

Frequently Asked Questions for Purchase Protection Plan

1. Purchase Protection Plan								
i)	It covers the Cardmember for loss incurred on any item purchased worldwide, if such loss occurs within 30 days from the date of purchase.	<div>The coverage details:</div> <table><tr><th>Coverage</th><th>Coverage Limit</th></tr><tr><td>Any one article</td><td>Up to RM5,000</td></tr><tr><td>Any one event</td><td>Up to RM10,000</td></tr></table> <ul style="list-style-type: none">All Cardmembers of the same Business Enterprise will share the total coverage based on Business Enterprise level.In the event, there is only one claim from one of the Cardmembers of the Business Enterprise, the Cardmember is entitled to the total coverage limit, subject to no other Cardmember of the same Business Enterprise claiming at the same time. Apart from that, the claimant must fulfill all the requirements as stipulated in the Master Policy.Should there be 2 or more Cardmembers of the same Business Enterprise claiming at the same time, the total coverage limit will be shared equally among the claimants.Please refer to the Master Policy for full details.	Coverage	Coverage Limit	Any one article	Up to RM5,000	Any one event	Up to RM10,000
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Any one article	Up to RM5,000							
Any one event	Up to RM10,000							
ii)	In order to receive the complimentary insurance coverage, the full purchase price of the item must be charged to the Alliance Bank Business Platinum Card	<div>Qualifying Criteria:</div> <ul style="list-style-type: none">The full purchase price of the item must be charged to the Alliance Bank Business Platinum Card.It covers only items purchased within 30 days.Claimant shall notify the Police immediately upon the loss or damage of the item and obtain a Police Report.The relevant receipts must be kept at all times for claim purposes.For full details of the criteria, please refer to the Master Policy.						
iii)	For successful claims, MSIG Insurance (Malaysia) Berhad will make payment to the Cardmember.	<div>Payment of Claims:</div> <ul style="list-style-type: none">MSIG Insurance (Malaysia) Berhad will perform thorough investigations and for successful claims, payment will be made to the Cardmember by crediting the Alliance Bank Business Platinum Card with the relevant amount, i.e. it must be the same Card the Cardmember used to purchase the lost/stolen item.In order to claim, the claimant must meet all criteria and requirements as stipulated in the Master Policy.Claim must be submitted within 30 days from the date of purchase.Please refer to the Master Policy for full details.						

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2.	Others
i)	<p>Who is covered in the above Insurance Plan?</p> <p>Since this is a Business Credit Card, the insurance coverage is extended to Alliance Bank Business Platinum Cardmembers only.</p> <p>The Insurance Plan as stated above is effective from December 2015 until further notice.</p>
ii)	<p>For further enquiries on the terms and Master policy, please contact:</p> <p>MSIG Insurance (Malaysia) Berhad Customer Care tel no: 1800 38 1811</p>