



**HSBC Amanah Takaful (Malaysia) Sdn. Bhd.
(Company No. 731530-M)**

CERTIFICATE
HSBC TravelSafe

Please read this Certificate carefully.

This is a group General Takaful plan managed by HSBC Amanah Takaful (Malaysia) Sdn. Bhd.

Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where participants like you agree to assist each other financially in case of certain defined needs. With this intention in mind, a portion of your contribution will be credited to the General Risk Fund on the basis of Tabarru (donation).

This group General Takaful plan is managed in accordance to the Shariah principles guided by our Shariah Committee.

In consideration of your participation and contribution received by us, we will manage this group General Takaful plan on the terms, conditions and benefits as stated in this Certificate. No variations or changes to the terms of this Certificate shall come into force unless effected by an endorsement issued by us. A Wakalah and this Certificate governs our relationship.

The Certificate attached describes the terms of this plan in full. Please read them carefully to ensure that it meets your requirements.

For and on behalf of
HSBC Amanah Takaful (Malaysia) Sdn. Bhd.

Executive Director & Chief Executive Officer

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Certificate Information Statement

1. This Certificate is issued by the Takaful Operator to HSBC Bank Malaysia Berhad (“**Master Certificate Holder**”). Coverage is provided to you as a Participant under a group General Takaful plan and references to your rights, as a Participant in this Certificate shall be limited to your specific rights for the coverage granted to you.
2. You may nominate a person to receive the benefits payable to you under this Certificate by creating a trust in favour of such person. We have prepared standard forms for this purpose but we urge you to ensure that the contents of our standard forms are suitable for your needs. If you are a Muslim, kindly note that the distribution of your benefits may be subject to Islamic law.
3. A cooling off period is applicable for Annual Trip Cover only, where you may decline your coverage under this Certificate by returning the Annual Trip Cover documents (“Documents”) to us within 15 days from the date the Documents are delivered to you. If you do so, we will cancel your coverage under this Certificate and refund your contribution, if any.
4. You have to inform us and provide us with the relevant documents immediately to ensure our services to you are not interrupted:
 - 4.1 if there is any change in your address or contact number; or
 - 4.2 if you want to change the person you nominated to receive the benefits payable to you under this Certificate.
5. You may, if you wish to dispute any decision of ours arising from this Certificate, refer a matter to:
 - 5.1 HSBC Amanah Takaful (Malaysia) Sdn.Bhd. Complaints Unit**
P.O. Box 13343,
50806 Kuala Lumpur,
Malaysia
Tel: 1-800-88-9659
Fax: 03-2031 8976
 - 5.2 The Financial Mediation Bureau**
25th Floor, Dataran Kewangan Darul Takaful
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2274 5752
 - 5.3 Consumer & Market Conduct Department**
Bank Negara Malaysia
Jalan Dato Onn
50480 Kuala Lumpur
6. If you have any inquiries or wish to obtain any further information on Takaful, you may contact BNMLINK and BNMTELELINK. The contact details for BNMLINK and BNMTELELINK are: -
 - 6.1 BNMLINK**
Jabatan Komunikasi Korporat
Bank Negara Malaysia
P.O.Box 10922
50929 Kuala Lumpur
Tel: 03-2698 8044 extension 8950 / 8958
Fax: 03-2174 1515
 - 6.2 BNMTELELINK**
Tel: 1-300-88-5465 (LINK)
E-mail: bnmtelelink@bnm.gov.my

BNMLINK and BNMTELELINK operating hours are from: Monday - Friday, 9.00 a.m. - 5.00 p.m.

Kindly note that the bodies mentioned above have their own jurisdictions as to the scope and amount of a matter which is referred to them. We are committed to delivering the highest level of service. If you have any enquiries or comments about our service, please call us at 1-800-88-9659, fax to us at 03-20318976 or write to P.O. Box 13343, 50806 Kuala Lumpur and you can be assured that your feedback will be dealt with quickly.

Funds

1. The contribution paid (less Wakalah fee) for this Certificate will be allocated into the General Risk Fund.
2. The General Risk Fund is for the collective benefit of all its participants and provides a means of financial protection through the principles of Takaful.
3. We will manage the General Risk Fund in accordance with principles of Shariah and will avoid investing the assets of the General Risk Fund in securities and assets prohibited by Shariah.
4. All costs, expenses, charges and levies for maintaining and investing the assets of the General Risk Fund and any other related expenses shall be borne and paid from the General Risk Fund.
5. We are authorised and may secure retakaful / reinsurance as we deem necessary in respect of the General Risk Fund / Takaful coverage granted under this Certificate. All proceeds (if any) from the retakaful / reinsurance arrangements will be credited to the General Risk Fund.
6. In conformity with Shariah rulings, we are liable for any proven loss to the assets of the General Risk Fund if such loss is due to our failure to observe provisions of this Certificate.
7. The assets and liabilities of the General Risk Fund will be valued at the end of each financial year and actuarial principles will be applied to assess the surplus arising. Claims payments and provisions, retakaful / reinsurance cost, technical reserves, stabilisation reserve and any deficits brought forward will be taken into account when calculating any surplus arising.
8. We will strive to manage the General Risk Fund to minimise inherent risks while maximising the surplus by applying prudent underwriting policies.
9. If there is any surplus arising in the General Risk Fund, we will distribute 20% of the portion to you. If the surplus payable to you is less than or equal to RM10.00, it will be donated to a selected charitable organisation approved by our Shariah Committee.
10. If the General Risk Fund is in deficit, we will grant interest free financing (Qard al-Hasan) from our shareholders' funds to rectify the deficit. Future surplus arising in the General Risk Fund will be used to reimburse us for such financing before the distribution of any surplus takes place.

General Provisions

Geographical Limits

Overseas Trip

- **Area 1:**

Singapore, Brunei, Thailand, Indonesia, Philippines, Myanmar, Nepal, Cambodia, Laos, China, India, Japan, Korea, Pakistan, Sri Lanka, Taiwan, Vietnam, Hong Kong, Macau.

- **Area 2:**

Worldwide excluding USA and Canada.

- **Area 3:**

Worldwide including USA and Canada.

Domestic Trip

- Malaysia

Age Limits

Cover is subject to the following age limits and restrictions on travel alone:

- Adult:** (a) For Single Trip Cover: Person aged between 18 and up to 75 years at the commencement of the Period of Takaful.
(b) For Annual Trip Cover: Person aged between 18 and up to 74 years at the commencement of the Period of Takaful.

Child: Person aged between 1 month and up to 17 years (inclusive).

- (a) A Child aged 12 or below must be accompanied by an adult Covered Person or adult Participant.
- (b) A Child travelling alone will only be covered under the annual:
 - (i) Individual and Family Plan, and
 - (ii) Individual and Children Plan.

PART 1:

DEFINITIONS

1. **“Accident”** or **“Accidental”** means an unforeseen and unexpected event of violent, external and visible nature.
2. **“Accidental Bodily Injury”** means bodily injury caused solely and directly by an Accident.
3. **“Appendix”** means the document containing details of the **Travel Worldwide Assistance Services**, which is attached to and forms part of this Certificate.
4. **“Child”** or **“Children”** means any dependent unmarried child or children, including any stepchild or stepchildren and legally adopted child or children of the Participant, who is not gainfully employed or who is still a full time student at a higher learning institution aged between 1 month and up to 17 years of age (inclusive) at the commencement of the Period of Takaful.
5. **“Common Carrier”** means:

- (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 transportation of fare-paying passengers;
 - (b) 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;
 - (c) any regularly scheduled airport limousine operating on fixed routes and schedules;
 - (d) motorcycles are excluded.
6. **“Covered Persons”** means the Participant and the eligible persons named in the Schedule, (which includes a Child or Children, who will not be named in the Schedule) who are:
- (a) Malaysian citizens or Malaysian Permanent Residents or work permit holders legally employed in Malaysia;
 - (b) within the age limit for Adults and Children as described above;
 - (c) making such Trips which commence and end in Malaysia and is subject to the Maximum Duration of Trip;
 - (d) not travelling contrary to the advice of any Registered Medical Practitioner;
 - (e) not travelling in order to receive medical treatment; and
 - (f) not aware or knows of any condition, cause or circumstance existing that may necessitate the cancellation or curtailment of the scheduled Trip.
7. **“Curtailment”** means abandonment by return to Place of Residence or Place of Business after arrival at the scheduled destination of the planned Trip as shown on the booking invoice.
8. **“Domestic Trip”** means travel within Peninsular Malaysia, travel within East Malaysia or travel between Peninsular and East Malaysia and vice versa.
9. **“Eligible Family Members”** means the legally married spouse of the Participant, and Children.
10. **“Hospital”** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:
- (a) operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
 - (b) admits resident in-patients only under the supervision of a Physician or Physicians, one of whom is available for consultation at all times;
 - (c) maintains organised facilities for medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by or available to the establishment;
 - (d) provides a full-time nursing service by and under the supervision of a staff of nurses; and
 - (e) maintains a licensed Physician in residence,
- but the meaning of “Hospital” shall not include the following:
- (i) a mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
 - (ii) a place for the aged; a rest home; a place for drug addicts or alcoholics; or
 - (iii) a health hydro or nature cure clinic; a nursing or convalescent home; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, a convalescent, rehabilitation, extended care facility or rest home.
11. **“Loss of Sight”** means the total and irrecoverable loss of all sight of an eye or eyes rendering the Covered Person absolutely blind beyond remedy by surgical or other treatment.
12. **“Loss of Limb”** means loss by physical separation at or above the wrist or ankle joint, or total Loss of Use.

13. **“Loss of Use”** means total functional disablement.
14. **“Maximum Duration of Trip”** means the period for:
- Single Trip Cover - 185 days from the commencement of a Trip outside Malaysia and 31 days from the commencement of a Trip within Malaysia; or
 - Annual Trip Cover - 90 days from the commencement of each Trip outside Malaysia, as the case may be.
15. **“Medical Treatment Expenses”** means the actual expenses paid by the Covered Person to a Registered Medical Practitioner, Physician, Doctor or Hospital for medical, surgical or nursing treatment including the costs of medical supplies, ambulance hire or professional home-nursing fees, but excluding the cost of dental care and treatment unless such treatment is for emergency and necessitated by accidental injuries to sound and natural teeth.
16. **“Participant”** or **“you”** means the proposer in whose name the coverage is granted under this Certificate.
17. **“Period of Takaful”** shall have the meaning as stated in the Schedule subject to the Maximum Duration of Trip. Except for **Part 2, Section 9** (*Cancellation of Scheduled Trip*), the cover shall commence when the Covered Person leaves his Place of Residence or Place of Business, whichever is later, for the sole purpose of commencing a Trip PROVIDED ALWAYS THAT the Trip shall not commence more than 24 hours prior to scheduled departure time and shall end:
- at the time of direct return to his Place of Residence;
 - at the time of direct return to his Place of Business;
 - at the expiration of the Maximum Duration of Trip (for Annual Trip Cover); or
 - 24 hours after scheduled return to Malaysia (for Trip Overseas),
- whichever is earlier.
- FOR AVOIDANCE OF DOUBT**, for claims arising under **Part 2, Section 9**, the cover shall become effective and commence upon our approval of your proposal for Single Trip Cover for scheduled Overseas Trip or from the beginning of the Period of Takaful as specified in the Schedule (for Annual Trip Cover) whichever is the earlier.
18. **“Permanent Total Disablement”** means that the Covered Person is permanently and completely unable to engage in any work, occupation or profession for any compensation, remuneration, profit or gain for the remainder of his life due to an Accidental Bodily Injury.
19. **“Personal Money”** means cash, cheques, travellers' cheques and money orders belonging to the Covered Person, excluding credit cards and stored value cards.
20. **“Place of Business”** is the place where the Covered Person normally works within Malaysia.
21. **“Place of Residence”** is the place where the Covered Person normally lives within Malaysia.
22. **“Pre-existing Condition”** means injury, sickness, disease or medical condition which existed before
- the Period of Takaful (for Single Trip Cover); or
 - the beginning of each Trip (for Annual Trip Cover)
- in respect of a Covered Person and which presented signs or symptoms of which the Covered Person was aware or should have reasonably been aware.
23. **“Private Car”** means any four-wheeled pleasure type motor vehicle, excluding any vehicle licensed to transport fare-paying passengers or licensed to transport merchandise for sale or delivery.
24. **“Registered Medical Practitioner”, “Physician”, “Doctor”** means a practitioner of western medicine duly qualified and legally registered as such under the laws of the country in which the claim arises and where the treatment takes place but excludes a person who is the Covered Person himself, or a relative of the Covered Person.
25. **“Schedule”** is the document issued for each Participant which forms part of the Certificate.

26. **“Sickness”** means sickness or disease contracted and commencing during the Trip, and excludes any Pre-existing Condition.
27. **“Tabarru”** is an Arabic word which means “donation, gift or contribution”. In this Certificate, this means “donation for the purpose of participating in the General Risk Fund”.
28. **“Takaful / Takaful arrangement”** refers to a scheme based on brotherhood, solidarity and mutual assistance, which provides for mutual financial aid and assistance to you in case of need, whereby you mutually agree to contribute for that purpose.
29. **“Takaful Operator”, “we”, “our” or “us”** refers to HSBC Amanah Takaful (Malaysia) Sdn. Bhd.
30. **“Travel Documents”** means the following belonging to the Covered Person:
- Documents of identity: Passport, visa and the like necessary and solely for immigration clearance of the Trip;
 - Travel tickets: Rail pass or integrated public transportation pass with face value exceeding RM1,000 or equivalent, cruise (lasting 24 hours or longer) ticket or air ticket for the Trip.
31. **“Travel Worldwide Assistance Services”** refers to the services provided by a third party service provider appointed by HSBC Amanah Takaful (Malaysia) Sdn. Bhd.
32. **“Trip”** means a holiday or journey for leisure or business purposes in which a Covered Person leaves from his Place of Residence or Place of Business to travel within Malaysia (Domestic) or outside Malaysia (Overseas) and at the end of which the Covered Person returns to his Place of Residence or Place of Business.
33. **“Wakalah”** means the appointment by one party of another to act on his behalf. In the context of this Certificate, you are deemed to have appointed us to manage the General Risk Fund on your behalf.

34. Interpretation

In this Certificate, unless otherwise stated:

- references to persons, where appropriate, may include a body of persons, associations / societies, partnerships, as well as bodies incorporate and unincorporate;
- words including the singular shall where appropriate include the plural and vice-versa; and
- words including a gender shall include every gender.

Each provision of this Certificate is severable and distinct from the others and if one or more of such provisions are or becomes invalid, void or illegal, the enforceability of the remaining provisions of this Certificate shall not in any way be affected or impaired by it.

PART 2:

COVERAGE

The relevant benefits for both Overseas Trips and Domestic Trips are listed in the Table of Benefits and are subject to the relevant terms and conditions described hereunder.

Section 1 - Personal Accident

In the event of Accidental Bodily Injury being sustained by a Covered Person during a Trip which results in death or disablement, the following benefits will be paid:

Benefits	Sum Covered	
	Overseas Trip Cover	Domestic Trip Cover
1. Death	RM300,000	RM150,000
2. Permanent Total Disablement	RM300,000	RM150,000
3. Loss of two Eyes, two Limbs or one Eye and one Limb	RM300,000	RM150,000
4. Loss of one Eye or one Limb	RM150,000	RM75,000

Provided That:

1. If the Covered Person is a Child at the time of Accident, the maximum amount payable will be limited to 10% of the Sum Covered under this benefit.
2. If the Covered Person is aged 71 or above at the time of Accident, the maximum amount payable will be limited to 50% of the Sum Covered under this benefit.
3. No benefit will be payable unless death or disablement occurs within 12 months of the date of the Accidental Bodily Injury.
4. No benefit is payable unless the Permanent Total Disablement commenced within 30 days after the date of the Accidental Bodily Injury and until the Covered Person has suffered it for a continuous period of at least 12 months.
5. Benefits 1-4 are not cumulative and only one benefit will be payable for any one event.
6. If at the time of Accident, a Covered Person has already had amputation or Loss of Use of a hand, arm, foot, leg or has lost the sight of one or both eyes, such loss shall not be included in assessing any benefit payable under this Certificate.

Section 2:**a) Medical and Other Expenses including Emergency Medical Evacuation****Overseas Trip Cover**

We will reimburse up to RM300,000 (**for Overseas Trip Cover**) per Covered Person including Emergency Medical Evacuation if the Covered Person suffers Accidental Bodily Injury or Sickness during a Trip requiring urgent treatment. In such circumstances, we will reimburse the Covered Person for:

- a1. Medical Treatment Expenses, additional accommodation and travelling expenses necessarily incurred outside Malaysia within 12 months of the date **of incident giving rise to the claim** as a direct result of Accidental Bodily Injury sustained by or Sickness of the Covered Person occurring during the Trip.
- a2. **Emergency Medical Evacuation Expenses (for Overseas Trip Cover only)**

If as a result of an Accidental Bodily Injury sustained or Sickness commencing during a Trip it is judged medically appropriate to move the Covered Person to another location for medical treatment, or to return the Covered Person to Malaysia, Travel Worldwide Assistance Services will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of the Covered Person's condition. We shall reimburse directly the covered expenses for such evacuation.

The means of evacuation arranged by Travel Worldwide Assistance Services may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Travel Worldwide Assistance Services and will be based solely upon medical necessity.

Covered expenses are expenses for services provided and / or arranged by Travel Worldwide Assistance Services for the transportation, medical services and medical supplies incurred as a result of an emergency medical evacuation of a Covered Person.

Exclusions

We will not reimburse any Emergency Medical Evacuation Expenses for:

1. Any expenses incurred for services provided by another party for which the Covered Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses for a service not approved and arranged by Travel Worldwide Assistance Services. This exclusion shall, at our discretion be waived if the Covered Person or his travelling companions cannot notify Travel Worldwide Assistance Services during an emergency medical situation for reasons beyond their control. In any event, we reserve the right

to reimburse the Covered Person only for those expenses incurred for service which Travel Worldwide Assistance Services would have provided under the same circumstances and up to the limit for emergency medical evacuation expenses.

3. Evacuation expenses relating to Pre-existing Condition.

Domestic Trip Cover

We will reimburse up to RM15,000 (**for Domestic Trip Cover**) for Medical Treatment Expenses due to Accidental causes only, if the Covered Person suffers Accidental Bodily Injury during a Trip requiring urgent treatment. **The Emergency Medical Evacuation benefit is not provided for Domestic Trips.**

b) Medical Expenses

We will reimburse the Covered Person for:

Follow Up Medical Expenses

Up to RM30,000 for necessary Medical Treatment Expenses reasonably incurred in Malaysia by the Covered Person within 3 months after the Covered Person's return from the Trip, such expenses having resulted from an Accident or Sickness overseas which occurred during the Trip.

Compassionate Visit Overseas

Up to RM5,000 for reasonable additional accommodation and travelling expenses limited to a round trip economy class air ticket incurred by a family member or travelling companion when required on medical advice to remain or travel with a Covered Person who has been hospitalised due to their serious medical condition.

Provided That:

No benefit will be payable for the first RM50 of each and every claim for each Covered Person.

Provisions

The reimbursements for Section 2 a) and b) are subject to the following:

1. Children are entitled to an aggregate maximum benefit of RM300,000 (for Overseas Trip Cover) or RM15,000 (for Domestic Trip Cover) only.
2. If the Covered Person is aged 71 or above at the time of Accident or Sickness, the maximum amount payable will be limited to 50% of the Sum Covered under this benefit.
3. No benefits will be paid for:
 - (i) treatment obtained in Malaysia, except as provided for under the Follow Up Medical Expenses benefit of this Section;
 - (ii) surgical and medical treatment which in the opinion of the Registered Medical Practitioner treating the Covered Person can be reasonably delayed until the Covered Person's return to Malaysia or arrival in the country of final destination in the case of travellers not returning to Malaysia;
 - (iii) the additional cost of a single or private room at a Hospital or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipment;
 - (iv) any cosmetic surgery, eyeglasses and refraction or hearing aids, and prescriptions thereof, except as necessitated by accidental injuries occurring during a Trip; or
 - (v) treatment relating to Pre-existing Condition.

c) Repatriation of Remains

In the event of death of a Covered Person, we will reimburse up to RM2,000,000 in respect of reasonable charges or cost of transport of body or ashes to place of initial departure.

d) Return of Children

In the event any of the Covered Person's dependent Child aged 12 or below who:

1. is travelling with the Covered Person; and
2. is left unattended overseas by reason of the Covered Person's Accidental Bodily Injury or Sickness resulting in hospital confinement or death,

we will reimburse up to RM5,000 in respect of the reasonable additional accommodation and travelling expenses limited to a round trip economy class air ticket incurred for returning the Child back to Malaysia.

Provided That:

No benefit will be payable for the first RM50 of each and every claim for each Covered Person.

e) Burial and Cremation

In the event of death of a Covered Person, we will reimburse up to RM5,000 in respect of reasonable charges, for burial or cremation of the Covered Person outside Malaysia in the locality where death occurs.

Exclusion

No benefit will be paid for claims arising from Pre-existing Condition.

Section 3 – Hospital Cash Benefit

For Overseas Trip, in the event that the Covered Person is admitted to a Hospital overseas as an in-patient due to Accidental Bodily Injury or Sickness sustained overseas during a Trip, we will pay a benefit of RM250 for every complete day the Covered Person is hospitalised subject to a limit of RM5,000 for any one event.

For Domestic Trip, in the event that the Covered Person is admitted to a domestic Hospital as an in-patient due only to Accidental Bodily Injury sustained during a Trip, we will pay a benefit of RM100 for every complete day the Covered Person is hospitalised subject to a limit of RM2,500 for any one event.

Exclusion

No benefit is payable for hospitalisation relating to a Pre-existing Condition.

Section 4 – Baggage and Personal Effects

We will indemnify each Covered Person to the maximum amount of RM5,000 for loss or damage to baggage owned by a Covered Person, taken, sent in advance or purchased on a Trip (including clothing and personal effects worn or carried on the person, in trunks, suitcases and receptacles), occurring during a Trip.

Provided That:

1. No benefit will be paid unless:
 - (a) The Covered Person takes reasonable and proper care for the safety of the baggage and personal effects, including examination of baggage when received.
 - (b) The Covered Person, being aware of any destruction, loss or damage to the baggage and personal effect, gives immediate notice:
 - (i) to the police; in the case of theft, loss or wilful damage by a third party; and
 - (ii) to the carrier; in the case of loss or damage in transit.
2. We will pay a maximum of RM500 per item, pair or set for each Covered Person and up to RM1,000 for computer laptops/notebooks.

3. No benefit will be payable for the first RM50 of each and every claim for each Covered Person.
4. We may, at our discretion, opt to replace or repair any item instead of paying cash benefit.
5. No benefit will be paid:
 - (a) for normal wear and tear, gradual deterioration, mechanical or electrical breakdown or derangement;
 - (b) for loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities;
 - (c) for loss or damage to money, plastic money including credit cards, and other instruments of payment, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities, travel documents or documents of any kind;
 - (d) for breakage of or damage to fragile articles, glass, record players, television apparatus, musical instruments, sewing machines, sculpture, household goods or equipment unless occasioned by accident to the conveyance in which the baggage is being carried;
 - (e) for loss or damage to any business goods or samples;
 - (f) for damage to or replacement of any electronic data or software;
 - (g) in respect of loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a baggage irregularity report is obtained;
 - (h) in respect of losses not reported to the police within 24 hours upon discovery unless a police report is obtained; or
 - (i) under this Section if payment has been made for the same loss under Section 5 – Delayed Baggage.

Section 5 – Delayed Baggage

We will reimburse up to RM800 for each Covered Person for emergency purchases of essential items or clothing purchased due to delay or misdirection of baggage during a Trip for at least 8 hours from time of arrival at destination overseas due to delay or misdirection in delivery.

Section 6 – Personal Money and Travel Documents

We will reimburse for Accidental loss of Personal Money or Travel Documents taken on the Trip up to the limit specified below for each Covered Person.

Personal Money – up to RM800

Travel Documents – up to RM5,000

Such loss must be reported to the police having jurisdiction at the place of loss, as soon as practicable, within 24 hours of the loss, or discovery of the loss. Any claim must be accompanied by written documentation from such police.

Provided That:

No benefit will be payable for:

1. (a) Shortages due to error, omission, exchange or depreciation in value.
- (b) Loss of travellers' cheques not immediately reported to the local branch or agent of issuing authority.
- (c) Personal Money belonging to covered Children, except for Children aged 12 to 17 travelling alone upon payment of adult contribution where our liability shall be limited to RM400.
- (d) The first RM50 of each and every claim for each Covered Person in respect of Travel Documents.

2. In respect of tickets and passes, our maximum liability shall be limited to reimbursement of actual replacement cost necessarily incurred by the Covered Person or proportionate share of the unused portion of the tickets / passes, whichever is the less.

Section 7 – Personal Liability

We will indemnify the Covered Person against his legal liability to a third party which may arise during a Trip up to a limit of RM1,000,000 as a result of:

1. Accidental Bodily Injury to any third party; or
2. Accidental loss of or damage to property belonging to a third party.

Such indemnification shall include payments made in respect of:

- (a) third parties legal costs and expenses recoverable from the Covered Person; and
- (b) the Covered Person's legal costs and expenses incurred with our prior written consent.

Provided That:

1. The Covered Person shall not admit liability or enter into any settlement without obtaining our written consent.
2. There will be no payment under this Section unless judgements are delivered in the first instance by or obtained from a court of competent jurisdiction within Malaysia.
3. No benefit will be paid for loss or damage arising directly or indirectly from, in respect of, or consequent upon:
 - (a) employer's liability, contractual liability or liability of a member of a Covered Person's family;
 - (b) liability incurred by the acts of animals belonging to or in the care, custody or control of the Covered Person;
 - (c) any wilful, malicious or unlawful act;
 - (d) pursuit of trade, business or profession;
 - (e) property belonging to or held in trust, or in the care, custody or control of a Covered Person;
 - (f) ownership or occupation of land or building (other than occupation only of any temporary residence);
 - (g) liability arising out of the ownership, possession or use of vehicles, aircraft, or watercraft;
 - (h) any criminal proceedings, fines, penalties or punitive damages;
 - (i) the influence of intoxicating liquor, racing, rallies or the use of firearms;
 - (j) pollution unless due to sudden, unintended and unexpected occurrence; or
 - (k) asbestos, or any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Section 8 – Travel Delay

If, during a Trip, the departure of the Common Carrier in which the Covered Person has arranged to travel is delayed for at least 8 hours from the time specified in the travel itinerary supplied to the Covered Person, due to strike or industrial action, hijack, adverse weather conditions, mechanical breakdown, structural defect or derangement of that Common Carrier, we will pay RM250 for each full 8 hours' delay (the delay being calculated from the departure time of the Common Carrier specified in the itinerary) up to a maximum limit of RM2,500 per Covered Person.

Provided That:

1. No benefits will be paid for delay:
 - (a) arising from failure of the Covered Person to check in with the Common Carrier (or their handling agents) according to the itinerary supplied to him;
 - (b) arising from strike, industrial action or any circumstances leading to the delay already existing and known to the public at:
 - (i) the cover proposal date (for Single Trip Cover)
 - (ii) date of booking the scheduled Trip (for Annual Trip Cover);
 - (c) arising from late arrival of the Covered Person at the airport, port or station after check-in time (except for the late arrival due to strike or industrial action).
2. No benefit will be paid unless the Covered Person obtains written confirmation from the Common Carrier (or their handling agents) of the number of hours of delay and the reason for such delay.

Section 9 –Cancellation of a Scheduled Trip

For the purpose of this Section, the cover shall become effective and commence upon the approval of the proposal for (for Single Trip Cover) or from the beginning of the Period of Takaful as specified in the Schedule (for Annual Trip Cover) whichever is the earlier.

On the cancellation of a scheduled Trip, we will indemnify up to RM18,000 for each Covered Person in respect of losses of tour or travel or accommodation deposits or payments made with respect to the Covered Person's Trip, which are irrecoverable from the tour operator, Common Carrier or provider of accommodation.

Provided That:

1. Benefits will be paid under this Section only for cancellation losses arising from:
 - (a) death, serious bodily injury or serious illness of the Covered Person, a travelling companion, Covered Person's spouse, parent, parent-in-law, grandparent, child, sister, brother, fiancé, fiancée or close business associate resident in Malaysia;
 - (b) witness summons, jury service or compulsory quarantine of the Covered Person;
 - (c) unexpected outbreak of riot or civil commotion (notwithstanding General Exclusion 1(a)) or strike at the planned destination arising out of circumstances beyond the control of the Covered Person; or
 - (d) serious damage of the Covered Person's principal residence from fire, flood, or similar natural disaster (typhoon, earthquake, etc.) within one week from the departure date which requires the Covered Person's presence on the premises on the departure date.
2. No benefit will be paid for:
 - (a) loss arising from medical conditions or circumstances in existence prior to the cover proposal date (for Single Trip Cover), or the date of booking the scheduled Trip (for Annual Trip Cover);
 - (b) the first RM50 of each and every claim in respect of each Covered Person;
 - (c) loss arising directly or indirectly from Government regulation or ordinance, delay or amendment of the booked itinerary or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday is booked;
 - (d) loss arising directly or indirectly from disinclination to travel or financial circumstances of any Covered Person;
 - (e) loss resulting from any unlawful act or criminal procedure of any person on whom the travel plans depend;

- (f) loss arising directly or indirectly from failure to notify travel agent / tour operator or a provider of transport or accommodation immediately it is found necessary to cancel the travel arrangement; or
- (g) loss that is covered by any other existing cover scheme, government programme or loss which will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and / or accommodation.

Section 10 – Curtailment of Trip

We will reimburse up to RM18,000 for each Covered Person in respect of unused irrecoverable prepaid transport cost or accommodation charges included in the contracted holiday or Trip and additional hotel and repatriation costs to Malaysia incurred due to necessary and unavoidable Curtailment of a Trip as a direct result of:

- (A) the death, serious bodily injury or serious illness of the Covered Person, a travelling companion, Covered Person's spouse, parent, parent-in-law, grand-parent, child, brother, sister, fiancé, fiancée or close business associate resident in Malaysia; or
- (B) riot or civil commotion (notwithstanding General Exclusion 1(a)) or hijack occurring outside Malaysia which first occurs during the Trip.

Provided That:

1. Benefits will only be paid under this Section when any event giving rise to a claim did not exist at the time of the cover proposal date (for Single Trip Cover) or the date of booking the scheduled Trip (for Annual Trip Cover).
2. No benefits will be paid:
 - (a) for claims arising from medical conditions or circumstances in existence prior to the cover proposal date (for Single Trip Cover) or the date of booking the scheduled Trip (for Annual Trip Cover); or
 - (b) if the person whose condition gives rise to any claim was receiving in-patient treatment in a hospital, or had received a terminal prognosis at the cover proposal date (for Single Trip Cover) or the date of booking the scheduled Trip (for Annual Trip Cover).
3. No benefits will be payable for the first RM50 of each and every claim in respect of each Covered Person.

Section 11 – Loss of Deposit

We will reimburse up to RM15,000 for each Covered Person for loss of irrecoverable charges paid in advance, only if the trip is cancelled within the Period of Takaful as a result of:

- (A) licensed travel agent / tour operator absconding with your money; or
- (B) closure of licensed travel agent / tour operator as a result of financial collapse or default.

For the purpose of this section, the Period of Takaful shall become effective and commence:

1. upon the approval of the proposal, for Single Trip Cover and terminates on commencement of the planned trip from Malaysia; and
2. from the beginning of the Period of Takaful for Annual Trip Cover and terminates on commencement of the planned trip from Malaysia.

Provided That:

No benefits will be paid for:

- (a) any loss that is covered by any other existing cover or takaful scheme, government programme or loss which will be paid or refunded by a hotel, carrier, travel agent or any other provider of travel and / or accommodation; and
- (b) the first RM250 of each and every claim in respect of each Covered Person.

Section 12 – Missed Travel Connection

We will pay a cash benefit of RM250 for each 8 hours in the event the Covered Person missed the connecting flight, voyage or train connection arising from the delay of the conveyance in which the Covered Person was travelling as a passenger to the place for the Covered Person's connecting flight, voyage or train connection.

Provided That:

1. The Covered Person must have received a confirmed reservation on the connecting flight, voyage or train connection.
2. The missed flight, voyage or train connection must be verified in writing by the operator(s) of the airline / cruise / ferry / train services or their handling agent(s).
3. No alternative onward or transportation is made available to the Covered Person for more than 8 hours from the actual arrival time.

Section 13 – Overbooked Flight

We will pay a cash benefit of RM250 for each 8 hours up to a maximum of RM1,000, in the event the Covered Person is denied from boarding the aircraft arising from the overbooking of the flight in which the Covered Person had received a confirmed reservation from the travel agent or airline.

Provided That:

The inability to board the aircraft and the overbooking of the flight must be verified in writing by the operator(s) of the airline or their handling agent(s).

Section 14 – Missed Departure

We will reimburse up to RM1,000 for each Covered Person, for additional accommodation and travel expenses necessarily and reasonably incurred during initial departure from your Place of Residence or Place of Business or destination stop in Malaysia or from your accommodation or business place overseas (whichever is later), as a result of failure of public transport services to get the Covered Person to the departure port, airport or train station as stated in the Covered Person's schedule ticket.

Provided That:

1. No benefits will be payable for the first RM50 of any and every incident giving rise to a claim.
2. We will not pay for any event which is a result of:
 - (a) the Covered Person's failure, other than failure of the public transport services to check in at the airport, station or port according to the travel itinerary given to the Covered Person;
 - (b) late arrival at the airport, station or port, after check-in or booking in time (except for the late arrival due to failure of the public transport services);
 - (c) failure of the public transport services arising from strike or industrial action which commenced or was announced before the date of departure from your Place of Residence or Place of Business; or
 - (d) late arrival of the Covered Person at the airport, port or station after check-in time (except for the late arrival due to strike or industrial action).

Section 15 – Additional Cost of Rental Car

We will reimburse up to RM1,000 for the additional costs of a rental car if you are unable to return a hired car from a licensed rental agency to the nearest hire depot due to the Covered Person's injury or serious illness which requires hospitalisation.

Provided That:

The coverage under this Section only applies if you are liable for the cost under the car rental agreement.

1. No benefits will be payable for the first RM50 of any and every incident giving rise to a claim.
2. We will not pay for any event which is a result of:
 - (a) the Covered Person's failure to comply with all the requirements of the rental agreement;
 - (b) the Covered Person taking part in or practising for speed or time trials of any kind;
 - (c) the Covered Person being not fully licensed to drive the vehicle; or
 - (d) loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.

Section 16 – Hijacking and Terrorism

We will pay up to RM250 for each 8 hours up to a maximum limit of RM1,000 per Covered Person as a distress compensation caused by hijacking or terrorism.

Section 17 – Home Protection

For Overseas Trip Cover, we will pay up to RM1,000 and Domestic Trip Cover, we will pay up to RM500, either by payment or at our option, by reinstatement or repair, to indemnify you against physical loss or damage to the contents, valuables and / or stamp, coin, medal collections, works of art based within your Place of Residence in Malaysia that was left vacant because of your Trip, caused by fire during the Period of Takaful, but only after your Trip commences.

Provided That:

1. No benefits will be payable for the first RM50 of any and every incident giving rise to a claim.
2. We will not pay for claims arising directly or indirectly from, in respect of, or due to:
 - (a) any loss or damage occasioned through the wilful act of the Covered Person or with the connivance of the Covered Person; or
 - (b) loss or damage occasioned by cessation of work; or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any public municipal or local authority of the country or area in which the property is situated; or occasioned to property by its own fermentation, natural heating or spontaneous combusting or by its undergoing any heating or drying process.

PART 3

General Exclusions – Applicable To all Sections

This Certificate does not cover:

1. Claims arising directly or indirectly as a result of:
 - (a) riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or the act or order of any government or public or local authority;
 - (b) ionising radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from any process of nuclear fission, or from any nuclear weapons materials;
 - (c) suicide or attempted suicide, wilfully self-inflicted injury, childbirth, pregnancy, miscarriage, insanity, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Registered Medical Practitioner but not for the treatment of drug addiction), self-exposure to needless perils (except in an attempt to save human life), venereal disease, AIDs or AIDs related complex;
 - (d) Engaging in:
 - (i) racing other than on foot;
 - (ii) motor rallies and competitions;
 - (iii) professional sports or activities in return for income or remuneration; or
 - (iv) aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline or air charter company which is duly licensed by the relevant authorities for the regular transportation of fare-paying passengers.
2. Claims arising from incidents not notified in writing to us within 60 days of the expiry of such Trip.
3. Claims arising from illegal acts of a Covered Person or a Covered Person's executors or administrators, legal heirs or personal representatives.
4. Claims in respect of any property otherwise covered.
5. Any act of nuclear, chemical or biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of "NCB terrorism" shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and / or Biological agent during the period of this cover by any person or group(s) of persons. This applies whether the person(s) is / are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) microorganism(s) and / or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and / or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If we allege that by reason of this clause, any loss, damage, cost or expense is not covered by this Certificate, the burden of proving the contrary shall be upon the Covered Person.

PART 4

General Certificate Conditions – Applicable to all Sections

1. Consideration

The coverage under this Certificate is granted in consideration of the particulars and declarations made by the Participant contained in the proposal form and the Participant's payment of contribution due.

2. Other Takaful or Insurance cover

If the Covered Person is entitled to payment under any other Takaful or Insurance cover in circumstances where he would be entitled to claim under this Certificate (except as provided by Section 1 - Personal Accident, Section 3 - Hospital Cash Benefit, Section 8 - Travel Delay), we will only be liable for amounts not recoverable from such other Takaful or Insurance cover.

3. Duplicate Proposal

A Covered Person shall not be covered under more than one TravelSafe coverage plan underwritten by us for the same Trip. In the event that a Covered Person is covered by more than one TravelSafe coverage plan underwritten by us, the benefit paid to the Participant will be based on the TravelSafe coverage plan which provides the greater amount of benefit.

4. Entire Contract: Changes

This Certificate, the proposal form, the Schedule and any endorsements and amendments (if any) shall constitute the entire contract between the parties. No change in this Certificate will be valid unless approved by us and evidenced by endorsement or amendment.

5. Reasonable Care

The Covered Person must exercise reasonable care to prevent Accidents, injury, illness, disease, loss or damage.

6. Mis-statement or Fraud

If the Participant makes any false statement in the proposal form or concerning any claim, we shall have the right to repudiate liability of his coverage under this Certificate.

7. Mis-statement of Age

If the age of any Covered Person has been misstated all amounts payable under this Certificate shall be such as the contribution paid would have purchased at the correct age. In the event the age of the Covered Person has been misstated, and if according to the correct age of the Covered Person, the coverage provided by the Certificate would not have become effective, or would have ceased prior to the acceptance of such contribution or contributions then the liability of ours during the period the Covered Person is not eligible for the cover shall not attach. In the event of a claim, proof of age is required.

8. Hijack

Notwithstanding anything contained in General Exclusion 1(a), in respect of hijack cover, where applicable, the coverage under this Certificate shall include Accidents arising from the hijacking of any vessel, vehicle or aircraft upon which the Covered Person is travelling as a bona fide passenger.

9. Notice of Claim

Written notice of claim must be given to us immediately and in any event within 60 days of the completion of the relevant Trip. Failure to give 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 was reasonably practicable. Notice is deemed given by or on behalf of the claimant to us with information sufficient to identify the Covered Person.

10. Claim Form

Upon receiving a notice of claim, we will provide the claimant with the form required for the filing proof of claim. Medical reports and all proof of loss required by us shall be provided at the expense of the claimant and shall be in such form and of such nature as we may prescribe.

11. Proof of Claim

Written proof in support of a claim must be provided to us within 30 days from the receipt of the claim form provided by us as above. 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 is reasonably possible, and in no event later than 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, including but not limited to:

(a) In the case of Personal Accident Benefits:

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

(b) In the case of Medical and Other Expenses, Hospital Cash Benefit, Loss of Deposit or Cancellation and Curtailment of Trip:

All receipts, tickets coupons, contracts or agreements relevant to the claim and if the claim be in respect of medical treatments, a full Physician's report stipulating (a) the diagnosis of the condition treated, (b) the date the disability commenced in the Physician's opinion and (c) the Physician's summary of the course of treatment including medicines prescribed and services rendered.

(c) In the case of Baggage and Personal Effects, Delayed Baggage, Personal Money and Travel Documents:

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 his / her 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. Reports to these authorities must be made within 24 hours of the occurrence.

(d) In the case of Travel Delay:

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

(e) In the case of Personal Liability:

All correspondences, summons or writs must be submitted to us immediately upon receipt, unanswered.

12. Physical Examination

We shall have the right and opportunity at our own expense to examine the Covered Person when and so often as it may reasonably require pending the outcome of a claim under this Certificate.

In the event of the death of the Covered Person, we shall be entitled to have a post-mortem examination carried out at our own expense, except when such examination is prohibited by law.

13. Payment of Benefit

Benefit payable under this Certificate shall be paid to the Participant or as otherwise directed in writing by the Participant. In the absence of any such written direction, any benefits unpaid at the time of the Participant's death shall be paid to the estate of the Participant. Any receipt which the Participant, or any third party to

whom the Participant has directed that payment be made, may give to us for any benefit paid under this Certificate shall be deemed a final and complete discharge of all liability of ours.

14. Subrogation

We have the right to proceed at our own expense in the name of the Participant against third parties who may be responsible for an occurrence giving rise to a claim under this Certificate.

15. Legal Action

No action shall be brought to recover on this Certificate prior to the expiration of 60 days after written proof of claim has been filed in accordance with the requirements of this Certificate, nor shall such action be brought at all unless commenced within 180 days from the expiration of 30 days within which proof of claim is required.

16. Jurisdiction and Governing Law

This Certificate is subject to the exclusive jurisdiction of Malaysia and is to be construed according to the laws of Malaysia (excluding Section 7 Personal Liability of Part 2).

17. Anti-Money Laundering and Counter Financing of Terrorism

If we discover or have justified suspicion that this Certificate is exploited for money laundering activities and / or to finance terrorism, we reserve the right to terminate this Certificate immediately. We shall deal with all contributions paid and all benefits / sums payable in respect of this Certificate in any manner which we deem appropriate, including but not limited to handing it over to the relevant authorities.

18. Arbitration

All differences arising out of this Certificate shall be referred to the decision of an arbitrator to be appointed in writing by both parties. If they cannot agree upon a single arbitrator, to the decision of two arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required to do so in writing by the other party. In case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall be appointed in writing by the arbitrators before entering on the reference. An award by arbitration shall be a condition precedent to any right of action or suit upon this Certificate as regards any dispute regarding the amount of our liability under this Certificate.

19. Currency

Contributions and benefits payable under this Certificate shall be in the currency of Malaysia.

20. Interest

No payment due under this Certificate shall carry interest.

21. 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.

22. Place of Departure

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

23. 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 terms and conditions contained herein. We reserve the right to refuse any coverage or reject any claim resulting from non-payment of contribution.

24. Cash Before Cover

It is a fundamental and absolute special condition of this Certificate that the contribution due must be paid and received by us before cover commences.

25. Lien and Set-Off

We shall have a first lien upon all sums payable under this Certificate to secure any unpaid contribution and we may at any time apply such sums towards the settlement of unpaid contribution.

26. Wakalah Fee

Each contribution will be subject to a Wakalah Fee which is payable to us. Under this cover, the Wakalah fee is fixed at 45% of the contribution amount.

PART 5

Additions (applicable to Annual Trip Cover only)

1. If the Schedule was issued in the name of the Participant alone, he may include his Eligible Family Members by submitting a written application to us, specifying the name, sex and age of the person to be Covered.

Subject to approval by us, cover for such Eligible Family Members will commence on the first day of the month following the date when the request was received.

The relevant contribution for such Eligible Family Members will be charged to the Participant's nominated credit card account.

2. If the Participant and his Child are covered hereunder, any Child who subsequently becomes an Eligible Family Member in relation to the Participant shall automatically become a Covered Person at no additional contribution charge on the date he becomes an Eligible Family Member as defined in item 6 of Part 1.

PART 6

Termination

1. Single Trip Cover

No refund of contribution is allowed once the proposal has been accepted. If the contribution is not paid, the coverage under this Certificate shall be deemed to have been void from the commencement of the Period of Takaful specified in the Schedule.

2. Annual Trip Cover - Section 1 to 17 of Part 2

- (a) If the Participant gives notice in writing to us to terminate his coverage under this Certificate, or to terminate cover with respect to any Eligible Family Members, such termination shall become effective upon the actual receipt of the notice by us. Provided that no claim has been made or arisen during the Period of Takaful.
- (b) If we have given seven (7) days' notice of termination by registered letter to the Participant at his last known address, such termination shall be effective on the seventh day after such notice has been issued. Refund of contribution, if any, shall be calculated on a pro-rata basis.
- (c) This coverage under this Certificate shall terminate upon the death of the Participant.
- (d) This coverage under this Certificate shall terminate upon the renewal date next following the Participant's 75th birthday.

- (e) Any Eligible Family Members shall cease to be a Covered Person upon his death or upon his ceasing to be an Eligible Family Member.
- (f) Cover in respect of a Child shall terminate upon the renewal date next following his 18th birthday or marriage or otherwise ceasing to be a dependent of the Participant, whichever date is the earliest.
- (g) Cover in respect of a covered spouse shall terminate upon the renewal date next following his 75th birthday.
- (h) If the contribution for the Annual Trip Cover is not paid, the coverage under this Certificate shall be deemed to have been void from the commencement of the Period of Takaful specified in the Schedule.
- (i) After payment of the contribution for the Annual Trip Cover, in the event of non-payment of any renewal contributions, cover shall terminate on the renewal date.
- (j) In the event that contribution is paid for any period beyond the termination date of the coverage under this Certificate, or beyond the termination date of cover in respect of Eligible Family Members, the amount overpaid shall be refunded to the Participant.
- (k) The refund amount shall be calculated on pro-rata basis from the effective date of termination and subject to a minimum contribution of RM75.00 to be retained by us.

3. Termination of this Certificate

The Master Certificate Holder or the Takaful Operator may terminate this Certificate by giving at least Thirty (30) days' notice in writing to the other. Notwithstanding the termination of this Certificate, the Takaful coverage of a Covered Person will continue until it expires or is terminated in accordance with the provisions above. The termination of this Certificate will not affect any claims that originated prior to such termination.

PART 7 Automatic Extension

The coverage under this Certificate will be automatically extended up to a maximum period of 30 days at no additional cost if:

- (a) any Covered Person suffer serious illness or Accidental Bodily Injury; or
- (b) the scheduled public conveyance in which the Covered Person is travelling being unavoidably delayed

resulting in you being unable to complete your Trip or return journey within the Period of Takaful specified in the Schedule.