

**MASTERCARD SINGAPORE**  
**World Mastercard for Business and World Business Debit Mastercard**

**DIGITAL BENEFITS**  
**Terms and Conditions**

**SUMMARY OF COVER**

<b>Insurance Coverage</b>	<b>Maximum Benefit Amount (USD)</b>
E-Commerce Purchase Protection	Per Occurrence: 500 Annual Aggregate: 500
Mobile Phone Protection	Per Occurrence: 600 Annual Aggregate: 1,000 Deductible: 25

**Each insurance benefit limit described in this Summary of Cover is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published on the date the payment is made.**

**E-COMMERCE PURCHASE PROTECTION**

**SECTION I GENERAL DEFINITIONS**

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

**Annual Aggregate Limit** means the maximum amount of benefit per Cardholder under the E-Commerce Purchase Protect Insurance.

**Cardholders / Insured Persons / You / Your** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in Singapore and where such Eligible Card is issued by a participating Issuer.

**Collectable Item(s)** means an object suitable for a collection, originally a work of fine art or an antique, including also any of a wide variety of items collected as a hobby, for display, or as an investment whose value may appreciate that may include but not limited to antiques, toys, coins, comic books and stamps.

**Courier** means transportation company.

**Covered Purchases** means items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card.

**Credit Account** means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

**Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

**Eligible Card** means a participating Issuer's World Mastercard for Business and World Business Debit Mastercard cards.

**Eligible Cardholders** means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Summary of Cover.

**Excess** means a monetary contribution You are required to pay towards a claim You make on the Policy.

**Goods** means items, other than those listed in Coverage Exclusions below, purchased entirely with the Eligible Card and/or have been acquired with points earned by a rewards program associated with the Eligible Card.

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in the Territory and is participating in the insurance offering to Cardholders.

**Per Occurrence Limit** means the maximum amount of benefit available under the E-Commerce Purchase Protect for any single Covered Purchase.

**Policy** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Seller** means online entity legally selling goods via the internet.

**Theft** means the unlawful, intentional and dishonest taking of a Covered Purchase belonging to the Cardholder without their consent.

**War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**Natural Catastrophe** means flood, windstorm, lightning, fire, explosion, landslide, volcanic action, earthquake and/or tsunami.

**Territory** means Singapore.

**We / Us / Our / Insurer** means AIG Asia Pacific Insurance Pte. Ltd.

**SECTION II COVERAGE**

Subject to the coverage, limits and conditions specified in the Summary of Cover, We will cover You under E-Commerce Purchase Protect, and reimburse You for the following:

- a. Non-delivery/and or incomplete delivery of Goods and shipping charges that are purchased on the internet. Goods are insured against non-delivery if the Goods have not been delivered within 30 days of the scheduled delivery, unless so otherwise stated by Seller and the Seller has failed to refund You to Your Eligible Card, in excess of other applicable insurance.
- b. Improper functioning due to damage of delivered Goods: The delivered Goods are insured against improper functioning as a result of physical damage if the Seller or Courier has failed to refund to Your Eligible Card, in excess of other applicable insurance.

In the event of a valid claim, We will pay You the purchase price for each item(s) of Your purchase, up to the amount as specified in the Summary of Cover.

### **SECTION III EXCLUSIONS**

The Policy does not provide coverage for any of the following.

We will not pay for any claim, expenses or loss under this section in connection with:

- lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
- any fraudulent or willful act by You.
- any motor vehicle airplanes, boats, automobiles and motorcycles and any equipment, parts or accessories;

We shall not be liable to pay any claim under this Section for the non-delivery of or in connection with:

- animals or plant life;
- cash, bullion, negotiable instruments, shares, traveler's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);
- consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);
- motor vehicles, motorcycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
- access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
- services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
- Goods purchased from a natural person either through a private transaction or an online auction website.
- counterfeit or fake goods
- loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- losses due to mechanical failure, electrical failure; software or data failure;
- loss of data;
- Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
- permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
- Goods used for, or intended to be used for, retail and/or property rental, or other business purposes;
- items that You have rented or leased;
- items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
- art, antiques, firearms and Collectable Items;
- furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- the costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
- misplacement;
- disappearance; or
- Goods deemed to be illegal by local government authorities

### **SECTION IV CONDITIONS**

To be eligible for this coverage, the following needs to be present or to have occurred:

1. The delivery address for the Goods must be to Your postal address in Singapore.
2. A shipment tracking number must be assigned and provided by the Seller of the Goods or a designated transportation company
3. You must take all necessary reasonable action against the Seller to send replacement Goods or refund the purchase amount to You.
4. You must have informed the Seller in writing and by registered mail of the non-delivery of Goods and demanded replacement Goods or a full refund and the Goods have not been delivered.
5. In the event that a claim for non-delivery is paid to You, and the original Goods eventually arrive, You should pay back any indemnity received to Us.
6. In the event that a claim is submitted for improper functioning due to damage of delivered Goods, You shall notify the seller of the Goods and Us within 48 hours.
7. You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.

### **SECTION V GENERAL PROVISIONS**

**1. Notice of Claim:** Written notice of claim must be given no later than thirty (30) days from the date of the loss incident. Failure to give notice

within (30) days from the date of the loss incident may result in a denial of the claim. To file a claim, log on to <https://sg.mycardbenefits.com> or send a claim notification to:

**AIG Asia Pacific Insurance Pte. Ltd.**

AIG Building

78 Shenton Way #09-16

Singapore 079120

Tel: +65 6419 1667

Business Hours: 8:30AM – 5:30PM, Mon – Fri (except public holidays)

Languages supported: English

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com)

**2. Proof of Loss:**

The Cardholder must provide to the Insurer the following:

- a. a signed claim form, if provided by AIG;
- b. Cardholder's statement of account or copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card;
- c. **Non-delivery:** In the event that a claim for non-delivery is paid to You and the original Goods eventually arrives, You should pay back any indemnity received to Us.

**3. Payment of Claims:** All payments to be made by the Insurer shall be paid to Eligible Cardholders in Singapore and such payments shall be subject to the laws and regulations then in effect in Singapore.

**4. Legal Rights:** You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.

**5. Fraudulent Claims:** We will not be liable if a claim is determined by the Insurer to be fraudulent and all payments made in respect of such fraudulent claims shall be forfeited at Our discretion.

**6. Governing Law and Jurisdiction:** This Policy is governed by and interpreted in accordance to the laws of Singapore. Any dispute will be subject to the exclusive jurisdiction of the courts of Singapore.

**7. Sanctions:** We will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose Us, Our parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**8. Contracts (Rights of Third Parties) Act:** A person who is not a party to this Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

## MOBILE PHONE PROTECTION

### SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

**Accidental Damage** means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

**Annual Aggregate Limit** means the maximum amount of benefit per Cardholder available during the Policy Period.

**Cardholders/Insured Persons** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

**Eligible Card** means a participating Issuer's World Mastercard for Business and World Business Debit Mastercard issued in the Territory.

**Eligible Cardholders** means those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in this insurance certificate.

**Eligible Mobile Telephone** means the Postpaid or Prepaid mobile telephone associated with the Eligible Cardholder

**Insurer** means the AIG Asia Pacific Insurance Pte. Ltd.

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in Singapore and is participating in the Mobile Phone Protection offering to Cardholders.

**Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

**Per Occurrence Limit** means the maximum amount of benefit available under this insurance per incident during the Policy Period.

**Postpaid** means a mobile telephone subscription where the Cardholder enters into a contract with a mobile provider with a monthly billing arrangement

**Prepaid** means a Mobile Telephone subscription for which credit is purchased in advance of using the mobile provider's services.

**Territory** means the country where the Eligible Card was issued, Singapore.

**Theft** means the illegal act of taking an Eligible Mobile Telephone belonging to the Insured Person without their consent, with intent to deprive him/her of its value.

### SECTION II COVERAGE

The Insurer will pay for loss due to Accidental Damage or Theft up to the Per Occurrence Limit and subject to the Annual Aggregate Limit per Cardholder if:

1. For Postpaid, the mobile provider's monthly billing statement for the billing cycle preceding the month in which the Accidental Damage or

Theft occurred is paid using the Eligible Card.

2. For Prepaid, the Issuer's monthly billing statement shows a top-up value related to the mobile provider's services preceding the month in which the Accidental Damage or Theft occurred.

#### **Individual Termination Date**

An Eligible Cardholder's coverage under this agreement shall terminate on the earliest of:

1. the date the Eligible Cardholder no longer qualifies as an Eligible Cardholder;
2. the date the Eligible Card is determined to be ineligible by the Issuer;
3. the date the Issuer ceases to participate in the policy; or
4. the date the policy is terminated.

Coverage shall be provided in accordance with **Section II Coverage** and **Section III Conditions**, for the Eligible Mobile Telephone stolen or damaged after the Policy Effective Date and before the individual termination date. Coverage shall not be provided for any Eligible Mobile Telephone stolen or damaged after the individual termination date.

Coverage is limited to Accidental Damage or Theft up to the Per Occurrence limit stated in the Summary of Cover and subject to the terms, conditions, exclusions, and limits of liability of this insurance as well as the deductible stated in the Summary of Cover. The maximum liability annually is also stated in the Summary of Cover.

#### **Valuation**

We shall be liable only for the lesser of the following amounts:

1. the actual cost to repair or replace the Eligible Mobile Telephone after a deductible has first been applied to the cost to repair or replace the Eligible Mobile Telephone.; or
2. the Per Occurrence Limit

#### **Scope of Coverage**

Our maximum liability under the Policy may not exceed Annual Aggregate Limit per Eligible Card per twelve-month period.

### **SECTION III CONDITIONS**

1. You will be reimbursed for Accidental Damage or Theft of Eligible Mobile Telephone.
2. **Initial Effective Date of Coverage**  
Coverage begins on the first day of the calendar month following the payment of your Postpaid monthly mobile telephone bill or Prepaid top-up. Coverage will be valid until last day of the calendar month following the payment of your Postpaid monthly mobile telephone bill or Prepaid top-up.
3. **Suspension of Coverage**  
Coverage under the Policy will be suspended on the first day of the following calendar month if an Eligible Cardholder fails to make an Eligible Mobile Telephone Postpaid bill payment or Prepaid Top-up using the Eligible Card while coverage is in effect in the previous month.
4. **Resumption of Coverage**  
If coverage under the Policy is suspended, coverage will resume after a 15-day waiting period following the date of any future Eligible Mobile Telephone Postpaid bill payment or Prepaid Top-up using an Eligible Card.
5. Coverage is excess of any other applicable insurance or indemnity the Eligible Cardholder may have.

### **SECTION IV EXCLUSIONS**

This plan of insurance does not provide coverage for any of the following:

1. Mobile telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer.
2. Eligible Mobile Telephones that are lost or Mysteriously Disappear.
3. Mobile telephones under the care and control of a common carrier, including, but not limited to, the postal service, airplanes or delivery service.
4. Mobile telephones stolen from baggage unless hand-carried and under the Eligible Cardholder's supervision or under the supervision of the Eligible Cardholder's traveling companion who is previously known to the Eligible Cardholder.
5. Mobile telephones stolen from a construction site.
6. Cosmetic damage such as a dent or scratch to the Eligible Mobile Telephone or Accidental Damage that does not impact the Eligible Mobile Telephone's ability to make or receive phone calls.
7. Accidental Damage or Theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
8. Accidental Damage or Theft resulting from mis-delivery or voluntary parting from the Eligible Mobile Telephone.
9. Replacement mobile telephone purchased from other than a mobile provider's retail or internet store; or taxes, delivery or transportation charges or any fees associated with the service provided.

### **SECTION V UNIFORM PROVISIONS**

**1. Notice of Claim:** Written notice of claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice within ninety (90) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://sg.mycardbenefits.com>, or contact the Insurer at:

*The insurance policy referred to in this document is underwritten by AIG Asia Pacific Insurance Pte Ltd ("AIG Singapore").*

**AIG Asia Pacific Insurance Pte. Ltd.**

78 Shenton Way

AIG Building #09-16

Singapore 079120

Call Centre Hours: 8:30 am to 5:30 pm Monday to Friday (except Public Holidays)

Telephone: +65 6419 1667

Languages supported: English

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com)

**2. Proof of Loss:**

The Cardholder must provide:

- a. Eligible Cardholder's card statement reflecting the monthly Eligible Mobile Telephone payment or Prepaid Top-up for the month preceding the date the Eligible Mobile Telephone was subject to Theft or suffered Accidental Damage
- b. If Postpaid, a copy of the Eligible Cardholder's current mobile provider's billing statement
- c. If available, a copy of the original Eligible Mobile Telephone purchase receipt or other sufficient proof of the Eligible Mobile Telephone model currently linked to the Eligible Cardholder's Eligible Mobile Telephone account
- d. If the Cardholder has an existing insurance from the mobile operator, a copy of the insurance claim to the Eligible Cardholder's mobile telephone insurance, or in the event that the claim amount is less than the Eligible Cardholder's deductible, a copy of the policy's declarations page.
- e. If a claim is due to Accidental Damage, a copy of the repair estimate and photos of the Accidental Damage
- f. If the claim is due to Theft, a copy of the police report filed within forty-eight (48) hours of the Theft.

\*Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.

**3. Burden of Proof:** It is the responsibility of the Insured to provide the Insurer with sufficient proof pertaining to the loss for the assessment of the claim.

**4. Payment of Claims:** All benefits will only be paid by the Insurer to the Eligible Cardholders. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the Territory.

**5. Fraudulent Claims:** If the claim is in any respect fraudulent all benefits in respect of such claim shall be forfeited.

**6. Governing Law and Jurisdiction:** This insurance, its eligibility and any terms and conditions are to be interpreted according to the laws of the Territory where the Eligible Card was issued. Any dispute will be subject to the jurisdiction of the competent courts of the respective Territory.

**7. Sanctions:** If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of the Policy or at any time thereafter, providing coverage to the Cardholder is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Cardholder or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.