

AXXESS LIFELINE Terms and Conditions

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

Shieldcard is the brand owner and operator of the AXXESS Programme and in collaboration with our panel insurers and underwriters (“**Panel Insurers**”), are pleased to offer AXXESS members (“**AXXESS Members**”) protection under our customised Group Personal Accident Insurance product known as “**AXXESS Lifeline**”.

AXXESS Lifeline offers the total coverage of up to MYR500,000-00, with the following option for the nominated beneficiaries to select at their sole discretion:

- Cash of MYR150,000-00 + Benefits of MYR350,000-00; or
- Cash only of MYR200,000-00.

Non-AXXESS members wishing to purchase AXXESS Lifeline may do so and will be automatically registered as AXXESS Members upon purchase and will be entitled to all benefits under AXXESS. The AXXESS Programme benefits, promotions and the terms and conditions can be found by clicking www.axxess.com.my

By signing up to purchase AXXESS Lifeline in this website or any of our associated websites, APIs, or mobile applications, you agree that you have read, understood, and accept this Terms and Conditions:

1. Eligibility and Automatic AXXESS Membership

1.1 To be eligible to purchase AXXESS Lifeline, you must be a Malaysians or a non-Malaysian legally residing in Malaysia who is between the age of eighteen (18) years and up to eighty (80) years. Age shall be in reference to the age as at the last birthday. However, once you have successfully purchased AXXESS Lifeline and have become a member (“**Enrolled Members**”), you may purchase additional AXXESS Lifeline products for your dependents aged between 30 days and 18 years old. These underage dependents will not be deemed Enrolled Members.

1.2 Upon your successful purchase of AXXESS Lifeline, in addition to being automatically registered for the AXXESS Programme (and become an AXXESS Member), you will also be entitled to the AXXESS Bundle Package that carries the following benefits:

- (i) 5% discount on motor insurance; and
- (ii) 10% discount on AXXESS Covid-19 and AXXESS Covid-19 Plus insurance; and
- (iii) Between 5% and 10% discount on any new insurance plans launched by AXXESS.

The FAQ for AXXESS Bundle Package is available under the “General” section www.axxess.com.my/lifeline.php

2. Purchase Price and Payment

2.1 AXCESS Lifeline can be purchased at the following prices for the corresponding coverage periods:

Price	MYR9.99	MYR28.99	MYR53.99	MYR95.99
Price breakdown:				
(i) Personal Accident Insurance Premium	(i) MYR6.00	(i) MYR18.00	(i) MYR35.00	(i) MYR70.00
(ii) AXCESS Membership (including Bundle Package) & Administration Fee	(ii) MYR3.99	(ii) MYR10.99 (MYR3.66 per month)	(ii) MYR18.99 (MYR3.16 per month)	(ii) MYR 25.99 (MYR2.17 per month)
Period of Coverage	One (1) month	Three (3) months	Six (6) months	Twelve (12) months

2.2 Purchase options can be viewed and payments can be made at www.axcess.com.my/lifeline.php

2.3 Prices for AXCESS Lifeline do not include service and any other taxes which are or may be imposed by the Malaysian government from time to time.

2.4 Successful applicants will be notified via email which will also contain a link to the applicant's AXCESS Lifeline certificate of insurance ("**Insurance Certificate**") and will deem to be the "**Insured Person**".

3. Applicable Terms and Conditions Upon Purchase

3.1 By purchasing AXCESS Lifeline, you **agree and accept**:

- (a) These Terms and Conditions; and
- (b) The provisions of the AXCESS Lifeline policy documents ("**Policy**") that is available at www.axcess.com.my/lifeline.php; and
- (c) The terms and conditions for AXCESS membership and AXCESS' Privacy Policy that are available at www.axcess.com.my.

3.2 If you do not agree to any of the conditions for enrolment under AXCESS Lifeline, you should not proceed with your purchase. By proceeding to purchase, you are deemed to agree to all the terms and conditions set out in **Clause 3.1** above.

4. Definition and Interpretation

4.1 Unless the context otherwise requires, words or phrases used in this Terms and Conditions shall have the meanings assigned to them herein or in the Policy.

4.2 References in this Terms and Conditions to "we", "our" or "us", are to Shieldcard, and references to "you", "your" or "claimant" are to the person with whom Shieldcard enters into the contract under this Terms and Conditions.

4.3 Reference in this Terms and Conditions to "AXCESS", "AXCESS Members", "AXCESS Programme" and "AXCESS Bundle Package" shall mean this company and the business and product of this company:

Shieldcard Holdings Sdn Bhd (1121362-P)
A-15-1, Block A, Jaya ONE, 72A Jalan Universiti,
46200 Petaling Jaya, Selangor Darul Ehsan, Malaysia
www.axxess.com.my

5. Personal Information

5.1 To register for AXXESS Lifeline, 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.

5.2 Shieldcard and Panel Insurer shall not be held responsible in the event the conditions specified in Clause 3.1 (a), (b) or (c) are not complied with and as a consequence, Cash and Benefits under AXXESS Lifeline are delayed or denied.

6. Effective Date of Coverage, Territorial Limit and Beneficiary

6.1 The coverage period upon purchase of AXXESS Lifeline commences from the date the premium for the respective coverage period is fully received by Shieldcard via the payment gateway of Shieldcard's sister company, Perks Holdings Sdn. Bhd., or via such other payment method or mechanism as may be accepted by Shieldcard from time to time at its discretion.

6.2 The Policy provides cover on a worldwide basis.

6.3 The Insured Person has to nominate a beneficiary when applying for AXXESS Lifeline. In the unfortunate event of death of the Insured Person, the Cash and Benefits as set out in Clause 7.1 will be given to this named beneficiary.

7. Cash and Benefits

7.1 Under AXXESS Lifeline, Shieldcard shall in the event of an accident during the period of insurance causing an injury resulting in the death of the Insured Person provide the named beneficiary with the following cash and benefits set out below from 7.1(a) to 7.1 (m) (referred to as "**Cash and Benefits**", "**Benefit**" or "**Benefits**", as the context may require). The total Cash and Benefits is worth **Ringgit Five Hundred Thousand (MYR500,000-00)**:

(a) Cash pay-out of Ringgit Malaysia One Hundred and Fifty Thousand (MYR150.000-00)

Cash payment of MYR150,00-00 to be credited directly into the bank account of the named beneficiary.

(b) E-wallet top-up of Ringgit Malaysia Five Thousand (MYR5,000-00)

The beneficiary will need to register for an E-wallet account from any one or all of the E-Wallet providers registered on the AXXESS platform. The 5,000-00 Benefit will be credited directly into the e-wallet(s). There will be a standing instruction with the selected E-Wallet provider(s) for the e-wallet(s) to be continuously topped-up on a periodic basis, until the total amount of MYR5,000-00 is fully topped-up, or for a period of three (3) years from the initial top-up, whichever comes first. The full list of AXXESS E-Wallet partners can be found on the Benefits section of the FAQ under e-Wallet Top-up at www.axxess.com.my/lifeline.php

(c) Grocery shopping vouchers worth Ringgit Malaysia Eighteen Thousand (MYR18,000-00)

The grocery shopping vouchers will be in MYR50-00 and MYR100-00 denominations with a validity period of three (3) years from the issue date and are redeemable at outlets of partner grocers registered on the AXXESS platform. The beneficiary may choose to receive shopping vouchers from any one or all of the grocers. The total value of shopping vouchers provided will be MYR18,000-00. The full list of AXXESS Grocery partners can be found on the Benefits section of the FAQ under Grocery Vouchers at www.axxess.com.my/lifeline.php

(d) Fuel vouchers worth Ringgit Malaysia Seven Thousand Two Hundred (MYR7,200-00)

The fuel vouchers will be in MYR50-00 and MYR100-00 denominations with a validity period of three (3) years from the issue date and are redeemable at petrol stations of AXXESS' petroleum retail partners registered on the AXXESS platform. The beneficiary may choose to receive fuel vouchers from any one or all of the petroleum partners. The total value of fuel vouchers provided will be MYR7,200-00. The vouchers are not exchangeable for cash. The full list of AXXESS Petroleum partners can be found on the Benefits section of the FAQ under Fuel Vouchers at www.axxess.com.my/lifeline.php

(e) Health & Personal Care vouchers worth Ringgit Malaysia Seven Thousand Two Hundred (MYR7,200-00)

The health & personal care vouchers will be in MYR50-00 and MYR100-00 denominations with a validity period of three (3) years from the issue date and are redeemable at AXXESS' partner pharmacies registered on the AXXESS platform. The beneficiary may choose to receive health & personal care vouchers from any one or all pharmacy partners. The total value of vouchers provided will be MYR7,200-00. The vouchers are not exchangeable for cash. The full list of AXXESS Health & Personal Care partners can be found on the Benefits section of the FAQ under Health & Personal Care at www.axxess.com.my/lifeline.php

(f) Inpatient Healthcare Benefits of up to Ringgit Malaysia Three Hundred and Twelve Thousand and Six Hundred (MYR312,600-00)

The beneficiary will be covered under a health insurance policy for a period of three (3) years with an annual coverage of MYR104,200-00. This Benefit is subject to the beneficiary being below the age of 60 and such other terms and conditions set out in the relevant policy document. If, however, the beneficiary is above sixty (60) years old, this Benefit can be nominated for the Enrolled Member's child or next of kin who is under sixty (60) years old. A sample of the policy document and other details of this Benefit can be viewed at the Benefits section of the FAQ under Healthcare Benefits - Inpatient at www.axxess.com.my/lifeline.php. This Benefit is not exchangeable for cash. No cash refunds will be given if the inpatient healthcare Benefit is not claimed during the coverage period.

7.2 Hospital Income

In the event the Insured Person requires hospitalisation as a result of an accident, the Panel Insurer will pay a daily Benefit hospital income of Ringgit Malaysia One Hundred (MYR100-00) per day up to a maximum of thirty (30) days.

7.3 The beneficiary shall sign a statutory declaration to be provided by the Panel Insurer to select his/her preferred coverage option as set out below:

(a) **Cash and Benefits (as provided in Clause 7.1(a) to 7.1(f)):** in which case the beneficiary will receive Ringgit Malaysia One Hundred and Fifty Thousand (MYR150,000-00) in cash from the Panel Insurer and shall authorise the Panel Insurer to pay Ringgit Malaysia Fifty Thousand (MYR50,000-00) to Shieldcard who shall then convert the amount to Ringgit Malaysia Three Hundred and Fifty Thousand (MYR350,000-00) in Benefits; **OR**

(b) **Cash only:** in which case the beneficiary will receive Ringgit Malaysia Two Hundred Thousand (MYR200,000-00) in cash from the Panel Insurer.

7.4 The conversion or exchange of any Benefit in Clauses 7.1(b) to 7.1(f) to cash with an AXXESS partner is **not permitted**. By purchasing AXXESS Lifeline you agree that you shall not dispute the form of Cash and Benefits to be received so long as they are materially the same as those specified in this Terms and Conditions. Vouchers received must be utilised within thirty-six (36) months from the date of issue unless provided for otherwise under the terms for redemption of the voucher (if any).

7.5 Shieldcard reserves the right to modify the redemption terms or the denominations of the vouchers to be issued so long as the amount of the voucher forming the Benefit is not reduced. In cases where an AXXESS partner has ceased its participation, Shieldcard reserves the right to convert the voucher to cash in the event there are no AXXESS partners who are able to redeem the voucher.

8. Rejection of Coverage and Cancellation

8.1 Shieldcard and/or its Panel Insurers reserve the right to reject any application to purchase and to be enrolled in the AXXESS Lifeline without having to provide any reasons whatsoever. In such event, the unsuccessful applicant will be notified that his/her application and coverage has been declined via email within four (4) days from the date of application and payment of premium. The full amount of the premium paid will be refunded.

8.2 You may cancel the insurance cover by notifying the Panel Insurer. The premium paid will not be refunded. The Policy will expire at the end of the coverage period irrespective of the cancellation date.

9. Privacy

9.1 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, our Panel Insurers are also subject to privacy rules or guidelines which are issued by Bank Negara Malaysia.

10. Claims and Limitations in Making Claims

- 10.1 Claimants may submit claims to AXXESS Customer Service or directly to the relevant Panel Insurer. All Cash and Benefits will be made directly to the claimant according to the Policy or his/her named beneficiary or to his/her estate if no beneficiary has been named. Any claims should, together with the relevant Insurance Certificate reference number and the death certificate or other supporting documents as may be requested from time to time by Shieldcard and the Panel Insurer be emailed to AXXESS customer service at enquiry@shieldcard.com.my and the relevant Panel Insurer.
- 10.2 Claims for Ringgit Malaysia Two Hundred Thousand (MYR200,000-00) in cash to be made by the beneficiary in Clause 7.3 and for hospital income in Clause 7.2 are underwritten by the Panel Insurer and shall be:
- (a) in accordance with the terms of the Policy that may be viewed at www.axxess.com.my/lifeline.php, and
 - (b) made by completing the claim documents stipulated by the relevant Panel Insurer or by calling the Panel Insurer directly.
- 10.3 For claims due to accidental death, immediate notice of claim must be given to Shieldcard and the Panel Insurer. Written notice of any event likely to give rise to a claim should be submitted to the Panel Insurer as soon as reasonably possible. In any case, claims must be made in writing and submitted to the Panel Insurer within thirty (30) days from the date of loss/accident. Proof of loss must be furnished to the Panel Insurer within ninety (90) days from the date of such loss/accident.
- 10.4 You are reminded to read the 'General Exclusions' section of your Policy for the exclusions under which any Benefit pay-out may be denied.
- 10.5 You further agree that:
- (a) the Panel Insurer shall not be liable for any other Benefits to be provided by Shieldcard in Clauses 7.1(b) to 7.1(f) above; and
 - (b) the Panel Insurer's liability to you shall be discharged upon payment of the Ringgit Malaysia Two Hundred Thousand (MYR200,000-00) in cash in the manner to be chosen by your beneficiary as set out in Clause 7.3(a) or Clause 7.3(b).

11. Indemnity

- 11.1 You agree that by purchasing AXXESS Lifeline, you shall indemnify us, PERKS Holdings Sdn Bhd, our affiliates and service providers, and each of our, or their, respective officers, directors, agents, employees and representatives, in respect of any costs (including attorneys' fees and any fines, fees or penalties imposed by any regulatory authority) that have been reasonably incurred in connection with any claims, demands or damages arising out of or related to your breach and / or our enforcement of this Terms and Conditions whether arising directly or indirectly from your purchase of the AXXESS Lifeline or participation in the AXXESS benefit programme or arising from your violation of any law, rule or regulation, or the rights of any third party.

12. Entire Agreement and Amendments

- 12.1 This Terms and Conditions (including documents incorporated by reference herein) comprise the entire understanding and agreement between you and Shieldcard as to the subject matter hereof, and it supersedes any and all prior discussions, agreements and understandings of any kind, and every nature between and among you and Shieldcard.
- 12.2 You acknowledge that Shieldcard may, subject to adherence to the terms of the Policy, from time to time, amend, replace or otherwise change the terms and conditions relating to AXXESS Lifeline and such changes shall be deemed effective once made available via the AXXESS webpage. You also agree that any such amendments shall form part of this Terms and Conditions and shall be binding on you unless the amended terms adversely affect your Cash and Benefits under AXXESS Lifeline.

13. Transfer and Assignment

- 13.1 This Terms and Conditions is personal to you and you cannot transfer or assign your rights, licenses, interests and/or obligations to anyone else. We may transfer or assign our rights licenses, interests and / or our obligations at any time, including as part of a merger, acquisition or other corporate reorganisation involving Shieldcard, provided that this transfer or assignment does not materially impact the Cash and Benefits. Subject to the foregoing, this Terms and Conditions will bind and inure to the benefit of the contracting parties, their successors and permitted assigns.

14. Invalidity

- 14.1 If any provision of this Terms and Conditions is determined to be invalid or unenforceable under any applicable law, this will not affect the validity of any other provision. If any provision is found unenforceable, the unenforceable provision will be severed, and the remaining provisions will be enforced.

15. Applicable Law

- 15.1 The law applicable to AXXESS Lifeline and its Cash and Benefits and the interpretation of the Policy shall be Malaysian laws with Malaysian courts having exclusive jurisdiction.

16. Further Enquiries

- 16.1 Please refer to the Frequently Asked Questions on AXXESS Lifeline for further details. If you have further enquiries on AXXESS, AXXESS Lifeline or the Cash and Benefits, please call AXXESS customer service at 1300 30 2010. For enquiries relating to the Policy and making claims you may also call the Panel Insurer's call centres whose contact numbers are set out in **Clause 10.2** above.

17. This Terms and Conditions and the Policy

- 17.1 This Terms and Conditions is legally binding on you upon your successful purchase of the AXXESS Lifeline product. In the event of any contradiction between this Terms and Conditions and the Policy for AXXESS Lifeline, the provisions of the Policy will prevail.

PLEASE READ THE ENTIRE POLICY SO THAT YOU ARE AWARE OF YOUR RIGHTS, OBLIGATIONS AND CASH AND BENEFITS YOU ARE ENTITLED TO.