

# WALLET GUARD

## DEFINITIONS

The following words shall carry the meanings defined below:

### **Company**

Shall refer to Chartis Malaysia Insurance Berhad (795492-W)

### **Date of Loss**

Shall refer to the date when the covered incident takes place.

### **Household Members**

Shall mean individual who reside together with the Insured Person in the same premises when the covered incident takes place.

### **Immediate Family Members**

Shall mean the Insured Person's parents, spouse, children, step-parents and step-children.

### **Insured**

Shall refer to UOB Bank.

### **Insured Person**

Shall refer to UOB's Lady's Card cardholder.

### **Payment Card**

Shall mean a valid ATM card, credit card, charge card or debit card issued by a licensed financial institution for personal use only.

### **Period of Insurance**

Shall refer to the period stated on the certificate of insurance for which the Insured Person is covered under the terms and conditions set out and during which the Company is liable to pay for benefits arise thereof.

### **Personal Papers**

Shall mean identification documents issued by the Insured Person's country's, state's or province's authorities including but not limited to the Insured Person's identity card, driving license and passport.

### **Snatch Theft**

The act of forcefully snatching hand carried bag(s) from the Insured Person, who was, at the time of such act, a pedestrian at a public walkway and flee the scene either by running, riding or pillion-riding a motor vehicle.

### **Rob or Robbery**

Shall bear the meaning as defined under Section 390 of the Malaysian Penal Code i.e. the act of theft or attempted theft which in order to commit theft or in committing the theft, or in carrying away or attempting to carry away property obtained by the theft, the offender to achieve that purpose, voluntarily causes or attempts to cause any person death, or hurt, or wrongful restraint or fear of instant death, or of instant hurt, or of instant wrongful restraint.

### **Theft**

Shall bear the meaning defined under Section 378 of the Malaysian Penal Code i.e. the dishonest act by an offender of taking movable property out of the possession of another without that other person's consent, with the intention of permanently depriving that other of it.

## GENERAL EXCLUSIONS

1. This policy will not cover the following:
  - a) Losses that do not occur within the Period of Insurance;
  - b) Losses that result from or relate to the Insured Person's business or career pursuits including the Insured Person's work or profession;
  - c) Losses caused by illegal acts;
  - d) Losses that are intentionally caused by the Insured Person;
  - e) Losses that result from the direct actions of Insured Person's Immediate Family and/or Household Members;
  - f) Losses due to war (whether war has been declared or not), civil commotion, uprising, martial law, riot or the act of any lawfully constituted authority;
  - g) Losses due to the order of any government, public authority, or customs' officials.
  - h) an act in contravention of a government prohibition or regulation or law.

- i) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- j) an act of terrorism.

For this purpose, an act of terrorism means an act including, but not limited to the use of force or violence and or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ethnic, ideological or similar purposes including the intention to influence any government and or to put the public; or any section of the public in fear.

Any loss or damage which are occasioned by or through or in consequence of, directly or indirectly, of any of the abovesaid occurrences shall be deemed to be injury, loss or damage which is/are not covered by this insurance policy, except to the extent that the Insured Person shall prove that such injury, loss or damage happened independently from the existence of such conditions.

In any action, Suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any injury, loss or damage is not covered by this insurance, the burden of proving that such injury, loss or damage is covered shall be on the Insured Person.

- 2. The Company shall not pay under any section of this policy where such payment would violate any prohibition or regulation or sanction that has been imposed by the Malaysian Government, the American Government and/or the United Nations.

## **POLICY BENEFITS**

### **LOST WALLET**

The Company will cover the Insured Person up to the sum insured for the following when the Insured Person's wallet is lost due to Snatch Theft or Robbery (hereinafter referred to as "Lost of Wallet"):

- a) Replacement costs for the lost or stolen wallet as well as payment for cards replacement;
- b) Costs and expenses incurred for the replacement of Personal Papers.

#### **Exclusions:**

- a) money, check(s), transportation tickets, or other similar items that were in the lost or stolen wallet other than the Insured Person's Personal Papers and Payment Cards;
- b) losses that are caused by any events other than lost or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
- c) accidental damage to the Insured Person's wallet and items contained inside the wallet;
- d) any fraudulent/unauthorized charges on the lost or stolen Payment Cards;
- e) any identity theft related costs that are caused by lost or stolen Personal Papers or Payment Cards;
- f) Loss due to any fraudulent, dishonest or criminal act by the Insured Person, persons known to the Insured Person or the Insured Person's Household members/Immediate Family Members, whether acting alone or in collusion with others;