**萬事達卡台灣**

**萬事達卡世界商務卡和萬事達卡世界商務 Debit 金融卡**

**數位權益**

**條款與條件**

**保險摘要資訊**

| 保障範圍 | 最高保障金額（新台幣） |
|---|---|
| **電子商務保障** | 每宗事故：15,950<br>年度累計：15,950 |
| **手機保險保障** | 每次事件：19,150<br>年度合計：31,900<br>自付額： 800 |

## 電子商務保障

**第一節 定義**

具有特定意義之用語定義如下，於本保險摘要資訊中以粗體字表示時，同下列之定義：

**年度累計保障限額**指電子商務保障對每位持卡人之最高保障金額。

**持卡人 / 受保人**指於該地區及在參與發卡機構發行受保資格信用卡之地區中，所有獲發受保資格信用卡的個人，包含同一帳戶下的副卡或附屬卡持有人。

**損壞**指商品因意外事故導致零件損壞、材料破壞或結構損壞而不再具有原定功能。

**合格卡片**指參與發卡機構在地區內發行的萬事達卡世界商務卡和萬事達卡世界商務 Debit 金融卡。

**受保資格持卡人**指受保資格信用卡的持卡人 有權按保障列表獲得賠付或其他保障。

**自付額**指對於本保單項下的任何索賠，閣下應自行承擔部分的損失金額。

**商品**指以受保資格信用卡全額購買及 / 或使用受保資格信用卡在獎勵活動中累積的積分購得的商品，不包括下文不保事項所列不予承保的物品。

**保險公司 / 我們 / 美亞**指 AIG Asia Pacific Insurance Pte. Ltd.，其為該地區持卡人提供本保單項下保障。

**發卡機構**指經萬事達卡公司授權在該地區經營萬事達信用卡業務之銀行或金融機構或相似實體，其參與向持卡人提供保險活動。

**自然災害**指水災、暴風、閃電、火災、爆炸、山泥傾瀉、火山活動、地震及 / 或海嘯。

**每宗事故限額**指電子商務保障為任意一宗受保障購物提供之最高保障金額。

**保單** 指本保險合約。

**該地區**指台灣。

**恐怖主義行為**指任何人或團體，對人身或財產實際或威脅使用武力或暴力，或是犯下對生命或財產造成危險的行為，或是犯下干擾、中斷電子或通訊系統之行為，不論是代表任何組織、政府、政權、當局或軍事武力或與其有關者，只要其產生恐嚇、脅迫或傷害政府、平民或其中任何部分，或破壞任何經濟體系即屬之。恐怖主義亦應包含任何被事發當地政府證實或認定為恐怖主義之行為。

**盜竊**指以搶劫或入室盜竊的方式，未經同意非法剝奪持卡人看管及 / 或保管下之財產，意圖獲益。

**戰爭**指任何已宣告或尚未宣告的戰爭，或任何類似戰爭的活動，包括任何主權國家為達到經濟、地理、民族、政治、種族、宗教或其他目的而使用軍事力量。

**閣下**指本保險的受益人。

**閣下的** 指屬於或與閣下有關者。

**第二節　承保範圍**

根據本保障列表所訂明之承保範圍、各項限制及條件，我們將向閣下提供電子商務保障保障，向閣下賠償以下項目：

1. 網購商品無法投遞及 / 或發貨不齊全與運費損失：

除非賣方另外規定，若商品未在預定投遞日期 30 日內交付，且賣方仍未將閣下支付的款項退回至閣下的信用卡內，保險公司將就超出其他適用保險範圍賠償商品無法投遞損失。

2. 網購商品損壞的功能故障損失：

若閣下購買的商品因有形損壞而在交付後出現功能故障，且賣方或承運人未將閣下支付的款項退回閣下的信用卡，保險公司將就超出其他適用保險範圍賠償商品的功能故障損失。

對於本保險項下的有效索賠，我們將以保障列表中載明的相應責任限額為限，賠償閣下每項購買貨品的購買價。對每宗索賠或一系列索賠。

**第三節 不保事項**

本保單的保障範圍不包括以下事項：

1. 我們不會支付由以下任何情形引致或與其有關的在本保單項下的索賠、費用或損失：
   a. 商品被警方、政府機關、法院或其他授權機構依法沒收；
   b. 閣下的任何欺詐行為或故意行為。
   c. 任何機動車、飛機、船隻、汽車或電單車，以及其上的任何裝置、零件或配件

2. 我們並無責任賠償商品無法投遞或與下列各項有關的情形引致在本保單項下的索賠：
   a. 動物或植物；
   b. 現金、金銀、流通票據、股票、旅行支票或任何類型的票券（包括但不限於體育賽事、娛樂活動的入場券或旅遊景點的門票）；
   c. 易耗品或易腐品（包括但不限於食品、鮮花、飲料、藥品、保健品）；
   d. 機動車、電單車或小型電單車、水上運輸工具、飛機或其操作及 / 或維修保養所需的任何設備及 / 或零件；
   e. 互聯網站的訪問權或從互聯網下載的軟體或數據檔案（包括音訊檔、照片、閱讀材料、書籍和電影等）；
   f. 透過互聯網提供的服務，包括訂購電影票、機票、預訂酒店、租車、理財諮詢等；
   g. 透過私下交易或線上拍賣網站從自然人購買的商品；
   h. 偽造或假冒產品；

i. 因自然災害、氣象或氣候條件、磨損、貶值、逐漸變質、水、各類污染、製造缺陷或固有缺陷、害蟲、昆蟲、白蟻、黴菌、潮濕或乾腐、細菌、生銹、清潔、檢修、維護、調整或維修造成的損失或損壞；
j. 因機械故障、電氣故障、軟體或數據故障造成的損失；
k. 數據丟失；
l. 購作轉售的商品，或購買時為已使用商品、受損商品或二手商品的物品；
m. 固定的家用及／或商用設施，包括但不限於地氈、地板及／或瓷磚、空調、冰箱或加熱器；
n. 用於或計劃用於商業、零售及／或物業租賃或其他商業目的的商品；
o. 閣下租用或租賃物品；
p. 購買時已使用過或經過改造、翻新或重制的物品；
q. 藝術品、古董、槍械和藏品；
r. 皮草、鐘錶、珠寶、寶石、貴重玉石、金製品或含金品（或由其他貴金屬及／或貴重玉石製造或鑲製的物品）；
s. 因使用信用卡所支付而與購物無關的費用或收費；
t. 放置不當；
u. 物品不明消失；或
v. 當地政府機關認定屬於非法的商品。

**第四節 條件**

為符合資格獲得電子商務保障項下的保障，須存在或發生以下事項，而達成該等條件是獲理賠前提：

- 商品的交貨地址必須為閣下在台灣的通信地址，且與在發卡機構登記的地址資訊一致。
- 商品必須有賣方或指定的運輸公司提供和分配的運單號。
- 閣下必須採取所有必要的合理措施，及時要求賣方發送替換商品或退還購物款。
- 對於未交付網購商品的索賠，閣下必須以書面形式通知賣方商品尚未交付，並要求發送替換商品或全額退款。
- 在閣下收到了未交付商品的賠款後，如原來購買的商品最終送達，閣下必須將收到的所有賠款退還保險公司。
- 對於交付商品因受損而存在功能故障的索賠，閣下必須在收到商品後 48 小時內通知賣方和保險公司。
- 閣下應配合我們的工作，協助我們行使關於閣下所提出索賠的任何合法權利。

**第五節 一般條款**

**1.索賠通知：**索賠通知書須於損失事故發生當日起三十(30)日內作出。未於損失事故發生當日起三十(30)日內作出通知者，保險公司或會拒絕受理。

如需提交索賠，請登入 https://tw.mycardbenefits.com ，或發送通知至：

**AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way #09-16
AIG Building
Singapore 079120
索賠專線：+886 2 7735 5046
客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分
服務使用語言：英語和中文
電郵: APAC.Mastercard@aig.com

**2. 索賠證明文件：**

持卡人向保險公司提出索賠時，應提交下列資料：

a. 持卡人簽署的索賠申請表格（如適用）；
b. 持卡人的對帳單或購買收據的副本，證明受保障購物的全部款項均使用受保資格信用卡進行付款；
c. 如果閣下收到有关網購商品無法投遞的賠付后且獲收该網購商品，閣下须将该賠付額償還给我們。

**3. 賠付：**所有賠付將由保險公司支付予台灣的受保資格持卡人，相關賠付須遵守台灣當時有效的法律法規。

**4.詐騙保險賠償：** 如保險公司認定索賠屬詐騙，則保險公司無須對此承擔責任，並可按保險公司酌情決定取回所有相關詐騙保險賠償。

**5. 管轄法律及司法權區：**本保單須受新加坡法例管限並據其進行解釋。所有爭議均接受新加坡法院的專有司法管轄。

**6. 制裁：**如保險公司根據本保單提供保障或作出任何給付將違反任何制裁法律或規定，導致保險公司、其母公司或其最終控股實體面臨制裁法律或規定項下的任何處罰，則保險公司並無責任根據本保單提供保障或作出給付。

**7. 第三者權利：**僅保單持有人、受保資格持卡人及保險公司方可行使本保單項下賦予的權利，而除實施此目的外，本保險一律免除遵守《合約（第三者權利）條例》。

## 手機保險保障

**第一部分　　一般定義**

具有特定含義之術語的定義見下文，該等術語每次以首字母大寫形式出現時均具有此含義。

**意外損壞**指由於意外事故所導致的部件或材料破損或是結構失效，物項不再能夠履行其原本預期的功能。

**年度總限額**指保單期內每位持卡人可獲得的最高福利限額。

**持卡人/受保人**指在地區內已取得合格卡片（且該等合格卡片是由參與發卡機構所發行的）的所有個人，包括同一帳戶下的副卡或附屬卡持卡人。

**自付額**指對於本保單項下的任何索賠，閣下應自行承擔部分的損失金額

**合格卡片**指參與發卡機構在地區內發行的萬事達卡世界商務卡和萬事達卡世界商務 Debit 金融卡。

**合格持卡人**指持有合格卡片的持卡人，該等持卡人有權收到付款或此保險證明中載明的該等其他福利。

**合格行動電話**指與合格持卡人關聯的後付費或先付費行動電話。

**保險公司**指 AIG Asia Pacific Insurance Pte. Ltd.。

**發卡機構**指獲萬事達卡公司授權在台灣運營萬事達卡項目並且正在參與向持卡人提供手機保險保障的銀行或金融機構（或類似實體）。

**神秘消失**指物項以一種原因不明的方式消失，且不存在一人或多人的不法行為的證據。

**每次事件限額**指保險期內每次事件發生時，本保險項下可獲得的最高福利金額。

**後付費**指持卡人與行動服務提供商簽訂每月帳單協議的行動電話認購。

**先付費**指在使用行動服務提供商的服務之前購買信用的行動電話認購。

**地區**指發行合格卡片的所在地區，即台灣。

**盜竊**指未經受保人同意而將其合格行動電話拿走的非法行為，並且目的為剝奪行動電話對於受保人具有的價值。

**第二部分　　承保**

在以下情況下，保險公司將支付由於意外損壞或盜竊而產生的損失，但不超過每次事件限額，且受限於每位持卡人的年度總限額：

1. 對於後付費，在意外損壞或盜竊發生的月份之前的帳單週期的行動服務提供商每月帳單，是使用合格卡片支付的。
2. 對於先付費，保險公司的每月帳單顯示，在意外損壞或盜竊發生的月份之前，存在與行動服務提供商的服務相關的充值金額。

**個人終止日期**

合格持卡人在本協議項下的承保，將在以下最早發生者發生時終止：

1. 合格持卡人不再符合作為合格持卡人的資格之日；
2. 合格持卡人經保險公司判定不符合資格之日；
3. 保險公司停止參與保單之日；或
4. 保單終止之日。

應當依據**第二部分：承保**和**第三部分：條件**為在保單生效日期之後、個人終止日期之前遭偷竊或損壞的合格行動電話提供承保。在個人終止日期之後，將不再為任何遭盜竊或損壞的合格行動電話提供承保。

承保僅限於意外損壞或盜竊，金額不超過保險摘要中載明的每次事件限額，並且受限於本保險的條款、條件、除外條款、責任限制，以及保險摘要中所載明的自付額。保險摘要中也載明了年度責任的最高金額。

**估價**

我們將僅對以下金額中較低者負責：

1. 從維修或更換合格行動電話的成本中扣除自付額之後的維修或更換合格行動電話的實際成本；或
2. 每次事件限額

**承保範圍**

我們在保單項下的責任最高金額不得超過每張合格卡片每十二個月期間的年度總限額。

**第三部分　　條件**

1. 您將就合格行動電話遭到的意外損壞或盜竊獲得報銷。
2. **承保的初始生效日期**
   承保從支付您的後付費每月行動電話帳單或先付費充值之後的日曆月的第一天開始。承保的有效期將持續到支付您的後付費每月行動電話帳單或先付費充值之後的日曆月的最後一天。
3. **承保的暫停**
   如果合格持卡人未能使用合格卡片進行合格行動電話後付費帳單支付或先付費充值，而承保在前一個月仍然有效，則保單項下的承保將在下一個日曆月的第一天被暫停。
4. **承保的恢復**
   如果保單項下的承保被暫停，則承保將在使用合格卡片進行的任何未來合格行動電話後付費帳單支付或先付費充值之日後開始的 15 天等待期後恢復。
5. 承保超過合格持卡人可能擁有的任何其他適用保險或賠償。

**第四部分　　除外條款**

本保險計劃不為任何下列情況提供承保：

1. 除了製造商提供的標準電池和/或標準天線以外的行動電話配件。
2. 丟失或神秘消失的合格行動電話。
3. 在公用運輸業者的看管和控制下的行動電話，包括但不限於郵政服務、飛機或快遞服務。
4. 從行李中被偷走的行動電話，除非是手提行李，或是在合格持卡人的看管下，或是在合格持卡人事先已經認識的旅行同伴的看管下。
5. 從施工現場被偷走的行動電話。
6. 美觀性損壞，例如合格行動電話上的凹痕或刮痕，或是不影響合格行動電話撥打或接聽電話的能力的意外損壞。
7. 由於濫用、故意行為、詐欺、任何類型的敵意（包括但不限於戰爭、入侵、叛亂或暴動）、被官方機構沒收、走私的風險、非法活動、正常的耗損、洪水、地震、輻射污染而導致的意外損壞或盜竊，或是產品固有缺陷或害蟲所造成的損壞。
8. 由於交錯貨物或自願與合格行動電話分開而導致的意外損壞或盜竊。
9. 從行動服務提供商的零售或網路商店以外的管道購買的替換行動電話；或是與所提供的服務相關的稅、送貨或運輸費用或是任何費用。

**第五部分　　一般條款**

**1. 索賠通知：**索賠通知書須於損失事故發生當日起九十(90)日內作出。未於損失事故發生當日起九十(90)日內作出通知者，保險公司或會拒絕受理。

如需提交索賠，請登入 https://tw.mycardbenefits.com ，或發送通知至：

**AIG Asia Pacific Insurance Pte. Ltd.**
78 Shenton Way #09-16
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Singapore 079120
索賠專線：+886 2 7735 5046
客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分
服務使用語言：英語和中文
電郵: APAC.Mastercard@aig.com

**2.損失證明：**

持卡人必須提供：

a. 合格持卡人的卡片帳單，該等帳單應能體現合格行動電話遭到盜竊或意外損壞之日前一個月的每月合格行動電話付款或先付款充值。
b. 若為後付費，則提供合格持卡人當前的行動服務提供商的帳單副本
c. 若可行，則提供合格行動電話購買收據原件，或是當前與合格持卡人的合格行動電話帳戶相連結的合格行動電話型號的其他充分證據的副本
d. 如果持卡人目前擁有行動服務營運商提供的保險，則提供向合格持卡人的行動電話保險提起的保險索賠的副本，或是在索賠金額低於合格持卡人的自付額的情況下，則提供保單聲明頁面的副本。

e. 如果索賠是由於意外損壞導致的，則提供維修預估單的副本及意外損壞的照片

f. 如果索賠是由於盜竊導致的，則提供在盜竊發生後四十八 (48) 小時內提交的警方報告的副本。

*持卡人可能必須自費提交損壞的物項，以供進一步評估索賠。

**3.舉證責任：**受保人有責任向保險公司提供與損失相關的充分證據，以用於評估索賠。

**4. 賠付：**所有賠付將由保險公司支付予台灣的受保資格持卡人，相關賠付須遵守台灣當時有效的法律法規。

**5.詐騙保險賠償：** 如保險公司認定索賠屬詐騙，則保險公司無須對此承擔責任，並可按保險公司酌情決定取回所有相關詐騙保險賠償。

**6. 管轄法律及司法權區：**本保單須受新加坡法例管限並據其進行解釋。所有爭議均接受新加坡法院的專有司法管轄。

**7. 制裁：**如保險公司根據本保單提供保障或作出任何給付將違反任何制裁法律或規定，導致保險公司、其母公司或其最終控股實體面臨制裁法律或規定項下的任何處罰，則保險公司並無責任根據本保單提供保障或作出給付。

**8. 第三者權利：**僅保單持有人、受保資格持卡人及保險公司方可行使本保單項下賦予的權利，而除實施此目的外，本保險一律免除遵守《合約（第三者權利）條例》。

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

# DIGITAL BENEFITS
# Terms and Conditions

## SUMMARY OF COVER

| Insurance Coverage | Maximum Benefit Amount (NTD) |
|---|---|
| E-Commerce Purchase Protection | Per Occurrence: 15,950<br>Annual Aggregate: 15,950 |
| Mobile Phone Protection | Per Occurrence: 19,150<br>Annual Aggregate: 31,900<br>Deductible: 800 |

## 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 Taiwan 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 or Deductible** means a monitory 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 Taiwan.

**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.

1. We will not pay for any claim, expenses or loss under this section in connection with:
   a. lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
   b. any fraudulent or willful act by You.
   c. any motor vehicle airplanes, boats, automobiles and motorcycles and any equipment, parts or accessories;

2. We shall not be liable to pay any claim under this Section for the non-delivery of or in connection with:
   a. animals or plant life;
   b. 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);
   c. consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);
   d. motor vehicles, motorcycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
   e. access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
   f. services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
   g. Goods purchased from a natural person either through a private transaction or an online auction website.
   h. counterfeit or fake goods
   i. 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;
   j. losses due to mechanical failure, electrical failure; software or data failure;
   k. loss of data;
   l. Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
   m. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
   n. Goods used for, or intended to be used for, retail and/or property rental, or other business purposes;
   o. items that You have rented or leased;
   p. items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
   q. art, antiques, firearms and Collectable Items;
   r. furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
   s. the costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
   t. misplacement;
   u. disappearance; or
   v. 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 Taiwan.
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://tw.mycardbenefits.com or send a notification to:

**AIG Asia Pacific Insurance Pte. Ltd.**
AIG Building
78 Shenton Way #09-16
Singapore 079120
Claim Hotline: +886 2 7735 5046
Business Hours: 8:30AM – 5:30PM, Mon – Fri (except public holidays)
Languages supported: English and Chinese
Email: 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 Taiwan and such payments shall be subject to the laws and regulations then in effect in Taiwan.

**4. Fraudulent Claims:** The Insurer 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 the discretion of the Insurer.

**5. Governing Law and Jurisdiction:** The 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.

**6. Sanctions:** The Insurer 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 the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**7. Third Party Rights:** Only the Policyholder, Eligible Cardholders and the Insurer may enforce rights given to them under the Policy and save for giving effect to this purpose, The Contracts (Rights of Third Parties) Ordinance is hereby excluded.

## 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 cards 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.

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

**Issuer** means a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard card program in Taiwan 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 or region where the Eligible Card was issued, Taiwan.

**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://tw.mycardbenefits.com or send a notification to:

**AIG Asia Pacific Insurance Pte. Ltd.**
AIG Building
78 Shenton Way #09-16
Singapore 079120
Claim Hotline: +886 2 7735 5046
Business Hours: 8:30AM – 5:30PM, Mon – Fri (except public holidays)
Languages supported: English and Chinese
Email: 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 payments to be made by the Insurer shall be paid to Eligible Cardholders in Taiwan and such payments shall be subject to the laws and regulations then in effect in Taiwan.

**5. Fraudulent Claims:** The Insurer 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 the discretion of the Insurer.

**6. Governing Law and Jurisdiction:** The 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:** The Insurer 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 the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

**8. Third Party Rights:** Only the Policyholder, Eligible Cardholders and the Insurer may enforce rights given to them under the Policy and save for giving effect to this purpose, The Contracts (Rights of Third Parties) Ordinance is hereby excluded.