

**TAKAFUL BROCHURE & TAKAFUL BENEFITS  
BANK ISLAM CREDIT CARD-I PLATINUM**

Benefits	Brief Description of Coverage	Platinum Card (Sum Covered)
<b>Travel Personal Accident Coverage during the journey in 24 hours (worldwide)</b>	Cover card member including their family members against death or permanent disablement while traveling on scheduled flight	<b>Principle and Supplementary Card member</b> RM1, 000,000.00 Per Person who has attained the age of 18.  <b>Family Members:</b> <ul style="list-style-type: none"> <li>• RM 300,000 for card member 1st legal Spouse who is not a supplementary card member.</li> <li>• RM200,000 per child who is not a supplementary card member (up to the maximum of 5 children per family)</li> <li>• Maximum total amount of compensation for any one Family is RM 1,000,000.</li> <li>• <u>Permanent Disablement payment:</u> A sum payable to will be in accordance with Scale of Compensation Percentage as specified in the Certificate.</li> </ul>
<b>Flight Travel Inconvenience (Overseas + Domestic)</b>	A. Luggage Delay – not delivered within 8 hours B. Luggage Loss – not delivery within 48 hours will be assumed to be permanently loss. C. Flight Delay – delayed for 8 hours or more D. Missed Connections – connecting scheduled flight is missed at the transfer point due to delay of incoming flight.	A. RM 1,000 any one occurrence B. RM 1,000 any one occurrence C. RM 1,000 any one occurrence D. RM 1,000 any one occurrence  Benefits (A) to (D) shall be paid in aggregate and limited to the maximum of RM 1,000 for a covered claim or loss Excess : RM 250 any one loss
<b>Personal Liability</b>	A. Accidental bodily injury & property damage to third party. B. Geographical Area : Worldwide excluding USA & Canada	RM 500,000 per occurrence or any one period of Takaful
<b>Purchase Protection Takaful</b>	A. Loss or damage to item (excluding jewellery purchased by Credit Card B. Cover any item during the first 14 days from the date of purchase (within Malaysia)	RM10,000 per item or in total aggregate (excluding jewellery) Excess: RM 250 any one claim

<b>Platinum Card</b>	
<b>Limit of Benefits</b>	The maximum benefits for all losses to anyone family is RM 1,000,000
<b>Clauses / Endorsement</b>	<ul style="list-style-type: none"> <li>• Riot, Strike and Civil Commotion • Automatic Addition and Deletion Clause (Subject to 30 days declaration) • Exposure</li> <li>• Disappearance • Unprovoked Murder and Assault</li> <li>• Insect, Snake and Animal bites • Hijacking • Suffocation though Smoke, Fumes and Poisonous gas • Food Poisoning</li> <li>• Drowning • Motor Cycling Clause • Loss Notification Clause (30 days) • Aids Exclusion • Takaful Contribution Warranty (60 days) • Date Recognition Clause • Compliance To Property In Accordance To Shariah Clause • Amateur Sports Clause</li> </ul>
<b>Note</b>	<ul style="list-style-type: none"> <li>• Limit of liability in respect of all persons covered travelling in the same conveyance shall not exceed RM5,000,000.00</li> <li>• Age Limit: 18 to 70 years old</li> </ul>