



**MAYBANK ISLAMIC MASTERCARD CORPORATE CARD-I
MAYBANK AUTOMATIC TRAVEL PERSONAL ACCIDENT TAKAFUL**

CERTIFICATE OF TAKAFUL

Effective Date: 01 January 2025

*This Certificate of Takaful (hereinafter referred to as "Certificate") provides summary of takaful coverage arranged by **Malayan Banking Berhad (3813-K)** (hereinafter referred to as "**Maybank**") with **Etiqa General Takaful Berhad (1239197-A)**, for the benefit of Person Covered.*

In the event of any discrepancies on the coverage, terms and conditions, the Master Certificate shall prevail. Copy of the Master Certificate can be sighted upon request at Maybank Card Centre, 7th Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur.

DEFINITIONS

Whenever used herein, the term "**Card**" shall refer to Maybank Islamic Mastercard Corporate Card which provide Automatic Travel Personal Accident issued by Maybank

"**Cardholder**" means the principal cardholder to whom the Card is issued.

"**Person Covered**" means any Maybank Islamic Mastercard Corporate Card-i Cardholder, in respect of a covered trip which has been paid for by the card, and which commences during the Period of Takaful.

"**Permanent Total Disablement**" means disablement which entirely prevents the Person Covered from attending to any business or occupation of any kind and every kind and which last twelve (12) calendar months is deemed beyond hope of improvement.

"**Loss of Limb**" means loss or physical separation of a hand at or above the wrist or a foot at or above the ankle and shall include total and irrecoverable loss of use of hand, arm or leg.

SCOPE OF COVERAGE

The Takaful Operator agrees that if, during a covered trip which has been paid for by the Cardholder, the Person Covered shall sustain accidental bodily injury caused by violent external and visible means which solely and independently of any other cause shall within twelve (12) calendar months' result in death or disablement, the Takaful Operator will pay to the Person Covered or his/her legal representative the benefits stated in the Schedule.

Cover shall commence at the time that the Person Covered leaves his normal residence or place of business, whichever occurs last, or at commencement of the one-way journey whichever is the actual place of departure for the commencement of such travel and shall end when the Person Covered returns to his normal residence or place of business, whichever occurs first, or place of final destination if in respect of a one-way journey up to a maximum of 90 days any one trip. This cover excludes every day commuting to and/or from a Person Covered's normal place of employment. In the event of a one-way journey where the onward journey is not paid for by a Participant's card, the cover will extend to the place of final destination provided that the final destination is reached within 72 hours of the end of the one-way journey.

Cover shall also apply to journeys by public conveyance, provided that the fare has been charged to the relevant card and shall only be in force for the duration of the journey.

Contribution shall not be made under more than one of Benefits (I) to (VII) of the Schedule of Benefits in respect of the same accident in respect of one Person Covered.

In respect of any Person Covered under the age of 16 years at the date of commencement of the covered trip payment for Death as provided for herein shall be limited to the amount of RM1,000.00.

THE SCHEDULE

1. PERSONAL ACCIDENT

SCHEDULE OF BENEFIT

Bodily Injury as defined resulting in:

Benefit	Description	Amount (RM)
I	Death Occurring within twelve calendar months of bodily injury	700,000.00
II	Total & Irrecoverable Loss of Sight of Both Eyes	700,000.00
III	Total & Irrecoverable Loss of Sight of One Eye	350,000.00
IV	Loss of Two Limbs	700,000.00
V	Loss of One Limb	350,000.00
VI	Total & Irrecoverable Loss of Sight of One Eye & Loss of One Limb	700,000.00

2. ADDITIONAL BENEFITS

A. MISSED FLIGHT MISCONNECTION

If the Person Covered's confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of the Person Covered's incoming confirmed connecting scheduled flight and no alternative onward transportation is made available to the Person Covered within twelve (12) hours of the actual arrival time of his or her incoming flight, the Takaful Operator will indemnify the Participant for the Maybank Islamic Mastercard Corporate Card-i charges incurred in respect of hotel accommodation and expenses incurred in respect of restaurant meals or refreshments up to the limit expressed in A.1 of Additional Benefits for the Participant Maybank Islamic Mastercard Corporate Card-i Cardholder, provided that the receipts can be produced.

NO.	PERSON COVERED	AMOUNT (RM)
A1	Person Covered	200.00

B. LUGGAGE DELAY

If the Person Covered's accompanied checked-in luggage is not delivered to him or her within twelve (12) hours of the Person Covered's arrival at the scheduled destination point of his or her flight, the Takaful Operator will indemnify the Participant for Maybank Islamic Mastercard Corporate Card-i charges incurred at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the limit expressed in B.1 of Additional Benefits for the Participant Maybank Islamic Mastercard Corporate Card-i Cardholder, provided that the receipts can be produced.

NO.	PERSON COVERED	AMOUNT (RM)
B1	Person Covered	200.00

C. LUGGAGE LOSS

If the Person Covered's accompanied checked-in luggage is not delivered to him or her within forty eight (48) hours of the Person Covered's arrival at the scheduled destination point of his or her flight, such luggage will be assumed to be permanently lost and the Takaful Operator will indemnify the Participant for Maybank Islamic Mastercard Corporate Card-i charges within ninety six (96) hours of his or her arrival at such scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the limit expressed in C.1 of Additional Benefits for the Participant Maybank Islamic Mastercard Corporate Card-i Cardholder, provided that the receipts can be produced.

NO.	PERSON COVERED	AMOUNT (RM)
C1	Person Covered	200.00

D. REPATRIATION OF MORTAL REMAINS

In the event of the death of any Person Covered whilst on a covered trip, Takaful Operator will pay up to an amount of RM 5,000.00 in respect of the costs for the Repatriation of the Mortal Remains of the deceased to the location selected by the Person Covered's legal representatives. The Certificate in respect of Additional Benefits 1, 2 & 3 above does not cover any loss caused or contributed by:-

- War or any act of war whether declared or undeclared.
- Any illegal act by or on behalf of the Person Covered and/or his or her beneficiaries.
- While serving as an operator or crew member of any conveyance.
- Confiscation or requisition by customs or other governmental authority.
- Failure to take reasonable measures to save or recover lost luggage.
- Failure to notify the relevant airline authorities of missing luggage at the destination point and to obtain and complete a Property Irregularity Report.

EXPOSURE

Death or disablement caused by exposure directly resulting from a mishap to an aircraft, vessel or public conveyance in which the Person Covered is travelling shall be deemed accidental bodily injury for the purpose of this Takaful cover.

DISAPPEARANCE

In the event of the disappearance of the Person Covered after a period of one year has elapsed, and if the Takaful Operator shall have reason to believe that such Person Covered sustained accidental bodily injury resulting in death whilst on a covered trip, then Benefit (i) shall become payable provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Takaful Operator if the Person Covered is subsequently found to be living.

HIJACK

In the event that accidental bodily injury is sustained by any Person Covered as a direct result of unlawful seizure or wrongful exercise of control of an aircraft, vessel or public conveyance in which the Person Covered is travelling as a passenger on a covered trip the Takaful Operator will pay to the Person Covered or his legal representative miscellaneous expenses up to RM1,000.00 incurred as a direct result of the hijacking concerned.

TERRITORIAL LIMITS: Worldwide

GENERAL EXCLUSIONS

This Takaful does not cover:

- Accidental bodily injury arising from or contributed to by:
 - the Person Covered's intentional self-injury, suicide, insanity or the use of alcohol
 - the taking of any drug by the Person Covered unless taken in accordance with the directions and prescription of a registered medical practitioner
 - the illegal acts of any Person Covered or his beneficiary, executors, administrator or legal heirs
 - Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- Any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution or military or usurped power or participation by the Person Covered in riot strike or civil commotion.
- Accidental bodily injury directly caused by or contributed to by or arising from: -
 - ionising radiations or contamination by radioactivity from any nuclear fuel or any waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
 - nuclear weapons materials.
- The Person Covered engaging in or taking part in armed forces service or operations;
- The Person Covered engaging in flying of any kind other than as a passenger;
- The Person Covered deliberate exposure to exceptional danger (except in an attempt to save human life)

GENERAL CONDITIONS

- This Certificate is not assignable and the Takaful Operator shall not be affected by notice of any trust charge lien assignment or other dealing with this Certificate. The receipt of the Participant/the Person Covered or of his/her legal representatives shall in all cases be an effectual discharge to the Takaful Operator.
- Written notice shall be given to the Takaful Operator as soon as possible and in any event within four (4) weeks of the occurrence of any bodily injury which may give rise to a claim under this Certificate. All certificates, information and evidence required by the Takaful Operator shall be supplied free of expense to the Takaful Operator in the form prescribed by the Takaful Operator. The Person Covered shall as often as required submit to medical examination on behalf of and at the expense of the Takaful Operator in connection with any claim. In the event of accidental death, the Takaful Operator shall be allowed at its own expense and upon reasonable notice to the Person Covered's legal representatives to have a post mortem examination of the body.
- The Takaful Operator may cancel this Certificate by sending ninety (90) days' notice by registered letter to the Participant's last known address.
- All differences arising out of this Certificate 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 (1) calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree on an Umpire appointed in writing by the Arbitrators before entering upon the

reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Takaful Operator. If the Takaful Operator shall disclaim liability to the Participant for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5. Where a covered trip is only partially paid for by the Participant card then the benefit is proportional to the percentage of the ticket price paid for by the Participant card (i.e. if only 50% of the ticket is paid for by the Card then the benefit is only 50%).
6. In the event of any Person Covered having more than one of the Participant cards the benefits will only be payable once.
7. Any fraud, concealment, or deliberate misstatement by any Person Covered in connection with the making of any claim hereunder shall render this Takaful cover null and void in so far as it relates to the Person Covered in question but any such fraud, concealment, or deliberate misstatement by or known to the Participant shall render the whole Takaful cover null and void and all claims hereunder shall be forfeited.
8. The maximum Sum Covered payable per card is up to limit in Table A irrespective of the number of air tickets/travel packages purchased under the Credit Card.

CLAIMS

Written notice must be given as soon as possible of any occurrence likely to result in a claim and in any event within thirty (30) days of completion of the Person Covered's journey.

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

Maybank Card Centre KL Main
1st Floor, Maybank KL Main Branch
Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur

PAYMENT OF CLAIMS

Indemnities payable for any loss will be paid upon receipt of due written proofs of such loss. Indemnity or Loss of Life and any other accrued indemnities unpaid at the Person Covered's death should be payable to the Person Covered's estate. The receipt from the Estate will fully discharge the Company.

TIME LIMIT OF ACTIONS

No action at law or in equity shall be brought to recover under the Master Certificate 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 Person Covered or on the termination of the Master Certificate whichever is earlier.

NUCLEAR / BIOLOGICAL / CHEMICAL TERRORISM

It is agreed that, regardless of any contributory causes, this Takaful does not cover any losses directly or indirectly arising out of contamination due to an act of terrorism. For the purposes of this exclusion "contamination" means the contamination or poisoning of people by nuclear and/or chemical and/or biological substances which cause Accidental Bodily Injury and/or Accidental Death. For the purpose of this exclusion "an act of terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. If the Participant allege that by reason of this exclusion any loss is not covered by this Takaful the burden of proving the contrary shall be upon the Participant.

SANCTION LIMITATION AND EXCLUSION CLAUSE

This Certificate shall not provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose the Company to any Sanction, prohibition or restriction under the CISAD Act or United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The benefits described herein are subject to all of the terms and conditions of the Master Certificate which is held by Maybank.

This Certificate replaces any prior Certificate which may have been furnished in connection with the Master Certificate.