
TAKAFUL TRAVEL EASY CERTIFICATE

WHEREAS the Participant described in the Schedule hereto has made to **HONG LEONG MSIG TAKAFUL BERHAD** (hereinafter referred to as We/Us/Our/Ours) a written Proposal and Declaration which shall be the basis of this Contract and which is deemed to be incorporated herein and has paid or agreed to pay the Contribution stated in this Certificate hereto as consideration for this Certificate hereinafter contained.

NOW THIS CERTIFICATE WITNESSETH that if You shall sustain any bodily injury or death being events caused solely and directly by violent, accidental, external and visible means at any time during the Period of Takaful stated herein or during any further period for which We may accept any payment for the renewal thereof, takaful benefit stated in the Contingencies shall be paid to You or to Your legal representative(s) if any of the events aforesaid shall happen.

This Certificate, Schedule and the Certificate of Takaful shall be read together as one-contract and any word or expression to which a specific meaning has been attached in any part of this Certificate or any part of the Certificate of Takaful shall bear such specific meaning wherever it may appear.

PART 1: DEFINITIONS

In this Certificate, Schedule and the Certificate of Takaful, unless the context requires otherwise:

1. Accident/Accidental/ Accidentally	shall mean a sudden, unexpected, unintended, unforeseeable, unusual and specific external event which occurs at an identifiable time and place, and shall also include exposure resulting from a mishap to a conveyance in which You/Covered Person is travelling.
2. Accidental Death/ Bodily Injury	shall mean the death/bodily injury caused solely and directly by an Accident.
3. Annual Coverage	shall mean a Period of Takaful for twelve (12) months, which begins from the Commencement Date and ends on the Expiry Date. During the Period of Takaful, there is no limit on the number of Trip but coverage is limited to a maximum of ninety (90) consecutive days for any one Trip. In the event of a loss, the Takaful coverage hereinafter shall be maintained in force for the full Sum Covered from the date of such loss to the expiry of the current Period of Takaful. We shall not cover Annual Coverage for Domestic Destination.
4. Bodily Injury	shall mean injury suffered during Your Period of Takaful caused solely and directly by an Accident which occurs independently and is not a result from any illness, sickness, disease, gradual physical wear, or gradual mental wear.
5. Carrier	shall mean an aircraft, vehicle, train, tram, vessel, or other scheduled transport operated by a carrier duly licensed from the relevant government authorities for the purpose of transporting passengers. However, it does not mean a taxi, limousine, or similar service.
6. Certificate of Takaful	shall mean the document/endorsement titled as Certificate of Takaful issued to You, forming part of this Certificate, which confirms that We have issued a coverage to You and sets out details of Your cover.
7. Checked in luggage	shall mean luggage which You/Covered Person have given over to the care of the carrier or other responsible party.
8. Child/Children/ Dependent	shall mean any of Your unmarried, dependent child or children, including any stepchild or stepchildren and legally adopted child or, who is not gainfully employed, either: a. aged between thirty (30) days old up to seventeen (17) years old; or b. aged between eighteen (18) years old up to twenty-five (25) years old and still a full time student at a higher learning institution at the commencement of the Period of Takaful.
9. Close Relative	shall mean Your/Covered Person's legally married spouse, son, daughter, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, and sister.
10. Commencement Date	shall mean the start date of Period of Takaful as stated in the Certificate of Takaful on which the Takaful coverage becomes effective.
11. Contingency Reserve	shall mean the reserves to be used in case of adverse experience in Participants' Risk Fund.
12. Contribution	shall mean the contribution made by You.
13. Conveyance	shall mean: a. any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram, underground train or any other public transportation provided and operated by a carrier duly licensed for the regular. b. transportation of fare-paying passengers. c. any fixed-wing aircraft or helicopter provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports. d. any regularly scheduled airport limousine operating on fixed routes and schedules. e. motorcycles are excluded.
14. Country of residence	shall mean the country in which You are granted rights of citizenship or permanent residence by the government authorities or is a country where You spend more than ninety (90) days consecutively.
15. Covered Person(s)	shall mean the eligible persons named in the Certificate of Takaful, who are: a. Malaysian citizen or Malaysian Permanent Resident or work permit holders legally employed in Malaysia;

	<ul style="list-style-type: none"> b. within the age limit of Adult, Senior Citizen, and Child as described in Condition; c. making such Trip which commence from Malaysia and is subject to the maximum duration of Trip; d. not traveling contrary to the advice of any Registered Medical Practitioner; e. not traveling in order to receive medical treatment; and f. in good faith, not aware of any condition, cause or circumstances existing that may necessitates the cancellation or curtailment of the scheduled Trip.
16. Curtailment	shall mean abandonment of the planned Trip by returning to Your place of residence in Malaysia after arrival at the scheduled destination as shown on the booking invoice.
17. Depreciation	shall mean the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.
18. Domestic Destination	shall mean Trip destination within Malaysia and its territories. We shall not cover One-Way Trip Coverage and Annual Coverage for Domestic Destination.
19. Emergency	shall mean a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.
20. Epidemic	shall mean a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.
21. Expiry Date	shall mean the end date of Period of Takaful as state in the Certificate of Takaful on which the Takaful coverage expires on.
22. Family Package	shall mean Takaful coverage covering You, Your legal spouse and Your accompanying Children as described in the Certificate of Takaful. Only one (1) legal spouse is eligible to be covered under this Certificate of Takaful. In the event of Your/Covered Person's death, the Takaful coverage shall persist for You and other surviving Covered Person.
23. Hospital	<p>shall mean a registered institution established for the purpose of providing treatment and care which meets all of the following requirements:</p> <ul style="list-style-type: none"> a. operates according to law. b. provides facilities for twenty-four (24) hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis c. provides facilities for twenty-four (24) hour nursing services by registered and graduate nurses. d. provides facilities for diagnostic and major surgical supervised by medical practitioner. e. under supervision of a physician. f. the care must be given either on the hospital's premises or in facilities available to the Hospital on a pre-arranged basis. <p>A hospital is not a rest home, convalescent home, extended care facility, rehabilitation facility, nursing facility, facility which primarily treats mental illness, alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes), facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.), facility which is primarily a clinic, or home of the elderly or infirmed.</p>
24. Ju'alah	shall mean a contract in which You agree to reward Us for Our achievement or good performance in managing the Participants' Risk Fund.
25. Illness	shall mean a physical condition that is not an injury, marked by a pathological deviation from the normal healthy state, excludes any pre-existing medical condition, and first occurs during Your Period of Takaful.
26. Iltizam Bi Al Tabarru'	shall mean the commitment to make Tabarru'.
27. Individual Package	shall cover You only. In the event of Your death, the Certificate of Takaful shall terminate.
28. Individual and Spouse Package	shall cover You and Your legal spouse only. Only one (1) legal spouse is eligible to be covered under this Certificate of Takaful. In the event of either Your or Your spouse's death, the Takaful coverage shall persist for the other person.
29. Loss of Hearing	<p>shall mean permanent irrecoverable loss of hearing which is beyond remedy by surgical or other treatment where:</p> <ul style="list-style-type: none"> a. if a dB = hearing loss at 500 Hertz; b. if b dB = hearing loss at 1000 Hertz; c. if c dB = hearing loss at 2000 Hertz; d. if d dB = hearing loss at 4000 Hertz; and e. $\frac{1}{6}$ of (a+2b+2c+d) is above 80 dB
30. Loss of Limb	shall mean loss by permanent physical severance of a hand at or above wrist or of a foot at or above the ankle including permanent total loss of use of hand or foot.
31. Loss of Sight	shall mean the complete and irrecoverable and irremediable loss of sight of an eye which is beyond remedy by surgical or other treatment.
32. Loss of Speech	<p>shall mean:</p> <ul style="list-style-type: none"> a. the permanent inability to articulate any three of the four sounds which contribute to the speech namely the labial sounds, the labioalveolar sounds, the palatal sounds and the velar sounds; b. total loss of vocal cord; or c. damage of speech centre in the brain resulting in aphasia.
33. Luggage/Personal Effects	shall mean Your/Covered Person's personal items that are non-commercial and that You/Covered Person take with or buy, on Your/Covered Person's planned Trip and which are designed to be worn and carried by You/Covered Person. This includes items such as clothing, camera, mobile devices or portable equipment.
34. Maximum Duration of	shall mean the period for:

Trip	<p>a. Single Trip Coverage - hundred ninety (190) days from the commencement of a Trip outside Malaysia and thirty (30) days from the commencement of a Trip within Malaysia.</p> <p>b. One-way Trip Coverage - seventy-two (72) hours from the commencement of the Trip outside or within Malaysia</p> <p>c. Annual Coverage - ninety (90) days from the commencement of each Trip outside Malaysia, as the case may be.</p>
35. Medical Practitioner	shall mean qualified doctor or dentist, other than You or a relative, holding certification necessary for practicing medicine and surgery in the country in which they are currently practicing.
36. Overseas	shall mean any country outside Malaysia and its territories.
37. Pandemic	shall mean a form of an epidemic that extends throughout an entire continent or even the entire human race.
38. Participants' Risk Fund	shall mean a pool of funds for the purposes of mutual assistance, solidarity, brotherhood and for the mutual benefits of all participants. One hundred percent (100%) of gross contribution paid by You, net of wakalah fee shall be allocated to the relevant Participants' Risk Fund under Iltizam Bi Al Tabarru' concept. Within the Participants' Risk Fund, the Participant's tabarru' shall be deemed to have occurred upon any claim payment made in respect of fellow participants and incurrence of reserves, retakaful cost as well as other costs as approved by Our Shariah Committee with the remaining balance to be managed according to the terms and conditions of this Certificate.
39. Period of Takaful	shall mean the period as stated in Certificate of Takaful during which We cover You/Covered Person under this Certificate. For Section D1 (Trip Cancellation) and Section D10 (Trip Postponement), the coverage period commences on the Date of Issue of the Certificate of Takaful. For other sections, Period of Takaful shall start from 12:00 am of the Commencement Date. In the event the Date of Issue as stated in the Certificate of Takaful shall fall on the same date as the Commencement Date, the Period of Takaful shall then start from the Time of Issue. Subject to terms and conditions, please note that Takaful coverage for some of the benefits shall cease once You/Covered Person reaches Your place of residence in Malaysia.
40. Permanent Total Disablement	shall mean absolute disablement for twelve (12) calendar months and at the expiry of the twelve (12) months period being beyond hope of improvement solely and directly caused by Accident which prevents You/Covered Person from attending to any business, work, occupation, profession, or duties for wages, compensation, or profit for which Your/Covered Person is reasonably qualified by reason of Your/Covered Person's education, training, or experience.
41. Personal Computer	shall mean a laptop or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, tablets, or personal digital assistants.
42. Pre-Existing Medical Condition	<p>shall mean any injury, illness, condition, or symptom:</p> <p>a. for which treatment, medication, advice or diagnosis has been sought, received, or was foreseeable during the twelve (12) months prior to Commencement Date;</p> <p>b. which was known or unknown to You/Covered Person to exist prior to Commencement Date whether or not treatment, medication, advice, or diagnosis was sought or received;</p> <p>c. which would have been apparent to a reasonable person in such circumstances.</p> <p>This definition of pre-existing medical condition applies to You/Covered Person, Your/Covered Person's travelling companion, Your/Covered Person's dependant or any other person</p>
43. Proper Claimant	shall mean a person who claims to be entitled to the whole or part of the benefit under this Certificate as Your executor, parent or guardian of an incompetent nominee or an assignee or who claims to be otherwise entitled to the benefit under the relevant law.
44. Public Transport	shall mean any regularly scheduled mode of transportation provided and operated by a duly licensed carrier and meant for the local public interest as a mean to move around and recognised by respective countries (e.g.: bus, ferry, hovercraft, hydrofoil, ship, train, tram, or underground train). This would exclude all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
45. Qardh	shall mean an interest free loan provided by Us in the event of deficit in the Participants' Risk Fund.
46. Reasonable	<p>shall mean:</p> <p>a. the standard level of medical or dental care given in the country You/Covered Person are in;</p> <p>b. the standard level of accommodation and travel that You/Covered Person have booked for the rest of Your/Covered Person's planned Trip or, as determined by Us;</p> <p>c. the actions that a reasonable person could be expected to take in a given scenario, as determined by Us.</p>
47. Resident(s) of Malaysia	<p>shall mean:</p> <p>a. Malaysian citizen;</p> <p>b. permanent residents of Malaysia (holders of re-entry permits);</p> <p>c. holder of valid work permits issued by government of Malaysia and has been residing in Malaysia for at least ninety (90) consecutive days leading up to Commencement Date; or</p> <p>d. holder of valid employment visa, valid students visa or valid dependant's visa issued by government of Malaysia and has been residing in Malaysia for at least ninety (90) consecutive days leading up to Commencement Date.</p>
48. RM	shall mean Ringgit Malaysia, the currency of Malaysia.
49. Serious Medical Condition	shall mean the sudden and, at that time, unexpected onset of a change in Your/Covered Person's physical or medical condition requiring immediate and emergency medical or surgical attention or care from the onset which if not performed will result in a life-threatening situation or significant impairment of bodily function or permanent dysfunction of a body part. The seriousness of the medical condition shall be determined within

	the context of the person's geographical location, the nature of medical emergency and the local availability of appropriate medical care or facility.
50. Solely	shall mean exclusive of all other causes.
51. Sum Covered	shall mean the sum covered specified as such in the Certificate of Takaful issued by Us to You.
52. Tabarru'	shall mean a certain portion of the contribution that You agree to donate upon occurrence of events approved by Our Shariah Committee, thus enabling You to fulfil Your obligation of mutual help and joint guarantee should any of Your fellow participants suffer a defined loss where Your donation is meant to help others and others' donation are meant to help You.
53. Takaful Events	shall mean events on which the Takaful Benefits are payable.
54. Terrorism	shall mean an act or series of acts, including any actual use or threatened use of force or violence directed at or causing damage, injury, harm, disruption, or commission of an act dangerous to human life or property, against individual, property or government, with the objective of pursuing for political, religious, nationalistic, racial, economy, or ideological purpose including the intention to influence any government and/or to put the public in fear for such purposes. Terrorism also includes any act which is recognized by the relevant government or authorities as Terrorism. Robberies or similar criminal acts, primarily committed for personal gain, or arising from personal relationship between perpetrator(s) and victim(s) will not be considered as Terrorism.
55. Travelling Companion	shall mean a person who made travel arrangements with You/Covered Person to accompany You/Covered Person on the trip for at least 75% of Your/Covered Person's journey.
56. Trip	shall mean Your travel to covered destination country as stated in the Certificate of Takaful within the Period of Takaful. Provided always that all Trips covered by this Certificate must commence from Your place of residence in Malaysia. <ul style="list-style-type: none"> a. For Single Trip Coverage – Trip begins when You/Covered Person leaves from Your place of residence in Malaysia to travel and ends when You/Covered Person returns to Your place of residence in Malaysia or ends on the Expiry Date, whichever is earlier. b. For One-way Trip Coverage – Trip begins when You/Covered Person leaves from Your place of residence in Malaysia to travel and ends when You/Covered reaches the destination of Your/Covered Person's planned Trip or ends on the Expiry Date, whichever is earlier. c. For Annual Coverage – Trip begins when You/Covered Person leaves from Your place of residence in Malaysia to travel and ends when You/Covered Person returns to Your place of residence in Malaysia or ends on the Expiry Date, whichever is earlier. Provided always that the duration of each Trip does not exceed ninety (90) consecutive days.
57. Valuables	shall mean jewellery, watches, items made of precious metals, items made of precious stones, furs, leather ware, leather goods, binoculars, or telescopes.
58. Wakalah	shall mean an arrangement appointing Us to manage the overall services provided under this Certificate. We shall take a portion of the contribution as Wakalah Fee in return of the service rendered.
59. Wakalah Fee	shall mean an upfront fee payable to Us in return of the service rendered.
60. We/Our/Ours/Us	shall mean Hong Leong MSIG Takaful Berhad (738090-M) and shall include its successors in title and assigns.
61. You/Your/Yours/Your self/Participant	shall mean the proposer who has affected this Certificate as described in the Certificate of Takaful and has paid the Contribution specified in the Certificate of Takaful to Us.

PART 2: COVERAGE

The amount of Your Benefits are determined by the destination, coverage, plan, and package You have selected as stated in the Certificate of Takaful and are subject to the relevant terms and conditions described hereunder.

For benefits highlighted with ^[1], kindly contact Our Third Party Assistance at +603 7628 3868 / +603 7841 5770 for Benefit assistance. Please request for reverse charge call when outside of Malaysia.

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
Section A: Personal Accident – per Participant/Covered Person					
A1 Accidental Death and Permanent Disablement If, during the Period of Takaful, whilst You/Covered Person is on a planned Trip, the Covered Person sustains Bodily Injury which results in Accidental Death or Permanent Disablement within ninety (90) days from the date of the Accident, or the transport vessel You/Covered Person is aboard disappears, sinks or crashes and You/Covered Person is presumed dead and Your/Covered Person body is not found within twelve (12) months from the occurrence, We shall pay a proportion of the relevant Benefit Amount as specified below:					
Adult (18 to 70 years old)	Up to 100,000	Up to 100,000	Up to 100,000	Up to 150,000	Up to 300,000
Senior Citizen (71 to 80 years old)	Up to 50,000	Up to 50,000	Up to 35,000	Up to 50,000	Up to 70,000
Children (30 days old to 17 years old)	Up to 50,000	Up to 50,000	Up to 25,000	Up to 35,000	Up to 50,000
Proportion of Benefit Amount Paid					
a. Accidental death	100%	100%	100%	100%	100%
b. Permanent total disablement	100%	100%	100%	100%	100%
c. Permanent and incurable paralysis of all limbs	100%	100%	100%	100%	100%
d. Loss of sight of two (2) eyes	100%	100%	100%	100%	100%
e. Loss of limb of two (2) limbs	100%	100%	100%	100%	100%
f. Loss of speech	100%	100%	100%	100%	100%
g. Loss of hearing of:					
i. two (2) ears	100%	100%	100%	100%	100%
ii. one (1) ear	50%	50%	50%	50%	50%
h. Loss of sight of one (1) eye	50%	50%	50%	50%	50%
i. Loss of limb of one (1) limb	50%	50%	50%	50%	50%
The maximum Benefit paid under Section A is restricted to 100% of the Amount of Benefit and a Benefit on partial disablement is not payable					
Section A1 Exclusions We shall not pay for Accidental Death or Permanent Disablement: a. caused by any other reason than Accident. b. occurred in Malaysia, only for International destination. <i>Maximum per family</i>	Not applicable	150,000	Not applicable	Not applicable	Not applicable
Section B: Medical and Hospitalisation – per Participant/Covered Person					
	Due to Accident only		Due to Accident or Illness		
B1 Overseas Medical Expenses Due to Accident and Illness^[1] Adult or Children	Not covered	Not covered	Up to 150,000	Up to 250,000	Up to 500,000
Senior Citizen	Not covered	Not covered	Up to 20,000	Up to 25,000	Up to 30,000
We shall reimburse the reasonable emergency medical or hospital expenses You/Covered Person incur until You/Covered					

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
	applicable		applicable	applicable	applicable
B3 Overseas Medical Expenses for Pregnancy¹¹ We shall reimburse the reasonable medical expenses incurred for pregnancy related illness if You/Covered Person is not hospitalised but is treated as an outpatient whilst traveling overseas. The medical expenses must have been incurred on the advice of a medical practitioner. Section B3 Exclusions We shall not pay for expenses: a. if You/Covered Person is hospitalised for any pregnancy related illness. b. if You/Covered Person choose to travel as against the advice of Your/Covered Person's treating medical practitioner. c. medical expense incurred before the trip or during a one-way trip coverage. d. abortion or miscarriage, except if it is due to an Accident. e. ectopic pregnancy or childbirth including premature childbirth or stillbirth. f. test or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illness. g. depressive, psychological or psychiatric illness, including post-natal depression.	Not covered	Not covered	Up to 150	Up to 300	Up to 500
B4 Hospital Cash Benefit¹¹ For International destination, we shall pay You daily cash allowance specified in the Table of Benefits for each complete day You/Covered Person is in hospital if You/Covered Person is hospitalised as inpatient due to Accident or Illness sustained during Your/Covered Person's planned Trip. For Domestic destination, we shall pay You daily cash allowance specified in the Table of Benefits for each complete day You/Covered Person is in hospital if You/Covered Person is hospitalised as inpatient due to Accident sustained during Your/Covered Person's planned Trip. a. <i>Overseas – Normal Ward</i> If You/Covered Person is hospitalised as inpatient in a general ward, surgical ward or equivalent hospital bedroom that caters to patients with general medical care needs which do not require close observation and one-to-one care whilst overseas. b. <i>Overseas – Intensive Care Unit (ICU)</i> If You/Covered Person is hospitalised as inpatient in an intensive care unit, critical care unit, or equivalent special department of a hospital that caters to patients with severe and life-threatening injuries or illnesses whilst overseas. c. <i>Domestic – Normal Ward</i> If You/Covered Person is hospitalised as inpatient in a general ward, surgical ward, or equivalent hospital bedroom that caters to patients with general medical care needs which do not require close observation and one-to-one care in Malaysia. For International destination, this Benefit shall extend to cover hospitalisation connected to Section B6 Follow-up Treatment in Malaysia. Section B4 Exclusions We shall not pay: a. for the first twenty-four (24) continuous hours You/Covered	Not covered	Not covered	100 per day up to 1,000	250 per day up to 3,500	300 per day up to 6,000
	Not covered	Not covered	50 per day up to 500	100 per day up to 1,000	150 per day up to 1,500
	30 per day up to 300	30 per day up to 450	30 per day up to 300	50 per day up to 500	70 per day up to 700

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>Person is in hospital.</p> <p>b. for Section B4 (a) and B4 (b) if You cannot claim for overseas medical expenses connected with the hospitalisation under Section B1 Overseas Medical Expenses Due To Accident and Illness.</p>					
<p>B5 Alternative Traditional Medicine</p> <p>We shall reimburse necessary alternative medical treatment expenses incurred as a result of Accident whilst traveling. The medical treatment is carried out by a registered traditional medicine practitioner, osteopath, physiotherapist or chiropractor.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section B5 Exclusions</p> <p>We shall not pay for expenses:</p> <ol style="list-style-type: none"> if the traditional medical treatment is prescribed or provided by Your/Covered Person's close relatives. if the claim is not supported with an official payment receipts. that are not related to an injury or illness incurred during Your/Covered Person's planned Trip, or are not related to an incident that can be claimed under Section A or B. 	Up to 100	Up to 150	Up to 150	Up to 250	Up to 300
<p>B6 Follow-up Treatment in Malaysia</p> <p>We shall reimburse the reasonable follow-up medical expenses incurred due to Bodily Injury or Illness as a continuation of medical treatment which has been obtained overseas after Your/Covered Person return from the Trip to Malaysia for a maximum period of ninety (90) days after the initial treatment by an attending medical practitioner.</p> <p>The medical or hospital expenses must have been incurred on the advice of a medical practitioner. You must make every effort to keep Your/Covered Person medical or hospital expenses to a minimum.</p> <p>Section B6 Exclusions</p> <p>We shall not pay for expenses:</p> <ol style="list-style-type: none"> when You have not notified Us as soon as practicable of Your/Covered Person admittance to hospital, or You do not take Our reasonable advice following the notification. relating to treatment by a chiropractor or physiotherapist unless approved by Us. incurred for donation of any body organ by You/Covered Person and costs of obtaining the organ including all costs incurred by the donor during organ transplant. 	Not covered	Not covered	Up to 10,000	Up to 15,000	Up to 30,000
<p>B7 Compassionate Visitation By Relative^{III}</p> <p>We shall pay the reasonable, return economy travel costs and hotel accommodation expenses necessarily incurred by one (1) close relative or family member to visit and stay with You/Covered Person in the event You/Covered Person is hospitalised for more than five (5) consecutive days due to Bodily Injury or Illness and Your/Covered Person's medical condition forbids repatriation and no adult member of Your/Covered Person's family is with You/Covered Person.</p> <p>We shall pay the reasonable, return economy travel costs and hotel accommodation expenses necessarily incurred by one (1) close relative or family member to assist in the burial or cremation arrangement in the event You/Covered Person suffer death as result from Bodily Injury or Illness.</p>	Up to 1,000	Up to 1,000	Up to 5,000	Up to 7,000	Up to 10,000

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section B7 Exclusions We shall not pay for expenses:</p> <ol style="list-style-type: none"> relating to travel arrangements that have not been first approved by Us. that are not related to an injury or illness incurred whilst overseas during Your/Covered Person's planned Trip, or are not related to an incident that can be claimed under Section A or B. incurred due to Illness, only for Domestic Destination. 					
<p>B8 Return of Minor Children^[1] We shall pay and arrange a one-way economy airfare to Your place of residence in Malaysia for Your/Covered Person's children who are travelling with You/Covered Person, if they are left without adult supervision following Your/Covered Person's hospitalisation due to Bodily Injury or Illness whilst You/Covered Person is on Your/Covered Person's planned Trip.</p> <p>We shall pay one (1) reasonable return economy travel costs and hotel accommodation expenses for one (1) close relative to accompany Your/Covered Person's children back to Your/Covered Person place of residence in Malaysia.</p> <p>You must first use any prepaid travel arrangements or adjust them accordingly. We shall only pay the difference or any amendment fees. We shall not pay more than the original ticket value.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section B8 Exclusions We shall not pay for expenses:</p> <ol style="list-style-type: none"> relating to travel arrangements that have not been first approved by Us. that are not related to an injury or illness incurred whilst overseas during Your/Covered Person planned Trip, or are not related to an incident that can be claimed under Section A or Section B of this Certificate. if You do not first attempt to utilise prepaid travel arrangements. incurred due to Illness, only for Domestic Destination. 	Up to 1,000	Up to 1,000	Up to 5,000	Up to 7,000	Up to 10,000
Section C: Medical Evacuation and Repatriation – per Participant/Covered Person	Due to Accident only		Due to Accident or Illness		
<p>C1 Emergency Medical Evacuation and Repatriation^[1] We shall arrange and pay for the following assistance services if You/Covered Person become injured or sick whilst on Your/Covered Person's planned Trip:</p> <ol style="list-style-type: none"> access (excluding transportation costs) to a medical practitioner for emergency medical treatment. any urgent messages which needs to be passed on to Your/Covered Person's family or employer in the case of an emergency. provision of any written guarantees for payment of reasonable expenses for emergency hospitalisation. Your/Covered Person's medical transfer or evacuation if You/Covered Person must be transported to the nearest hospital for emergency medical treatment. 	Covered	Covered	Covered	Covered	Covered

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>e. Your/Covered Person's repatriation back to Malaysia if You/Covered Person is sick or injured overseas with appropriate medical supervision.</p> <p>f. if You/Covered Person require travel assistance, including:</p> <ul style="list-style-type: none"> i. rescheduling travel arrangements as a result of an emergency; ii. referral for legal advice arising out of an incident during Your/Covered Person planned Trip; iii. lost luggage retrieval; iv. contacting the issuer when passports, travel documents or credit cards are lost; v. arranging translator/interpreter assistance in an emergency; and/or vi. arranging overnight hotel accommodation following flight delay or travel misconnection. <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section C1 Exclusions We shall not pay for expenses:</p> <ul style="list-style-type: none"> a. incurred for services provided by another party for which You are not liable to pay or any expenses already included in the cost of a scheduled trip. b. for a service not approved and arranged by Our Third Party Assistance provided always that We reserve the right to waive this exclusion in the event that You/Covered Person or Your/Covered Person's travel companion cannot, for reasons beyond Your/Covered Person control, notify Our Third Party Assistance during an emergency medical situation. c. in any event, We reserve the right to reimburse You only for those expenses incurred for service which Our Third Party Assistance would have provided under the same circumstances. d. incurred if You/Covered Person do not take the advice of Our Third Party Assistance. e. incurred in Malaysia, only for International Destination. f. incurred due to Illness, only for Domestic Destination <p>Our Third Party Assistance shall not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.</p>					
<p>C2 Repatriation of Mortal Remains⁽¹⁾ For International Destination, if You/Covered Person suffers death during Your/Covered Person's planned Trip as a result of Bodily Injury or Illness, We shall:</p> <ul style="list-style-type: none"> a. pay for reasonable funeral expenses incurred in the country You/Covered Person were visiting. b. pay for reasonable costs for repatriating Your/Covered Person's remains back to Malaysia. c. pay for associated reasonable cost of a casket, embalment, and cremation if so elected. <p>For Domestic Destination, if You/Covered Person suffers death within Malaysia as a result of Bodily Injury, We shall:</p> <ul style="list-style-type: none"> a. pay for reasonable costs for repatriating Your/Covered Person's remains back to Your locality of place of residence. 	Covered	Covered	Covered	Covered	Covered

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>b. pay for associated reasonable cost of a casket, embalment, and cremation if so elected.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section C2 Exclusions We shall not pay for expenses:</p> <p>a. if the funeral services or cremation or bringing Your/Covered Person's remains back to Malaysia or place of residence in Malaysia has not been first approved by Us.</p> <p>b. relating to the transportation of Your/Covered Person's remains from Malaysia to any other country.</p> <p>c. relating to religious ceremony or rites.</p>					
Section D: Travel Inconveniences – per Period of Takaful					
<p>D1 Trip Cancellation We shall pay Your/Covered Person's cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that You/Covered Person have paid in advance and cannot recover from any other source if Your/Covered Person's planned Trip is cancelled within fourteen (14) days of Your/Covered Person's scheduled departure to circumstances neither expected nor intended by You/Covered Person or outside Your/Covered Person's control occurring from the time You/Covered Person purchased Your/Covered Person's travel package caused by:</p> <p>a. death, serious injury, serious illness, or a mandatory quarantine suffered by You/Covered Person, Your/Covered Person's close relative, Your/Covered Person's children, or Your/Covered Person's dependent, regardless of whether they are covered or not.</p> <p>b. unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond Your/Covered Person's control at Your/Covered Person's planned destination.</p> <p>c. serious damage to Your/Covered Person's home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required Your/Covered Person's presence on the premises on the departure date.</p> <p>d. witness summons or jury service requiring Your/Covered Person's presence.</p> <p>e. an epidemic or natural disaster at the planned destination which prevents You/Covered Person from proceeding with Your/Covered Person's planned Trip.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section D1 Exclusions We shall not pay for expenses:</p> <p>a. any events mentioned above (D1 (a) to (e)) which publicly known or reported through mass media at the time that You make travel arrangement.</p> <p>b. due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.</p> <p>c. incurred due to prohibition or regulation by any government.</p> <p>d. caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.</p> <p>e. relating to the death, injury or illness of any person who</p>	Up to 2,000	Up to 3,000	Up to 5,000	Up to 10,000	Up to 20,000

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
resides outside of Malaysia. <i>Maximum per family</i>	Not applicable	4,500	7,500	15,000	30,000
D2 Trip Curtailment We shall pay the un-utilised and non-refundable portion of travel and accommodation expenses paid in advance by You/Covered Person due to any of the following events that requires Your/Covered Person's immediate return to Your place of residence in Malaysia: <ol style="list-style-type: none"> an injury or illness suffered by You/Covered Person while on Your/Covered Person's planned Trip resulting in advice from a medical practitioner to abandon Your/Covered Person's planned Trip and return to Malaysia immediately. death of Your/Covered Person's close relative, Your/Covered Person's children, or Your/Covered Person's dependent. hijacking of the carrier in which You/Covered Person's is travelling as a passenger. a typhoon, earthquake, or tsunami which prevents You/Covered Person from continuing Your/Covered Person's scheduled Trip. the unexpected outbreak of strike, riot, or civil commotion arising out of circumstances beyond Your/Covered Person's control which prevents You/Covered Person from continuing Your/Covered Person's scheduled Trip. a fire or natural disaster resulting in serious damage to Your place of residence in Malaysia. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D2 Exclusions We shall not pay for expenses if: <ol style="list-style-type: none"> You/Covered Person is aware of any reason, before Your/Covered Person's Period of Takaful commenced that may cause Your/Covered Person Trip to be rearranged. Your/Covered Person's delay is due to any transport, tour or accommodation provider, or travel or booking agent ceasing to carry on normal business operations for financial reasons or insolvency. <i>Maximum per family</i>	Up to 2,000	Up to 3,000	Up to 5,000	Up to 10,000	Up to 20,000
D3 Travel Delay (per completion of 6 hours) We shall pay You for each full, consecutive six (6) hours delay if a disruption to Your/Covered Person's planned Trip, for a period of at least six (6) consecutive hours from the scheduled time of Your/Covered Person's carrier's departure as specified in Your/Covered Person's itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier You/Covered Person's were scheduled to travel aboard. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D3 Exclusions We shall not pay for expenses: <ol style="list-style-type: none"> if Your/Covered Person's scheduled flight is an onward connecting scheduled flight. due to the financial collapse, insolvency, or the inability to 	Not covered	Not covered	100	150	200

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>carry on normal business due to financial reasons of any transport, tour, or accommodation provider, or travel agent.</p> <p>c. arising from strike or industrial action which began or was announced before the issue date of Your Certificate of Takaful or on the date Your/Covered Person's travel tickets or confirmation of booking was issued, whichever is earlier.</p> <p>d. if You/Covered Person have not departed Your/Covered Person's home to commence Your/Covered Person's planned Trip, or the period of delay allows sufficient time for You/Covered Person to return to Your/Covered Person's home.</p> <p>e. due to hijacking</p> <p>f. arising from Your/Covered Person's failure to check in as according to the itinerary supplied to You/Covered Person, or if You/Covered Person fail to obtain written confirmation from the operator(s) of the carriers or their handling agents of the number of hours delayed and the reason for such delay.</p> <p>g. if You/Covered Person are compensated by the carrier by means of transport and accommodation.</p> <p><i>Maximum per person</i></p> <p><i>Maximum per family</i></p>	Not applicable	Not applicable	1,000	1,500	3,000
	Not applicable	Not applicable	1,500	2,250	4,500
<p>D4 Trip Diversion</p> <p>We shall pay You if the arrival of the scheduled carrier in which You/Covered Person have arranged to travel is delayed for at least six (6) hours from the time specified in the itinerary supplied to You/Covered Person due to rerouting of the scheduled carrier, as a result of strike/industrial action, adverse weather conditions or mechanical breakdown.</p> <p>Section D4 Exclusions</p> <p>We shall not pay for claims arising directly or indirectly from, in respect of, or due to:</p> <p>a. delay in arrival at the planned destination as a result of delay in departure of the scheduled public carrier.</p> <p>b. Your/Covered Person's failure to obtain a written confirmation from the operator(s) of the carriers or their handling agents of the number of hours of delay and the reason for such delay.</p> <p>c. strike/industrial action existing at the date You participate in this Certificate.</p> <p><i>Maximum per family</i></p>	Not covered	Not covered	100	150	200
	Not applicable	Not applicable	150	225	300
<p>D5 Travel Misconnection</p> <p>If the confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of Your/Covered Person incoming confirmed connecting scheduled flight, and no alternative onward transportation is made available to You/Covered Person within six (6) hours of the actual arrival time of Your/Covered Person's incoming flight, We shall indemnify You for expenses incurred, upon providing evidence of receipts/bills in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the carrier or any third party.</p> <p>The flight misconnection details to be obtained by You/Covered Person must be verified in writing by the operator(s) of the</p>	Not covered	Not covered	Up to 100	Up to 150	Up to 200

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
carriers or their handling agent(s). <i>Maximum per family</i>	Not applicable	Not applicable	150	225	300
D6 Missed Departure We shall pay You for the additional accommodation and travel expenses necessarily incurred during Your/Covered Person's planned Trip as a result of failure of public transportation services to get You/Covered Person to the departure port, airport, or train station for the scheduled carrier's service. Section D6 Exclusions We shall not pay for expenses: a. if You/Covered Person fail for any reason other than failure of the public transportation services to check in at the airport, train station, or port according to the travel itinerary given. b. late arrival at the airport, train station, or port after check in or booking in time. c. failure of the public transportation services arising from strike or industrial action which commenced before the date of departure. <i>Maximum per family</i>	Not covered	Not covered	Up to 1,000	Up to 1,500	Up to 2,000
	Not applicable	Not applicable	1,500	2,250	3,000
D7 Overbooked Flight We shall pay You for each full, consecutive six (6) hours delay up to the limit stated in the Table of Benefits, if You/Covered Person are denied boarding on a commercial scheduled flight carrier due to over-booking, and no alternative transportation is made available to You/Covered Person within six (6) hours of the scheduled departure time of such scheduled flight carrier. The overbooked flight details to be obtained by You/Covered Person must be verified in writing by the operator(s) of the carriers or their handling agent(s). <i>Maximum per family</i>	Not covered	Not covered	1,000	2,000	3,000
	Not applicable	Not applicable	1,500	3,000	4,500
D8 Hijacking Allowance We shall pay the amount specified in the Table of Benefits for Your selected plan for each full, consecutive twenty-four (24) hour period You/Covered Person are forcibly detained by hijackers on a means of public transportation during Your/Covered Person planned Trip due to it being hijacked persons using violence or threat of violence. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. <i>Maximum per family</i>	Not covered	Not covered	300 per day up to 1,000	500 per day up to 1,500	700 per day up to 2,100
	Not applicable	Not applicable	1,500	3,000	4,500
D9 Luggage Delay (per completion of 6 hours) We shall pay You for each full, consecutive six (6) hours delay if Your/Covered Person checked in luggage is delayed, mishandled, misdirected or misplaced by the carrier. Delays shall be calculated from the time the responsible carrier arrives at the planned destination. Your claim must be supported with valid written document from the carrier who was responsible for Your/Covered Person delay	Not covered	Not covered	100	150	200

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
checked in luggage. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D9 Exclusions We shall not pay for expenses: a. if You/Covered Person do not report the delay within twenty-four (24) hours to an appropriate authority, and provide Us with a written statement from whomever You reported it to. b. if You are entitled to reimbursed by the carrier who was responsible for Your/Covered Person's delayed luggage. c. if Your/Covered Person's luggage is delayed on the flight returning You/Cover Person to Your/Covered Person's country of residence. <i>Maximum per person</i> <i>Maximum per family</i>			300	500	1,000
	Not applicable	Not applicable	450	750	1,500
D10 Trip Postponement We shall pay You for reasonable administrative charges incurred to postpone the trip, provided that the trip was booked before You/Covered Person became aware of any circumstances that led to the postponement of the Trip. The postponement of Your/Covered Person's trip was direct result of: a. death, serious injury, serious illness, or a mandatory quarantine suffered by You/Covered Person, Your/Covered Person's close relative, Your/Covered Person's children, or Your/Covered Person's dependent, regardless of whether they are covered or not; or b. unexpected outbreak of strike, riot, or civil commotion arising out of circumstances beyond Your/Covered Person's control at Your/Covered Person's planned destination; or c. serious damage to Your/Covered Person home from fire, flood, typhoon, earthquake or tsunami within seven (7) days before the departure date which required Your/Covered Person presence on the premises on the departure date; or d. witness summons or jury service requiring Your/Covered Person presence; or e. an epidemic or natural disaster at the planned destination which prevents You/Covered Person from proceeding with Your/Covered Person's planned Trip. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D10 Exclusions We shall not pay for expenses: a. any events mentioned above (D10 (a) to (e)) which publicly known or reported through mass media at the time that You make travel arrangement. b. any frequent flyer reward points or holiday points that You have used, in part or full, to pay for any part of the trip. c. relating to the death, injury or illness of any person who resides outside of Malaysia. <i>Maximum per family</i>	Not covered	Not covered	Up to 1,000	Up to 1,500	Up to 3,000
	Not	Not	1,500	2,250	4,500

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
	applicable	applicable			
D11 Loss or Damage to Luggage and Personal Effect We shall pay the repair cost, or replacement value, less depreciation, of any checked in luggage, unchecked luggage, or personal effects which are stolen, accidentally damaged or permanently lost whilst You/Covered Person on Your/Covered Person's planned Trip. a. You must provide receipts for Your/Covered Person items, to justify the amount of Your claim. If You are unable to submit receipts We may accept the claim at reduced rate or decline it. b. If You are partially reimbursed by Your/Covered Person's carrier or other third party, We shall pay the difference between the amount of Your loss and what You were reimbursed, up to the limit of Your cover, less depreciation. c. The luggage must be owned by You/Covered Person or entrusted to You/Covered Person. d. Our maximum liability is shown under the Table of Benefits for any one item or pair or set of an item. For any item that forms part of a pair or set, Our maximum liability shall be a proportionate part of the value of the pair or set. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D11 Exclusions We shall not pay for expenses: a. above the original purchase price, replacement price or repair cost of any item, whichever amount is lower. b. if You do not report the loss, theft or misplacement within twenty-four (24) hours to the police and if applicable to an office of the carrier You/Covered Person were travelling on when the loss, theft or damage occurred, and if You cannot prove that You made such report by providing Us with a written statement from whoever You reported it to. c. if the loss or damage is not supported by proof of ownership, value and age. d. relating to the loss, theft, or damage to golfing equipment, jewellery or any other valuables, cash, or traveller's cheques. e. if Your/Covered Person's valuables, personal computer, or equipment are transported in the cargo hold of a carrier. f. if the loss, theft or damage is to items left behind in any hotel or motel room after You/Covered Person have checked out or items left behind after you have disembarked the carrier. g. if the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles. h. if the luggage or personal effects was being sent unaccompanied or under a freight contract. i. if the luggage or person effects was left: i. with a person You/Covered Person did not know prior to commencing Your/Covered Person planned Trip; ii. where it can be taken without Your/Covered Person knowledge; or iii. at such a distance from You/Covered Person that You/Covered Person is unable to prevent it being taken.	Up to 1,000	Up to 1,500	Up to 3,500	Up to 6,0010	Up to 8,000

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<i>Maximum per Item</i>	Not applicable	Not applicable	500	500	500
<i>Excess per claim</i>	Not applicable	Not applicable	50	50	50
<i>Maximum per family</i>	Not applicable	2,250	5,250	9,000	12,000
D12 Loss of Travel Documents⁽¹⁾ We shall reimburse You the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveller's cheques and other necessary travel documents which are essential for You/Covered Person to complete the trip when such loss arises from robbery, burglary, or theft while You/Covered Person is overseas on Your/Covered Person's planned Trip. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D12 Exclusions We shall not pay for expenses: a. if You do not report the robbery or theft within twenty-four (24) hours to the police and if applicable to an office of the carrier You/Covered Person were travelling on when the loss, theft or misplacement occurred, or in the case of traveller's cheques to the issuing bank or relative company, and if You cannot prove that You/Covered Person made such report by providing Us with a written statement from whoever you reported it to.	Not covered	Not covered	Up to 3,000	Up to 4,500	Up to 6,000
<i>Maximum per family</i>	Not applicable	Not applicable	4,500	6,750	9,000
D13 Loss of Money⁽¹⁾ We shall reimburse You if You/Covered Person lose Your/Covered Person's money and the replacement cost of Your/Covered Person's credit cards when such loss arises from robbery, burglary, or theft whilst You/Covered Person on Your/Covered Person's planned Trip. The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits. Section D13 Exclusions We shall not pay for expenses: a. if You do not report the robbery or theft within twenty-four (24) hours to the police and if applicable to the issuing bank or relative company, and if You cannot prove that You/Covered Person made such report by providing Us with a written statement from whoever You/Covered Person reported it to. b. if the expenses are incurred due to the fraudulent use of traveller's cheques or credit cards. c. loss of credit cards or replacement of credit cards, or replacement of National Registration Identity Card, passport, work passes, work permits, Social Visit passes or any kind of passes and driving licenses. d. loss of cash cards or any other cards having a stored value.	200	300	Up to 150	Up to 300	Up to 500
<i>Maximum per family</i>	Not applicable	450	225	450	750
D14 Loss of Jewellery	Not covered	Not covered	Up to 150	Up to 250	Up to 300

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>We shall reimburse You if You/Covered Person lose Your/Covered Person's jewellery when such loss arises from robbery, burglary, or theft whilst You/Covered Person on Your/Covered Person's planned Trip overseas.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section D14 Exclusions We shall not pay for expenses:</p> <p>a. if You do not report the robbery or theft within twenty-four (24) hours to the police and if applicable to the issuing bank or relative company, and if You cannot prove that You/Covered Person made such report by providing Us with a written statement from whoever You/Covered Person reported it to.</p> <p><i>Maximum per family</i></p>	Not applicable	Not applicable	225	375	450
Section E: Others – per Period of Takaful					
<p>E1 Home Contents We shall reimburse by payment or at its option by reinstatement or repair against physical loss or damage to the contents based within Your residence in Malaysia that was left vacant because of Your/Covered Person Trip, caused by fire or theft damage during the Period of Takaful, but only after You/Covered Person has legally left Malaysia.</p> <p>Section E1 Exclusions We shall not pay under the following conditions:</p> <p>a. wear, tear, depreciation, the process of cleaning, dyeing, repairing or restoring any article, the action of light atmospheric conditions, moth, insects, vermin or any other gradually operating cause.</p> <p>b. any loss or damage occasioned through Your/Covered Person's wilful act or with Your/Covered Person's connivance.</p> <p>c. loss (whether temporary or permanent) of Your/Covered Person's property or any part thereof by reason of confiscation, requisition, detention or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities.</p> <p>d. electrical or mechanical breakdown.</p> <p>e. consequential loss or damage of any kind</p> <p>f. business or professional use in respect of photographic and sports equipment and accessories and musical instruments.</p> <p>g. motor vehicles, boats. Livestock, bicycles and any equipment or accessories relating thereto.</p> <p>h. loss or damage covered under any other insurance policy, under any other takaful certificate, or reimbursed by any other party.</p> <p><i>Maximum per family</i></p>	Not covered	Not covered	Up to 1,500	Up to 3,500	Up to 5,000
	Not applicable	Not applicable	2,250	5,250	7,500
<p>E2 Personal Liability We shall cover Your legal liability arising from event whilst You/Covered Person on Your/Covered Person's planned Trip for payment of compensation in respect of:</p> <p>a. death, bodily injury or illness directly to a third party arising from Your/Cover Person's negligence; and/or</p> <p>b. physical loss of damage to property directly to a third party</p>	Up to 250,000	Up to 375,000	Up to 250,000	Up to 500,000	Up to 1,000,000

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>arising from Your/Cover Person's negligence, occurring during Your/Covered Person's planned Trip, which is caused by an accident or a series of accidents attributable to one source or originating cause.</p> <p>We shall also reimburse Your reasonable legal costs and legal expenses for settling or defending the claim made against You/Covered Person. We shall decide whether the costs were reasonable. You/Covered Person must not accept liability without prior written approval from Us.</p> <p>The maximum amount We shall pay for all claims combined under this Section is shown under the Table of Benefits.</p> <p>Section E2 Exclusions We shall not pay for expenses:</p> <ol style="list-style-type: none"> relating to bodily injury to You/Covered Person, Your/Covered Person's travelling companion, or to a close relative or employee of You/Covered Person. relating to damage to property belonging to You/Covered Person, or in Your/Covered Person's care or control, or belonging to, or in the care or control of, a close relative of Yours/Covered Person's, or Your/Covered Person's travelling companion, or to an employee of You/Covered Person. arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle. arising out of the conduct of a business, profession or trade. relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy/takaful certificate or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation. relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages. caused by disease that is transmitted by You/Covered Person. concerning any relief or recovery other than monetary amounts. relating to liability arising from a contract that imposes on You/Covered Person a liability which You/Covered Person would not otherwise have. due to assault and/or battery committed by You/Covered Person or at Your/Covered Person's direction. relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of You/Covered Person or any person acting with Your/Covered Person's knowledge, consent or connivance. <p><i>Maximum per family</i></p>					
	Not applicable	562,500	375,00	750,000	1,500,000
<p>E3 Limited Terrorism Cover We shall pay the amount as specified in the Table of Benefits for Your selected plan for covered losses arising directly from Terrorism act during Your/Covered Person's planned Trip.</p> <p>Section E3 Exclusions We shall not pay claims arising directly or indirectly suffered, contributed or attributed to or caused by from or in any connection with any act of nuclear, chemical or biological</p>	Not covered	Not covered	Provided	Provided	Provided

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
<p>weapons or events.</p> <p>For the purpose of this clause:</p> <p>a. utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.</p> <p>b. utilisation of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.</p> <p>c. utilisation of biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.</p>					
<p>E4 Funeral Expenses</p> <p>We shall pay to You/Your legal personal representative the amount as shown in the Table of Benefits as the funeral expenses in the event of Accidental Death resulting from Accident occurring during Your/Covered Person's planned Trip.</p> <p>Section E4 Exclusions</p> <p>We shall not pay if the death is a direct result from Illness or any form of diseases.</p> <p><i>Maximum per family</i></p>	200	300	200	200	200
	Not applicable	450	300	300	300
<p>E5 Certificate Extension</p> <p>In the event of delay beyond Your/Covered Person's control as a ticket holding passenger on a scheduled public transport as a result of:</p> <p>a. Your/Covered Person's serious illness or accidental bodily injury, or</p> <p>b. the scheduled public carrier in which You/Covered Person is travelling being unavoidably delayed during Your/Covered Person's planned Trip and the return journey cannot be completed within the Period of Takaful indicated in the Certificate of Takaful, the Period of Takaful shall be automatically extended for up to seven (7) days without additional contribution for such period as is reasonably necessary for the completion of the Trip, provided that either of the above events is admissible under this Certificate in the first instance and You have documented proof of the reasons for the delay.</p>	Included	Included	Included	Included	Included
Additional Services – per person	Cost (RM)				
<p>S1 Badal Haji</p> <p>In the event of Accidental Death or Permanent Disablement, a sum as shown in the Table of Benefits shall be deducted per Participant/Covered Person from the benefit payable for payment of Hajj by proxy subject to:</p> <p>a. submission of written request to Us, and</p> <p>b. Terms and Conditions of Additional Services</p>	2,500	2,500	2,500	2,500	2,500
<p>S2 Waqaf</p> <p>In the event of Accidental Death or Permanent Disablement, a sum as shown in the Table of Benefits shall be deducted per</p>	500	500	500	500	500

Section – Benefits description	Amount of Benefit (RM)				
	Domestic		International		
	Individual	Family	Individual/Individual and Spouse/Family		
	Essential		Basic	Premier	Elite
Participant/Covered Person from the benefit payable to perform the Waqaf Al-Quran ibadah on Your/Covered Person's behalf subject to: a. submission of written request to Us, and b. Terms and Conditions of Additional Services					
S3 Qurban In the event of Accidental Death or Permanent Disablement, a sum as shown in the Table of Benefits shall be deducted per Participant/Covered Person from the benefit payable to perform the Qurban ibadah on Your/Covered Person's behalf subject to: a. submission of written request to Us, and b. Terms and Conditions of Additional Services	750	750	750	750	750

^[1] Kindly contact Our Third Party Assistance at +603 7628 3868 / +603 7841 5770 for assistance with this benefit. Please request for reverse charge call when outside of Malaysia.

PART 3: EXTENDED COVERAGE

1. **Drowning**

This Certificate extends to cover Accidental Death and Permanent Disablement directly or indirectly caused by drowning.

2. **Electrocution**

It is hereby declared and agreed that this Certificate is extended to cover Accidental Death and Permanent Disablement directly or indirectly caused by electrocution.

3. **Exposure Clause**

It is hereby declared and agreed that this Certificate extended to cover claims arising out of Accidental Death and Permanent Disablement caused by exposure to the elements as a result of an accident provided that in the event of Your/Covered Person's death caused by exposure to the elements, a post mortem and an independent inquiry by a constituted judicial body may be instigated to determine whether You/Covered Person died of exposure as a result of an accident.

4. **Harmful Insect, Snake and Animal Bites**

It is hereby declared and agreed that this Certificate is extended to cover Accidental Death and Permanent Disablement arising from harmful insect, snake and animal bites.

5. **Motorcycling Risks Clause**

It is hereby declared and agreed that this Certificate extends to cover Accident Death and Permanent Disablement arising from riding a motorcycle or as a pillion for private or business purposes provided always that We shall not be liable for any claim arising out of racings, pace making or participation in any speed contest reliability or other trials.

6. **Unprovoked Murder and Assault**

It is hereby declared and agreed that this Certificate extends to cover Accidental Death and Permanent Disablement caused directly or indirectly by unprovoked murder and assault.

7. **Natural Perils**

It is hereby declared and agreed that this Certificate is extended to cover Accidental Death and Permanent Disablement directly or indirectly caused by natural perils such as earthquake, windstorm, volcanic eruption, flood, lightning, tidal wave, hurricane, cyclone and typhoon.

8. **Food and Drinks Poisoning**

This Certificate extends to cover Accidental Death and Permanent Disablement directly caused by food and drink poisoning.

9. **Passive War Risks Clause**

- a. Coverage shall also be provided for Accidents suffered on account of events of war, without You/Covered Person being an active participant in a war or civil war (passive war risk). Anybody supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in war by a party engaged in hostile actions, shall be deemed to be an active participant in war, and is thus excluded from coverage hereunder.
- b. Takaful coverage shall also be provided for Accidents resulting from terrorist attacks related to a war or civil war but being committed outside the territories of the parties engaged in war.
- c. The following shall be excluded from such Takaful coverage:
 - i. Accidents caused by ABC weapons (atomic, biological, or chemical weapons),
 - ii. Accidents sustained in connection with a war or warlike conflict involving world powers (China, France, Great Britain, Japan, Russia, United States of America),
 - iii. Accidents sustained in connection with a war or civil war if the country of Your place of residence is involved in a war as a party actually engaged in hostile action or if hostile events take place on the territory of such country.
- d. The Takaful coverage provided by these Clause may be terminated by Us with a period of notice of seven (7) days (such cancellation becoming effective on the expiry of the said seven (7) days from midnight of the day on which notice of cancellation is issued by Us) upon the outbreak of war or the manifestation of any other peril excluded under the war exclusion clause herein during Your/Covered Person's visit of such countries. (Optional: An authorised party resident in the country in which We are located shall be specified to whom such notice may be tendered with legal effect.)

PART 4: GENERAL EXCLUSION

This Certificate shall not cover death or disablement or any other loss directly or indirectly caused:

1. if You/Covered Person do not act in a reasonable or reasonable way to protect Yourself and Your/Covered Person's property and to avoid making a claim, or to reduce your loss as much as possible; or
2. if You have not been granted pre-approval by Us for the purchase of an additional or alternative transport or accommodation expenses that You wish to claim; or
3. by consequential loss of any kind, including loss or lack of enjoyment; or
4. from, or is anyway related to You/Covered Person or Your/Covered Person's traveling companions changing travelling plans; or
5. if You are claiming for the cost of utilised services including transport or accommodation; or
6. if You/Covered Person have exceed the age limit on or before the commencement of the Certificate of Takaful unless special approval has been given by Us; or
7. if at the time of participating in this Certificate, You were aware of or could foresee a potential condition that may give rise to You making a claim under this Certificate; or
8. if You can recover Your losses or additional expenses from any other party; or
9. if Your claim concerns anything that is covered under any other local, public, or private insurance policy or takaful certificate whether in Malaysia or overseas. We shall be liable only for the amount Your liability exceeds the limits of cover under any other policy or certificate; or
10. if Your claim is for a loss, which is recoverable by compensation under any workers compensation act, or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law; or
11. if Your claim is for additional expenses or fees arising from errors or omissions in Your/Covered Person's booking arrangements or Your/Covered Person's failure to obtain relevant visa or passport documents; or
12. if Your claim arises because You/Covered Person act illegally or break any government prohibition or regulation including visa requirements; or
13. if Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything; or
14. if Your claim arises because You/Covered Person did not follow advice in the mass media of any government or other official body's warning:
 - a. against travel to a particular country or parts of a country; or
 - b. of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemicand you did not take appropriate action to avoid or minimise any potential claim under this Certificate (including delay of travel to the country or part of the country referred to in the warning); or
15. by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military insurrection or usurped power; or
16. by martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
17. by any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence; or
18. by riot or civil commotion, lockout or threat of such event; or
19. by delay, confiscation, detention, requisition, damage, destruction, or any prohibitive regulations by customs or other government officials or authorities of any country; or
20. by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel, nuclear weapon, nuclear component, or from any nuclear waste from the combustion of nuclear fuel; or
21. by radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or
22. by a nuclear reaction or contamination from nuclear weapons or radioactivity; or
23. by biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear; or
24. by act or threat of terrorism, unless otherwise stated in the benefit; or
25. by mandatory quarantine, unless otherwise stated in the benefit; or
26. if Your claim arises or is in anyway related to You/Covered Person being in control of any motorized vehicle, including scooter or moped, that You/Covered Person do not hold a relevant valid license for in Your country of residence; or
27. if Your claim arises because You/Covered Person engages in hunting, racing of any kind (other than on foot), open water sailing (more than 10 nautical miles offshore), polo, mountaineering, skiing, trekking, rock climbing using ropes or climbing equipment (other than for hiking), any kind of parachuting/hang gliding, steeple chasing, pot-holing, ice or winter sports of any kind, boxing, wrestling, training or performing any form of martial arts, any aerial sporting activities, or other similar hazardous or dangerous adventure, activities, sports, or competition. In any event, any person engaging or participating in any sport on a professional basis shall not be covered under this Certificate; or
28. if Your claim arises because You/Covered Person dives underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction; or
29. by You/Covered not wearing the appropriate protective clothing; or
30. by or is anyway related to force majeure unless the benefit specifically offers coverage; or
31. if Your claim arises because You/Covered Person is engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation; or

32. while You/Covered Person is in on or ascending into or descending from any aircraft as a member of the crew or undertaking any trade or technical operation therein excepts whilst travelling as a passenger in the aircraft operating on a schedule service or a twin or multi-engined aircraft; or
33. within the border or jurisdiction of Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Lebanon, Liberia, North Korea, Somalia, South Sudan, Sudan, Syria, and Zimbabwe unless You have received a written notice from Us exempting any of the following countries or including any other countries to the list of limitation; or
34. while committing or attempting to commit any unlawful act; or
35. by insanity, suicide or attempted suicide, intentional self-inflicted injury, misuse or abuse of substance, alcohol and/or drugs; or
36. by pre-existing medical condition whether physical or mental, defect, or infirmity to You/Covered Person; or
37. by HIV infection or any kind of venereal disease or sexually transmitted disease (STD) or arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named; or
38. by bacterial or viral infections, any disease or illness (unless otherwise stated in the Table of Benefit), medical or surgical treatment (except such as may be necessary as a result of injuries covered by this certificate and performed within the time provided in this Certificate); or
39. while You/Covered Person is in a state of unsound mind; or
40. if Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner; or
41. by any metastatic or terminal illness that was diagnosed prior to the policy being issued; or
42. by any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake; or
43. by or is any way connected to any elective medical, surgery or dental treatment; or
44. by childbirth, miscarriage, pregnancy, confinement, any medically assisted conception or any complications thereof unless otherwise stated in the Table of Benefits applicable; or
45. by treatment for addiction to drugs or alcohol, or You/Covered person are using a medical facility as a nursing, convalescent, or rehabilitation place; or
46. by or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal; or
47. if You/Covered Person were under the influence of, or affected by alcohol or drugs, unless the drugs were prescribed by a medical practitioner and taken in accordance with their instructions; or
48. by Your/Covered Person's mysterious, unexplained disappearance; or
49. if despite their advice otherwise following Your call to our Third Party Assistance, You/Covered Person received treatment from private hospital where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments; or
50. if Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

PART 5: GENERAL CONDITIONS

1. Material Fact

This Certificate shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any material fact.

2. Observance of Conditions

The due observance and fulfilment of these Conditions which are to be read as part of the Takaful coverage provided by this Certificate shall so far as the nature of them respectively permits be a condition precedent to any of Our liability under this Certificate.

3. Reasonable Care

You/Covered Person must exercise reasonable care to prevent Accidents, Bodily Injury, Illness, disease, loss, or damage and when loss has occurred, ensure that the loss is minimised. In the event We deem You/Covered Person fail to exercise reasonable care with respect to any one claim, we may reduce Your claim by the amount of prejudice We have suffered, or reject Your entire claim.

4. Age Limit

Cover is subject to the following age limits and restrictions:

Adult: Person aged between eighteen (18) years old and up to seventy (70) years old at the commencement of the Period of Takaful.

Senior citizen: Person aged between seventy-one (71) years old and up to eighty (80) years old at the commencement of the Period of Takaful.

Child: A. Person aged between thirty (30) days old and up to seventeen (17) years old at the commencement of the Period of Takaful.
B. Person aged between eighteen (18) years old and up to twenty-five (25) years old, conditioned always that the Covered Person is not yet married and is a full-time student at the commencement of the Period of Takaful.

In the event the Covered Person has attained the aforesaid age limit during mid-term of this coverage, the coverage shall remain effective until the expiry of the Period of Takaful as specified in the Certificate of Takaful.

5. Cancellation

You may cancel this Certificate at any time by providing a prior written notice to Us. Such cancellation shall be without prejudice to any claim originating prior thereon. You may cancel this Certificate prior to the Commencement Date and full refund of contribution shall be arranged accordingly provided no claim has been made. However, if You cancel this Certificate after the Commencement Date, no refund shall be paid to You, except for Annual Coverage which is subject to no claim has been made under this Certificate. We may also cancel this Certificate at any time by written notice delivered to You or mailed to Your last address as shown by Our records stating when thereafter such cancellation shall be effective. In such a case, the refund shall be payable to You in the same manner as above. For the purpose of this condition the cancellation shall take effect seven (7) days after the notice of cancellation should have been received by You on the ordinary course of post. Such cancellation shall also be without prejudice to any claim originating prior thereon.

6. Notice of Hospitalisation

If You/Covered Person are hospitalized whilst on Your/Covered Person planned Trip, You/Covered Person or a member of Your/Covered Person's traveling party must notify Our Third Party Assistance as soon as practicable. If You/Covered Person is not hospitalised but You/Covered Person is treated as an outpatient and You/Covered Person become aware that the total cost of Your/Covered Person's treatment is likely to exceed USD 3,000, You must notify Us.

7. Notice of Claim

Written notice of claim must be given to Us as soon as practicable and in any event within thirty (30) days of the occurrence of an event which may give rise to a claim. Failure to give the notice in the time prescribed shall not invalidate a claim if it can be shown to Our satisfaction that notice had been provided as soon as reasonably practicable. Notice is deemed given by or on Your behalf or Your Proper Claimant's behalf to Us with information sufficient to identify You/Covered Person.

8. Proof of Claim

Written proof in support of a claim must be provided to Us within thirty (30) days from when We receive the claim form. Failure to provide such proof within the time required shall not invalidate any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible, and in no event later than hundred eighty (180) days from the time such proof is otherwise required. All claims must be submitted with comprehensive supporting information and documentary evidence as We may require to support Your claim at Your expense, such as but not limited to relevant travelling documents, tickets, or receipts (for example travelling itinerary, flight boarding pass, train ticket etc.), police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If You cannot provide the requested proof of ownership with respect to loss related to property, We can reject Your claim. You must cooperate with Us at all times in relation to the provision of supporting evidence and such other information as We may reasonably require. For any claim related to:

a. In the case of Accidental Death or Permanent Disablement Benefits:

Hospital and Physician's reports giving details of the nature of the loss and extent and period of disability, police reports where the relevant and in the event of death a copy of the death certificate and the relevant coroner's report.

b. Medical, hospitalisation, or dental claims:

Receipt of medical expenses incurred, a full physician's report stipulating the diagnosis of the condition treated, the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered.

c. Flight delay (Travel Delay and Trip Diversion):

A written confirmation from the operator(s) of the carriers or their handling agents the number of hours of delay and the reason for such delay.

d. Flight interruption (Travel Misconnection and Overbooked Flight):

A written confirmation from the operator(s) of the carriers or their handling agents outlining the incident.

e. Personal belonging while traveling (Luggage Delay, Loss of Damage to Luggage and Personal Effect, Loss of Travel Documents, Loss of Money, and Loss of Jewellery):

All details including receipts as to date of purchase, price, model and type of items lost or damaged, receipt of any emergency purchases of essential items during the Trip, a copy of immediate notification to carrier and carrier's acknowledgement when loss or damage has occurred in transit and certified copy of immediate police report when loss or damage has occurred in other circumstances. Report to these authorities must be made within twenty-four (24) hours of the occurrence of such event.

Documentation satisfactory to Us that the cause of delay was officially recognised together with a clear statement of its nature.

f. Personal Liability:

All correspondences, summons or writ must be submitted to Us immediately upon receipt, unanswered.

We shall have the right at its full discretion to request further supportive and relevant documentations from Your or Your Proper Claimant in relation to occurrence of such events for the purpose of benefits or claim payment. If required, We may ask You to provide translations of Your documents into English at Your expense to enable Us assess Your claim.

9. Legal Action

Notwithstanding anything to the contrary herein, no action shall be brought to recover on this Certificate prior to the expiration of sixty (60) days after written proof of claim has been filed in accordance with the requirement of this Certificate, nor shall such action be brought at all unless commenced within hundred eighty (180) days from the expiration of thirty (30) days within such proof of claim required.

10. Prohibition on Assignment

This Certificate and the benefits hereunder cannot be assigned and notice of any purported assignment thereof shall accordingly not have any effect.

11. Place of Departure

This cover is only valid for a Trip originating from and within Malaysia.

12. Payment of Contribution

This Certificate is issued and the benefits under this Certificate are available to You in consideration of the payment of the prescribed Contributions. Coverage and claims are valid only subject to the successful collection of Contribution by Us and Your compliance of the term and conditions contained herein. We reserve the right to refuse any coverage or reject any claim resulting from non-payment of Contribution.

13. Validity of Coverage

The person may not be validly covered at any one time under more than one Certificate issued by Us.

14. Subrogation

At Our discretion, We may start, control and settle legal proceedings for Our own benefit in Your name to recover compensation or secure indemnity from any party in respect of anything covered by this Certificate. We may do so in Your name and on Your behalf. You also consent to Us seeking to recover any money We have paid to You from a third party. You must help Us to do this, even if We have not yet paid Your claim, and even if the amount We pay is less than full compensation for Your loss.

15. Recovery of Loss

- a. If You are aware of any third party that You or We may recover money from, You must inform Us of such third party. If You intend to commence legal proceedings to recover Your costs or seek compensation against a third party, You must inform Us as soon as practicable.
- b. If We exercise our subrogation right and pursue any legal action against any third party with respect to any claim We have to pay under this Certificate, You must do everything You can to help Us with the legal proceedings. We will apply any money We recover from any third party under a right of subrogation in the following order:
 - i. To Us, Our administration and legal costs arising from the recovery.
 - ii. To Us, an amount equal to the amount that We have paid to You under this Certificate.
 - iii. To You, Your total loss less the amount that We have paid to You under this Certificate (less Your excess).
 - iv. To you, Your excess that You have paid with respect to the benefit under this Certificate.
- c. Once We pay Your total loss We will keep all money left over.
- d. If We have paid Your total loss and You have receive payment from a third party for said loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You. If We pay You for permanently lost, stolen or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You. If We pay Your claim and You receive a payment from a third party for the same costs, fees or expenses, You must pay Us the amount of that payment up to the amount of the claim We paid You. We may seek reimbursement from You if You receive a payment from any other source for any amount of the claim We paid You.

16. Admission of Fault or Liability

In relation to any claim under this Certificate You/Covered Person must not admit that You/Covered Person is at fault, and You/Covered Person must not offer or promise to pay any money, or become involved in litigation, without Our approval.

17. Duplication of Cover

- a. If You/Covered Person is covered under more than one travel Takaful certificate/master certificate/certificate of takaful underwritten by Us for the same trip, the Takaful coverage will be effective only under one certificate/master certificate/certificate of takaful. You must let Us know which certificate/master certificate/certificate of takaful You want to claim under and henceforth, all the benefits under the certificate/master certificate/certificate of takaful You elected will apply. The other certificate/master certificate/certificate of takaful for the same trip is/are deemed to be void.
- b. In the event that You/Covered Person are covered under more than one insurance policy or takaful certificate for the same peril underwritten by other insurer or takaful operator, including Us, We shall only pay a share of the total loss, damage or liability proportionally.

18. Daily Benefit

No daily benefit shall become payable until the total amount shall have been ascertained and agreed.

19. Dispute Resolution

This Certificate, and all rights, dispute, differences, obligations and liabilities arising hereunder, shall be construed and determined and may be enforced in accordance with the laws of Malaysia and the parties hereto submit to the jurisdiction of the courts of Malaysia. The courts of Malaysia shall have the exclusive jurisdiction for the purpose mentioned herein. After the expiration of one (1) year from the date of any event giving rise to a claim under this Certificate, the Takaful Operator shall not be liable in respect thereof unless the Takaful Operator shall have admitted liability in respect of such claim.

20. Clerical Error

Any clerical error by Us shall not invalidate any Takaful coverage which is otherwise validly in force, nor shall it validate any Takaful coverage which is otherwise not validly in force.

21. Wakalah Fee

We are entitled to receive from each Contribution the prescribed Wakalah Fee for services rendered by Us which shall be deducted upon payment of Contribution by You as set out in the Schedule. The Wakalah Fee inclusive of all distributors' commissions defined as percentage (%) of the Contributions. The fees shall be transferred to Our Takaful Operator's Fund.

22. Participants' Risk Fund

- a. After deduction of the prescribed Wakalah Fee, the remainders of allocated Contributions shall be credited wholly into the relevant Participants' Risk Fund, from which Takaful benefits are paid. The surplus in the Participants' Risk Fund shall be determined on at the end of Our financial year. A certain percentage of the surplus, the level of which We deem appropriate shall be kept aside to set up the Contingency Reserve.
- b. The Tabarru' charge determined as one hundred percent (100%) of gross contribution, net of Wakalah Fee shall be allocated to the relevant Participants' Risk Fund, by which Takaful events shall be covered. The Participants' Risk Fund shall be invested in Shariah-compliant instruments and the Yearly Investment Profit earned on the Participants' Risk Fund shall remain in the Participants' Risk Fund. Surplus arising from the Participants' Risk Fund, if any, is calculated annually at the end of each of Our financial year. The said surplus shall be inclusive of the investment profit from the Participants' Risk Fund.
- c. We shall arrange, if necessary, Qardh (or an interest free loan), in the event that any of the Participants' Risk Funds get into a deficit situation towards solvency of the Participants' Risk Funds after using the Contingency Reserves. The loan shall be repaid only on the original amount disbursed, from the future surplus of the Participants' Risk Fund, in a lump sum or on an installment basis depending on the emerging future surplus and the amount of the Qardh disbursed.
- d. After taking into consideration the amount set aside for contingency reserve, fifty percent (50%) of the balance surplus amount, if any, shall be given to Us as performance fee based on Ju'alah contract. The remaining fifty percent (50%) of the balance surplus amount shall be payable to the eligible Participant upon expiry of their Period of Takaful as specified in Certificate of Takaful following Our financial year end closing. However, if the amount payable is RM 10 or less, such amount shall be donated to the Participants' Risk Fund instead.
- e. In the event of any claim made by You during the Period of Takaful, the Certificate of Takaful You participated in shall not be entitled to any surplus distribution.

23. Qardh

Our shareholders shall arrange, if necessary, Qardh (or an interest free loan), in the event that any of the Participants' Risk Funds get into a deficit situation towards solvency of the Participants' Risk Fund after using the Contingency Reserves. The loan amount shall be repaid only on the original amount disbursed, from the future surplus arising from the Participants' Risk Fund, in a lump sum or on an instalment basis depending on the emerging future surplus and the amount of the Qardh disbursed.

24. Takaful Benefits Payment

- a. Any Takaful benefits payment under this Certificate shall be payable to You from the Participants' Risk Fund managed by Us.
- b. Benefit payment for Your loss of life is payable to Your estate and benefit payment for Covered Person's loss of life is payable to his/her estate.
- c. Under Sections B, in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by Our Third Party Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare. Indemnity for expenses under Sections B which you incur directly will be payable to you.
- d. Under Section C, the benefits will be paid directly to the provider of service as indicated in each section.
- e. All other indemnities or compensation of this Certificate are payable to you.
- f. All the relevant claim forms should be completed and submitted by You, if not, an authorisation letter signed by You is required to proof that other party/individual have the right to make a claim instead of You. Any receipt or discharge which You may give to Us for any Takaful benefit under this Certificate shall be deemed final and complete termination of all the rights of the Participant in respect of such claim. We will pay all benefit payment in Malaysian Ringgit. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from Us will carry any interest.

25. Cancellation of the Certificate

- a. You may cancel this Certificate at any time by providing a prior written notice to Us. Such cancellation shall be without prejudice to any claim originating prior thereon. If You cancel Your Certificate prior to Commencement Date, You shall be entitled for full refund if You have not made any claim under Your Certificate. If You cancel your Certificate on or after Commencement Date, You shall be entitled for partial refund if the Type of Coverage as stated in Your Certificate is Annual Coverage and if You have not made any claim under Your Certificate. Partial refund shall be calculated on pro-rated basis based on the total available balance of the Participants' Risk Fund in excess of minimum limit as determined by Us and shall be payable to You under the Ittizam Bi Al Tabarru' contract.
- b. We may also cancel this Certificate at any time by written notice delivered to You or mailed to Your last address as shown in Our records stating when thereafter such cancellation shall be effective. If We cancel Your Certificate prior to Commencement Date, You

shall be entitled for full refund if You have not made any claim under Your Certificate. If We cancel your Certificate on or after Commencement Date, You shall be entitled for partial refund if the Type of Coverage as stated in Your Certificate is Annual Coverage and if You have not made any claim under Your Certificate. Partial refund shall be calculated on pro-rated basis based on the total available balance of the Participants' Risk Fund in excess of minimum limit as determined by Us and shall be payable to You under the Iltizam Bi Al Tabarru' contract. For the purpose of this condition, the cancellation shall take effect seven days (7) days upon Your receipt of the notice of cancellation in the ordinary course of post. Such cancellation shall also be without prejudice to any claim originating prior thereon.

26. Condition Precedent

The validity of this Certificate is subject to the condition precedent that:

- a. for the risk covered, You have never had any Takaful coverage/insurance terminated in the last twelve (12) months due solely or in part to a breach of any contribution/premium warranty condition; or
- b. if You have declared that You have breached any contribution/premium warranty condition in respect of a previous certificate/policy taken up with another Takaful operator/insurer in the last twelve (12) months:
 - i. You have fully paid all outstanding contribution/premium for time on risk calculated by the previous Takaful Operator/insurer based on the customary short period rate in respect of the previous certificate/policy; and
 - ii. a copy of the evidence of contribution/premium paid from the previous Takaful Operator/insurer to this effect is first provided by You to Us before cover incepts.

27. Personal Data Protection

You represent and warrant that You has obtained all necessary consents from You and/or Covered Person for the following:

- a. to pass personal data gathered and/or held to Us as necessary for the purpose of carrying out performance pursuant to this Certificate;
- b. to permit Us to process all personal data as necessary for the purposes of carrying out performance pursuant to this Certificate;
- c. to permit Us to disclose personal data to its affiliates, retrocessionaires, legal counsel, financial auditors, or governing regulatory authorities in and/or outside Malaysia only where necessary for the purpose of carrying out performance pursuant to this Certificate and where the party receiving such information has agreed and undertaken to comply with the confidentiality under this Certificate as if the said party receiving such information were a party to this Certificate; and
- d. to permit Us to transfer data outside Malaysia.

The term "**personal data**" wherever appearing here shall mean information provided by You to Us that relates directly or indirectly to You or Covered Person or in Your possession, including any expression of opinion about You/Covered Person.

28. Date Recognition

It is noted and agreed this Certificate is hereby amended as follows

- a. We shall not pay for any loss or damage including loss of use with or without physical damage, injury (including Bodily Injury), expenses incurred or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether Your property or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to :
 - i. correctly recognize any date as its true calendar date;
 - ii. capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than its true calendar date; and/or
 - iii. capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- b. It is further understood that We shall not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in (a)
- c. It is further understood that We shall not pay for any loss or damage including loss of use with or without physical damage, injury (including bodily injury) expenses incurred or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by You or for You or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in (a) above.
- d. It is further understood that We shall not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in (a) above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired. Such loss or damage, injury (including Bodily Injury), expenses incurred or any consequential loss referred to in (a), (b), (c) or (d), is excluded regardless of any other cause that contributed concurrently or in another sequence to the same.

29. Goods and Services Tax

- a. For the purpose of this Clause:
 - i. "Tax" means any present or future, direct or indirect, Malaysian or foreign tax, levy, impost, duty, charge, fee, deduction or withholding of any nature, that is imposed by any Appropriate Authority, including, without limitation, any consumption tax such as the goods and services tax ("GST") and other taxes by whatever name called, and any fines or penalties in respect thereof.
 - ii. "Appropriate Authority" means any government or taxing authority.
- b. The Contribution and all other monies to be paid by You to Us under this Certificate, including any amount representing reimbursements to be paid by You to Us, is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.
- c. In the event You are required by law to make any deduction or withholding from the Contribution and/or all other monies payable to Us under this Certificate in respect of any Tax or otherwise, the sum payable by You in respect of which the deduction or withholding is required shall be increased so that the net Contribution and/or the net amount of monies received by Us is equal to that which We would otherwise have received had no deduction or withholding been required or made.

- d. You shall in addition to the Contribution and all other monies payable, pay to Us all applicable Tax at the relevant prevailing rate and/or such amount as is determined by Us to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by You directly to any Appropriate Authority, which You shall remit directly to the Appropriate Authority.
- e. If at any time an adjustment is made or required to be made between Us and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with this agreement by Us, a corresponding adjustment may at Our discretion be made as between You and Us and in such event, any payment necessary to give effect to the adjustment shall be made.
- f. You hereby agree to do all things reasonably requested by Us to assist Us in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in this Certificate, You agree to provide Your fullest cooperation to Us in assisting Us in complying with Our obligations under the relevant laws.
- g. You shall indemnify Us and shall hold Us harmless from any liability arising as a result of any breach of obligation on Your part to pay the Tax as set out herein, together with all loss, costs and expenses resulting from such breach. Nothing in this Certificate requires Us to pay any amount of fine, penalty or other amount for which You are liable for.
- h. For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in this Certificate has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.

30. Sanction Limitation and Exclusion Clause

We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit in this Certificate to the extent that the provision of such cover, payment of such claim, or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolution or the trade of economic sanctions, laws or regulation of European Union, United Kingdom or United States of America, or any of its states.

31. Cash Before Cover Clause

- a. It is fundamental and absolute condition of this Certificate that when You are an individual (either singular or jointly covered), the full Contribution due must be paid and received by Us on or before the Commencement Date of this Certificate.
- b. If this condition is not complied with, then this Certificate is automatically cancelled and considered null and void.
- c. Where the Contribution payable is received by Our authorised agent, the payment shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the Contribution payable was received by a person, including an agent, who was not authorized to receive such contribution shall lie on Us.

PART 6: IMPORTANT NOTICE

1. This Certificate and its Conditions should be examined and if incorrect returned at once for alteration.
2. In the event of any occurrence, which may give rise to a claim, notice should be given to the nearest office followed by such further steps as are required by the Conditions of this Certificate.
3. For local calls made to our General hotline, We may or may not provide You with a toll-free number. In any case We will not be responsible for any charges incurred by You/Covered Person, when You/Covered Person are contacting Us for any non-emergency matters. For urgent, overseas phone calls placed to Our 24 Hour Emergency Assistance hotline, please use a reverse charge call (collect call) to contact Us from outside Malaysia.
4. You are required by Law to tell Us all facts that You know or are expected to know about the risk that We are accepting from You. These facts can influence Our decision whether to accept Your application for takaful and or what terms We impose.
5. You must tell Us as soon as reasonably possible about any change of circumstances and health status including any change of occupation or employment status which may increase Your risk. You must also notify Us at the renewal of this certificate if You have been declared bankrupt or have been convicted of, or charged but not tried, for any offence other than driving offences.
6. We may change the terms and conditions of this Certificate from the date of any change of Your circumstances.
7. You must take reasonable care to provide Us with all the answers and not to make misrepresentation. If You misrepresented any facts to Us before this Certificate of Takaful was entered into, We may:
 - a. declare Your Certificate of Takaful void from inception (which means treating it as invalid), We may not make any return of contribution and also recover any unpaid contribution;
 - b. cancel this Certificate of Takaful and return any contribution less Our cancellation charge or recover any unpaid contribution;
 - c. recover any shortfall in contribution;
 - d. not pay any claim that has been or shall be made under this Certificate;
 - e. be entitled to recover from You the total amount of any claim already paid under this Certificate or any claim We have to pay under any relevant legislation, plus any recovery costs.
8. We reserve the right to amend the terms and conditions of this Certificate by giving prior written notice to You and such amendment shall be effective thirty (30) days from the date the written notice is sent to You at Your last known address in Our records. No alteration to this Certificate shall be valid unless authorised by Us and such approval is endorsed thereafter.
9. You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of this Certificate.

COMPLAINTS

If You have any complaints in relation to Our services rendered and/or to matters relating to this Certificate, You are advised to contact our Customer Service Unit at:

Customer Service Unit

Hong Leong MSIG Takaful Berhad
Level 5, Tower B, PJ City Development,
No. 15A, Jalan 219, Seksyen 51A,
46100 Petaling Jaya, Selangor
Malaysia.
Tel. No.: +603-76501800
Fax No.: +603-76206730
Email: ReachUs@takaful.hongleong.com.my

In the event You are not satisfied with Our response or decision, You may submit Your complaint to the Ombudsman for Financial Services (OFS) at the following address within six (6) months from Our decision with a brief description of the complaint, the name of the Takaful Operator (Us) and the Takaful Certificate number. Kindly check with Our Customer Service Unit on the proper avenue for dealing with Your complaint.

Ombudsman for Financial Services

(Formerly known as Financial Mediation Bureau)
Level 14, Main Block,
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel. No.: 603-2272 2811
Fax No.: 603-2272 1577
Email: enquiry@ofs.org.my
Website: www.ofs.org.my

You may refer any enquiries or complaints pertaining to any Takaful related matter on this Certificate to the Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK) at the following address:

Ground Floor, D Block,
Jalan Dato' Onn
50480 Kuala Lumpur
Tel.: +603-2698-8044 ext 8950 / 8958

OR

Director

LINK and Regional Offices Department,
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465
Fax: +603-2174-1515
E-mail: bnmtelelink@bnm.gov.my