



2.1.4 Baggage Loss	Up to Max. RM1,000  (NB: the benefits payable in 2.1.3 & 2.1.4 are limited to max. RM1,000.)	48 hours
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Benefits table	
Insured Events	Percentage of sum insured
1. Loss of life due to accident	100%
2. Loss of Both hands / feet	100%
3. Loss of one hand and / or one foot	100%
4. Loss of entire sight in both eyes	100%
5. Loss of entire sights in one eyes	100%
6. Loss of Entire sight in one eyes and one hand / foot.	100%

**PREMIUM RATE (NET)** : RM [REDACTED] / card

**MINIMUM ANNUAL PREMIUM** : RM3 [REDACTED] (before S/Tax & Stamp Duty)

**TERRITORIAL LIMIT** : Worldwide

**BASIS OF DECLARATION** : New + Existing to be declared and billed on quarterly basis

**PREMIUM PAYABLE & CLAIM** : 3 months from Policy Inception Date (quarterly), the first declaration due on [REDACTED] 2. In the event of claim, the Minimum Annual Premium shall become due and payable immediately prior to any Claim settlement

**CLAUSES / ENDORSEMENT / WARRANTIES**

Automatic Addition & Deletion Clause (Quarterly Declaration)

Claims Co-Operation Clause

Exposure & Disappearance Clause

Financial Service Act (code FSA1)

Service Tax Clause

Loss Notification Clause (30 days)

Personal Data Protection Act (PDPA)

Premium Warranty

Sanctions Exclusion Clause

War, Civil War And Terrorism Exclusion Clause

Communicable Disease Exclusion (LMA5391)