**AXXESS Covid-19 Protect and AXXESS Covid-19 Protect Plus Group PA Plans' Terms and Conditions**

Shieldcard Holdings Sdn Bhd (1121362-P) ("**Shieldcard**"), the brand owner and operator of the AXXESS benefits programme, in collaboration with our panel insurer and underwriter of the Plans, AIA General Berhad ("**AIA**") are pleased to offer you and your family protection under a customised Group Personal Accident Insurance ("**PA**") against Personal Accident and Covid-19 ("**AXXESS Covid-19 Protect**"). Coverage can be extended to cover Dengue by paying a minimal premium add-on to the AXXESS Covid-19 Protect Plan to be the "**AXXESS Covid-19 Protect Plus Plan**".

As an added benefit free of charge, customers who purchase either AXXESS Covid-19 Protect or AXXESS Covid-19 Protect Plus plans (collectively referred to as "**Plans**"), 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. The AXXESS mobile application can also be downloaded via Google Play or from the Apple i-store.

**EXCLUSIVE FOR PETRONAS MESRA Members**:
Mesra members will be entitled to 10% discount for purchase of either Plan. Additionally, Mesra members who purchase either Plan will be entitled to a 5% rebate on their Motor Vehicle Insurance premium when renewing the same via PERKS Holdings Sdn Bhd's panel of insurance companies. The 5% rebate is only applicable for renewals carried out on or before 31 December 2020. To obtain the 5% rebate, upon receiving our email confirmation on the purchase of the relevant Plan, Mesra members are required to reply to the email and provide their relevant motor vehicle details.

1. **Purchase of the Plans**
   By purchasing AXXESS Covid-19 Protect and AXXESS Covid-19 Protect Plus, 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 hospitalization 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.

   **Shieldcard or AIA shall not be held responsible in the event the conditions above are not complied with and as a consequence the benefit pay-outs under the Plans are delayed or denied.**

2. **Definitions**
   Words or Phrases used in these Terms and Conditions shall have the meanings assigned to them in the Master Policy for AXXESS Covid-19 Protect and AXXESS Covid-19 Protect Plus.

3. **Purchase Price of the Insurance**
   (a) The premium for AXXESS Covid-19 Protect is RM28.50 (inclusive of service tax).
   (b) The premium for AXXESS Covid-19 Protect Plus is RM36.50 (inclusive of service tax).

**4. Taxes**

Apart from the Service Tax which is included in the premium payment to be made by an Insured Person, any other taxes (if applicable) may be charged on the Insured Person.

**5. Effective Date of Coverage**

The coverage period for both Plans is Three (3) months which commences from the date the respective premium is fully paid.

Payment of the premium shall be made by using the methods available via the payment gateway of Shieldcard's sister company or via such other payment method or mechanism as may be accepted by Shieldcard from time to time at its discretion.

**6. Notification of Coverage**

Shieldcard will submit the Insured Person's name to AIA 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.

**7. Rejection of Coverage**

Shieldcard and/or AIA 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 application and payment of premium. The full amount of the premium paid will be refunded to the applicant.

However, premiums which have been paid are non-refundable if the applicant cancels his/her coverage at any time.

**8. 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, AIA is also subject to privacy rules or guidelines which are issued by Bank Negara Malaysia.

**9. Claims**

Claimants may submit claims to AXXESS Customer Service or directly to AIA. 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) AIA (MY.GI-Ops@aia.com)

**10. Limitations for making claims**

Claims shall be accordance with the terms of the Policy and  made by completing the claim documents obtained from any AIA Branch or by calling the AIA Care Line at 1 300 88 1899.

For claims due to hospitalisation or death due to Covid-19 or Dengue, proof of claim is to be submitted to AIA and shall include, as applicable, the COVID-19 specific tests or the dengue-specific tests and serology (IgM Elisa test), and death certificate.

In the event of accidental death, immediate notice of claim must be given to Shieldcard and AIA. For accidents also, written notice of any event likely to give rise to a claim should be submitted to AIA as

soon as reasonably possible and in any case not later than thirty (30) days of the accident. Other Claims shall be made together with proof of loss within ninety (90) days from the date of such loss.

Please refer to the Policy for other details, conditions and procedures relating to making claims.

11. **Applicable Law**
The law applicable to the Plans and in the interpretation of the Master Policy shall be Malaysian laws.

12. **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 and/or PERKS Holdings Sdn Bhd whether arising directly or indirectly from your purchase of the Plans or participation in the AXXESS Programme.

13. **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.

14. **Further Enquiries**
If you have further enquiries on AXXESS, the Plans or the Benefits, please call AXXESS customer service at 1300 30 2010. For enquiries relating to the Master Policy and making claims you may also call AIA's call centre at **1-300-88-1899.**

15. **Master Policy**
The salient terms and conditions relating to the Plans set out above are not comprehensive and intended to only provide a brief overview of the Plans. In the event of any conflict, the provisions and interpretation of provisions of the Master Policy for the Plans shall prevail. The Master Policy for AXXESS Covid-19 Protect and AXXESS Covid-19 Protect Plus Plans 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.

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