

**Great Eastern General Insurance (Malaysia) Berhad** (102249-P)

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

General Line: +603 4259 8888 Fax: +603 4813 0055

Customer Service Careline: 1300-1300 88

Website: www.greasterngeneral.com

**Certificate of Insurance****Group Travel Personal Accident Policy  
For OCBC Bank "90DN" Cardholders**

This Policy No. **P0935961** is issued and underwritten by Great Eastern General Insurance (Malaysia) Berhad.

**Policyholder** : OCBC Bank (Malaysia) Berhad

**Insured Person** : OCBC 90DN Cardholders

**Period of Insurance** : 1st January 2025 to 31st December 2025 (midnight expiry)

**Coverage** :

<b>TRAVEL PERSONAL ACCIDENT BENEFITS</b>		<b>BENEFIT AMOUNT</b>
		<b>(RM)</b>
1.	<b>DEATH</b> , if occurring within 100 days after the date of Accident	1,000,000
2.	<b>PERMANENT DISABLEMENT</b> specified below, if occurring within 100 days after the date of Accident:	
	(a) Total and incurable paralysis or insanity or injuries resulting in the Insured Person being permanently bedridden	1,000,000
	(b) Loss of two limbs	1,000,000
	(c) Loss of sight of both eyes	1,000,000
	(d) Loss of one limb and sight of one eye	1,000,000
	(e) Permanent Total Disablement (other than above)	1,000,000
	(f) Loss of one limb	500,000
	(g) Loss of sight of one eye	500,000

**SPECIAL PROVISIONS****1. EXPOSURE:**

Benefits 1 and 2 shall be payable if as a result of an Accident, the Insured Person is unavoidably exposed to the natural elements and suffers death.

**2. DISAPPEARANCE:**

If an Insured Person is travelling and his means of transportation disappears, sinks, crashes or is wrecked and after 365 days his body has not been found and a Court of Law has pronounced the Insured Person as legally dead, the Company will pay the benefit accordingly. If at any time after payment of the benefit has been made by the Company, the Insured Person is found to be alive, such payment shall be immediately refunded to the Company.

**LIMITATIONS TO PAYMENT OF BENEFITS**

- Benefit 1 and 2 are payable to any one Insured Person in respect of any one Accident or event.
- Benefit 2(a) shall only be payable after a legally qualified medical practitioner has certified that the paralysis, insanity or disablement is beyond hope of improvement or recovery and will continue for the remainder of the Insured Person's life.
- The Company's total liability under Benefit 1 and 2 to any one Insured person for any one Accident shall not exceed the sum of RM1,000,000 in the case of which the full fare for the Insured Trip of the

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Insured Person is charged to the Principal Insured Person's OCBC Bank Berhad 90DN credit card. Insured Persons under the age of fourteen (14) years at the time of Accident shall be entitled to only 5% of the aforesaid sum.

4. In the case where the fare is partially charged to the Principal Insured Person's OCBC Bank Berhad 90DN credit card prior to any Injury, the Company's liability under the aforesaid Benefits shall be calculated at pro rata of the applicable Benefit Amount in accordance with the percentage of fare charged to the credit card.
5. The maximum the Company will pay for any one Accident is RM1,000,000 per Family.

**EXCLUSIONS**

The Company will not cover the Insured Person against Death or Disablement directly or indirectly caused by or resulting from or traceable to:

1. HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof.
2. Any pre-existing physical or mental defect or infirmity, disease or illness of any kind, parasitic, bacterial or viral infection.
3. Any elective, cosmetic (aesthetic), plastic and/or reconstructive surgery and related treatments.
4. Pregnancy, childbirth, miscarriage or any complications thereof notwithstanding that such event may have been accelerated or induced by Accident.
5. Provoked murder or assault, intentional self-injury or attempted suicide whilst sane or insane, intoxication of alcohol, the effects of drugs unless taken as prescribed by a legally qualified and registered medical practitioner for an illness and not for the treatment of drug addiction.
6. The Insured Person traveling against the advice of a medical practitioner.
7. Flying or aerial activities otherwise than as a fare-paying passenger in an aircraft provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers over established air routes.
8. The Insured Person committing or attempting to commit any criminal act.
9. Nuclear, chemical or biological terrorism.
10. War risk.
11. Radioactive contamination.
12. Sanction Limitation and Exclusion.
13. This insurance does not cover any claim in any way caused by or resulting from:
  - a) Coronavirus disease (COVID-19);
  - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
  - c) any mutation or variation of SARS-CoV-2;
  - d) any fear or threat of a), b) or c) above.

**PAYMENT OF BENEFITS**

Benefits payable under this Policy shall be paid to the Insured Person.

**CLAIMS PROCEDURE**

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to Great Eastern General Insurance Malaysia Berhad as soon as possible and, in any event, within

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30 days after the date of occurrence. Please email us at [PAClaims@greasterngeneral.com](mailto:PAClaims@greasterngeneral.com) for assistance or claims notification, or please contact Great Eastern General Claims care at 1-300-1310 88.

**MASTER POLICY**

This Certificate of Insurance is subject to the Terms, Exclusions, Conditions and Limitations stated in the Master Policy.

**HOW TO GET MORE INFORMATION ON THIS PLAN?**

You may also contact Great Eastern General Bancassurance department at 03-4257 8282, or alternatively, you may write to us at [Banca-my@greasterngeneral.com](mailto:Banca-my@greasterngeneral.com) to request a copy of the Master Policy or write to us for further assistance.

**Frequently Asked Questions**

<p><b>What does this Personal Accidental Insurance cover?</b></p> <p>This Personal Accidental Insurance is a personal accident insurance plan with 24 hours worldwide protection that provides compensation in the event of death, bodily injury or other losses suffered by the Insured Person which is caused solely and directly by any accidental means.</p>	<p><b>When does the coverage of this Insurance plan begins?</b></p> <p>This Insurance plan will be effective on the 1<sup>st</sup> January 2025, and it expires on 31<sup>st</sup> December 2025.</p>	<p><b>What if I have other insurance plans?</b></p> <p>All benefits are paid in addition to and regardless of any other insurance plans you may have.</p>
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