

Complimentary Insurance Programme

Enhanced Benefits with effect from 1 August 2008

Lifestyle Advantage Plan is an insurance plan taken by Diners Club Malaysia as a benefit programme for its **Charge Cardmembers only***

LIFESTYLE ADVANTAGE PLAN

1) 24 hour Worldwide Personal Accident coverage resulting in Death or Permanent Disablement

- (a) Sum insured is based on the aggregate of the last 12 months card spending, multiplied by the number of years of continuous card membership, up to a maximum of 25 years. The maximum sum insured per life is RM1,000,000.
- (b) For accident that occurs on a public land conveyance, the sum insured is calculated as per 1(a), and shall limit to a maximum cover of RM25,000.

2) On-Flight Personal Accident coverage resulting in Death or Permanent Disablement

Provide coverage for the Cardmember and accompanying immediate family members, whilst traveling as fare-paying passengers on board a licensed passenger aircraft.

Diners Club Charge Cardmember	RM350,000[#]
Spouse	RM350,000[#]
Child, age 18 to 23 (both inclusive)	RM175,000[#]
Child, age 1 to 17 (both inclusive)	RM87,500[#]
Child below age 1	Not covered

[#]Subject to Air Conveyance Limit of RM10 million

3) Funeral Benefit

The sum insured for accidents of RM5,000 is payable under either Benefit 1(a), 1(b) or 2 for Diners Club Charge Cardmembers.

4) Travel Inconveniences

- a. Reimburses the Cardmembers and accompanying immediate family members for purchase of essential requisites in the event of baggage delay/non-delivery as stated below.

Type of Travel Inconvenience	Reimbursement of Expenses Up to	
Delay of Check-in Baggage whilst overseas (every 6 hours, subject to a max. of RM1,000)	Cardmember only	RM250
	With Accompanying Family	RM350
Loss of Travel Document	Cardmember only	RM250
	With Accompanying Family	RM500

- b. Pays the Cardmembers and accompanying immediate family members the indicated amount in the event of flight delay whilst overseas, as stated below.

Type of Travel Inconvenience	Amount	
Flight Delay due to Misconnection of an Earlier Flight, whilst overseas (every 6 hours, subject to a max. of RM1,000)	Cardmember only	RM250
	With Accompanying Family	RM350
Felonious (Criminal) Assault	Cardmember only	RM250
	With Accompanying Family	RM500

5) Trip Interruption

In the event the Cardmember and/or accompanying immediate family member is hospitalized during the Trip for more than five (5) days, the unused portion for any loss of travel and/or accommodation expenses paid in advance for economy airfare, rail road or sea transport fare will be reimbursed.

Trip Interruption	Reimbursement Up to
Cardmember only	RM1,000
With Accompanying Family	RM1,500

6) Trip Cancellation

In the event the Cardmember cancels his confirmed flight and accommodation bookings within 21 days before the date of commencement of the trip as a result of one of the following:

- a) death of the Cardmember's immediate family member e.g. spouse
- b) serious injury and/or sickness that is unexpected and requires compulsory hospitalization

Provided that such expenses are irrecoverable from the carrier and/or travel agent and/or any other third party

Trip Cancellation	Reimbursement Up to
<i>Cardmember only</i>	RM2,000
<i>With Accompanying Family</i>	RM2,000

- 7) **Benefits 2, 4, 5 and 6 are only payable if** the entire airfare and/or travel related expenses, including charges of tour package for the Cardmember and accompanying immediate family members are charged in advance and in full to the Cardmember's Diners Club Charge Card.

8) Main Exclusions & Limitations

- maximum duration of coverage for Benefit (2) & (4) to (6) is limited to not more than 30 days per round trip
- all private motor vehicle accidents, except while travelling in public land conveyance
- all hazardous sports and occupations
- self inflicted injuries, suicide or attempted suicide
- murder or attempted murder; assault or attempted assault; regardless if provoked or unprovoked
- any acts of war including but not limit to civil war, revolution or insurrection
- sickness and diseases
- pregnancy, miscarriage and childbirth
- mental and nervous or sleep disorders
- age limit of 1 year old to 70 year old

Diners Club Malaysia reserves the right to change or withdraw the benefits covered under **Lifestyle Advantage Plan** without prior notice.

Claims Procedures

Should the Cardmember wish to file a claim, he should notify Diners Club Malaysia, in writing, as soon as it is reasonably possible but must not exceed 30 days from the insured incident. He should clearly indicate:

- the type of loss he wishes to file a claim for
- the cause of such loss or damage

Cardmember is responsible for lodging reports with the relevant authorities, e.g. the Police, in the event of such loss or damage. He is also responsible to keep the original receipts of all relevant purchases. When requested, these original receipts and all required documents must be produced to form part of the claims file.

This document is **NOT** a contract of insurance. The specific policy terms & conditions of **Lifestyle Advantage Plan** are clearly spelled out in the respective Master Group Policies held at Diners Club Malaysia office. Cardmembers may inspect the said document upon reasonable request at Diners Club Malaysia office.

* *Please note that certain Members/Cardmembers are not covered under the Lifestyle Advantage Plan. Please call for verification*