

Frequently Asked Questions for Travel Accident and Travel Inconvenience Insurance

1. Travel Accident Insurance Coverage Details										
i)	It covers the Business Enterprise and the Cardmember as a result of an accident which occurs while riding as a passenger in or boarding or alighting from an Air Common Carrier Conveyance.	<div>The coverage details:</div> <table><tr><th rowspan="2">Coverage</th><th colspan="2">Limit of Indemnity (RM)</th></tr><tr><th>Cardmember Level</th><th>Business Enterprise Level</th></tr><tr><td>Death/Permanent Total Disablement</td><td colspan="2">Up to RM500,000</td></tr></table> <ul style="list-style-type: none">▪ All Cardmembers of the same Business Enterprise will share the total coverage per Business Enterprise of up to RM500,000▪ In the event there is a claim from one of the Cardmembers of the Business Enterprise, the Cardmember is entitled to RM500,000, provided no other Cardmember of the same Business Enterprise has submitted a claim 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 making claims at the same time, the total coverage will be shared equally among the claimants.▪ In the event that 100% of the capital sum insured has been paid, all the insurance coverage for the particular Business Enterprise shall immediately cease to be in force.▪ Please refer to the Master Policy for full details.	Coverage	Limit of Indemnity (RM)		Cardmember Level	Business Enterprise Level	Death/Permanent Total Disablement	Up to RM500,000	
Coverage	Limit of Indemnity (RM)									
	Cardmember Level	Business Enterprise Level								
Death/Permanent Total Disablement	Up to RM500,000									
ii)	In order to receive the complimentary insurance coverage, the full fare of the purchase of the flight ticket must be charged to the Alliance Bank Business Platinum Card	<div>Qualifying Criteria:</div> <ul style="list-style-type: none">▪ The purchase of the full fare of the flight ticket and/or full fare of the tour package including the flight ticket must be charged to the Alliance Bank Business Platinum Card.▪ The relevant receipts must be kept at all times.▪ 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 Business Enterprise.	<div>Payment of Claims:</div> <ul style="list-style-type: none">▪ MSIG Insurance (Malaysia) Berhad will perform thorough investigation and for successful claims, payment will be made to the Business Enterprise by cheque, unless the Business Enterprise and/or Beneficiary submits a Beneficiary Nomination Form, pre-signed by the Cardmember and the Authorised Signatory of the Business Enterprise, when submitting the claim. Please refer to the Beneficiary Nomination Form attached.▪ In order to claim, the claimant must meet all criteria and								

		<p>requirements as stipulated in the Master Policy.</p> <ul style="list-style-type: none"> Please refer to the Master Policy for full details. 														
2.	Travel Inconvenience Insurance Coverage Details															
i)	<p>It covers the Cardmember for inconvenience caused when travelling. It only covers the following scenarios:</p> <ul style="list-style-type: none"> Missed Flight Connections/Flight Delay Luggage Delay Luggage Loss 	<p>The coverage details:</p> <table border="1"> <thead> <tr> <th rowspan="2">Coverage</th><th colspan="2">Limits of Indemnity (RM)</th></tr> <tr> <th>Cardmember Level</th><th>Business Enterprise Level</th></tr> </thead> <tbody> <tr> <td>Missed Flight Connections/Flight Delay</td><td>Up to RM400</td><td>Up to RM800</td></tr> <tr> <td>Luggage Delay</td><td>Up to RM400</td><td>Up to RM800</td></tr> <tr> <td>Luggage Loss</td><td>Up to RM800</td><td>Up to RM1,600</td></tr> </tbody> </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 a claim from one of the Cardmembers of the Business Enterprise, the Cardmember is entitled to the total limit of the Cardmember level, provided no other Cardmember of the same Business Enterprise has submitted a claim 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 claims submitting at the same time, the total coverage per Business Enterprise level will be shared equally among the claimants. Please refer to the Master Policy for full details. 	Coverage	Limits of Indemnity (RM)		Cardmember Level	Business Enterprise Level	Missed Flight Connections/Flight Delay	Up to RM400	Up to RM800	Luggage Delay	Up to RM400	Up to RM800	Luggage Loss	Up to RM800	Up to RM1,600
Coverage	Limits of Indemnity (RM)															
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ii)	<p>In order to receive the complimentary insurance coverage, the full fare of the purchase of the flight ticket must be charged to the Alliance Bank Business Platinum Card</p>	<p>Qualifying Criteria:</p> <ul style="list-style-type: none"> The purchase of the full fare of the flight ticket and/or full fare of the tour package including the flight ticket must be charged to the Alliance Bank Business Platinum Card. All expenses incurred due to travelling inconvenience must be charged to the Alliance Bank Business Platinum Card. 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)	<p>For successful claims, MSIG Insurance (Malaysia) Berhad will make payment to the Cardmember.</p>	<p>Payment of Claims:</p> <ul style="list-style-type: none"> MSIG Insurance (Malaysia) Berhad will perform thorough investigation 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 his/her flight ticket. In order to claim, the claimant must meet all criteria and requirements as stipulated in the Master Policy. 														

		<ul style="list-style-type: none"> ▪ Please refer to the Master Policy for full details.
3.	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, excluding spouse and immediate family members.</p> <p>The Insurance Plan as stated above are effective from December 2015 until further notice.</p>	
li)	<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>	