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COMPLIMENTARY PURCHASE PROTECTION INSURANCE

1. INSURED PERSON

The Insured Person shall mean the Cardmember defined herein.

2. DEFINITIONS

- a. Cardmember shall mean the holder of a valid unexpired card (principal or supplementary card) issued by SCBMB in Malaysia and who at the time of a covered claim or loss is still a bona fide Cardmember.
- b. Usual Place of Residence shall mean such address in which the Cardmember is residing.
- c. Property Insured shall mean any personal, movable and physical property other than living organisms, food, consumables, perishables, Money as defined herein, motor vehicles, mechanically propelled vehicle and marine craft and property for the purpose of business or commercial use.

3. INSURANCE COVER

The insurance coverage indemnify the Cardmember for any accidental physical loss or damage to the Property Insured purchased with the card or at its option repair, reinstate or replace such property or any part thereof, provided that:

- a. The accidental loss of or damage to such property shall occur:
 - During the Period of Insurance
 - Within 30 days from the date of purchase of the personal property
- b. The entire cost of such purchase has been fully charged to a card maintained by the Cardmember with SCBMB. In the event that only a portion of the purchase price is charged to the card, the Insurer shall not be liable to pay more than the corresponding proportionate amount of the loss which the amount charged to the card bears to the purchase price.
- c. The liability of the Insurer shall in no case exceed the purchase price as shown on the charge form with respect to the Property Insured or the Sum Insured as specified, whichever is lower.
- d. Sum Insured
 - Up to RM35,000 any article.
 - Up to RM100,000 any event.

4. EXCEPTIONS

The Insurer shall not be liable to cover any loss, or damage directly or indirectly caused by or occasioned by or through or in consequence of:

- a. any event, the first RM250.00 for each and any article;
- b. the cost of:
 - adjustments or rectification of operational malfunctions
 - replacement of spent, lost or damaged expendable or replaceable parts including bulbs, valves, tubes, fuses, batteries, belts, chains, tapes, ribbons, cards; unless necessitated by loss or damage covered by this Policy;
- c. Loss or damage arising from:
 - The application of electrical energy; mechanical defects or mechanical derangement or mechanical breakdown



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- wear and tear depreciation, gradual deterioration, rust, corrosion, oxidation, mildew, moth, vermin; or in connection with any process of cleaning, dyeing, repairing, restoring or renovating; the action of light or atmospheric or climatic conditions, or extremes of temperature
 - theft or any attempt thereof by the Insured or his or her spouse
 - the willful act or willful negligence of the Insured or any employee of the Insured
- d. Loss or damage to:
- property whilst in transit as unaccompanied baggage shipped under a bill of lading parcel receipt waybill or similar document
 - property used for professional or trade purposes, big game fishing or expeditions of discovery or research
 - Consequential loss damage or liability of any kind or description.
- e. Loss damage or destruction directly or indirectly proximately or remotely occasioned by, contributed to, by, or traceable to, or arising out of, or in connection with:
- war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, strike, riot commotion, mutiny, rebellion, revolution, insurrection, military or usurped power;
 - requisition or seizure or destruction of or damage to property by or under the order of any Government or Public or Local Authority or confiscation or nationalisation
- and in the event of any claim hereunder the Insured shall prove that the loss arose independently of and was not connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Insurer shall not be liable to make any payment in respect of such loss
- f. Loss or damage directly or indirectly caused by or contributed to by or arising from
- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission
 - nuclear weapons material
- g. Loss or damage arising through theft from any unattended vehicle unless all windows are securely closed and all the doors and the boot are locked.
- h. Loss or damage covered by a Guarantee given in respect of property and goods purchased.
- i. Loss or damage insured under a more specific policy.

5. EXCLUDED PROPERTY

This Policy does not cover any loss or damage to:

- a. The Property Insured left in any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked.



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- b. Any item of property left unattended in a place accessible to the public and not subsequently recovered.
- c. Property under guarantee or warranty.
- d. Jewellery and watches in baggage unless carried by hand and under the personal supervision of the Cardmember.
- e. Contact lenses and spectacles; including sunglasses.
- f. Dentures and other medical aids including but not limited to hearing aids, artificial limbs, crutches, wheelchairs, walkers and braces.
- g. Consumables and perishable goods.
- h. Motor vehicles, motor cycles or their motors, equipment and accessories (including communication devices intended solely for the use in the vehicle), bicycle, marine craft, aircraft, model airplanes and boats.
- i. Business property or property purchased to be used for a business purpose.
- j. Handphone, laptop and camera unless due to armed robbery, snatch theft or building break-in.
- k. Cash bank or currency notes, cheques, travellers' cheques, money orders, postal orders, postage stamps, securities, negotiable instruments of any kind, bullion, rare and precious coins, documents or tickets of any kind, unset gemstones.
- l. Livestock, pets, animals, plants or other living creatures.
- m. Property which is contraband or which would have been confiscated or prohibited for entry into the country by the Authorities concerned.
- n. Property sold or given to others.
- o. Loss of use or any consequential loss.
- p. Scratching or denting of any kind.

CLAIMS

Written notice of claim must be given to MSIG Insurance (Malaysia) Bhd as soon as possible but not later than 21 days after the event giving rise to a claim. All information and evidence required by the Company or its agents shall be furnished at the expense of the Insured Person or his/her personal representative and shall be in such term and of such nature MSIG Insurance (Malaysia) Bhd may prescribe.

Note: This Summary of Cover is not a contract of insurance. It is subject to terms and conditions of the Master Policies, a copy of which can be requested from MSIG Insurance (Malaysia) Bhd. Any endorsement changes and amendments to the respective Master Policies as agreed between the Insurer and Standard Chartered Bank Malaysia Berhad (the Bank) shall be binding without prior notice to the Insured Person.

Note: For all claims, please liaise directly with MSIG Insurance (Malaysia) Bhd. For the avoidance of doubt, the Bank shall not be held liable and/or responsible for any non-payment and/or rejection of the Cardmember's claims by MSIG Insurance (Malaysia) Bhd due to any reason whatsoever. The Bank shall not be liable to compensate the cardmember for any reason whatsoever.