the assignee/ transferee under the Master Policy.

**PROCEEDINGS:**

No action or proceedings against the Company by an Insured Person may be brought in any court of law in respect of any claim under the Master Policy unless:

- a) the Insured Person shall have fully complied with all the requirements of the Master Policy; &
- b) the action or proceedings are commenced by the issue of originating process within (12) months after the date on which the theft or damage occurred.

**LAW AND JURISDICTIONS:**

This Master Policy shall be governed by and construed in accordance with Malaysian law and all actions or proceedings by an Insured Person arising out of or in respect of this Master Policy shall be subject to the exclusive jurisdiction of the courts of Malaysia.

**TERMINATION**

The cover referred to in the Certificate will terminate as of the date he or she ceases to be an Insured Person or on the termination of the Master Policy whichever is earlier.

**The benefits described herein are subject to all of the terms and conditions of the Master Policy which is held by Maybank. This Certificate replaces any prior Certificate which may have been furnished in connection with the Master Policy.**