

REVISION TO THE POLICY WORDING ON THE TRAVEL INSURANCE COVERAGE FOR OCBC PREMIER VOYAGE

Please refer to the table below for the latest changes to the policy wording on the travel insurance for **OCBC Premier Voyage** from 10 Nov 2025:

Current Policy Wording	Revised Policy Wording
Page 5 Money shall mean coins, bank notes, postal and Money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.	Page 5 Money shall mean coins, bank notes, postal and Money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.
Page 12 Section 9: BAGGAGE AND MONEY Loss of Baggage 9.1 If, whilst on a Journey, a Cardholder sustains accidental loss of, theft of or damage to Baggage, the Insurer will pay the Cardholder in respect of such loss, theft or damage up to the limits shown in Section 12 of this Policy.	Page 12 Section 9: BAGGAGE AND MONEY Loss of Baggage 9.1 If, whilst on a Journey, a Cardholder sustains accidental loss of, theft of or damage to Baggage, the Insurer will pay the Cardholder in respect of such loss, theft or damage up to the limits shown in Section 12 of this Policy.
Page 13 viii) Loss or theft of or damage to Baggage or Money left unattended: unless locked in Cardholder's accommodation; in a motor vehicle/ trailer/ caravan unless secured in a locked compartment;	Page 13 viii) Loss or theft of or damage to Baggage or Money left unattended: unless locked in Cardholder's accommodation; in a motor vehicle/ trailer/ caravan unless secured in a locked compartment;

Page 13 (xii) Loss of personal goods borrowed, hired or rented by the Cardholder; (xiii) (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction; (xiv) Loss or theft of or damage for Money from Baggage which is checked in with an airline or other travel company; (xv) Baggage or Money that are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan	Page 13 (xii) Loss of personal goods borrowed, hired or rented by the Cardholder; (xiii) (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction; (xiv) Loss or theft of or damage for Money from Baggage which is checked in with an airline or other travel company; (xv) Baggage or Money that is are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan
9 Baggage and Money USD 500 / (RM 2,200) for leather item/briefcase Limit to : USD 250 / (RM 1,100) for any one article USD 300 / (RM 1,320) in respect of Jewellery and Valuable in total. USD 1,000 / (RM 4,400) for laptop USD 1,000 / (RM 4,400) maximum limit per event	9 Baggage and Money USD 500 / (RM 2,200) for leather item/briefcase Limit to : USD 250 / (RM 1,100) for any one article USD 300 / (RM 1,320) in respect of Jewellery and Valuable in total. USD 1,000 / (RM 4,400) for laptop USD 1,000 / (RM 4,400) maximum limit per event
Page 18 Section 13: GENERAL CONDITIONS 13.1 The Cardholder must take reasonable care to prevent loss, theft, damage, expense, liability, Bodily Injury or Illness, and to protect, save and/or recover Baggage and Money.	Page 18 Section 13: GENERAL CONDITIONS 13.1 The Cardholder must take reasonable care to prevent loss, theft, damage, expense, liability, Bodily Injury or Illness, and to protect, save and/or recover Baggage and Money.

Current Certificate of Insurance

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Benefit	Benefit Limit per Cardholder per event in USD / RM	Excess per Cardholder per event in USD / Time / RM
Baggage and Money	USD 500 / (RM 2,200) for leather item/ briefcase Limit to: USD250 / (RM 1,100) for any one article	USD 50 / (RM 220)
Loss of Baggage	USD 300 / (RM 1,320) in respect of Jewellery and Valuable in total. USD 1,000 / (RM 4,400) for laptop. USD 1,000 / (RM 4,400) maximum limit per event	

Revised Certificate of Insurance

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Benefit	Benefit Limit per Cardholder per event in USD / RM	Excess per Cardholder per event in USD / Time / RM
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Current FAQ

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- vii. Loss or damage due to confiscation or detention by customs or any other authority;
- viii. Loss or theft of or damage to Baggage or Money left unattended:
 - a. unless locked in Cardholder's accommodation;
 - b. in a motor vehicle/ trailer/ caravan unless secured in a locked compartment;
- ix. Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- x. Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- xi. The first USD 50 (fifty) (RM220) (Two Hundred Twenty Ringgit Malaysia) per event being the Excess as stated in Section 12;
- xii. Loss of personal goods borrowed, hired or rented by the Cardholder;
- xiii. (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction;

Revised FAQ

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- vii. Loss or damage due to confiscation or detention by customs or any other authority;
- viii. Loss or theft of or damage to Baggage ~~or Money~~ left unattended:
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- x. Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- xi. The first USD 50 (fifty) (RM220) (Two Hundred Twenty Ringgit Malaysia) per event being the Excess as stated in Section 12;
- xii. Loss of personal goods borrowed, hired or rented by the Cardholder;
- ~~xiii. (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction;~~

xiv. Loss or theft of or damage for Money from Baggage which is checked in with an airline or other travel company; xv. Baggage or Money that are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan. xvi. Loss or theft of or damage to essential documents.	xiv. Loss or theft of or damage for Money from Baggage which is checked in with an airline or other travel company; xxviii. Baggage or Money that areis lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan. xxiv. Loss or theft of or damage to essential documents.
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Should you require further information, please call the OCBC Contact Centre at 03-8317 5000. Alternatively, you may visit www.ocbc.com.my/Cards for more information.

Date of Notice: 21 October 2025