

GROUP TRAVEL PERSONAL ACCIDENT

POLICY SCHEDULE

MASTER POLICY NO. : OIPUB004262/22-08

INSURED : United Overseas Bank (Malaysia) Berhad and UOB's
Visa/Master Corporate Cardholders F.T.R.R & I.

PERIOD OF INSURANCE : 01/04/2022 - 31/03/2023
(Both dates inclusive, Malaysia local time)

CORRESPONDENCE ADD. : Level 13, Menara UOB, Jalan Raja Laut,
50350 Kuala Lumpur. Malaysia

OCCUPATION : Commercial Banking – Credit Card business

TYPE OF CARDS ISSUED : As declared below.

No.	Type of Cards / Co-Branding	Card BIN	Credit Org.
1	Business Credit Card - Business Platinum Card - World Business MasterCard	[REDACTED] [REDACTED]	Visa & MasterCard MasterCard
2	Corporate Card - Bank of America Corporate Card	[REDACTED] [REDACTED]	Visa & MasterCard MasterCard
3	Purchasing Card	[REDACTED]	Visa & MasterCard

COVERAGE:

	Coverage Limit	
	Sum insured/ Per life	
1. Accidental Death / Permanent Total Disablement (during Air Common Carrier Travel only)	RM1.0m	
Per Conveyance Limit	RM5.0m	
		Excess
2. Travel Inconvenience		
2.1.1 Flight Delay	Up to Max. RM1,000	6 hours
2.1.2 Missed Flight Connection	Up to Max. RM1,000	6 hours
2.1.3 Baggage Delayed	Up to Max. RM1,000	6 hours

2.1.4 Baggage Loss	Up to Max. RM1,000 (NB: the benefits payable in 2.1.3 & 2.1.4 are limited to max. RM1,000.)	48 hours
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Benefits table	
Insured Events	Percentage of sum insured
1. Loss of life due to accident	100%
2. Loss of Both hands / feet	100%
3. Loss of one hand and / or one foot	100%
4. Loss of entire sight in both eyes	100%
5. Loss of entire sights in one eyes	100%
6. Loss of Entire sight in one eyes and one hand / foot.	100%

PREMIUM RATE (NET) : RM[REDACTED]/card

MINIMUM ANNUAL PREMIUM : RM3,000 (before S/Tax & Stamp Duty)

TERRITORIAL LIMIT : Worldwide

BASIS OF DECLARATION : New + Existing to be declared and billed on quarterly basis

PREMIUM PAYABLE & CLAIM : 3 months from Policy Inception Date (quarterly), the first declaration due on 11/11/2022. In the event of claim, the Minimum Annual Premium shall become due and payable immediately prior to any Claim settlement

CLAUSES / ENDORSEMENT / WARRANTIES

Automatic Addition & Deletion Clause (Quarterly Declaration)

Claims Co-Operation Clause

Exposure & Disappearance Clause

Financial Service Act (code FSA1)

Service Tax Clause

Loss Notification Clause (30 days)

Personal Data Protection Act (PDPA)

Premium Warranty

Sanctions Exclusion Clause

War, Civil War And Terrorism Exclusion Clause

Communicable Disease Exclusion (LMA5391)