

MT06097NM  
11AMT900260

## **FESTIVE COVERAGE PLAN POLICY**

**CIMB BANK BERHAD**  
MENARA BUMIPUTRA COMMERCE, NO. 11, JALAN  
RAJA LAUT,  
50350 KUALA LUMPUR  
WILAYAH PERSEKUTUAN

**LODGING COMPLAINTS & GRIEVANCES**

**IF YOU HAVE ANY COMPLAINTS OF UNFAIR MARKET PRACTICES BY THE COMPANY, YOU MAY CALL OR WRITE TO:**

**1. COMPLAINTS UNIT  
ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD  
GROUND FLOOR, BLOCK 2A, PLAZA SENTRAL,  
JALAN STESEN SENTRAL 5,  
KUALA LUMPUR SENTRAL,  
50470 KUALA LUMPUR.  
TELEPHONE NO : +603-2264 0520  
FAX NO : +603-2264 0602  
EMAIL : customer.service@allianz.com.my**

**OR**

**2. FINANCIAL MEDIATION BUREAU ("FMB")  
LEVEL 25, DATARAN KEWANGAN DARUL TAKAFUL,  
NO. 4, JALAN SULTAN SULAIMAN,  
50000 KUALA LUMPUR.  
TELEPHONE NO : +603-22722811  
FAX NO : +603-2274 5752  
EMAIL : enquiry@fmb.org.my**

**OR**

**3. PENGARAH  
LAMAM INFORMASI NASIHAT DAN KHIDMAT (LINK)  
BANK NEGARA MALAYSIA,  
GROUND FLOOR, BLOCK C,  
JALAN DATO' ONN,  
50480 KUALA LUMPUR.  
TOLL FREE : 1-300-88-5465  
FAX NO : +603-2174 1515  
EMAIL : bnmtelink@bnm.gov.my**

STAMP DUTY PAID

## FESTIVE COVERAGE PLAN SCHEDULE

**Insured / Policy Holder :** CIMB BANK BERHAD  
 MENARA BUMIPUTRA COMMERCE,  
 NO. 11, JALAN RAJA LAUT,  
 50350 KUALA LUMPUR  
 WILAYAH PERSEKUTUAN

<b>Policy No.</b> : 11AMT900260	<b>Premium</b> :		<b>RM</b>
<b>Account No.</b> : MT06097NM /M+A	<b>Service Tax</b> :		0.00
<b>Period of Insurance</b> : From 27-08-2011 to 04-09-2011	<b>Stamp Duty</b> :		10.00
<b>Class</b> : 01-32-01	<b>Total Premium</b> :		10.00
<b>Issue Date</b> : 07-06-2011	<b>Amount Payable (Rounded)</b> :		10.00
<b>Issuing Branch</b> : INDUSTRIAL LINES			
<b>Business/Profession</b> : BANKING			

Situation of risk  
 MENARA BUMIPUTRA COMMERCE  
 NO. 11, JALAN RAJA LAUT,  
 50350, KUALA LUMPUR  
 WILAYAH PERSEKUTUAN.

Item No	The Property Insured	Sum Insured (RM)
1.01	TABLE OF BENEFITS <span style="float: right;">SUM INSURED(RM)</span>	0.00
	----- SECTION I -----	
	ACCIDENTAL DEATH PER PERSON <span style="float: right;">5,000</span>	
	PERMANENT DISABLEMENT PER PERSON <span style="float: right;">20,000</span>	
	HOME TERRITORY : MALAYSIA	
	SECTION II -----	
	HOUSEHOLD CONTENT <span style="float: right;">15,000</span>	
	SUBJECT TO SUBLIMIT FOR : -----	
	CASH <span style="float: right;">500</span>	
	PERSONAL EFFECT <span style="float: right;">500</span>	
	-----	
	*PA BENEFIT COVERED IMMEDIATE FAMILY MEMBERS UP TO 5 PERSONS INCLUSIVE OF INSURED. *ADDITIONAL RM10.00 PER PERSON EXCEEDING 5 HEADCOUNTS.	
	<b>EXCESS</b>	
	-	
		0.00

**Subject to the following clauses / warranties / endorsement attached hereto : -**

Code	Description
FC-CL01	DISAPPEARANCE CLAUSE
FC-CL010	AUTOMATIC ADDITION AND DELETION CLAUSE
FC-CL011	ACCIDENTAL DROWNING CLAUSE
FC-CL012	LOSS NOTIFICATION CLAUSE

Attaching and forming part of Policy No

11AMT900260

FC-CL013	POISONOUS FOOD OR DRINK CLAUSE
FC-CL014	UNDERWATER ACTIVITIES / SCUBA DIVING (UP TO 50 METRES) CLAUSE
FC-CL015	AMATEUR SPORTS CLAUSE
FC-CL016	ASBESTOS EXCLUSION CLAUSE
FC-CL017	UNVALUED POLICY CLAUSE
FC-CL018	DATE RECOGNITION (HOUSEHOLDER) - WITH SAVING CLAUSE
FC-CL019	MARKET VALUE CLAUSE
FC-CL02	EXPOSURE CLAUSE
FC-CL020	CRIMINAL BREACH OF TRUST CLAUSE
FC-CL021	THEFT BY DECEPTION (CHEATING) CLAUSE
FC-CL022	PROPERTY DAMAGE CLARIFICATION CLAUSE
FC-CL03	MOTORCYCLING RISK CLAUSE
FC-CL04	STRIKE RIOT & CIVIL COMMOTION CLAUSE
FC-CL05	HIJACKING CLAUSE
FC-CL06	UNPROVOKED MURDER AND ASSAULT CLAUSE
FC-CL07	SNAKE BITES AND INSECT BITES CLAUSE
FC-CL08	SUFFOCATION THROUGH SMOKE, FUMES AND POISONOUS GAS CLAUSE
FC-CL09	HUNTING AND MOUNTAINEERING CLAUSE
FC-W01	WARRANTY 1 - RESTRICTION OF MERCHANDISE WARRANTY



ALLIANZ

Issued in Lieu Of And Cancellation of Cover Note No : NA

Replacing Policy No. : -

Internal Ref No. : -

*ishalina.ismail*

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD ( 735426-V )

Authorised Signature

Attaching and forming part of Policy No

11AMT900260

**CLAUSES / PERILS / WARRANTIES / MEMORANDUM**

**FC-CL01 DISAPPEARANCE CLAUSE**

NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY IT IS AGREED THAT IF AFTER A PERIOD OF ONE YEAR HAS LAPSED AND THE INSURER HAVING EXAMINED ALL EVIDENCE AVAILABLE SHALL HAVE NO REASON TO SUPPOSE OTHER THAN THAT AN ACCIDENT HAS OCCURRED WHICH IN ALL PROBABILITY HAS RESULTED IN THE DEATH OF THE INSURED PERSON, THE DISAPPEARANCE OF AN INSURED PERSON SHALL BE CONSIDERED TO CONSTITUTE A CLAIM UNDER THIS POLICY.

IT IS FURTHER AGREED THAT IF AT ANY TIME AFTER PAYMENT HAS BEEN MADE AN INSURED PERSON IF FOUND TO BE LIVING, ANY SUMS PAID BY THE INSURER IN SETTLEMENT OF CLAIM SHALL BE REFUNDED TO THEM.

**FC-CL010 AUTOMATIC ADDITION AND DELETION CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER ANY ADDITION OR DELETION OF INSURED PERSON PROVIDED THAT THE INSURED PERSON SHALL DECLARED TO THE INSURER SUCH INSURED PERSON WITHIN THREE (3) MONTHS FROM THE DATE OF COMMENCEMENT OR TERMINATION OF EMPLOYMENT.

**FC-CL011 ACCIDENTAL DROWNING CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THE POLICY IS EXTENDED TO COVER DEATH OR BODILY INJURY TO THE INSURED PERSON ARISING FROM ACCIDENTAL DROWNING.

**FC-CL012 LOSS NOTIFICATION CLAUSE**

NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY, IT IS AGREED THAT THIS INSURANCE WILL NOT PREJUDICED BY AN INADVERTENT DELAYS, ERRORS OR OMISSIONS IN NOTIFYING THE INSURERS OF ANY CIRCUMSTANCES OR EVENTS GIVING RISE OR LIKELY TO GIVE RISE TO A CLAIM UNDER THIS POLICY.

**FC-CL013 POISONOUS FOOD OR DRINK CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER DEATH OR BODILY INJURY TO THE INSURED PERSON ARISING FROM FOOD OR DRINK POISONING.

**FC-CL014 UNDERWATER ACTIVITIES / SCUBA DIVING (UP TO 50 METRES) CLAUSE**

THE INSURANCE UNDER THIS POLICY SHALL EXTEND TO COVER THE INSURED PERSON WHILST ENGAGED IN UNDERWATER ACTIVITIES INVOLVING THE USE OR BREATHING APPARATUS/SCUBA DIVING (UP TO 50 METRES).

IT IS UNDERSTOOD AND AGREED THAT THE ABOVE EXTENSION SHALL BE RESTRICTED TO DEATH OR PERMANENT DISABLEMENT ONLY.

**FC-CL015 AMATEUR SPORTS CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT NOTWITHSTANDING HEREIN CONTAINED TO THE CONTRARY THE BENEFITS PROVIDED BY THIS INSURANCE ARE PAYABLE IN THE EVENT OF DEATH OR PERMANENT DISABLEMENT ARISING WHILST THE INSURED PERSON IS ENGAGED IN INDOOR OR OUTDOOR SPORT AS AN AMATEUR EXCEPT MARTIAL ARTS AND BOXING.

**FC-CL02 EXPOSURE CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT SUBJECT TO ALL TERMS, LIMITATIONS, CONDITIONS AND EXCLUSIONS OF THIS POLICY EXCEPT AS SPECIFICALLY PROVIDED HEREIN THIS POLICY COVERS DEATH OR PERMANENT DISABLEMENT CLAIMS CAUSED BY EXPOSURE TO THE ELEMENTS AS A RESULT OF AN ACCIDENT PROVIDED THAT IN THE EVENT OF DEATH OF THE INSURED PERSON CAUSED BY EXPOSURE TO THE ELEMENTS THE DEATH IS THE SUBJECT OF A PROPERLY CONSTITUTED JUDICIAL BODY ENQUIRY BY WHICH IT IS FOUND THAT THE INSURED PERSON DIED OF EXPOSURE AS A RESULT OF AN ACCIDENT.

**FC-CL03 MOTORCYCLING RISK CLAUSE**

IT IS HEREBY AGREED THAT THIS POLICY EXTENDS TO COVER THE INSURED PERSON WHILST MOTORCYCLING (WHETHER AS PILLION OR RIDER) FOR PRIVATE OR BUSINESS PURPOSES, PROVIDED ALWAYS THAT THE COMPANY SHALL NOT BE LIABLE FOR ANY CLAIM ARISING OUT OF RACING, PACE MAKING OR PARTICIPATION OF THE INSURED PERSON IN ANY SPEED CONTESTS RELIABILITY OR OTHER TRIALS.

Attaching and forming part of Policy No

11AMT900260

**FC-CL04 STRIKE RIOT & CIVIL COMMOTION CLAUSE**

IT IS AGREED AND UNDERSTOOD THAT OTHERWISE SUBJECT TO THE TERMS, EXCLUSIONS, PROVISIONS AND CONDITIONS CONTAINED IN THIS POLICY SHALL BE EXTENDED TO COVER DEATH OR PERMANENT DISABLEMENT OR ANY OTHER LOSS AS WITHIN DEFINED DIRECTLY OR INDIRECTLY CAUSED BY INSURED PERSONS TAKING PART IN LABOUR DISTURBANCES, RIOTS OR CIVIL COMMOTIONS OR ANY PERSONS OF MALICIOUS INTENT ACTING ON BEHALF OF OR IN CONNECTION WITH ANY POLITICAL ORGANIZATION, PROVIDED ALWAYS THAT THIS EXTENSION SHALL NOT APPLY WHILST THE INSURED PERSON IS TAKING PART IN ANY DISTURBANCE OF PUBLIC PEACE.

**FC-CL05 HIJACKING CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT NOTWITHSTANDING ANYTHING CONTAINED HEREIN, THIS POLICY IS EXTENDED TO COVER ACCIDENTAL DEATH OR BODILY INJURY TO THE INSURED PERSON SUSTAINED AS A DIRECT RESULT OF UNLAWFUL SEIZURE OR WRONGFUL EXERCISE OF CONTROL OF AN AIRCRAFT VESSEL OR PUBLIC CONVEYANCE.

**FC-CL06 UNPROVOKED MURDER AND ASSAULT CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THE POLICY IS EXTENDED TO COVER DEATH OR PERMANENT DISABLEMENT TO THE INSURED PERSON ARISING FROM UNPROVOKED MURDER OR ASSAULT.

**FC-CL07 SNAKE BITES AND INSECT BITES CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THE POLICY IS EXTENDED TO COVER DEATH OR PERMANENT DISABLEMENT TO THE INSURED PERSON ARISING FROM HARMFUL INSECT AND SNAKE BITES, EXCLUDING DEATH OR PERMANENT DISABLEMENT ARISING FROM DISEASE/ILLNESS CAUSED BY PARASITE/BACTERIA/VIRUSES CARRIED BY INSECTS SUCH AS MOSQUITOES AND THE LIKE.

**FC-CL08 SUFFOCATION THROUGH SMOKE, FUMES AND POISONOUS GAS CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT THE POLICY IS EXTENDED TO COVER DEATH OR PERMANENT DISABLEMENT TO THE INSURED PERSON ARISING FROM ACCIDENTAL SUFFOCATION THROUGH SMOKE, FUMES AND POISONOUS GAS.

**FC-CL09 HUNTING AND MOUNTAINEERING CLAUSE**

THE INSURANCE UNDER THIS POLICY SHALL EXTEND TO COVER THE INSURED PERSON WHILST ENGAGED IN HUNTING (EXCEPT BIG GAME HUNTING) OR MOUNTAINEERING (WITHOUT USE OF ROPES OR GUIDES) AS PART TIME OR PLEASURE PURPOSE ONLY.

IT IS UNDERSTOOD AND AGREED THAT THE ABOVE EXTENSION SHALL BE RESTRICTED TO DEATH OR PERMANENT DISABLEMENT ONLY.

**PREMIUM DEBIT NOTE**

**Insured / Policy Holder** : CIMB BANK BERHAD  
 MENARA BUMIPUTRA COMMERCE,  
 NO. 11, JALAN RAJA LAUT,  
 50350 KUALA LUMPUR  
 WILAYAH PERSEKUTUAN

<b>Policy No</b>	: 11AMT900260	<b>Class</b>	: 01-32-01
<b>Account No</b>	: MT06097NM /M+A	<b>Debit Note</b>	: D11AMT900260
		<b>Issue Date</b>	: 07-06-2011

Particulars	Amount (RM)
TO PREMIUM DUE ON : FESTIVE COVERAGE PLAN, PERIOD FROM 27-08-2011 To 04-09-2011	0.00
	0.00
ADD : STAMP DUTY	10.00

<b>Total Premium</b>	10.00
<b>Amount Payable (Rounded)</b>	10.00

ALLIANZ GENERAL INSURANCE COMPANY (MALAYSIA) BERHAD ( 735426-V )



Authorised Signature