

VERSION DATED: November 2021

AXXESS Covid-19 CARE Plus Insurance Plans Terms and Conditions

Shieldcard Holdings Sdn Bhd (1121362-P) ("**Shieldcard**"), the brand owner and operator of the AXXESS benefits programme, in collaboration with our panel insurers and underwriters of the Plans, AIA General Berhad ("**AIA**") and Zurich General Takaful Malaysia Berhad ("**Zurich**"), are pleased to offer you protection under a customised Group Personal Accident Insurance ("**PA**") against Personal Accident and Covid-19 ("**AXXESS Covid-19 CARE Plus**").

Customers who register for the AXXESS Covid-19 Care Plus Insurance (referred to as "**Plan**"), will be automatically registered as an AXXESS member and entitled to all the benefits under AXXESS. AXXESS benefits, promotions and the terms and conditions relating to AXXESS can be found by clicking [here](#).

1. Registering of the Plan

By registering for the AXXESS Covid-19 CARE Plus Insurance, you **agree and accept**:

- (a) These terms and conditions ("**Terms and Conditions**");
- (b) The provisions of the respective Policy; and
- (c) The terms and conditions for AXXESS membership and AXXESS' Privacy Policy.

Customers under 18 who intend to register for the plan ("**Minors**") must obtain the consent of their parent or legal guardian. To facilitate the pay-out of benefit in the event of diagnosis, hospitalisation or death of the Minor, the parent or legal guardian should be nominated as the Beneficiary by the minor. As the AXXESS terms and conditions require AXXESS members to be aged 18 and above, the parent or legal guardian who is the nominee, will be registered as an AXXESS member.

Shieldcard, AIA or Zurich, shall not be held responsible in the event the conditions above are not complied with and as a consequence the benefit pay-outs under the Plans are delayed or denied.

2. Definitions

Words or Phrases used in these Terms and Conditions shall have the meanings assigned to them in the Master Policies for AXXESS Covid-19 CARE Plus Insurance.

3. Purchase Price of the Insurance

The premium for AXXESS Covid-19 CARE Plus Insurance is RM8.00 (inclusive of service tax).

4. Taxes

Apart from the Service Tax which is included in the premium payment, any other taxes (if applicable) may be charged on the Insured Person.

5. Effective Date of Coverage

The coverage period for the Plan, with the exception of Covid-19 diagnosis, is One (1) month, which commence from the date following the date of registration. Coverage period for Covid-19 diagnosis is Ten (10) days, which commence from the date following the date of registration.

6. Notification of Coverage

Shieldcard will submit the Insured Person's name to AIA and Zurich for the purpose of commencing coverage. Details such as the certificate reference number, effective date and expiry date will be emailed to the Insured Person. A copy of the certificate of insurance will only be sent to Insured Persons who submit a written request for the same.

7. Rejection of Coverage

Shieldcard and/or AIA and/or Zurich reserve the right to reject coverage for any applicant without having to provide any reasons whatsoever. In such event, the applicant will be notified of the rejection by email within four (4) days from the date of application and payment of premium.

8. Privacy Protection

Shieldcard complies with all privacy laws of Malaysia in the collecting, processing, storage and other requirements relating to personal information. For further details please refer to <https://www.axxess.com.my/privacy>. In addition to the privacy laws of Malaysia such as the Personal Data Protection Act 2010, AIA and Zurich are also subject to privacy rules or guidelines which are issued by Bank Negara Malaysia.

9. Claims

Claimants may submit claims to AXXESS Customer Service or directly to AIA or Zurich. All payments (cash and/or benefits) will be made directly to the claimant according to the Policy, his/her nominee or to his/her estate if no nominee has been named. Notifications of claims should be sent to:

- a) AXXESS (enquiry@shieldcard.com.my)
- b) AIA (my.aiaonline@aia.com) or WhatsApp: +6019 629 9660
- c) Zurich (callcentre@zurich.com.my) or 1-300 888 622

10. Limitations for making claims

Claims shall be in accordance with the terms of the Policy and made by completing the claim documents obtained from any AIA or Zurich Branch or WhatsApp AIA at +6019 629 9660 or call Zurich at 1-300 888 622.

For claims due to diagnosis, hospitalisation or death due to Covid-19, proof of claim is to be submitted to AIA and shall include, as applicable, the COVID-19 specific tests and serology (IgM Elisa test), and death certificate.

In the event of accidental death, immediate notice of claim must be given to Shieldcard, AIA and Zurich. For accidents also, written notice of any event likely to give rise to a claim should be submitted to AIA and Zurich as soon as reasonably possible and in any case not later than thirty (30) days of the accident. Other Claims shall be made together with proof of loss within ninety (90) days from the date of such loss.

Please refer to the Policy for other details, conditions and procedures relating to making claims.

11. Applicable Law

The law applicable to the Plans and in the interpretation of the Master Policy shall be Malaysian laws.

12. Indemnity

You agree that by purchasing any of the Plans, you indemnify and hold Shieldcard harmless against any losses, claims or demands made against Shieldcard whether arising directly or indirectly from your purchase of the Plans or participation in the AXXESS Programme.

13. Amendments to Terms and Conditions

You acknowledge that Shieldcard may, from time to time, amend, replace or otherwise change the terms and conditions relating to the Insurance and such changes shall be deemed effective once made available via this webpage. You agree that any such amendments shall be binding on you unless the amended terms adversely affect your rights or insurance coverage in existence at the time that such amendments take effect.

14. Further Enquiries

If you have further enquiries on AXXESS, the Plans or the Benefits, please contact AXXESS customer service enquiry@shieldcard.com.my. For enquiries relating to the Master Policy and making claims you may also WhatsApp AIA at +6019 629 9660 or Call Zurich at 1-300 888 662.

15. Master Policy

The salient terms and conditions relating to the Plans set out above are not comprehensive and intended to only provide a brief overview of the Plans. In the event of any conflict, the provisions and interpretation of provisions of the Master Policy for the Plans shall prevail. The Master Policy for AXXESS Covid-19 CARE Plus Insurance Plan can be found [here](#). Please read the entire Master Policy so that you are aware of your rights, obligations and benefits of the Plans which you are entitled to.

-End-