

AXXESS Personal Accident (PA) Plus Takaful Terms and Conditions

This AXXESS Personal Accident Plus Takaful Terms and Conditions (“**Terms and Conditions**”) is a contract between the purchaser (“**you**”) and Shieldcard Holdings Sdn Bhd (1121362-P) (“**Shieldcard**”).

Shieldcard, the brand owner and operator of the AXXESS benefits programme, in collaboration with our panel insurer and underwriter of the Plan, Zurich General Takaful Malaysia Berhad (“**Zurich**”) are pleased to offer you and your family protection under a customised Group Takaful Personal Accident, against Personal Accident and Covid-19 (“**AXXESS PA Plus Takaful**”). As an added benefit and at no cost, customers who purchase AXXESS PA Plus Takaful, will be automatically registered as an AXXESS member and entitled to all benefits under AXXESS. AXXESS benefits, promotions and the terms and conditions relating to AXXESS can be found by clicking [here](#).

1. Registration of Plan

1.1 By registering for AXXESS PA Plus Takaful, 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 purchase the plan (“Minors”) must obtain the consent of their parent or legal guardian. To facilitate the pay-out of benefit in the event of 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.

1.2 Shieldcard and Zurich shall not be held responsible in the event any terms and conditions contained in the documents specified in Clause 1.1 (a), (b) or (c) are not complied with and as a consequence, Cash Benefits under AXXESS PA Plus Takaful are delayed or denied. The limit of liability of Shieldcard and Zurich shall collectively be limited to and not more than the total amount of premiums paid (if any) during enrollment.

2. Definitions

Words or Phrases used in these Terms and Conditions shall have the meanings assigned to them in the Master Policy for AXXESS PA Plus Takaful.

3. Personal Information

3.1 To enroll for AXXESS PA Plus Takaful, you will need to provide certain personal information such as:

- (a) your name as per your NRIC or passport;
- (b) Your NRIC or passport number;
- (c) Your mobile or contact number;
- (d) Your personal email address; and
- (e) For non-Malaysians, your date of birth and gender;

3.2 Shieldcard and the Panel Insurer(s) shall not be held responsible in the event any terms and conditions contained in the documents specified in Clause 3.1 (a), (b) or (c) are not complied with and as a consequence, Cash Benefits under AXXESS PA Plus Takaful are delayed or denied. The limit of liability of Shieldcard and the Panel Insurer shall collectively be limited to and not more than the total amount of premiums paid (if any) during enrollment.

4. Cash Benefits Payable

4.1 Under AXXESS PA Plus Takaful, during the relevant insurance coverage period, Zurich shall in the event of an accident causing an injury resulting in the permanent disablement or death of the Insured Person provide the Insured Person or named beneficiary with the cash benefit set out below (referred to as “Cash Benefit”, “Benefit” or “Benefits”, as the context may require). The total Cash Benefit payable is up to **Ringgit Malaysia Sixty Thousand MYR60,000-00**:

(a) **Accidental Death and Permanent Disablement**

Cash payout of MYR30,000-00

(b) **Double Indemnity on Public Holiday**

Cash payout of MYR60,000-00.

Note: Claimant(s) can only claim for either benefit under 5.1(a) and 5.1(b) and not both cash benefits cumulatively. Please refer to the Policy for the percentage (%) of claim, in the event of permanent disablement.

4.2 Hospital Income

In the event the Insured Person suffers bodily injury as a result of an accident covered under the Policy and requires hospitalisation, the Zurich will pay Ringgit Malaysia Fifty (MYR50-00) per day as daily hospital income up to a maximum of thirty (30) days.

4.3 Covid-19 Hospitalisation Benefit

If You have been diagnosed in Malaysia as a person with laboratory confirmation of infection with the COVID-19 and Medically Necessary admission into a Hospital, Zurich will pay Ringgit Malaysia One Hundred and Fifty (RM150-00)

5. Eligibility and Automatic AXXESS Membership

5.1 To be eligible for AXXESS PA Plus Takaful, you must:

- (a) be a Malaysian or a non-Malaysian legally residing in Malaysia up to the age of Ninety-Nine (99) years;
- (b) be a member of AXXESS who have fulfilled the criteria to participate in AXXESS PA Plus Takaful.

Age shall be determined with reference to the age as at the next birthday.

6. Effective Date of Coverage

The policy shall commence on the first day of the following month after You have fulfilled the criteria to participate in AXXESS PA Plus Takaful. The coverage would be for a period of one (1) month, automatically renewed for subsequent months on fulfilment of the conditions of AXXESS PA Plus Takaful. The Policy provides worldwide coverage.

7. Multiple Coverage

The insured may be entitled to multiple AXXESS PA Plus Takaful policies obtained from the same or other program partners. In the event of a claim, the insured shall be entitled to claim from each of the policies being effective at the point of the insured event.

8. Notification of Coverage

Shieldcard will submit the Insured Person's name to 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.

9. Rejection of Coverage

Shieldcard 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 registration subsequent to qualifying for AXXESS PA Plus Takaful.

10. 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, Zurich is also subject to privacy rules or guidelines which are issued by Bank Negara Malaysia.

11. Claims

Claimants may submit claims to AXXESS Customer Service or directly to Zurich. All payments 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) Zurich (callcentre@zurich.com.my)

12. Applicable Law

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

13. 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 Plan or participation in the AXXESS Programme.

14. 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.

15. Further Enquiries

If you have further enquiries on AXXESS, AXXESS PA Plus Takaful, or the Cash or other Benefit, please write to enquiry@shieldcard.com.my.

For enquiries relating to the Policy and the making of claims you may call the Panel Insurer's call center as set out below;

Zurich General Takaful Malaysia Berhad

Level 23A, Mercu 3,

No. 3, Jalan Bangsar,

KL Eco City, 59200 Kuala Lumpur,

Malaysia.

Tel: 03-2109 6000

Fax: 03-2109 6888

Call Centre: 1-300-888-622 Email: callcentre@zurich.com.my

16. Master Policy

The salient terms and conditions relating to the Plan set out above are not comprehensive and intended to only provide a brief overview of the Plan. In the event of any conflict, the provisions and interpretation of provisions of the Master Policy for the Plan shall prevail. The Master Policy for AXXESS PA Plus Takaful 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.

PLEASE READ THE ENTIRE POLICY SO THAT YOU ARE AWARE OF YOUR RIGHTS, OBLIGATIONS AND THE CASH AND BENEFITS YOU ARE ENTITLED TO AND THE EXCEPTIONS APPLICABLE UNDER AXXESS PA PLUS TAKAFUL.

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