

AFFINBANK GOLD CARD FLIGHT & TRAVEL PERSONAL ACCIDENT INSURANCE

1. The Principal AFFINBANK Gold Card Cardmember (hereinafter referred to as “Cardmember”) shall be covered by the Flight & Travel Personal Accident Insurance (“the Insurance Policy”) when an airfare is fully charged to the Principal AFFINBANK Gold Card (hereinafter referred to as “Card”). The insurance is underwritten by AXA AFFIN General Insurance Berhad (“the Insurer”).
2. An “Insured Person” shall mean the Cardmember or any one of his Family Members as defined herein:
 - a. Cardmember who is between 21 and 65 years of age but excluding a Cardmember whose occupation is ship crew, professional diver or is attached to the naval military, military, police or armed forces, air-force service or operations, fire services, security services, rangers and other occupation or uniformed personnel related to security services and enforcement of law.
 - b. Family Member shall mean, the Cardmember legally married spouse who has not been legally separated or divorced from the Cardmember and who has not attained the age of 65 years and the Cardmember’s legal children who have attained the age above 1 year but have not attained the age of 23 years and are unemployed and unmarried, provided that all such members are residing in the same household and in the same country of residence as the Cardmember.

3. Schedule of Benefits

The insurance coverage for the Insured Person under this Insurance Policy shall operate only when he is taking a trip during the period of insurance on a scheduled flight as a fare-paying passenger and when the entire air fare for travel on such scheduled flight has been fully charged in advance to a Card maintained by the Cardmember.

a. Travel Personal Accident Insurance

In the event the Insured Person suffers bodily injury as defined in the Insurance Policy, the Insurer shall pay compensation as follows:

Benefits	Total Sum Insured (RM)
Accidental death	500,000
Loss of both hands or both feet	500,000
Loss of one hand and one foot	500,000
Loss of entire sight of both eyes	500,000
Loss of entire sight of one eye and one hand or one foot	500,000
Loss of one hand or one foot	250,000
Loss of entire sight of one eye	250,000

b. Inconvenience Event(s)

i. Flight Delay

If the departure of the Insured Person's confirmed scheduled flight is delayed for 4 hours or more or cancelled due to strike/industrial action, adverse weather conditions or mechanical breakdown/derangement of the aircraft as a result of mechanical or structural defect, as confirmed by the airline and no alternative onward transportation is made available to the Insured Person within 4 hours, the Insurer will indemnify up to the maximum limits of indemnity.

Insured Person	Total Sum Insured (RM)
Cardmember	500
Family Member	1,000

ii. Missed Flight Connection

If the Insured Person's confirmed onward connecting scheduled flight is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled flight and no alternative onward transportation is made available to the Insured Person within 4 hours of the actual arrival time of his incoming flight, the Insurer will indemnify the Insured Person of the actual additional expenses necessarily and reasonably incurred for hotel accommodation and restaurant meals or refreshments, up to a maximum limit as specified in the Schedule of Benefits provided that the Insured Person shall be at the airport at the time of such missed flight connection.

Insured Person	Total Sum Insured (RM)
Cardmember	500
Family Member	1,000

iii. Luggage Delay

If the Insured Person's accompanied check-in flight luggage is not delivered to him within 6 hours of the Insured Person's actual arrival at the scheduled destination point of his scheduled flight, the Insurer will indemnify the Insured Person of the actual additional expenses necessarily and reasonably incurred within 4 days at such scheduled destination for emergency purchase of essential clothing and requisites, up to a maximum limit as specified in the Schedule of Benefits, provided that such flight luggage has been checked in by an authorized official of the air carrier with which the Insured Person was travelling at the time of the occurrence.

Insured Person	Total Sum Insured (RM)
Cardmember	500
Family Member	1,000

iv. Loss of Luggage

If the Insured Person's accompanied check-in flight luggage is not delivered to him within 48 hours of the Insured Person's actual arrival at the scheduled destination point of his scheduled flight, such luggage will be presumed to be permanently lost and the Insurer will indemnify the Insured Person of the loss of luggage (including clothing and personal effects) up to the maximum limits as specified in the Schedule of Benefits provided that such luggage has been checked in by an authorized official of the air carrier with which the Insured Person was travelling at the time of the occurrence.

Insured Person	Total Sum Insured (RM)
Cardmember	1,000
Family Member	2,000

4. An Insured Person can only make one claim either for flight luggage delay or flight luggage loss.
5. The maximum for all losses paid to the Cardmember's spouse is limited up to 100% of the benefit amount as specified under the schedule of benefits.
6. In respect of the Cardmember's legally dependent children, the amount of benefit payable is limited to 25% of the benefit amount.
7. Exposure and disappearance.

When by reason of an accident covered by the Insurance Policy, the Insured Person is unavoidably exposed to the natural elements and as a result of such exposure, suffers a loss for which benefit is otherwise payable hereunder; such loss shall be covered under the Insurance Policy. If the body of the Insured Person has not been found within 1 year of the disappearance, sinking or wrecking of the vehicle in which the Insured Person was travelling in at the time of the accident, it will be presumed subject to the terms of the Insurance Policy, that the Insured Person suffered loss of life/death resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking. If at any time after payment has been made by the Insurer for such claim, the Insured Person is found to be living, the Insured Person shall make full refund to the Insurer.

8. Maximum Indemnity

The maximum indemnity for all losses to any one Insured Person shall not exceed RM500,000 and shall not exceed the benefit amount as specified above. The Insurer's maximum aggregate liability shall be RM20,000,000 for any one accident. In the event that an accident involves more than one Insured Person and if the said limit of indemnity is insufficient to pay the full amount of indemnity for each Insured Person, then the amount payable for each Insured Person shall be pro-rated accordingly.

Payment of claims under the Schedule of Benefits above are subject to the general exclusions of the Insurance Policy. It is important for the Insured Person to read and understand the terms and conditions of the Insurance Policy.

9. General Exclusions

The main exclusions or general restrictions of this Insurance Policy among others are:-

- Pre-existing Medical Condition
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If the Insured Person is a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

Note: This list is non-exhaustive. Please refer to the Insurance Policy contract for the full list of exclusions.

The Terms and Conditions provided above are the excerpts of the Insurance Policy contract. Please refer to your Insurance Policy for complete information on your insurance coverage and the terms and conditions thereof. Please contact Affin Bank Berhad should you wish to obtain a copy of the Insurance Policy contract.

Your privacy is important to us, the Insurer and Affin Bank Berhad, and we are committed to ensure that your personal data is safe and secured. In order to process the purchase of an insurance policy and to perform policy services, it is necessary for you to provide us with obligatory personal data, such as your name, identification number, birth date, address, phone number, information on your health or medical condition, financial, familial and non-familial information etc. Your personal data is captured in the application form and other relevant forms as and when you transact or when you require changes or amendments to your personal details. Your personal data once provided by you would be input into our information system for processing, safe keeping and for the performance of our obligations in relation to your policy.

For full Personal Data Policy, you may refer to <https://www.axa.com.my/personal-data-policy> and <http://www.affinonline.com/Corporate-Internet-Banking/Privacy-Policy.aspx>.

If you need to contact us, please write to us at:

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