

Premier Voyage Travel Insurance - FAQ

Q1. How will I be eligible for the Insurance Coverage?

You are entitled to the Insurance Coverage, services and Benefits provided under this Policy provided by Great Eastern General Insurance (Malaysia) Berhad (GEGM), formerly known as Overseas Assurance Corporation (Malaysia) Berhad if you are a Principal Cardholder of a valid Premier Voyage Card issued by the OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) and has not attained age of Seventy Six (76).

The coverage may be extended to include any Family members or Colleagues (jointly known as Cardholder's Members), up to a maximum of three people, all travelling with him/ her on a Journey from his/her Principal Country of Residence, who are below age Seventy Six (76), with their tickets charged to the your valid Premier Voyage Card. Provided the total Benefits payable for You and your Members shall not be more than Your Limit set out in Section 12 : Summary of Benefits and Limits of Liability and Excesses.

Q2. What are the pertinent exclusions of the Insurance Coverage?

The following are the pertinent exclusions of the Insurance Coverage in accordance to the Insurance Certificate:

(A) PERSONAL ACCIDENT COVER

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for Personal Accident:

- i. Costs, which would have still been payable if the event giving rise to the intervention of the approved and accredited assistance provider had not occurred;
- ii. More than one claim under this Section 8 in connection with the same Accident;
- iii. Expenses resulting from medical or surgical treatment except where Bodily Injury renders such treatment as necessary; and
- iv. Bodily Injury sustained and Accidental Death other than during a Journey;

Please refer to Insurance Coverage at www.ocbc.com.my/premiervoyage regarding Benefits Provisions for Death Benefit and Total and Permanent Disability Benefit, General Definition, and detailed Exclusion and conditions for Death and TPD claims.

(B) EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES

The following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this section:

- i. Expenses incurred after 12 (twelve) months from the date of the Accident or first manifestation of Illness;
- ii. Dental expenses unless incurred as a result of an Illness or Bodily Injury;
- iii. Optical expenses
- iv. Treatment provided other than by a qualified medical practitioner;
- v. Expenses incurred within the Principal Country of Residence;
- vi. Expenses incurred which are non-medical in nature such as telephone calls, newspapers;
- vii. Services rendered without the authorisation and/or intervention of the approved and accredited assistance provider;
- viii. Expenses which would have still been payable if the event giving rise to the intervention of the approved and accredited assistance provider, had not occurred;
- ix. Elective cosmetic surgery;
- x. Expenses incurred for treatment not verified by a me(xi) Expenses for treatment that an approved and accredited assistance provider's Physician considers are not medically necessary whilst on a Journey and can be treated on the Cardholder's return to their Principal Country of Residence;
- xi. Expenses incurred where the Cardholder in the opinion of the approved and accredited assistance provider's Physician is physically able to return to his/her Principal Country of Residence seated as a normal passenger and without medical escort; and
- xii. The first USD 50 (fifty) (RM200) (Two Hundred Ringgit Malaysia) per event per Cardholder; being the Excess as stated in Section 12.

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(C) BAGGAGE

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this Section:

- i. More than USD 250 (two hundred and fifty) (RM1,000) (One Thousand Ringgit Malaysia) in respect of any one article;
- ii. More than USD 300 (three hundred) (RM1,200) (One Thousand Two Hundred Ringgit Malaysia) in respect of Valuables in total;
- iii. Claims in respect of accessories for vehicles or boats.
- iv. Loss or damage due to:-
 - a. moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
 - b. mechanical or electrical failure;
 - c. any process of cleaning, repairing, restoring or alteration;
- v. More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
- vi. Loss or theft not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- 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) (RM200) (Two Hundred 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.

(D) CANCELLATION

The following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- i. Expenses which would have still been payable if the event giving rise to the intervention of the approved and accredited assistance provider, had not occurred;
- ii. Cases of minor Illness or Bodily Injury of the Cardholder, which in the opinion of the approved and accredited assistance provider Physician can be adequately treated locally, and which do not prevent the Cardholder from continuing their travels or work;
- iii. Death, injury or illness of any pet or animal.

(E) INCOVENIENCE

The following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- i. Payment in respect of the first 4 (four) hours of delay (excluding payment for Hi-jack); being the Excess as stated in Section 12.
- ii. For Baggage and Travel Delay, payment in respect of more than 2 (two) Cardholders travelling on the same journey;

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- iii. Delay resulting from the failure of the Cardholder to provide the necessary correct documentation;
- iv. Delay resulting from the failure of the Cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time;
- v. Delay arising as a result of any official Government suspension or cancellation of a service;
- vi. In respect of Baggage delay or loss of documents, loss, temporary loss/ misplacement not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- vii. In respect of Hi-jack, claims arising from the Cardholder being individually selected as a victim as a result of their or their Family or business activities causing a reasonable expectation of increased risk;
- viii. In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Cardholder during the Journey;
- ix. In respect of Legal expenses, any claim where in the opinion of the Insurer there is insufficient prospect of success in obtaining a reasonable benefit;
- x. In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- xi. In respect of Legal expenses benefits rendered without the authorisation and/or intervention of the approved and accredited assistance provider;
- xii. In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages; and
- xiii. For Missed Connection and Missed Departure, the first USD 50 (fifty) per event per Cardholder; being the Excess as stated in Section 12.

(F) GENERAL EXCLUSIONS

This Policy does not cover:

- i. Any claim which is more specifically covered elsewhere, as more fully set forth in General Condition 13.5.
- ii. Claims for events occurring after the Journey;
- iii. Any claim in respect of Cardholders aged 76 (seventy-six) years or older at the start of a Journey.
- iv. Any Pre-existing Health Disorder or Condition;
- v. Any Journey booked or undertaken against medical advice;
- vi. Any Journey specifically undertaken with the intention of obtaining medical treatment;
- vii. Any Journey booked after receipt of a terminal prognosis to the Cardholder or Relative;
- viii. Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- ix. Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey;
- x. Any claim arising from or related to wilfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;

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- xi. Any claim resulting from the failure of the Cardholder to exercise all reasonable care to protect themselves and their property;
- xii. The commission of, or the attempt to commit, an unlawful act;
- xiii. Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);
- xiv. Any claim arising from or related to;
 - a. Loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
 - b. Any legal liability of whatsoever nature.
Caused by or contributed to by or arising from:
 - i. ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - iii. nuclear reaction, nuclear radiation or radioactive contamination
- xv. Any claim arising from or related to:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b. any Act of Terrorism.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to XV (a) and/ or XV (b) above.

If the Insurer allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Cardholder.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- xvi. Services provided by any party other than the approved and accredited assistance provider for which no charge would be made if this Policy were not in place;
- xvii. Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in General Condition 13.3;
- xviii. The Cardholder working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;
- xix. Any claim arising from or related to the Cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- xx. Any claim arising from or related to Bodily Injury occurring while the Cardholder is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- xxi. Any claim arising from or related to the Cardholder engaging in any winter sports;
- xxii. Any claim arising from or related to the Cardholder engaging in active service in the armed forces of any nation;
- xxiii. Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).
- xxiv. Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.
- xxv. Any claim arising from or related to the Cardholder travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

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- xxvi. Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.
- xxvii. This insurance does not cover any claim in any way caused by or resulting from:
- Coronavirus disease (COVID-19);
 - Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - any mutation or variation of SARS-CoV-2;
 - any fear or threat of a), b) or c) above.

LMA5391

04 March 2020

***Please refer to the Insurance Certificate at www.ocbc.com.my/premiervoyage regarding Sanction Limitation and Exclusion, General Definition, and detailed Exclusions and conditions for Death and TPD claims.*

Q3. What is ANB?

ANB stands for Age Next Birthday. In Insurance terms, this refers to the policyholder's age at a particular time with addition of one (1) year. For example, take a person whose birthday falls on 1 October 1960. His age would be 56 on 1 October 2016. Hence his ANB on 1 October 2016 will be 57.

To understand the effect of ANB and eligibility of Insurance Coverage please refer to the examples below:

Before Or After Insurance Coverage Policy Commencement Date	DOB	Insurance Coverage Policy Commencement Date	Current Age On Effective Date	ANB	Insurance Coverage
Before	10 May 1943	01 June 2017	74	75	YES
	10 May 1942	01 June 2017	75	76	NO
After	10 August 1943	01 June 2017	73	74	YES
	10 August 1942	01 June 2017	74	75	YES

Q4. If I have an OCBC GE Credit Card and I am 76 years old, will I be eligible for the Insurance Coverage?

No, 76 years old is above the age eligibility as per the terms and conditions of the policy. Please refer to the insurance coverage at www.ocbc.com.my/premiervoyage.

Q5. What is the Sanction Limitation and Exclusion clause?

This clause mentions that at the sole discretion of Great Eastern General Insurance (Malaysia) Berhad (GEGM) (formerly known as Overseas Assurance Corporation (Malaysia) Berhad), GEGM shall not be deemed to provide cover and shall not receive any payment(s) under the Policy; or be liable to pay any sums (including payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the Policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

Please refer to the Insurance Certificate at www.ocbc.com.my/premiervoyage regarding Sanction Limitation and Exclusion.

In layman terms, example explanation regarding Sanction clause is as follows:

- Certain countries will impose sanction/ prohibition/ restriction to another country/region/ person/ entity/ organisation/ vessel due to any reasons (such as political, economy, terrorism).

For example, OFAC and UNSC impose economic/financial, trade, scientific and military sanction against Iran.

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Let's say insurance policy is considered as a financial sanction. Therefore Great Eastern General Insurance (Malaysia) Berhad formerly known as Overseas Assurance Corporation (Malaysia) Berhad (and even OCBC Bank) as a company will not liaise with Iran on any financial matters.

For this Insurance Coverage, if GELM finds that the policyholder/ cardmember falls under any sanction at any time, then the sanction clause will apply.

This means, Great Eastern General Insurance (Malaysia) Berhad will not cover/ accept payment/ liable to pay for any sums/ provide any benefits to those falls under any sanction at any time.

At Great Eastern General Insurance (Malaysia) Berhad, we follow sanction by, but may not be limited to: BNM, Monetary Authority of Singapore (MAS), United Nations Security Council (UNSC), European Union (EU), Office of Foreign Assets Control under US Treasury (OFAC).

For further readings, you may also visit links related to BNM sanctions: <http://amlcft.bnm.gov.my/AMLCFT04.html>

Q6. Will I need to undergo a medical check-up to be eligible for Insurance Coverage?

No, medical check-up is not required. Eligibility is subject to Great Eastern General Insurance (Malaysia) Berhad performing customer on-boarding and due diligence on each Cardmember prior to acceptance into the Insurance Coverage and as-and-when required, as well as the terms and conditions of the policy.

Q7. Does the Insurance Coverage include incidences which occur while I am overseas?

The Cardholder's trip must be on Overseas Travel as defined in "Journey" in the Policy.

Please refer to the Policy wordings for more details.

Q8. Does the Insurance Coverage include incidences which occur due to accidents?

Yes, the Insurance Coverage applies to incidences which occur due to Accident. However, please note that for Total Permanent Disability, existing disability prior to or on the Effective Date is not covered. Death due to sickness is also not covered.

Q9. Will I still be covered even if I have a pre-existing illness, e.g. diabetes/cardio related problems, etc.? What if I have been declined from Insurance Company(s) prior to the effective date due to the existing illness?

For death benefit, it must be due to an Accident. Death due to suicide or illness is not covered.

For Total Permanent Disability, existing disability prior to or on the Effective Date is not covered.

For Medical expenses, medical expenses incurred due to a pre-existing illness is not covered.

Please refer to Insurance Coverage at www.ocbc.com.my/premiervoyage regarding Sanction Limitation and Exclusion, General Definition, and detailed Exclusion and conditions for Death and Total Permanent Disability claims.

Q10. Some Insurance Coverage products in the market do not cover women who are expecting. What about this Insurance Coverage?

Yes, expecting women are covered but excluding any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey.

Q11. Will my friend be covered under this Premier Voyage Travel Insurance if myself and my friend are on different flight but same destination?

No. Your friend must be on the same flight as you (the valid principal cardholder) and it must be a business trip as defined in "Colleague" in the Policy.

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Q12. If I purchase the flight tickets with my Voyage Miles, will I be covered under this Premier Voyage Travel Insurance?

Please refer to Policy Wording for more details

Q13. Is there a beneficiary nomination for this Insurance Coverage?

There is no beneficiary nomination for this Insurance Coverage. For Death claim, letter of administration or grant of probate must be submitted. For TPD claim, the claim is payable to the Cardholder.

Q14. How do I make a claim(s) on this Insurance Coverage?

In the event of an event occurring that may give rise to a claim under this Certificate, the Cardholder, or his representative, should call Crawford & Company on +603 20721055 during Malaysia office hours of 09.00 to 17.00hrs. Outside normal Malaysia working hours, the Cardholder should contact Crawford & Company by email Crawford_OCBC@crawford.com.my and request a claim form or call back during office hours as stated above.

24h emergency mobile phone numbers:

Mr Daniel Maurice Mobile: +6012-2573499

Mr P S Chong

Mobile: +6013-394 2492

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: daniel.maurice@crawford.asia and ps_chong@crawford.com.my

The Cardholder must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what You are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.

Upon contacting Crawford and Company to report a claim, the Cardholder should request a claim form, which should be returned to the address given within 28 (twenty eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

Q15. When submitting a Death claim, is the original Death certification required or a certified true copy (CTC) is sufficient?

CTC of Death Certificate is required, along with Post Mortem or Medical Report (where post mortem was not conducted), and Letter of Administration or Grant of Probate.

Q16. How long will it take for my claim to be disbursed?

Incomplete document request will be made within 14 working days upon receiving the notification/ document.

Approval within 7 working days upon receiving the last full complete document/ information.

Payment within 14 working days upon receiving Original duly executed Discharge Receipt for amount up to RM1million.

Payment within 21 working days upon receiving Original duly executed Discharge Receipt for amount more than RM1million.

Q17. Is the claim disbursed by apportionment, or is it payable in the full amount?

The claim is disbursed as full and final settlement.

If the Cardholder has multiple insurance policies for TPD under Great Eastern General Insurance (Malaysia) Berhad, the amount paid is subject to the clauses under each insurance policies.

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Please refer to Insurance Certificate at www.ocbc.com.my/premiervoyage regarding Benefits Provisions for Death Benefit and Total and Permanent Disability Benefit, General Definition, and detailed Exclusion and conditions for Death and TPD claims.

Q18. If I receive my complimentary Insurance Coverage starting 1st September 2021, but should I happen to pass away on 2nd September 2021, is my next of kin (Claimant) still eligible to make a Death claim? How much will the sum of claim be?

Yes, the Claimant is able to submit a Death claim resulted from an Accident, the death is not due to the event of suicide and subject to the terms and conditions of this Group Policy. The Company reserves the right to conduct any investigation due to suicide or examine the body and conduct an autopsy before making any payment under the Policy.

The Death Benefit payable amount is USD 1million at exchange rate fixed at (USD 1 : Ringgit Malaysia 4.0)

Q19. To whom is the claim(s) payable to?

Total Permanent Disability claim is payable to You subject to the terms and conditions of this Group Policy.

Death claim is payable to your Legal administrator / Legal executor upon submission of Letter of Administration / Grant of Probate.

Q20. Whom should I contact in the event of any queries regarding this Insurance Coverage and its' benefit?

You may contact Great Eastern General hotline at 03-4257 8282. Alternatively, you may email us at Banca-my@greateasterngeneral.com

Q21. Is there a Group Policy for this Insurance Coverage?

Yes, there is a Group Policy between Great Eastern General Insurance (Malaysia) Berhad and OCBC Bank. The Group Policy is held by OCBC Bank.

Q22. Will a copy of the Insurance Coverage PDS be given to customer upon card application?

No, there is no Insurance Coverage PDS given to the customer.

Please refer to Insurance Coverage at www.ocbc.com.my/premiervoyage regarding Benefits Provisions for Death Benefit and Total and Permanent Disability Benefit, General Definition, and detailed Exclusion and conditions for Death and TPD claims.