

Certificate of Insurance

Group Automatic Travel Personal Accident Policy For OCBC Bank "Premier Voyage" Cardholders

This is to certify that the Cardholder of the OCBC Bank (Malaysia) Berhad Premier Voyage Card ("Cardholder") named below is insured under the Group Automatic Travel Personal Accident Policy No. **PTG-P0725071-MK** issued by Great Eastern General Insurance (Malaysia) Berhad.

"Cardholder" shall mean any person, age below Seventy-Six (76) years old, who has a valid Premier Voyage Card issued by OCBC Bank (Malaysia) Berhad.

This Certificate of Insurance is subject to the Terms, Exclusions, Conditions and Limitations stated in the above Group Policy which is available for viewing at the office of OCBC Bank Malaysia Berhad.

Policyholder : **OCBC Bank (Malaysia) Berhad**
Period of Insurance : **1st June 2022 to 31st May 2023 (both dates inclusive)**

The Cardholder shall be entitled to the Benefits following Benefits, Limits of Indemnity and Excesses provided under this Policy shall apply:

These Benefits may be extended to cover any Family members or Colleagues (jointly known as Cardholder's Members), up to a maximum of three people, all travelling with the Cardholder on a Journey from his/ her Principal Country of Residence, all of them below age Seventy-Six (76), with their tickets charged to the Cardholder's valid Premier Voyage Card. Provided always that the total Benefits payable to the Cardholder and his/ her Members shall not exceed the Limit of the Cardholder set out in the Benefit Limit below.

Benefit	Benefit Limit per Cardholder per event in USD / RM	Excess per Cardholder per event in USD / Time / RM
Medical and Travel Assistance Services	Benefit limit not applicable to this section	Not applicable
Emergency Medical, Evacuation and Repatriation Expenses		
Medical expenses	USD 100,000 / (RM 440,000)	USD 50 / (RM 220)
Evacuation and Repatriation expenses/ Transportation of Mortal Remains/ Return of Dependent Children	USD 100,000 / (RM 440,000)	USD 50 / (RM 220)
Personal Accident		
Common Carrier	USD 1,000,000 / (RM 4,400,000) For children aged 16 and under death benefit is limited to USD 3,000 / (RM 13,200)	Not applicable

Benefit	Benefit Limit per Cardholder per event in USD / RM	Excess per Cardholder per event in USD / Time / RM
Baggage and Money Loss of Baggage	USD 500 / (RM 2,200) for leather item/ briefcase Limit to: USD250 / (RM 1,100) for any one article USD 300 / (RM 1,320) in respect of Jewellery and Valuable in total. USD 1000 / (RM 4,400) for laptop. USD 1000 / (RM 4,400) maximum limit per event	USD 50 / (RM 220)
Cancellation	USD 3,000 / (RM 13,200)	USD 50 / (RM 220)
Inconvenience Benefits		
Travel delay	USD 15 / (RM 66)	4 (four) hours
Baggage delay	USD 100 / (RM 440)	4 (four) hours
Missed Connection	USD 500 / (RM 2,200)	USD 50 / (RM 220)
Missed Departure	USD 500 / (RM 2,200)	USD 50 / (RM 220)

All benefits under this program are payable locally in RM, at a rate of USD 1 : RM 4.40

Limit per Event: The maximum liability of the Insurer for each event is limit to USD100 million, equivalent to RM440 million.

This Certificate of Insurance is issued for the Cardholder's easy reference only and it cannot be used for any transaction. In the event of any conflict between the terms of this Certificate of Insurance and the terms in the Group Policy, the terms as contained in the Group Policy shall prevail.

Please refer to the Group Policy for the exact terms, conditions and exclusions. A copy of the Group policy can be obtained from the Policyholder or contact OCBC Premier Hotline at 03-8315 4288 or refer to <https://www.ocbc.com.my/personal-banking/premier/voyage/>

This is computer generated, no signature from Great Eastern General Insurance (Malaysia) Berhad is required.