

本保障条款将替代 2023 年 4 月 1 日之前的旅行意外无忧保障条款，并将涵盖开始于 2023 年 4 月 1 日及之后的任何旅行。

万事达卡 世界精英信用卡

保险摘要资讯

保障范围	最高保障金额
购物保障保险	每宗事故： 18,000 人民币 每单总额： 120,000 人民币
网络购物综合保险	每宗事故： 6,630 人民币 年度累计： 6,630 人民币

旅行保险保障***	最高保险金额
1. 旅行意外与受保旅途： 一般交通工具旅行意外 - 国际旅行 一般交通工具旅行意外 - 国内旅行 受保旅途旅行意外 - 国际旅行 受保旅途旅行意外 - 国内旅行	不超过 3,315,000 人民币 不超过 663,000 人民币 最高 995,000 人民币 最高 497,500 人民币
2. 旅行医疗保障： 医疗费用（伤害或疾病） 紧急医疗救援 / 身故遗体送返 住院每日现金保障（最长 30 天） 海外隔离津贴（最长 14 天）	最高 3,315,000 人民币 最高 3,315,000 人民币 每日 663 人民币 每日 663 人民币
3. 旅行意外无忧保障： 旅行取消 旅行缩减 旅行延期 旅行延误 错过转机 国外个人责任	最高 49,725 人民币 最高 49,725 人民币 最高 49,725 人民币 延误超过 4 小时，最高 3,315 人民币 最高 3,315 人民币 不超过 3,315,000 人民币
4. 行李保障： 个人行李，包括笔记本电脑 公共承运人行李延误 旅行证件和个人资金	最高 19,890 人民币，单件遗失物品最高限额为 4,145 人民币 延误超过 4 小时，3,315 人民币 最高 3,315 人民币
5. 援助部门服务	包括

***配偶，子女和家佣于上述所有旅行保险保险额都有各别的分项限额。

就上述各项意外事故及健康保障项目而言，配偶所适用的分项限额为 50%。

子女与家佣所适用的分项限额则为 10%：旅行意外与受保旅途的最高保障金额为 66,300 人民币。

请另行参阅援助部门章节，获取有关其他保险资讯及保障资料。

请另行参阅新冠肺炎章节，获取有关其他保险资讯及保障资料。

This benefit replaces the existing benefit prior to 1st April 2023 and will cover any trip from 1st April 2023 onwards.

**MASTERCARD CHINA
World Elite Cards**

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount
Purchase Protection	Per occurrence: RMB 18,000 Annual Aggregate: RMB 120,000
E-Commerce Purchase Protection	Per Occurrence: RMB 6,630 Annual Aggregate: RMB 6,630

Travel Insurance Coverage***	Maximum Benefit Amount
1. Travel Accident & Insured Journey:	
Travel Accident Common Carrier - International Trips	Up to RMB 3,315,000
Travel Accident Common Carrier - Domestic Trips	Up to RMB 663,000
Travel Accident Insured Journey - International Trips	Up to RMB 995,000
Travel Accident Insured Journey - Domestic Trips	Up to RMB 497,500
2. Travel Medical Benefits:	
Medical Expenses (Injury or Sickness)	Up to RMB 3,315,000
Emergency Medical Evacuation/Return of Mortal Remains	Up to RMB 3,315,000
Daily In-Hospital Cash Benefit (max 30 days)	RMB 663 per Day
Overseas Quarantine Allowance (max 14 days)	RMB 663 per Day
3. Trip Inconvenience Protection:	
Trip Cancellation	Up to RMB 49,725
Trip Curtailment	Up to RMB 49,725
Trip Postponement	Up to RMB 49,725
Trip Delay	For delays in excess of 4 hours, Up to RMB 3,315
Missed Connection	Up to RMB 3,315
Personal Liability Abroad	Up to RMB 3,315,000
4. Luggage Protection:	
Personal Baggage Including Laptop Computer	Up to RMB 19,890, subject to a single item maximum limit of RMB 4,145
Common Carrier Baggage Delay	For delays in excess of 4 hours, RMB 3,315
Travel Documents and Personal Money	Up to RMB 3,315
5. Assistance Department Services	Included

*** Sub-limits apply for Spouse, Children and Domestic Helper on all Travel Insurance Coverage benefits listed above.

The sub-limit for Spouse is equivalent to 50% of all Travel Insurance Coverage benefits.

The sub-limit for Children and Domestic Helper is equivalent to 10% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is RMB 66,300.

Please also See Assistance Department section for information on additional features and benefits.

Please refer to COVID-19 section for additional information.

A 部分

中国持卡人购物保障保险

條款及細則

第一节 定义

具有特定意义之用语定义如下，于本保险摘要资讯中以粗体字表示時，同下列之定义：

意外损坏：指物品因意外事故导致零件损坏、材料破坏或结构损坏而不再具有原定功能。

年度累计保障限额：购物保障保险向每位持卡人提供之最高保障金额。

持卡人 / 投保人：在参与发卡机构发行受保资格卡之全球**地区**中，所有获发受保资格卡的个人，包括同一张户下的副卡或附属卡持有人。

保障商品：使用受保资格卡全额购买及 / 或透过使用受保资格卡相关的奖赏计划领取之点数所获得之物品，惟不包括第三节除外不保事项所刊载者。

受保资格卡：参与发卡机构发行之万事达卡世界精英信用卡。

受保资格持卡人：指受保资格卡的持卡人，有权按保障列表获得赔付或其他保障。

保险公司 / 我们：指 AIG Asia Pacific Insurance Pte. Ltd. (美亚保险)。

发卡机构：指经万事达卡公司授权在全球**地区**经营万事达受保资格卡业务之银行或金融机机构或相似实体，其参与向持卡人提供购物保障保险。

保单期限：指的是 2023 年 4 月 1 日至 2024 年 3 月 31 日。

该地区：指发行受保资格受保资格卡的国家或地区，中国 (不包括香港、台湾和澳门)。

每宗事故限额：购物保障保险为任何单一保障商品提供之最高保障金额。

地区指发行受保资格受保资格卡的国家或**地区**，中国 (不包括香港、台湾和澳门)。

盗窃：未经同意非法夺取属于受保人之保障商品，意图从受保人处剥夺该商品价值。

第二节 承保范围

保险公司将负责赔付店铺收据所示购买日期起计一百八十(180)日内因意外损坏或盗窃所致的保障商品损失，赔付金额不超过每宗事故限额，并以每位持卡人之年度累计保障限额为限。

- 作为礼品送赠的保障商品均在保障范围内。
- 保障商品包括网上购买的物品。
- 保障商品无需记名或向保险公司申报。

第三节 不保事项

本保险保障概不承保下列任何一项：

1. 任何机动车、机飞机、船艇、汽车及電单车及任何设备、零件或配件；
2. 固定装置，包括但不限于地氈、地板、瓷砖、空調、冰箱或加热器；
3. 旅行支票、现金、各类票券、可流转票据、金銀、珍稀硬币或郵票；
4. 艺术品、古董、藏品、皮草、珠宝、宝石、及贵重玉石；
5. 易耗品或易腐品；
6. 植物或动物；
7. 购买時已经过使用、改造、翻新或再造的物品；

8. 出租或租賃的物品；为转售、业专业或商业用途采购的物品；
9. 服务费、运送费、处理费、安装费或組裝费；
10. 改装（包括切割、鋸切及成形）导致的物品损坏；
11. 放置在公众出入場所无人看管的物品；
12. 因滥用、故意毁坏、蟲咬及蟲蛀、磨损、产品固有缺陷、机械或电器故障、核能、生物或化学事件、恐怖主义或战争所导致的损失；
13. 访问从互联网下载的互联网网站，移动应用程序，软件或数据文件，包括但不限于音乐文件，照片，阅读材料，书籍和电影；或恢复或恢复；
14. 您收到此类物品之前在线购买的物品所发生的损失。

第四节 條件

- 1) 保险公司将酌情決定是否维修或更换相关物品，抑或补偿原购买价并減去任何退款、折扣或奖赏点数。
- 2) 保障商品包含一对或一套物品者，倘能够维修或更换，则仅限于特定物品之维修或更换费用；倘无法维修或更换，则赔偿赔偿整对或整套物品的价值，但不得超过每宗事故限额。

第五节 一般條款

1. 索赔通知：索赔通知书須于事故发生当日起三十(30)日内作出。未于事故发生当日起三十(30)日内作出通知者，保险公司或会拒絕受理。要提出索赔，请登录<https://cn.mycardbenefits.com> 或将索赔通知发送至：

中国南部地区理赔中心

美亚财产保险有限公司

中国广东省广州市越秀区北京路 374-2 号广州中心 10 楼 04-07 单元邮编：510030

电话：+ 86 400 821 6311

电子邮箱：Mastercard.Services-CN@aig.com

2. 索赔证明文件：

持卡人索赔時必須提供：

- a) 本人签署的索赔申请表格（如适用）；
- b) 持卡人的对账单或购买收据的副本，证明使用受保资格卡全额购买相关物品；
- c) 就盗窃索赔而言，应于事故发生九十(90)日内提供報警记录的正式副本；
- d) 就损坏索赔而言，应提供维修估价单的正式副本；

***持卡人或須自费送交受损物品，以进行进一步的索赔評估。**

3. 保险赔付： 保险人应向中国大陆境内的持卡人赔付保险金，且赔付行为不得违反中华人民共和国届时有效的法律法规。

4. 合法权利： 您将与我们合作并帮助我们执行您或我们可能对您的索赔拥有的任何合法权利。

5. 诈保： 倘索赔服务申请在任何方面存在欺诈性，则给付赔偿将被全数取回。

6. 管辖法律及司法权区： 该延长保证保险、其保险资格与任何条款及细则须据新加坡法例进行解释。所有争议均接受新加坡法院机关管辖。

7. 制裁： 如我们根据本保单提供保障或作出任何给付将违反任何制裁法律或规定，导致我们、其母公司或其最终控股实体面临制裁法律或规定项下的任何处罚，我们则并无责任根据本保单提供保障或作出给付。

8. 第三者权利： 仅保单持有人、受保资格持卡人及保险公司方可行使本保单项下赋予的权利，而除实施此目的外，本保险一律免除遵守《合约（第三者权利）条例》。

PART A

PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS FOR CHINA CARDHOLDERS

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: 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: the maximum amount of benefit per Cardholder available for under the Purchase Protection Insurance.

Cardholders/Insured Persons: 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.

Covered Purchases: 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.

Eligible Card: a participating Issuer's Mastercard World Elite credit cards.

Eligible Cardholders: those Cardholders with Eligible Cards who shall be entitled to receive payment or such other benefit as is provided for in the Purchase Protection Insurance Certificate.

Insurer: AIG Asia Pacific Insurance Pte. Ltd.

Issuer: a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit card program in the Territory and is participating in the Purchase Protection offering to Cardholders.

Per Occurrence Limit: the maximum amount of benefit available under the Purchase Protection Insurance for any single Covered Purchase.

Policy Period means 1 April 2023 to 31 March 2024.

Territory means the country where the Eligible Cards are issued, in this case, China (excluding Hong Kong, Taiwan and Macau).

Theft: the illegal act of taking a Covered Purchase 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 of Covered Purchases due to Accidental Damage or Theft, occurring within one hundred eighty (180) days from the date of purchase as indicated on the store receipt, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Cardholder.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.
- Covered Purchases do not have to be registered.

SECTION III EXCLUSIONS

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

1. *any motor vehicle airplanes, boats, automobiles and motorcycles and any equipment, parts or accessories;*
2. *permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;*
3. *travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;*
4. *art, antiques, collectable items, furs, jewelry, gems and precious stones;*
5. *consumables or perishables;*
6. *plants or animals;*
7. *used, rebuilt, refurbished, or remanufactured items at the time of purchase;*
8. *items rented or leased; items purchased for resale, professional, or commercial use;*

9. services, shipping, handling, installation or assembly costs;
10. items damaged through alteration (including cutting, sawing, and shaping);
11. items left unattended in a place to which the general public has access;
12. losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war;
13. access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
14. Losses occurring to item(s) You purchased online prior to Your taking possession of such item(s).

SECTION IV CONDITIONS

- 1) It is the Insurer's discretion to decide whether to have the item repaired or replaced, or to reimburse the original purchase price less any rebates, discounts or rewards points.
- 2) Covered Purchases that are a pair or a set will be limited to the cost of repair or replacement of the specific item if repairable or replaceable; otherwise, the value of the pair or set will be covered, not to exceed the Per Occurrence Limit.

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://cn.mycardbenefits.com> or send a claim notification to:

South China Regional Claims Center
AIG Insurance Company China Limited
Units 04-07, 10/F, The Centrepoint, 374-2 Beijing Road,
Yuexiu District, Guangzhou, Guangdong, P.R.C. China 510030
Tel:+ 86 400 821 6311
Email: Mastercard.Services-CN@aig.com

2. Duties after a Loss:

The Cardholder must provide:

- a) a signed claim form, if provided;
- b) Cardholder's statement of account or a copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
- c) For theft claims, official copies of the police report within ninety (90) days of incident;
- d) For damage claims, official copies of the repair estimates.

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

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

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: 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: 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 the Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

B 部分

网络购物综合保险条款

條款及細則

第一节 定义

损坏：指商品因意外事故导致零件损坏、材料破坏或结构损坏而不再具有原定功能。

年度累计责任限额：指对于保险期间内发生的保险事故，保险人向每位持卡人累计承担赔偿责任的最高限金额。

持卡人/被保险人：指所有在中国大陆境内持有发卡机构所发行的**受保资格卡**的人，包括同一帐户下的副卡持有人或附属卡持有人。

商品：指以**受保资格卡**全额购买或使用**受保资格卡**在奖励活动中累积的积分购得的商品，不包括保险合同明确约定不予承保的物品。

受保资格卡：指发卡机构发行的万事达卡世界精英借记卡/世界精英信用卡，本保险具体承保的卡种以保险单所载为准。

保险人：指保险单上列明的保险公司。

发卡机构：指在中国大陆境内经营**受保资格卡**业务，并为持卡人安排相关保险的银行或其他金融机构或类似实体，本保险具体承保的发卡机构以保险单所载为准。

每次事故责任限额：指在本保险项下任一被保险购物所适用的最高赔偿限额。

被保险购物：指**持卡人**使用**受保资格卡**合法的购买。

保险合同：指**投保人**与**保险人**之间签订的保险合同，包括本保险条款、**保险单**、书面投保申请以及在保险合同项下签发的任何批单。

保单期限：指的是 2023 年 4 月 1 日至 2024 年 3 月 31 日。

该地区：指发行受保资格受保资格卡的国家或地区，中国 (不包括香港、台湾和澳门)。

免赔额：指对于本保险合同项下的任一索赔，**被保险人**应自行承担的损失金额。

保险期间：指自保险单所载起保日零时起至保险单满期日二十四时止的一段期间。

投保人：指向**保险人**申请投保本保险，**保险人**接受其投保申请的人。

战争：指无论宣战与否的战争，或任何类似战争活动，包括任何主权国家为达到其经济、疆域扩张、民族主义、政治、种族、宗教或其他目的而进行的任何军事行动。

第二节 承保范围

在保险期间内，若发生下列保障项目所承保的任何保险事故，保险人依据本保险合同的各项规定，按照所适用的保障项目，向被保险人承担相应的赔偿责任：

a. 网购商品收货不着及运费损失保障

除非卖方另外规定交付日期，若**被保险人**在中国大陆境内通过互网络在线购买的**商品**未在购买之日起 30 日内交付，且卖方未在购买之日起 60 日内将**被保险人**支付的款项退回至**被保险人的**受保资格卡或第三方网上支付帐户内，**保险人**将赔偿被保险人因此遭受的收货不着及运费损失。

b. 网购商品功能故障保障

若被保险人在中国大陆境内通过网络在线购买的**商品**因运送过程中发生有形损坏而在交付后出现功能故障，导致该商品无法实现**商品**制造商设计的部分预定功能，且卖方或承运人未在送达之日后 60 日内将**被保险人**支付的款项退

回被保险人的受保资格卡或第三方网上支付帐户内，**保险人**将赔偿**被保险人**因此损失的已支付购买款项。

对于本保险项下的有效索赔，**保险人**将以保险单中载明的相应责任限额为限，赔偿**被保险人**购买商品所支出的金额或费用。

第三节 责任免除

对于下列任何一项，或出现下列任何情形时，**保险人**在本保险合同项下不承担赔偿责任：

- 1) 任何机动车辆、航空器、船舶、汽车、摩托车、水上运输工具及对其进行操作或维修所需的任何设备、零部件或配件；
- 2) 我们不会支付与以下任一情形有关的索赔、费用或损失：
 - a. 商品被公安机关、政府机关、法院或其他授权机构依法没收；
 - b. 被保险人的任何欺诈行为或故意行为。
- 3) 根据本节，我们无须支付与下列各项有关的索赔：
 - a. 动物或植物；
 - b. 现金、金银、流通票据、股票、旅行支票或任何类型的票券（包括但不限于体育赛事、娱乐活动的入场券或旅游景点的门票）；
 - c. 易耗品或易腐品（包括但不限于食品、鲜花、饮料、药品、营养补充品）；
 - d. 为商业用途而购买的商品，包括用于转销售的商品、贸易工具或专业工具等；
 - e. 互联网站的访问权或从互联网下载的软件或数据文件（包括音频文件、照片、阅读材料、书籍和电影等）；
 - f. 通过互联网提供的服务，包括订购电影票、机票、预订酒店、租车、理财咨询等；
 - g. 通过私下交易或线上拍卖网站从自然人购买的商品；
 - h. 伪造或假冒产品；
 - i. 因自然灾害、气象或气候条件、磨损、贬值、逐渐变质、水、污染、制造缺陷或固有缺陷、害虫、昆虫、白蚁、霉菌、潮湿或干腐、细菌、生锈、清洁、检修、维护、调整或维修造成的损失或损坏；
 - j. 因机械故障、电气故障、软件或数据故障造成的损失；
 - k. 数据丢失；
 - l. 购买时为旧商品、受损商品或二手商品；
 - m. 固定的家用或商用设施，包括但不限于地毯、地板、地砖、空调、冰箱或加热器；
 - n. 用于或计划用于商业、零售、财产租赁或其他商业目的的商品；
 - o. 被保险人租赁的物品；
 - p. 购买时已使用过或经过改造、翻新或重制的物品；
 - q. 运输处理费用，或相关安装装配费用；
 - r. 艺术品、古董、枪械和藏品；
 - s. 皮草、手表、珠宝、宝石、贵重石器、金制品或合金品（或由其他贵金属、宝石制成或含有此类材质的商品）；
 - t. 被保险人因使用信用卡所支付的年费及其他与购买无关的费用或收费；
 - u. 因内战或国际战争、侵略、罢工、暴乱、叛乱、民众骚乱及恐怖活动造成的任何损失或损坏；
 - v. 因放射性、原子裂变或原子聚变（无论控制与否），或者核事故引起的任何损失或损坏；
 - w. 放置不当；
 - x. 神秘失踪；
 - y. 当地政府机关认定属于非法的商品。
- 4) 保险人在本保险合同项下提供任何保险保障、利益或支付任何保险赔偿金会导致**保险人**违反联合国决议项下的任何制裁、禁止性或限制性规定，或者违反中华人民共和国或美国颁布的任何经济贸易制裁、法律法规。

第四节 赔偿前提条件

保险人在本合同项下承担保险责任的前提是以下所有要求均被满足：

1. **商品**的交货地址必须为**被保险人**在中国境内的通信地址。
2. **商品**必须有卖方或指定的运输公司提供和分配的运单号。
3. **被保险人**必须采取所有合理且必要的措施，及时要求卖方发送替换**商品**或要求卖方退还**被保险人**购买**商品**支付的款项。
4. 对于未交付网购**商品**的索赔，**被保险人**必须以书面形式将商品尚未交付通知卖方，并要求发送替换**商品**或全额退款。
5. 在**被保险人**收到了未交付**商品**的赔款后，如**被保险人**购买的**商品**最终送达，则**被保险人**必须将收到的所有赔款退还**保险人**。
6. 对于交付**商品**存在功能故障的索赔，**被保险人**必须在收到**商品**后 48 小时内通知卖方和**保险人**。
7. **被保险人**应配合**保险人**工作，协助**保险人**行使**被保险人**或**保险人**就**被保险人的**索赔所可能享有的任何合法权利。

一旦**被保险人**不再是约定的**受保资格卡**持卡人，本保险合同对该**被保险人**所提供的保障即行终止。但对于终止前已发生的保险事故，**保险人**按保险合同规定承担赔偿责任。

第五节 一般条款

1. 理赔通知： **被保险人**得知发生或可能发生损失后，应尽快书面通知**保险人**。若**被保险人**故意或者因重大过失未立即通知**保险人**，致使保险事故的性质、原因、损失程度等难以确定的，**保险人**对无法确定的部分不承担赔偿责任，但**保险人**通过其他途径已经及时或者应当及时知道保险事故发生的除外。

要提出索赔，请登录: <https://cn.mycardbenefits.com>;

中国南部地区理赔中心

美亚财产保险有限公司

中国广东省广州市越秀区北京路 374-2 号广州中心 10 楼 04-07 单元邮编: 510030

电话: + 86 400 821 6311

电子邮箱: Mastercard.services-CN@aig.com

2. 索赔证明文件：

被保险人向**保险人**提出索赔时，应提交下列文件和资料：

- a) 本人签署的理赔申请表（如适用）；
- b) 持卡人的对账单或购买收据的副本，证明**被保险人**购物的全部款项均使用**受保资格卡**进行付款。

3. 理赔审核及处理

保险人收到**被保险人**完整的索赔资料后，应当及时做出核定；情形复杂的，如无法在法律规定的时限内做出核定，则双方同意适当延长，但延长的时限最长不超过 30 天。

保险人应当将核定结果通知**被保险人**。对属于保险责任的，**保险人**应在与**被保险人**达成赔偿协议后十日内，履行赔偿义务。**保险合同**对赔偿的期限另有约定的，**保险人**应当按照约定履行赔偿保险金义务。**保险人**依照前款的规定做出核定后，对不属于保险责任的，应当自做出核定之日起三日内向**被保险人**发出拒绝赔偿保险金通知书，并说明理由。

4. 欺诈性索赔

1. 如**被保险人**有下列行为之一，**保险人**有权解除保险合同，不承担保险责任，并不退还保险费：

- a. 明知并未发生保险事故而仍提出索赔请求；
 - b. 故意造成保险事故。
2. 如被保险人以伪造、变造的有关证明、资料或者其他证据编造虚假的事故原因或者夸大损失程度，保险人对其虚报的部分不承担赔偿责任。

5. 适用法律： 本保险合同受新加坡法律管辖并据此进行解释。

6. 其他保险

保险事故发生时，如有其他保险承保本**保险合同**项下相同的被保险标的，本**保险合同**将负责赔偿超出其他保险项下应获赔偿金额的损失，但赔偿金额以**保险合同**中列明的**责任限额**为限。

7. 代位求偿权

当**被保险人的**损失应由有关责任方承担时，无论**保险人**是否已做出赔偿，**被保险人**应按**保险人**的合理要求，并在**保险人**承担费用的情况下，采取、同意采取或允许他人采取一切必要及合理的措施，以便**保险人**在赔偿**保险合同**项下的损失后，在赔偿金额范围内代位行使**被保险人**对有关责任方请求赔偿的权利。

**E-COMMERCE PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS
FOR CHINA CARDHOLDERS****SECTION I DEFINITIONS**

Annual Aggregate Limit: the maximum amount of benefit per Cardholder under the E-Commerce Purchase Protection insurance.

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

Covered Purchase: legally purchased using the Cardholders Eligible Card.

Damage: 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: a participating Issuer's Mastercard World Elite credit cards.

Goods: 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.

Insurer/We/Us/Our: means the insurance company specified in the Policy Schedule.

Issuer: a bank or financial institution or like entity to operate credit card program in China mainland and is participating in the insurance offering to Cardholders.

Per Occurrence Limit: the maximum amount of benefit available under the E-Commerce Purchase Protection for any single Covered Purchase.

Policy: means this insurance contract between the Policyholder and Us, including all terms and conditions herein, Policy Schedule, application form and any endorsement issued under this Policy.

Policy Period: means 1 April 2023 to 31 March 2024.

Policyholder: means the person who has applied for this insurance to Us, and whose application has been accepted by Us.

Territory: means the country where the Eligible Cards are issued, in this case, China (excluding Hong Kong, Taiwan and Macau).

War: 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.

SECTION II COVERAGE

Subject to the coverage, limits and conditions specified in the policy schedule, We will cover You under E-Commerce Purchase Protection, and reimburse You for the following:

- a. Non-delivery/and or incomplete delivery of Goods and shipping charges, that are purchased on the internet in China mainland: Goods are insured against non-delivery if the Goods have not been delivered within 30 days from the date of purchase, unless so otherwise stated by seller, date and the Seller has failed to refund You to Your Eligible card, or Your online third-party payment account within 60 days from the date of purchase, in excess of other applicable insurance.
- b. Improper functioning due to damage of delivered Goods: the delivered Goods purchased on the internet in China mainland are insured against improper functioning, which are not to functioning as designed and intended by the manufacture as a result of physical damage during the delivery, if the Seller or Courier has failed to refund You to Your Eligible card, or Your online third-party payment account within 60 days of delivery, 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 policy schedule.

SECTION III EXCLUSIONS

This Policy does not provide coverage for any of the following:

- 1) *Any motor vehicle, airplanes, boats, automobiles, motorcycles, watercraft and any equipment, parts or accessories.*
- 2) *We will not pay for any claim, expenses or loss under this section in connection with:*
 - a. *lawful confiscation by Police, Government Agencies, Courts or other empowered authorities;*
 - b. *any fraudulent or willful act by You.*
- 3) *We shall not be liable to pay any claim under this Section for non-delivery of or in connection with:*
 - a. *animals or plant life;*
 - b. *cash, bullion, negotiable instruments, shares, travelers' 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, medicines, nutrition supplements);*
 - d. *Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;*
 - e. *Access to internet websites, software or data files downloaded off 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 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, commercial, 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. *Shipping and or handling expenses or installation and/or assembly related costs;*
 - r. *art, antiques, firearms and collectable items;*
 - s. *furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);*
 - t. *the costs or charges which do not relate to any purchase, which You paid for using Your credit card;*
 - u. *Any loss or damage caused by civil or foreign War, invasion, strike, riot, rebellion, civil commotion and Terrorist Act;*
 - v. *Any loss or damage caused by radioactivity, atomic fission or atomic fusion, either controlled or not, or nuclear incident;*
 - w. *misplacement;*
 - x. *mysterious disappearance; or*
 - y. *goods deemed to be illegal by local government authorities.*
- 4) *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.*

SECTION IV CONDITIONS

To be eligible for coverage under the E-Commerce Purchase Protection section the following needs to be present or to have occurred.

1. The delivery address for the Goods must be to Your postal address in China.
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 in time against the seller to send replacement Goods or refund the purchase amount to You.
4. You must have informed the Seller in writing 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 of delivery.
7. You will cooperate with us and help us to enforce any legal rights You or we may have in relation to Your claim.

The coverage under this policy will be terminated immediately once the insured person is no longer a cardholder of the issuer. But for the insurance accident that has occurred before the termination, the insurer shall be liable for compensation in the insurance contract.

SECTION V GENERAL PROVISIONS

1. Notice of Claim: Upon knowledge of loss occurring or likely to occur, **You** shall notify Us immediately. **We** shall not be liable for the undeterminable part if **You** fails to do so intentionally or for gross negligence, which makes it difficult to determine the nature, cause, degree of damage, etc. of the covered incident, unless **We** have known or should have known the incident in a timely manner through any other channel.

To file a claim, log on to <https://cn.mycardbenefits.com> or send a claim notification to:

South China Regional Claims Center
AIG Insurance Company China Limited
Units 04-07, 10/F, The Centrepoint, 374-2 Beijing Road,
Yuexiu District, Guangzhou, Guangdong, P.R.C. China 510030
Tel:+ 86 400 821 6311
Email: Mastercard.services-CN@aig.com

2. Proof of Loss:

The Cardholder must provide to the Insurer:

- a. a signed claim form, if provided;
- b. The Cardholder's statement of account or a copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card.

3. Claim Assessment & Handling

After receiving the complete claim materials, **We** shall assess the claim in a timely manner. If the claim cannot be assessed within the statutory period under complicated circumstances, the both parties agree to allow an extension of no more than thirty (30) days.

We shall notify **You** of the assessment result. For a claim which falls within the insurance coverage, **We** shall make payment within 10 days after reaching an agreement on claim payment of indemnity with **You**. If the **Policy** provides otherwise for the time limit for payment of indemnity, **We** shall perform the obligation of paying indemnity as agreed upon therein. For a claim which does not fall within the insurance coverage, **We** shall, within three days after completing the assessment, send a notice of its refusal to pay indemnity to **You**, and give reasons therefor.

4. Fraudulent Claims:

1. **We** shall at **Our** option to cancel the **Policy** without any premium refund if:
 - a. **You** make a claim under the **Policy** knowing that an insured incident actually never occurs;
 - b. **You** intentionally fabricate an insured incident.
2. **We** shall at **Our** option to decline the claim payment for the false part if:
You fabricate the cause of incident or exaggerate the degree of damage by forging or altering the relevant documents, materials or any other evidence.

5. Governing Law and Jurisdiction: This Policy is governed by and interpreted in accordance to the laws of Singapore.

6. Other Insurance

If there are other insurance covering for the same insurable interest as this **Policy**, this policy is in excess, which covers the amount not covered by such other insurance, up to the limits of the specific coverage as shown in the **Policy**.

7. Subrogation

You shall, at the expense of the **Us**, do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by **Us** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which **We** shall be or would become entitled or subrogated upon their paying for or making good any loss, destruction or damage under this **Policy** whether such acts and things shall be or become necessary or required before or after this indemnification by **Us**.

C 部分

旅游保险

中国持卡人的條款及細則

一般主要条款及定义

意外：指受保人于受保旅行期间因外在、暴力及可见方式而遭遇的突然、无法预料、无法控制及意外的人身事故。

年度累计保障限额：指向每位持卡人提供之最高保障金额。

持卡人：指在**该地区**及参与发卡机构发行受保资格卡之地区内，所有获发受保资格卡的个人，包含同一张户下的副卡或附属卡持有人。

子女：指受保资格持卡人的儿子或女儿、血亲后代后、继子女及非婚生的直系及有血缘关系的年龄为 6 个月以上但未满十八(18)岁（或若为全日制學生，则年龄未滿二十三(23)岁）的未婚且主要由受保人赡养的子女。

一般交通工具：指使用受保资格卡就前往任何地点的预定点预旅行、旅行或航程而预付费用的任何海、陆、空旅行安排。

永久居住城市：指阁下现正居住的城市。

永久居住国：指阁下当前所居住且持有有效居住签证或阁下出生地所在的国家。

出发国：是指被保险人在旅行行程中最初出发的国家。

受保旅行：指受保人使用受保资格卡就预定从受保资格卡的发卡国家出发的旅行、旅行或航程而预付费用的海、陆、空旅行安排。受保旅行将从使用受保资格卡购买的票据上显示的出发日期开始至返回日期止，最长不得超过 180 天。受保旅行包括从受保人永久居住城市出发且在 100 公里外的预定及预付费用的国内旅行。

家佣指拥有有效工作准证并由持卡人根据家政服务书面合同赞助的全职工人。

受保资格卡：指中国不时发行的万事达卡世界精英借记卡/世界精英信用卡。

受保资格持卡人：指受保资格卡的持卡人（年龄介乎 18 岁至 69 岁），惟该受保资格卡在购买受保旅行时属有效、可使用且信用良好（未被取消、暂停使用或逾期还款），持卡人有按保障列表获得赔付或其他保障。

自负额或免责期：指阁下在获付保单给付前須就各项及每项损失负责的费用或天数。

家属：指配偶及最多 3 名子女。

对于以下津贴，**单程旅行**保险在被保险人到达其居住国以外的最终目的地七(7)天后终止：

1. 紧急医疗费用；
2. 紧急医疗后送/交通费用；
3. 紧急牙科治疗；
4. 遗体运返；
5. 住院每日现金津贴。

所有其他津贴将在被保险人到达其居住国以外的最终目的地 48 小时后失效。

医院：指符合以下的机构：

- a. 持有有效牌照（若法律规定）；
- b. 主要是为病人或受伤人士提供护理及治疗而运作；
- c. 全天均有一名或多名医生值勤；
- d. 提供 24 小时护理服务，全天至少有一名注册专业护士值勤；

- e. 在医院可用物业或设施内具备或可预先安排齐全的诊断及外科手术设备；及
- f. 除非是附帶机构，否则不包括为老年人而设的诊疗所、护养院、养老院或疗养院，亦不包括作为戒毒及 / 或戒酒治疗中心营运的机构。

受伤：指于该保单生效期间，因受保旅行过程中仅由暴力、意外、外在及可见方式所直接导致且与任何其他原因无关的身体损伤。该保单仅向常居住在发卡国家中国的合格持卡人提供保险。

受保人：指本摘要资讯内各「保障对象」条文项下界定为合格的受保资格持卡人或其他合格人士。

受保事件：指受保旅行期间发生承保范围涵盖的保障情况。受保事件包括于恐怖主义行为期间发生的事件。

保险公司 / 我们：指负责于持卡人登记的国家向持卡人提供旅游保险的该**保险公司**。

发卡机构：指经万事达卡公司允许及 / 或授权在**该地区**内经营万事达受保资格卡业务之银行或金融机机构或相似实体，其参与向持卡人提供旅游保险。

重大旅行事件指的是：

1. 自然灾害；
2. 世界卫生组织宣布的四级或四级以上的流行病或大流行病，或中国政府或您要前往的国家或地区的政府发布的非必要旅行警告；
3. 重大工伤事故；
4. 内乱、暴乱或骚乱导致预定的公共承运人服务取消或相关政府对非必要旅行发出警告；
5. 罢工导致预定的公共承运人服务取消；或
6. 任何导致空域或多个机场关闭的事件。

万事达卡公司：指 MasterCard Asia/Pacific Pte. Ltd，根据新加坡法律成立的法团，其办事处地址为 3 Fraser Street, Duo Tower, Singapore 189352。

医疗必需品：满足以下条件的医疗服务或用品：(a)根据规定或执行的适用保障，对于所承保之损失的诊断、治疗或护理而言属必要；(b)符合医疗惯例的一般认可标准惯标准；及(c)由医生提供处方及于其监护、监督或指示下使用。

自然灾害指的是极端天气条件（包括但不限于台风、飓风、旋风或龙卷风）、火灾、洪水、海啸、火山爆发、地震、山体滑坡或其他自然灾害，或上述任何事件的后果。

海外：是指超出被保险人出发国或居住国的领土范围，具体取决于被保险人在旅行行程中最初出发的国家，但在任何情况下都不包括被保险人的居住国。

每宗保障限额：指于保单期间根据每位持卡人的任何单一项保障所应支付的最高金额。

医生：指持有牌照可根据进行有关业专业服务的国家的法律提供医疗服务或实施手术的内科医生或外科医生，但不包括脊医、理疗师、顺势疗法医生及自然疗法医生。

保单：向万事达卡公司发出的保险合同及任何附加条款或附加保障。

保单期限：指的是 2023 年 4 月 1 日至 2024 年 3 月 31 日。

受保前已存在之医疗状况：指于保单生效日期前 12 个月内曾获医生建议或获医生提供医疗护理、治疗或意见的状况。

隔离，是指医疗或政府部门为阻止传染病的传播而对人员流动或旅行进行的限制。

疾病：指于受保旅行期间感染及 / 或罹患的任何病症。

配偶：指受保资格持卡人于合法婚姻中的丈夫或妻子（年龄介乎十八(18)岁至六十九(69)岁）。

该地区：指发行受保资格受保资格卡的国家或地区，中国（不包括香港、台湾和澳门）。

恐怖主义行为：指任何人或团体，对人身或财产实际或威胁使用武力或暴力，或是犯下对生命或财产造成危险的行为，或是犯下干扰、中断电子或通讯系统之行为，不论是代表任何组织、政府、政权、当局或军事武力或与其有关者，只要其产生恐吓、胁迫或伤害政府、平民或其中任何部分，或破坏任何经济体系即属之。恐怖主义亦应包含任何被事发当地政府证实或认定为恐怖主义之行为论经济。

战争：指任何已宣告或尚未宣告的战争，或任何类似战争的活动，包括任何主权国家为达到经济、地理、民族、政治、种族、宗教或其他目的而使用军事力量达经济。

一般交通工具旅行意外及受保旅途保险

受保资格卡持卡人可透过万事达卡公司提供的全面旅行意外保险而获得保障。

1. 旅行意外的定义：

暴露及失踪指若一名受保人因承保意外而无可避免地受某些因素影响并因此而遭受损失，则可获得保障，犹如其因受伤所致。若受保人作为乘客而搭乘的交通工具不幸发生迫降、搁浅、沉船或遇难后一年内未寻获受保人的遗体，则视为受保人已经身亡后经。

肢体指整段手臂或整条腿。

损失指失去下列各项

- a. 手或脚，即指经由手腕或踝关节或以上部位的实际分离脚经离；
- b. 眼睛，即指完全丧失视力且无法恢复；
- c. 拇指及食指，即指在手掌位置与手连接的关节处或以上部位的实际分离离；
- d. 语言能力或听力，即指完全丧失语言能力或双耳失去听力且无法恢复。

身体部位指单手、单脚、单眼视力、语言能力、或双耳听力；

最高保额指就意外身亡、损失两(2)个或以上身体部位而应付的最高金额。

2. 保障对象：

受保资格持卡人，其配偶，子女及家佣，无论同行或各自旅行。

3. 获取保障：

当阁下使用世界之极万事达卡支付一般交通工具乘客票的全部费用时，及 / 或透过使用受保资格卡的相关奖赏计划点奖赏计点数（例如：旅行里程点数）获取一般交通工具乘客票时，保障将会自动生效。

一般交通工具旅行意外

若使用受保资格卡购票，则可提供**一般交通工具旅行意外保险**，保障于**搭乘一般交通工具旅游时**所发生的意外身亡、丧失能力（包括丧失视力、语言能力及听力）。

- 就国际航班而言，就受保旅行而提供的有关一般交通工具的最高保额上限为每人3,315,000 人民币（**配偶，子女及家佣**适用分项限额，更多详情请参阅保单）。
- 就阁下的永久居住城市以外的国内航班而言，就受保旅行而提供的有关一般交通工具的最高保额上限为每人663,000 人民币（**配偶，子女及家佣**适用分项限额，更多详情请参阅保单）。
- 旅行自受保人为开始该旅行而搭乘某一般交通工具时起计及持续至受保人从一般交通工具下来（离开）的时间。

损失表：

损失以下:	最高保额百分比:
生命	100%
两个身体部位	100%
一个身体部位	50%
同一只手的拇指及食指	25%

受保旅途旅行意外

于到达旅行目的地时阁下离开一般交通工具后达离后，可就全球范围内 24 小时 / 全天所发生的意外身亡、丧失能力（包括丧失视力、语言能力及听力）提供受保旅途旅行意外保障。此保障乃作为补充，不与上述一般交通工具旅行意外保险保障叠加。

- 就国际旅行而言，受保旅行的最高保额上限为每人995,000 人民币（配偶，子女，及家佣适用分项限额，更多详情请参阅上文保单）。
- 就阁下的永久居住城市以外的国内旅行而言，受保旅行的最高保额上限为每人497,250 人民币（配偶及子女适用分项限额，更多详情请参阅保单）。
- 当阁下于受保旅行中自一般交通工具下来（离开）时受保旅途保障开始生效，至阁下登上一般交通工具时保障结束（以较早发生者为标准）。
- 旅行自受保人为开始该旅行而搭乘某一般交通工具时起计及持续至受保人从一般交通工具下来（离开）的时间。

损失表:

损失以下:	最高保额百分比:
生命	100%
两个身体部位	100%
一个身体部位	50%
同一只手掌的拇指及食指	25%

5. 保障条件 / 限制:

- 所承保之损失必须为于自意外发生日期起计 365 天内发生;
- 若阁下因同一宗意外而遭受多重损失，则仅按金额最高的一(1)项赔付;
- 保障范围涵盖暴露及失踪的情况;
- 包含因恐怖主义行为（定义见本文）引致或造成的损失;
- 于每人达至 3,315,000 人民币的限额（配偶，子女，及家佣适用分项限额，更多详情请参阅保单）后，旅行意外及受保旅途保险将不会作进一步赔付。

6. 旅行意外不保障的项目（在一般不保项目上附加）:

该保单不保障任何由于以下原因引致或造成的任何致命或非致命损害:

完全或部分由进行药物或手术治疗直接或间接造成的损害，惟纯粹因受伤而属必要者除外。

旅行医疗保障

我们会就并非由于阁下于永久居住国以外的地区旅游时仍处于受保前已存在之状况所造成的承保医疗费用支付一般合理惯例费用。

1. 保障对象:

受保资格持卡人及其配偶，子女及家佣，无论同行或各自旅行。

2. 获取保障：

当阁下使用受保资格卡支付一般交通工具乘客票的全部费用时，或透过使用受保资格卡的相关奖赏计划点数（例如：旅行里程点数）获取一般交通工具乘客票时，保障将会自动生效。

3. 主要内容：

- 旅行涵盖全球范围的旅游。
- 保障为受伤或疾病提供，即使并非紧急事故。
- 医疗费用保障最高赔偿金额为每人 3,315,000 人民币（配偶，子女，及家佣适用分项限额，更多详情请参阅上文保单）。
- 旅行次数并无限制。
- 保障适用于单程或往返旅行旅游的情况。
- 包含因恐怖主义行为（定义见本文）而引致或造成的所承保之损失。

医疗费用：

若阁下于永久居住国以外的地区遭遇受伤或疾病，并需要医疗看护，我们会就承保医疗费用提供保障，最高保障金额为每人 3,315,000 人民币（配偶，子女，及家佣适用分项限额，更多详情请参阅上文保单）。

1. 承保医疗费用包括：

- a. 医生服务，包括由一名医生进行的诊断、治疗及手术；
- b. 医院提供住宿及膳食、病房护理及其他服务所收取的费用，包括业专业服务费用，但不包括非医疗性质的个人服务费用，惟无论如何，费用不得超过医院就半私人病房及膳食所收取的平均费用；
- c. 麻醉剂（包括施用）、X光检查或治疗，以及化验、使用镭及放射性同位素、氧气、输血、铁肺及药物治疗；
- d. 救护车服务；
- e. 仅可于获得一名医生或外科医生的书面处方后方可获得的敷料、药品、药物及治疗服务及用品；及
- f. 对于因健全真牙受到损伤而进行的牙科治疗，最高限额为每只牙663 人民币。

上述服务费用不包括超出常规惯例收费或不保事项的任何相关费用金额。

常规惯例：指就有关服务及用品收取的费用，而经考虑与所相关服务及用品有关的疾病或受伤的性质及严重程度，相关费用不超过在当地就有关服务及用品所收取的平均费用。

若产生的费用超过有关平均收费，则超出的有关金额不应列作承保费用。所有费用均应被视为于产生费用或收费的相关服务或用品获提供或取得当天产生。

2. 「医疗费用」不保障的项目（在一般不保项目上附加）：

除一般不保项目以外，「医疗费用」保障亦不会就由于以下原因而引致或造成的任何致命或非致命损害作出赔付：

1. 受保前已存在之医疗状况（定义见本文）；
2. 未经医生建议、批准及证实属必要及合理的服务、用品或治疗，包括任何住院期；
3. 例行体检、化验诊断、X光检查或其他检查，惟在医生先前要求或主治确定为残疾的过程中所进行者除外；
4. 选择性美容或整容外科手术，不包括因意外而进行的手术；
5. 牙科护理，该保单生效期间因意外导致健全真牙受伤而须进行的护理除外；
6. 因涉及虚弱、紧张或扁平足、鸡眼、老茧或指甲而产生的费用；

7. 痤疮的诊断及治疗;
8. 隔膜异位, 包括黏膜下切除手术及 / 或为此而实施的外科矫正手术;
9. 主治医疗专家认为属试验性质的器官移植;
10. 儿童健康保育, 包括检查及疫苗接种;
11. 非纯医疗性质的费用;
12. 于原住国内产生的任何费用;
13. 眼镜、隱形眼镜、助听器及为就此而开出处方或配方而进行的检查, 除非受伤或疾病已导致视力或听力损伤;
14. 公立医院提供的治疗或通常免费的服务;
15. 精神、神经或情绪障碍或静经养疗法; 或
16. 怀孕怀孕或所有相关情况, 包括与不孕或其他与无法妊娠及生育控制有关的问题的诊断或治疗相关的服务及用品, 包括外科手术及设备。

医疗运送

1. 若于阁下的永久居住国以外的地方, 因紧急医疗运送或遗体运返产生承保费用, **我们将支付**最高合并赔偿赔偿金额, **上限为**每人 3,315,000 人民币 (**配偶, 子女, 及家佣**适用分项限额, 更多详情请参阅保单)。紧急运送须由援助部门或医生安排进行, 而该援助部门或医生可证明根据阁下受伤或疾病的严重程度或性质需要为阁下提供运送服务。

承保费用乃为运输及医疗治疗 (包括与阁下的紧急运送有关的必要医疗服务及医疗用品) 招致的费用。运送阁下的所有交通运输安排须采用最直接及经经济的路线。

运输费用须:

- a. 由主治医生建议;
- b. 对于运送阁下的交通工具的标准管制而言属必要; 及
- c. 由援助部门预先安排及批准。

2. 定义

紧急运送 - 指:

- a. 根据阁下的身体状况, 须将阁下由遭遇受伤或疾病的地方紧急运送至距离最近而可提供合适医疗治疗的医院;
- b. 于当地医院进行治疗后, 根据阁下的身体状况, 须将阁下运送至阁下现时的居住地; 或
- c. 同时包括上述(a)及(b)项。

运输工具 - 指于紧急运送期间运送阁下所需的任何陆地、水上或空中交通运输工具。运输工具包括但不限于救护车飞机、陆地救护车及私人机动车车辆。

遗体运返

1. 若阁下于永久居住国以外的地方旅游时不幸身故, **我们将就**因运返阁下遗体而产生的合理承保费用**支付赔偿**。就医疗运送及遗体运返而言, 保障均不超过合并最高限额每人 3,315,000 人民币 (**配偶, 子女, 及家佣**适用分项限额, 更多详情请参阅上文保单)。

承保费用包括但不限于以下费用:

- a. 遗体防腐;
- b. 火化;
- c. 棺木; 及

d. 运送。

该等费用須由援助部门批准及安排，且阁下須联络客户服务章节所列的电话号码。

住院每日现金保障：

若阁下因于永久居住国以外的地方遭遇受伤或疾病而作为留院病人住院，我们会为住院的受保人提供每日每人 663 人民币的住院保障（配偶，子女，及家佣适用分项限额，更多详情请参阅上文保单）。留院必須是医生建议。

留院病人指按医生建议住院并須支付住宿房间及膳食费用的受保人。

不保事项

1. 受保前已存在之医疗状况；
2. 在阁下居住国进行的住院治疗；
3. 怀孕及之后的分娩、流产或女性生殖器官疾病；
4. 定期体检；
5. 美容或整形外科手术，不包括因受伤而引致的手术；
6. 任何精神或神经障碍或静经养治疗。

海外新冠确诊隔离津贴

1. 如果被保险人在海外期间新冠检测呈阳性，并意外因此被就地强制隔离，我们将按照保险概要中的规定，在连续 14 天内，每人每天支付人 663 人民币。

我们将给付上述金额，以支付合理且必要的住宿费、餐费或与隔离直接相关的其他费用。

对于海外新冠确诊隔离津贴的任何索赔，均应抵销我们就同一事件在“旅行取消”或“旅程缩短”项下已支付或应支付的任何金额。

2. 除一般除外条款外，海外新冠确诊隔离津贴不包括哪些内容：

- a. 如果对所有入境旅客强制采取隔离措施，或对来自特定国家/地区的所有旅客有隔离规定，则该补贴不适用；
- b. 如果被保险人未听从执业医师或医生的建议而去旅行，或其行为违反执业医师或医生的建议（包括但不限于在有新冠肺炎症状的情况下旅行），我们将不赔偿任何损失。

旅行意外无憂保障

若旅行遭遇意外取消或延误变误故，受保资格卡的持卡人可享受旅费及住宿开支提前给付保障，令旅行尽享无憂。

1. 保障对象：

受保资格持卡人及其配偶，子女及家佣，无论同行或各自旅行。

2. 获取保障：

当阁下使用受保资格卡支付一般交通工具乘客票的全部费用时，或透过使用受保资格卡的相关奖赏计划点数（例如：旅行里程点数）获取一般交通工具乘客票时，保障将会自动生效。

- 只有受保人在未知会发生旅行取消情况下购买行程，保障方会生效。

旅行取消保障

1. 若于约定出发日期前，阁下的行程因为以下因素遭取消，我们将支付旅行及 / 或住宿按金的损失，上限为每人 49,725 人民币（配偶，子女，及家佣适用分项限额，更多详情请参阅保单）。

- a. 因阁下、阁下的旅伴、阁下的直系亲属、阁下旅伴的直系亲属遭遇疾病、伤害或身故而无法继续旅行
- b. 因恶劣天气条件而取消了一般交通工具的预定起飞时间；或
- c. 安全原因或目的地的强制撤离；或
- d. 由于火灾，爆炸和洪水导致财产无法居住，以及通过从外部使用武力到财产内部的盗窃而导致被保险人拥有的家庭或企业严重损失，其中有痕迹或可见由于使用了盗窃所使用的武力，所述事件的痕迹和对财产的物质损害；或
- e. 被保人或配偶遭受的怀孕并发症危害了有关人员的健康或生命；或
- f. 在民事，家庭，劳工或刑事法庭上作为当事人或证人的不可移动的召唤；或
- g. 如果受保人提出或收到要求受保人出庭的离婚或离婚索赔；或
- h. 受保人意外失职；或
- i. 在旅行前无法恢复遭袭击或被盗而丢失受保人的身份证明文件；或
- j. 必须加入该国武装部队

2. 取消：

对于阁下未使用、不可退还的取消酒店费用部分及 / 或一般交通工具的退票费，只要阁下是在遭遇上述疾病、伤害或身故前预订并支付的，我们将向阁下作出补偿。

3. 特殊索赔通知：

若旅行取消，阁下须在合理情况下尽快通知我们。对于阁下未在合理情况下尽快通知而产生的任何额外罚款，我们概不负责。

4. 定义：

直系亲属 - 指某人士在居住国居住的合法配偶；子女；媳婿；兄弟姊妹；兄弟姊妹之配偶；父母；配偶之父母；祖父母；孙子女；法定监护人、监护人；继子女或养子女；继父母；阿姨或孀母或舅伯母、叔伯或舅舅或阿姨丈；姪甥女、及姪甥子。

无法继续旅行 - 指：

1. 若阁下或阁下旅伴患疾病、伤害或身故，对此医生建议由于阁下或阁下的旅伴病情的严重程度，从医学上阁下或阁下的旅伴必须取消旅行。阁下或阁下的旅伴必须直接接受医生治疗及护理。
2. 若阁下的或阁下旅伴的直系亲属患疾病、伤害或身故，其病情或相关病情的严重程度和剧烈程度足以让一个正常谨慎的人士取消旅行。

旅伴 - 指最多两(2)位已登记将与阁下同行之人士。

5. 不保事项：

1. 因抑郁或焦虑、精神或神经错乱、滥用酒精或药物、成瘾或服药过量产生之索赔；
2. 因选择性美容或整容外科手术（不包括因意外而进行的手术）产生之索赔；
3. 因妊娠及所有有关妊娠症状产生之索赔；
4. 受保前已存在之医疗状况经错。

旅行缩短

1. 若于约定返回日期前，阁下的行程因为以下因素遭取消，**我们将支付按金损失**，上限为每人 49,725 人民币（**配偶，子女，及家佣**适用分项限额，更多详情请参阅保单）。

- 阁下、阁下的旅伴、阁下的直系亲属或阁下旅伴的直系亲属遭遇疾病、伤害或身故而无法继续旅行；
- 受保人或其配偶遭受的怀孕并发症危害了有关人员的健康或生命；
- 如果受保人提出或收到要求受保人出庭的离婚或离婚索赔；
- 受保人意外失职；
- 必须加入该国武装部队。

2. 中断：

对于未使用、不可退还的酒店预付旅行费用及 / 或用于返程或接驳海陆交通的一般交通工具乘搭票（减扣未使用之返程旅客票中已使用信贷的价值），我们将补偿阁下。本保障仅限于由规定航空公司之单程经济舱的机票费用，并受保障列表中列载之每宗保障限额规限。

3. 陪同未成年人士：

若阁下与一名未满 15 岁的未成年人士单独旅行，而阁下因疾病、伤害或身故无法继续旅行，导致该名未成年人士无人照料，我们将支付规定航空公司的经济舱往返机票费用，供阁下的家人指定之一名成年人自阁下的居住国出发以陪同该名未成年人士返回阁下的居住国。

该等开支必须提前获援助部门批准，阁下必须联系联系客户服务章节所列载之电话号码。

4. 特殊索赔通知：

若申请旅行中断索赔，阁下须在合理情况下尽快通知我们。对于阁下未在合理情况下尽快通知而产生的任何额外罚款，我们概不负责。

5. 定义：

直系亲属 - 指任何人士的合法配偶；子女；媳婿；兄弟姊妹；兄弟姊妹之配偶；父母；配偶之父母；祖父母；孙子女；法定监护人、监护人；继子女或养子女；继父母；阿姨或孀母或舅伯母、叔伯或舅舅或姑姨丈；姪甥女、及姪甥子。

伤害或疾病 - 指须由具备法律资格之执业医生治疗的伤害或疾病，且经医生鉴定受保人因该伤害或疾病而不宜旅行或继续其原定行程。

旅伴 - 指最多两(2)位已登记将与阁下同行之人士。

无法继续旅行 - 指：

- 若阁下或阁下的旅伴患疾病、伤害或身故，对此医生建议由于阁下或阁下的旅伴病情的严重程度，从医学上阁下或阁下的旅伴必须中止旅行。阁下或阁下的旅伴必须直接接受医生治疗及护理。
- 若阁下的或阁下旅伴的直系亲属患疾病、伤害或身故，其病情或相关病情的严重程度和剧烈程度足以让一个正常谨慎的人士中止旅行。

6. 不保事项：

1. 因抑郁或焦虑、精神或神经错乱、滥用酒精或药物、成瘾或服药过量产生之索赔；
2. 因选择性美容或整容外科手术（不包括因意外而进行的手术）产生之索赔；
3. 因妊娠及所有有关妊娠症状产生之索赔；
4. 受保前已存在之医疗状况。

旅行延期

如果在旅行出发日期之前 60 天内（第 (c) 项除外），由于下列任何意外事件而推迟旅行：

- 阻碍您按照旅行安排和计划前往您的主要目的地的重大旅行事件；
- 您或您的亲属的死亡或重伤或重病或强制隔离；
- 在保单签发日期之后、承保旅行出发日期之前一（1）周内发生的自然灾害对您在该地区的永久居住地造成的严重损害，这要求您在出发日期身处您的永久居住地；或
- 证人传票。

我们将按照“保险涵盖综述”中规定的限额支付由此产生的管理费用，以推迟旅行：

- 由您支付全部款项；
- 对此您负有法律责任；和
- 不能从任何其他来源收回。

除外责任

我们不会赔偿任何损失或费用：

- 由政府规章或管理直接或间接引起的；
- 由公共承运人或任何其他旅行和/或住宿提供商取消造成的；
- 由任何其他现有保险方案或政府计划承保的；
- 这些费用将由酒店、航空公司、旅行社或任何其他旅行和/或住宿提供商支付或退还；
- 如果在出发日期（含出发日期）前不到3天购买本保险（您或您的亲属或旅伴因意外死亡除外）；
- 这是由于在您预订旅行或购买本保险时（以最后发生的为准）公众所知的重大旅行事件造成的；和/或
- 作为对您使用的任何航空里程或假日积分的补偿，支付部分或全部旅行费用。

为免生疑义，保险继续对按计划继续旅行的其他受保人有效。

旅行延误保障

1. 若阁下的旅行延误至少四(4)个小时，并由以下原因造成延误，我们将支付旅行延误保障：

- a. 恶劣天气，指导致公共交通工具之预定出发发生延误的任何恶劣天气条件；或
- b. 公共交通工具的设备故障，指公共交通工具之设备出现任何突发、意外故障导致正常行程延误或中断；或
- c. 无法预见的公共交通工具雇员组织的罢工或其他罢工行动，指任何扰乱公共交通工具正常出发或到达的劳工纠纷；或
- d. 在出发机场的空中交通限制，且不在航空公司控制范围内。

对于受保人安排出行乘坐的公共交通工具，受保人获提供的出发行程中订明的时间延误至少连续四(4)个小时所造成的损失，本保障提供最高每人 3,315 人民币的损失保险金（配偶，子女，及家佣适用分项限额，更多详情请参阅保单）。我们将补偿阁下因此延误必然产生的，尚未由公共交通工具承运人或第三方免费提供给您的任何餐费和住宿费用。

本保单的最高责任限度为每位符合条件的持卡人每历年不超过两(2)起事故。

2. 除一般保障不保事项外，旅行延误的不保事项 (除外不保事项)：

旅行延误概不承保以下情况直接及 / 或间接导致之任何损失：

- a. 任何于原预订行程日期前已公开或通知阁下之延误；
- b. 任何在原订出发前二十四(24)小时内预订的行程；
- c. 任何在购买时没有确定的航班信息的公共交通工具乘客票，或任何从公共交通工具承运人或第三方服务供应商购买的无限飞行次数的促销产品相关的行程。

错过转接交通保障

1. 阁下若因早前航班延误或取消而错过航班转接，我们将补偿阁下合理的额外旅行、住宿开支和膳食费用，以便您能够继续重新预订的旅行，上限为每人 3,315 人民币 (配偶，子女，及家佣适用分项限额，更多详情请参阅保单)。

为避免疑惑，早前航班和被错过的转接航班需在受保行程的同一行程单之内。

本保单的最高责任限度为每位符合条件的持卡人每历年不超过两(2)起事故。

2. 除一般保障不保事项外，错过转接交通保障的不保事项：

- a. 任何由于自然灾害引起的索赔；
- b. 任何未获得航空公司或机构核实延误原因和延误时长书面文件的索赔。

国外个人责任

我们将赔偿您在旅行期间因以下原因而对第三方产生的法律责任，最高达保险涵盖综述中规定的赔偿限额：

- a. 任何第三方的死亡或伤害；或
- b. 任何第三方财产的意外损失或损害。

除外责任

我们不会支付以下费用：

1. 属于您的家庭成员或雇主或法律视为您的雇员的财产；
2. 对您的家庭成员、雇主或法律认为是您的雇员的任何人的责任；
3. 属于您或由您照管、保管或管理的财产；
4. 根据合同承担的任何责任；
5. 直接或间接由您的故意、恶意或非法行为引起的责任；
6. 直接或间接由车辆、行业、水运工具、或试验动物的所有权、占有或使用引起的责任；
7. 直接或间接由土地或建筑物的所有权或占用 (不包括仅占用任何临时住所) 引起的责任；
8. 直接或间接由任何行业、业务或专业的经营产生的责任；
9. 直接或间接由任何犯罪行为引起的责任；
10. 任何刑事诉讼产生的法律成本；
11. 您参加任何汽车拉力赛、或汽车、摩托车、帆船或空中比赛；
12. 并非由领域内有管辖权的法院首先作出或获得的判决；和/或
13. 惩罚性、从重或惩戒性损害赔偿。

作为我们责任的先决条件，未经我们书面批准，您不得做出任何付款提议或承诺，或向任何其他方承认任何责任或过错，或卷入任何诉讼。

行李保障

个人行李，包括笔记本电脑

我们将向您支付因您在承保旅行期间带去的或购买的个人行李遭受的损失或损害，金额为保险涵盖综述中规定的限额，该等损失或损害因计划目的地无法控制的情况（包括自然灾害）而导致的。包括对存放在您丢失的个人行李中或您穿戴或携带的衣物和个人用品的赔偿。所有物品均须归您所有或由您保管，或借给或委托给您。

如果您的任何个人行李物品均被证明无法进行经济修复，根据本保单提出的索赔将被视为物品丢失。对于任何一件物品、一双物品或一套物品，我们承担的金额将不超过 4,145 人民币。笔记本电脑的责任限额为 6,630 人民币，并且每个承保旅行只限赔偿一台笔记本电脑。

我们将不会为以下各项支付上文所述最大值的超过 10% 的合计最高限制：

- 珠宝、手表、完全或部分由银、金或铂金构成的物件；
- 皮草、饰有皮草或是主要由皮草制成的物件；
- 相机，包括相关相机设备；
- 其他电子设备

一双或一套物品被视为一件物品（例如，一双鞋、一台照相机及其附带的镜头和任何配件，即使是单独购买的不同品牌的配件；一套潜水用具和任何配件，即使是单独购买的不同品牌的配件）。

我们可以自行决定付款购买或修复损坏的个人行李。所有索赔结算均要考虑到磨损和折旧。折旧可能不适用于从事件发生之日起不到 1 年内购买的电子产品，只要您可以就索赔提供证明文件（即，原始收据或保修卡原件）。

丢失必须在事故发生后 24 小时内报告给警方或相关机构，如酒店和航空公司管理层或在丢失发生地有管辖权的其他服务提供商。任何索赔必须附有该等机构的书面文件。您必须采取一切可能的措施和合理的预防措施，以确保：

- 您的行李或个人用品不会在公共场所无人看管；和
- 所有个人财产和行李的安全。

因您丢失行李或行李被航空公司或服务提供商保管时损坏而导致的索赔，应首先向航空公司或服务提供商提出，或向任何其他正当且可代收的保险公司提出。本保单项下的任何款项应在收到航空公司、服务提供商或其他保险公司的赔偿证明后予以支付，或在此类证明无法获得的情况下，拒绝该等赔偿。

包括笔记本电脑在内的个人行李不涵盖的情况（排除情况）：

我们不会赔偿任何损失或损坏：

- 1) 以下排除在承保范围外的财产类别：动物、机动车辆（包括配件）、摩托车、船只、电机、任何其他运输工具、滑雪板或雪橇、水果、易腐物品和消耗品、家庭用品、古董、文物、绘画、艺术品、电脑（包括掌上电脑、软件和配件，上述笔记本电脑除外）、手稿、宝石、隐形眼镜、证券、乐器、基牙、假牙；

- 2) 由于磨损、逐渐变质、蛀虫、害虫、固有缺陷或由于任何过程或实际处理过程中的损害，从而导致该等损失或损害；
- 3) 不影响该等财产的适用性、用途或功能的财产；
- 4) 因暴动、叛乱、革命、内战、篡夺政权或政府当局采取行动阻碍、打击或防范此类事件、根据检疫或海关条例扣押或销毁、政府或公共机构下令没收，或走私或非法运输或贸易风险而直接或间接导致的租用或租赁设备和财产损失或损害；
- 5) 受任何其他保险单承保的财产，或由任何其他承运人、酒店或任何其他方偿付的财产；
- 6) 您预先寄送、单独邮寄或装运的财产；
- 7) 您的财产在任何公共场所无人看管；
- 8) 由于您未能对该等财产的保护和安全采取适当的注意和预防措施造成的；
- 9) 由于您的故意行为、疏忽、疏忽或粗心造成的；
- 10) 由海关或其他官员没收或扣留引起的；
- 11) 任何种类的商业货物、样品或设备；
- 12) 记录在磁带、卡、光盘或其他上的数据；
- 13) 现金或现金等价物、银行票据、赌场筹码、凭证、现金卡、债券、优惠券、邮票、流通票据、地契、手稿、任何种类的证券、信用卡丢失或更换、身份证 (IC) 和驾驶执照、旅行证件，旅行证件和个人资金部分中准备的除外；
- 14) 或易碎品的混乱或破损；和/或
- 15) 由于该等财产神秘消失。

注：本保单仅支付同一事件中的行李丢失或行李延误索赔。

一般交通工具行李延误

1. 若从阁下抵达乘票所示目的地时起至托运行李到达时止，由于一般交通工具的延误或错误指示造成阁下的托运行李延误超过 4 个小时，**我们将补偿**阁下为每人 3,315 人民币（**配偶，子女，及家佣**适用分项限额，更多详情请参阅上文保单）。延误行李保障不包括受保人的永久居住城市。

阁下必须身为一般交通工具的持票乘客。此外，所有索赔均须经由一般交通工具运输商证实相关延误或错误指示。

2. 定义：

托运行李 - 指已托运并由一般交通工具运输商保管之行李，并获一般交通工具运输商发出索赔凭证。

公共交通指公共汽车，火车和其他形式的集体运输，运输公众，收费集票价，并在机场和酒店之间的既定路线上营运。

限制：

若之后经进一步调查确定阁下向一般交通工具运输商托运的行李遭遗失，任何根据行李延误保单条款索赔并已向阁下赔付的金额，将自根据行李遗失保单条款中应付阁下之任何赔付中相应扣减。

旅行证件和个人资金

我们将向您支付获取丢失的替换护照、旅行机票和签证（如有）的费用，以及在您居住国之外的承保旅行中为替换该等丢失的旅行证件而产生的额外旅行费用和酒店住宿费用，最高限额在保险涵盖综述中规定。该等损失必须是在承保旅行中因抢劫、入室盗窃、偷窃或自然灾害造成。

如果在承保旅行中丢失的替换护照在您返回该地域时才能获得，我们将向您支付在保险涵盖综述中规定的限额，仅用于支付获得该护照的费用，不包括在该地域发生的任何运送或其他附带成本。

如果由于抢劫、入室盗窃、偷窃或自然灾害而导致您身上的现金、旅行支票或钞票丢失，或者在旅行期间事件发生时，在您的积极监督下妥善保管在上锁保险箱或保险柜中现金、旅行支票或钞票，我们将赔偿实际损失 1,990 人民币，前提是在事件发生后 24 小时内将该丢失报告给丢失发生地的警方或相关管辖机构。任何索赔均须附有警方或其他有关机构的书面文件。

除外责任

由于汇率或贬值造成的任何短缺，以及未立即向当地分行或发行机构的代理人报告的旅行支票丢失，我们将不予支付。

一般保障不保事项

该保单概不承保下列任何项目：

1. 在神志清醒或不清醒时，故意自残、自杀、或意图自杀；或
2. 战争、内战、入侵、骚动、革命，使用武力或篡权政府或军事力量；或
3. 受保人在任何国家或国际组织的军部服役期间，不论是和平或战乱，；或
4. 受保人在醉酒或在任何毒品或药物的影响下遭受或约定的损失，惟遵医嘱服用的药物除外；或
5. 主要由于受保人故意从事或故意参与非法行为，或由于受保人违法或企图违法或拒捕而造成的任何损失；或
6. 乘坐飞机或航空设备时遭受的任何损失，但不包括本保单内特别订明者；或
7. 先天性畸形及其引发或产生的病症、疝气或牙齿医疗，但不包括因伤害造成对完好真牙的治疗；或细菌感染，但不包括事故伤口引起的化脓性感染；或
8. 搭乘由受保人或受保人家庭任何成员本人或其代表所拥有、租用或操作之飞机；或
9. 驾驶或作为乘客乘坐：(a)参与任何比赛、测速或耐力测试的任何车车辆或(b)用于杂技或特技驾驶的任何车车辆；或
10. 机会性感染或恶性肿瘤，或任何其他疾病引致的任何索赔，而于提出索赔时，受保人已被确诊患爱滋病（后天免疫力缺乏症）、爱滋病相关症候群(ARC)或爱滋病毒(HIV)抗体血液测试结果；或
11. 使用、释放或洩漏核原料，直接或间接导致核反应、核辐射或放射性污染；或
12. 散佈或应用致病性或有毒性生物或化学材料；或
13. 释放致病性或有毒性生物或化学材料；或
14. 受保人参与任何专业体育运动、冬季运动、或高空跳伞、跳伞、悬挂式滑翔、蹦极跳、深海潜水、爬山、野炊所遭受的任何损失；或
15. 受保前已存在之医疗状况、或先天性畸形或其引发的任何并发症；或
16. 任何病痛、疾病、病疫及其引发的任何并发症，但保单内订明保障者除外；或
17. 不遵医嘱出行；或
18. 任何恐怖分子或恐怖组织成员，非法贩运药物者、或提供核武、化学或生物武器的供应者；或
19. 计划或实际在古巴，伊朗，叙利亚，苏丹，朝鲜或克里米亚地区旅行，或前往或通过阿富汗或伊拉克实际旅行。

新冠肺炎- 承保条件和除外责任

津贴	承保条件和除外责任
医疗费用/	如果被保险人在海外期间被确诊为新冠肺炎，我们将按照保险摘要中规定的限额，赔付被保险人在承保的旅行期间因感染新冠肺炎而产生的必要且合理的医疗费用。
紧急医疗后送/	在保险摘要中规定的医疗费用津贴限额内，如果被保险人在旅行中感染了新冠肺炎，如有医疗需要，我们将赔付紧急医疗后送的费用。
遗体运返	

	<p>本津贴包括将被保险人遗体或骨灰运回境内的费用，但不超过保险摘要中规定的限额。</p> <p>如果被保险人违反执业医师或医生的建议而去旅行，或因被保险人的行为违反执业医师或医生的建议（包括但不限于在有新冠肺炎症状的情况下旅行）而引起的任何索赔，我们将不赔偿任何损失。</p> <p>在任何情况下，被保险人或其代表必须立即与我们的援助部门联系。</p>
住院每日现金津贴	<p>本保单仅赔付同一事件的住院每日现金津贴或海外新冠肺炎确诊隔离补贴中的任何一项索赔。</p>
海外新冠肺炎确诊隔离补贴	<p>请注意：该补贴仅在被保险人在海外被意外强制隔离期间赔付，如果被保险人在返回居住国后被要求隔离，则赔付将终止。该补贴用于帮助被保险人支付与其隔离直接相关的合理且必要的住宿费用。</p> <p>保险范围：</p> <p>如果被保险人在海外旅行期间，由于以下两种原因之一，依据政府机构的书面命令，在其居住国以外地区被强制隔离，我们将赔付保险摘要中规定的金额：</p> <ul style="list-style-type: none"> ● 被保险人新冠检测呈阳性； ● 被保险人或其任何旅伴被政府机构列为新冠肺炎接触者。 <p>我们将赔付与隔离直接相关的合理且必要的住宿费用，但不超过保险摘要中规定的金额，最多连续14天。</p> <p>本部分不予承保的情况：</p> <p>除“一般除外责任”部分的除外责任外，本保单不赔付任何由普遍或广泛适用于以下群体的隔离命令所产生的损失或费用：</p> <ul style="list-style-type: none"> ● 所有入境/过境旅客：或所有来自某一特定地理区域的入境/过境旅客； ● 目前位于某一特定地理区域的所有个人； ● 所有乘客，或包含被保险人及其旅伴在内的任何公共承运人的旅客群体。 <p>请注意，“一般条件”部分所列的条件适用于所有津贴部分。</p> <p>本部分要求的索赔证据可能包括：</p> <ul style="list-style-type: none"> ● 新冠检测阳性证明（如适用） ● 由政府机构发出的隔离命令的证明 ● 住院、出院日期和时间的证明（如住院） ● 旅行证明（确认发票、旅行票据） <p>请注意：我们可能酌情要求其他索赔证据，在这种情况下，我们将向被保险人提出要求。</p>
旅行取消	<p>如果被保险人的承保旅行（已按合同支付且不可退款）因被保险人或其直系亲属在预定的旅行出发日期之前被确诊为新冠肺炎，而必须且不可避免地被取消，我们将按照本保单保险摘要中显示的金额进行赔付。</p> <p>仅因各国政府、卫生机构或世界卫生组织发出的或因目的国或原籍国发出的疫情相关旅行警告而导致的旅行取消，我们将不予赔付。</p> <p>仅因边境关闭、隔离或其他政府命令、警告、法规或指示而导致的旅行取消，我们将不予赔付。</p> <p>因被保险人不愿旅行、改变主意或害怕旅行而导致的旅行取消，我们将不予赔付。</p> <p>如果航空公司、酒店、旅行社或任何其他旅行和/或住宿服务提供商已为承保的旅行提供代金券或积分或重新预订服务，以作为旅行取消退款或补偿，我们将不予赔付。</p> <p>如果被保险人违反执业医师或医生的建议而旅行，或因被保险人的行为违反执业医师或医生的建议（包括但不限于在有新冠肺炎症状的情况下旅行）而引起的任何索赔，我们将不赔偿任何损失。</p>
旅程缩短	<p>如果被保险人或其直系亲属在旅行中被确诊为新冠肺炎，需要提前返回境内，从而导致必须且不可避免的行程中断，我们将按照本保单中所列的金额支付费用。在这种情况下，我们将赔付：</p> <ol style="list-style-type: none"> 1. 被保险人已支付且不可退还的合理且必要的旅行和住宿费用。 2. 返回中国所需的合理且必要的额外旅行费用。 <p>仅因边境关闭、隔离或其他政府命令、警告、法规或指示而导致的旅程缩短，我们将不予赔付。</p> <p>如果被保险人违反执业医师或医生的建议而旅行，或因被保险人的行为违反执业医师或医生的建议（包括但不限于在有新冠肺炎症状的情况下旅行）而引起的任何索赔，我们将不赔偿任何损失。</p>

旅行延误	如果被保险人在机场未能通过新冠肺炎相关检测或体检，我们将不赔付任何旅行延误费用。

援助部门服务

对于医疗紧急情况客户服务，请致电我们的 24 小时协助部门：

在美国境内旅行时 (N-America)：866 273 9079 免费热线

在美国境外旅行 (N-America)：001 817-826-7014 来电收集

当你离家时依靠援助部门。援助部门是您旅行时可能需要的许多重要服务的指南。优惠旨在帮助您在海外旅行时提供帮助。这是令人放心的，特别是当您第一次访问某个地方或不会说该语言时。

请记住，援助部门不是承保范围，您将负责协助部门要求的专业或紧急服务所产生的费用（例如，医疗或法律费用）。此福利可能会向您退还医疗相关费用（有关其他信息，请参阅旅行医疗部分）。

1. 投保人：

合格持卡人，其配偶，子女和家佣无论是一起旅行还是分开旅行。

2. 提供服务的地方：

一般而言，承保范围适用于全球，但也有例外。

限制可能适用于可能涉及国际或国内冲突的地区，或适用于现有基础设施被认为不足以保证服务的国家和地区。您可以在开始涵盖旅行之前联系援助部门，以确认您的目的地是否有可用的服务。

3. 援助部门：

- 在您的旅行期间，如果发生紧急情况，援助部门会提供有关旅行要求的信息，包括文件（签证，护照），疫苗接种或货币兑换率。提供的汇率可能。
- 不同于发卡机构用于您的受保资格卡交易的确切费率。有关您的对账单上的结算项目的汇率信息应从发卡的金融机构获取。
- 如果丢失或被盗您的旅行机票，护照，签证或其他返回家园所需的身份证件，援助部门将通过联系当地警察，领事馆，航空公司或其他适当实体来帮助更换它们。
- 如果返回家中的运输票丢失或被盗，可以安排更换运输票。
- 即请注意，此项服务不提供有关道路状况的地图或信息。

4. 医疗援助部门：

- 提供全科医生，牙医，医院和药房的全球推荐网络。
- 向当地药剂师提供处方补充的帮助（根据当地法律）。
- 在紧急情况下，援助部门将安排与全科医生进行咨询。此外，援助部医疗团队将与当地医务人员保持联系并监控您的病情。
- 如果您住院，我们可以安排将信息转发回家，如果您有医疗必要，将您转移到另一家医疗机构，或者如果您一个人旅行则将家人或亲密朋友带到您的床边（这将由持卡人承担费用）。
- 如果医疗团队确定在发生事故或疾病时当地没有足够的医疗设施，我们将安排紧急撤离到医院或能够提供足够护理的最近设施。
- 如果发生悲剧，我们将协助确保您的旅行安排。

5. 法律推荐服务：

如果您被逮捕或有可能因您的责任而导致的任何非刑事诉讼而被逮捕，我们将在必要时协助向您提供可代表您的任何必要的律师姓名法律事务。

一般程序 - 如何申请索赔

服务申请 / 索赔通知 (按重複赔偿基準的非医疗紧急事故索赔)

服务申请 / 索赔通知书須于事故发生当日起三十(30)日内作出。未于事故发生当日起三十(30)日内向下列理赔部作出通知者，保险公司或会拒絕受理。要提出索赔，请登录 <https://cn.mycardbenefits.com> 或将索赔通知发送至：

中国南部地区理赔中心

美亚财产保险有限公司

中国广东省广州市越秀区北京路 374-2 号广州中心 10 楼 04-07 单元邮编：510030

电话：+ 86 400 821 6311

电子邮箱：Mastercard.Services-CN@aig.com

请遵循下列程序：

- 1) 阁下 (持卡人) 或受益人，或阁下 (持卡人) 或受益人的合法代表，必須于规定的索赔通知期内通知我们，否则我们或会拒絕受理阁下的索赔。收到索赔通知后，保险公司将向索赔人索取相关资料与提供指示；
- 2) 于提交期结束前提交本节概述的所有必須资料 (损失证明等)。

请注意，受理阁下的索赔或須不时提供其他资料。阁下有责任提供此等资料，否则可能无法受理索赔。

如需协助申请索赔，请联系联系上述电话号码。

旅行意外与受保旅途索赔

一般交通工具 - 国际旅行 / 一般交通工具国内旅行 / 受保旅途 - 国际旅行 / 受保旅途-国内旅行

索赔通知期：自损失日期起九十(90)日内。

提交期：最遲不超过索赔通知日期后九十(90)日。

必須资料 (损失证明)：

- a. 填妥相关文件，包括死亡证明及 / 或主治医生說明或驗屍報告；
- b. 交易核实资料 (确认受保旅行的全部客票费用均由受保资格卡支付)，并包括一般交通工具票据及收据的副本；

旅行医疗保障索赔

医疗开銷 (伤害或疾病) / 紧急医疗运送及遗体运返 / 住院每日现金保障 / 海外隔离津贴

索赔通知期：自损失日期起九十(90)日内。

提交期：最遲不超过索赔通知日期后九十(90)日。

必須资料 (损失证明)：

1. 医疗報告 (详列伤害或疾病歷史及属性) 連同医疗费用收据原件；
2. 交易核实资料 (确认受保旅行的全部客票费用均由受保资格卡支付)，并包括一般交通工具票据及收据的副本；
3. 住院、出院日期和时间的证明 (如住院)；
4. 护照副本 (需含出入境印章)；
5. 新冠检测阳性证明 (如适用)；
6. 由政府机构发出的隔离命令的证明 (如适用)。

请注意：我们可能酌情要求其他索赔证据，在这种情况下，我们将向被保险人提出要求。

旅行意外无保障索赔

索赔通知期：自损失日期起九十(90)日内。

提交期：最迟不超过索赔通知日期后九十(90)日。

必须资料（损失证明）：

旅行取消 / 旅行缩短

1. 详述旅行取消或缩短原因的文件，包括有关严重伤害或疾病性质的证明，例如关于医疗证明报告、主治医生说明及有关文件的副本；
2. 交易核实资料（确认受保旅行的全部客票费用均由受保资格卡支付），并包括一般交通工具票据及收据的副本；
3. 已退还金额的收据 / 因旅行取消 / 旅行缩短引致的不可退还金额的确认书。

旅行延误 / 错过转接交通

1. 车船票及登机证的副本；
2. 航空公司核实延误的信函；
3. 交易核实资料（确认受保旅行的全部客票费用均由受保资格卡支付），并包括一般交通工具票据及收据的副本；
4. 额外旅行、住宿和膳食费用的发票和收据；
5. 错过转接交通- 航空公司或机构出具的，核实导致您错过航班转接的原因和延误时长的正式函件。

行李保障索赔

行李遗失 / 行李延误

索赔通知期：自损失日期起九十(90)日内。

提交期：最迟不超过索赔通知日期后九十(90)日。

必须资料（损失证明）：

1. 已提交予一般交通工具运输商的通知及报告书副本及所有有关通讯、财产赔偿报告，表格必须包括航班号码、船号或提单及行李托运单号；
2. 一般交通工具为损失负责的已赔偿（或应赔偿）金额详情，行李物品说明、物品成本釐定资料及所有其他适当的文件及通讯；
3. 遗失物品声明（已向航空公司声明）；
4. 航空公司确认行李已作遗失声明且无法寻回的确认书。

3. 赔付：

所有赔付将由保险公司支付给承保地区的受保资格持卡人。任何保险赔付均须遵守赔付所在国当时有效的法律及政府规例。

在法律准许范围内，身故保障应支付予受保人指定的受益人。若无指定受益人，届时赔偿金将支付予受保人以下仍健在的第一受益人：

1. 配偶；
2. 子女，按等额分配；

3. 父母，按等额分配；
4. 兄弟姐妹，按等额分配；或
5. 遺囑執行人或遺產管理人

所有其他保险金将赔付予受保人或在必要时赔付予其他适当人员。任何保险赔付均須遵守赔付所在国当时有效的法律及政府规例。

保险期自动延长

如果在您的原始返回日期，您正处于医院隔离和/或医生建议的隔离状态，则承保旅行的保险期将自动从公共承运人机票上注明的原始返回日期起延长三十（30）天。

制裁：若根据适用于保险公司、其母公司或其最終控权实体的任何法律或规例，于本保单生效时或其后任何时间，向受保人提供保险保障或可能会因违反适用限制或制裁而觸犯法律，则在会违反该等限制或制裁的情况下，保险公司不会提供保障且无论如何均不承担任何责任，亦不会为受保人进行抗辯或赔付抗辯费用，或代表受保人提供任何形式的保障。

消费者通知分析

AIG 遵守美国制裁法。因此，该保单不包括因计划或实际旅行或通过古巴，伊朗，叙利亚，朝鲜或克里米亚地区而直接或间接引起或与之相关的任何损失，伤害，损害或责任，利益或服务。此外，该保单不包括对古巴伊朗，叙利亚，朝鲜或克里米亚地区居民的任何损失，伤害，损害或责任。最后，该保单不包括任何在任何适用的政府观察名单上确定为恐怖主义，毒品或人口贩运，海盗，大规模武器扩散的支持者的个人或实体直接或间接遭受的任何损失，伤害，损害或法律责任。破坏，有组织犯罪，恶意网络活动或侵犯人权。

对于受任何其他国家发出之任何制裁直接影响的保障，本除外不保事项同等适用。

**TRAVEL INSURANCE
TERMS & CONDITIONS FOR CHINA CARDHOLDERS****GENERAL KEY TERMS AND DEFINITIONS**

Accident means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

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

Cardholder(s) 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.

Child or **Children** means the Eligible Cardholders' son or daughter, biological offspring, stepchildren and directly and biologically related children born outside of marriage aged above 6 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

Common Carrier means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card.

City of Permanent Residence means the city in which You are residing.

Country of Departure means the country from which You first departed for Your Trip as per Your Travel Itinerary.

Country of Permanent Residence/ Country of Residence means the country where You are currently residing and hold a valid residency visa or where You were born.

Covered Trip means an Insured Person's land, sea or air travel arrangements for a scheduled tour, trip or cruise pre-paid with the Eligible Card that starts from the country of the Eligible Card issuance. Covered Trip will be from the departure date to the return date as shown on the ticket purchased with the Eligible Card subject to a maximum of 180 days. This includes planned and pre-paid domestic trips only beyond 100 kilometers from Your City of Permanent Residence.

Domestic Helper means a full-time worker with a valid work permit and sponsored by the Cardholder under a written contract of domestic services.

Eligible Card means the Mastercard World Elite credit cards issued from time to time in China.

Eligible Cardholders means those Cardholders aged between 18 years and 69 years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

Family means the Spouse and up to 3 Children.

For one-way trips, the following benefits end seven (7) days after Your arrival at Your final destination outside of Your Country of Residence:

1. Emergency Medical Expenses;
2. Emergency Medical Evacuation/Transportation expenses;
3. Emergency Dental Treatment;
4. Repatriation of Mortal Remains; and
5. Hospital Daily Cash Benefit.

All other benefits will expire forty-eight (48) hours after Your arrival at Your final destination outside of your Country of Residence.

Hospital means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or injured persons;
3. has a staff of one or more Physicians available at all times;

4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Injury means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while the Policy is in effect.

Insured Person(s) means an Eligible Cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

The Policy offers coverage only to the Eligible Cardholders ordinarily resident in China where the Eligible Card was issued.

Insured Events means an occurrence which is outlined in the Benefits as a circumstance for which coverage is provided that takes place during a Covered Trip. Insured Events include those that occur during acts of Terrorism.

Insurers/We/Us means the Insurers that shall be responsible for providing Travel Insurance to cardholders in their country of registration.

Issuer means a Bank or financial institution (or like entity) that is admitted and/or authorized by Mastercard to operate a Mastercard credit card program in the Territory and is participating in the Travel Insurance offering to Cardholders.

Major Travel Event means:

1. Natural Disaster;
2. epidemic or pandemic as at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel is issued by the China government or the government of the country or territory You are travelling to;
3. major industrial accident;
4. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
5. Strike resulting in cancellation of scheduled Common Carrier services; or
6. any event leading to airspace or multiple airport closures.

Mastercard means Mastercard Asia/ Pacific Pte. Ltd, a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352.

Medically Necessary medical services or supplies which:

1. are essential for diagnosis, treatment or care of the covered loss under the applicable benefit for which it is prescribed or performed;
2. meets generally accepted standards of medical practice; and
3. is ordered by a Physician and performed under his or her care, supervision or order.

Natural Disaster means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

Overseas means beyond the territorial limits of Your Country of Departure or Country of Residence as applicable depending on the country from where You originally depart as per Your travel itinerary, but in no circumstance includes Your Country of Residence.

Per Cover Limit means the maximum amount payable under any single Cover per Cardholder during the Policy Period.

Physician means a Doctor of Medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

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

Policy Period means 1 April 2023 to 31 March 2024.

Pre-existing Medical Condition means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which first manifested or was contracted within a period up to 12 months preceding the Covered Trip.

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

Sickness means illness or disease of any kind contracted and/or commencing during a Covered Trip.

Spouse means the Eligible Cardholders' legally married husband or wife between the ages of eighteen (18) years and sixty-nine (69) years.

Territory means the country where the Eligible Cards are issued, in this case, China (excluding Hong Kong, Taiwan and Macau).

Terrorist Act means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

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.

TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

Eligible Cardholders can benefit from comprehensive travel accident insurance coverage offered through Mastercard.

1. Definitions Travel Accident:

Exposure and Disappearance means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

Limb means entire arm or entire leg.

Loss means for:

- a. hand or foot means actual severance through or above the wrist or ankle joints;
- b. eye means entire and irrecoverable loss of sight;
- c. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Member is defined as one hand; one foot; sight of one eye; speech; or hearing in both ears.

Principal Benefit means the maximum amount payable for: accidental loss of Life; two (2) or more Members.

2. Who Is Covered

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately.

3. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card and/or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

TRAVEL ACCIDENT COMMON CARRIER

Provides Common Carrier Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) while travelling on a Common Carrier if tickets are purchased with the Eligible Card.

1. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to RMB 3,315,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for

more details), for international flights.

2. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to RMB 663,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic flights outside of Your City of Permanent Residence.
3. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

For Loss of:	Percentage of the Principal Benefit:
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	25%

TRAVEL ACCIDENT INSURED JOURNEY

Provides Insured Journey Travel Accident Insurance coverage after You disembark from the Common Carrier at the destination of the trip (as designated on the passenger ticket), against Accidental Death, Dismemberment (including loss of sight, speech & hearing), 24 hours/day worldwide.

This coverage is meant to complement and not duplicate the Common Carrier Travel Accident Insurance coverage provided above.

1. The maximum Principal Benefit for Insured Journey is up to RMB 995,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for international trips.
2. The maximum Principal Benefit for Insured Journey is up to RMB 497,500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic trips outside of Your City of Permanent Residence.
3. The coverage of an Insured Journey begins when You alight from (leave) a Common Carrier while on a Covered Trip and ends when You board a Common Carrier on a Covered Trip, whichever occurs sooner.
4. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

For Loss of:	Percentage of the Principal Benefit:
Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	25%

5. Coverage Conditions/Limitations

- a. A covered Loss must occur within 365 days of the date of the Accident;
- b. In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
- c. Coverage extends to Exposure and Disappearance;
- d. Loss caused by or resulting from Acts of Terrorism (defined herein) are included;
- e. Once the limit of RMB 3,315,000 is reached per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), no further payment is made for the Travel Accident & Insured Journey insurance.

6. What is NOT Covered by Travel Accident – In addition to General Exclusions

The Policy does not cover any loss, fatal or non-fatal, caused by or resulting from loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.

TRAVEL MEDICAL BENEFITS

We will pay the usual reasonable and customary charges for Covered Medical Expenses, not due to a Pre-Existing Medical Condition, sustained by an Insured Person while travelling outside of Your Country of Permanent Residence.

1. Who is Covered

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately on a Covered Trip.

2. To Get Coverage

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

3. Key Features

- a. Trips are covered for travel worldwide.
- b. Coverage is provided for Injury or Sickness, even if it is not an emergency.
- c. Medical Expense coverage up to a maximum benefit amount of RMB 3,315,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).
- d. No limitation on the number of trips.
- e. Coverage is provided for both, one-way or round-trip travel.
- f. Covered losses caused by or resulting from Acts of Terrorism are included.

MEDICAL EXPENSES

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to RMB 3,315,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).

1. Covered Medical Expenses include:

- a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
- b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- c. Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- d. Ambulance Services;
- e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
- f. Dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of RMB 663 per tooth.

The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.

Regular and Customary means the charge for the services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as covered expenses. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

2. What is Not Covered by “Medical Expenses” (In addition to General Exclusions):

In addition to the General Exclusions, “Medical Expense” benefits are not payable for any losses, fatal or non-fatal, which are caused by or resulting from:

- 1. a Pre-existing Medical Condition, as defined herein;*
- 2. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;*
- 3. routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;*
- 4. Elective, cosmetic or plastic surgery, except as the result of an accident;*
- 5. dental care, except as the result of injury to sound, natural teeth caused by accident while the Policy is in effect;*
- 6. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;*
- 7. The diagnosis and treatment of acne;*
- 8. Deviated septum, including sub mucous resection and/or other surgical correction thereof;*
- 9. Organ transplants that competent medical professionals consider experimental;*
- 10. Well child care including exams and immunizations;*
- 11. Expenses which are not exclusively medical in nature;*
- 12. Any expenses incurred in Country of Residence;*
- 13. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing;*
- 14. Treatment provided in a government hospital or services for which no charge is normally made;*
- 15. Mental, nervous, or emotional disorders or rest cures; or*
- 16. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.*

MEDICAL EVACUATION

1. We will pay up to the maximum combined benefit of up to RMB 3,315,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for covered expenses due to emergency medical evacuation or Return of Mortal Remains if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible.

Expenses for Transportation must be:

- a. recommended by the attending Physician;
- b. required by the standard regulations of the conveyance transporting You; and
- c. arranged and authorized in advance by the Assistance Department.

2. Definitions

Emergency Evacuation means:

- a. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- b. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
- c. both (a) and (b) above.

Transportation - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

RETURN OF MORTAL REMAINS

We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to if You die. Benefits will not exceed the combined maximum limit of RMB 3,315,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for both the Medical Evacuation and Return of Mortal Remains.

Covered expenses include, but are not limited to, expenses for:

- embalming;
- cremation;
- coffins; and
- transportation.

These expenses must be authorized and arranged by the Assistance Department and You or Your Family must contact the numbers listed in the Customer Service Section.

DAILY IN-HOSPITAL CASH BENEFIT

If You are hospitalized as an Inpatient, due to Injury or Illness while outside Your Country of Permanent Residence, a benefit of RMB 663 per day per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

Inpatient means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

Exclusions

1. *Pre-existing Medical Condition;*
2. *Hospitalization in Your Country of Residence;*
3. *Pregnancy and resulting childbirth, miscarriage or disease of the female organs of reproduction;*
4. *Routine physical exams;*
5. *Cosmetic or plastic surgery, except as a result of Injury;*
6. *Any mental or nervous disorder or rest cures.*

OVERSEAS COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE

1. We will pay up to RMB 663 per day as specified in the Summary of Cover per person for up to 14 consecutive days, if while Overseas, You test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside of the Territory.

We will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to Quarantine.

Any claim for Overseas COVID-19 Diagnosis Quarantine Allowance shall be offset against any amount We have paid or are liable to pay under Travel Cancellation or Travel Curtailment in respect of the same event.

2. What is NOT Covered by Overseas Covid-19 Diagnosis Quarantine Allowance, in addition to the General Exclusions:

- a. This benefit will not apply where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin;*
- b. We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).*

TRIP INCONVENIENCE PROTECTION

Eligible Cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

1. Who Is Covered:

An Eligible Cardholder, his Spouse, Children and Domestic Helper, whether traveling together or separately.

2. To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your Eligible Card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

TRIP CANCELLATION

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of RMB 49,725 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Departure Your trip is cancelled and You are prevented from taking the Trip due to:

- a. a Sickness, Injury or Death to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
- b. severe weather condition that cancels the scheduled departure of a Common Carrier; or
- c. security reasons or mandatory evacuation at destination; or
- d. serious loss in the home or business owned by the Insured due to fire, explosion and flood that makes the property uninhabitable, as well as theft through the use of force from the outside to the interior of the property, in which there are traces or visible traces of said event and material damage to the property as a result of the use of force used in the theft committed; or
- e. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved; or
- f. immovable summon as a party or witness before a civil, Family, labor or criminal court; or
- g. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences; or
- h. unexpected loss of the Insured's Formal Employment; or
- i. loss of the Identification Documents of the Insured due to Assault or Theft, and in which case it is not possible to recover them in order to make the Trip, or
- j. requirement to join the armed forces of the country.

2. Cancellation:

We will reimburse You for the unused, non-refundable cancellation portion of the Hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such Sickness, Injury or Death occurred.

3. Special Notification of Claim:

You must notify Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

4. Definitions:

Immediate Family Member means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews, who reside in The Country of Residence.

Prevented from taking the Trip means:

本條款及細則所述保險由 AIG Asia Pacific Insurance Pte. Ltd (AIG 新加坡) 承保。

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

1. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion cancels the Trip. You or Your Travelling Companion must be under the direct care and attendance of a physician.
2. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.

Travelling Companion means up to two (2) person(s) who is/are booked to accompany You on the Trip.

5. Exclusions:

- a. *Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;*
- b. *Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;*
- c. *Claims arising from pregnancy and all related conditions;*
- d. *Pre-existing Medical Condition.*

TRIP CURTAILMENT

1. We will pay loss of deposits up to a maximum of RMB 49,725 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Return, Your Trip is cancelled and You are unable to continue the Trip due to:

- a. sickness, Injury or Death to: You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member.
- b. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved.
- c. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences.
- d. unexpected loss of the Insured's Formal Employment.
- e. requirement to join the armed forces of the country.

2. Interruption

We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the Hotel and/or the Common Carrier ticket, less the value of applied credit from unused return travel ticket, to return home or rejoin the Land/Sea Arrangements. This benefit is limited to the cost of one-way economy airfare by scheduled carrier and is subject to the Per Cover Limit stated in the Summary of Cover.

3. Accompaniment of Minors

In the event, You are travelling alone with a minor up to 15 years old and You are unable to continue the Trip due to a Sickness, Injury or Death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket in a scheduled carrier from Your Country of Residence for an adult designated by Your family to accompany the minor back to Your Country of Residence.

These expenses must be authorized in advance by the Assistance Department and You must contact the numbers listed in the Customer Service Section.

4. Special Notification of Claim

You must notify Us as soon as reasonably possible in the event of a Trip Interruption claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

5. Definitions

Immediate Family Member means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews.

Injury or Sickness means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

Travelling Companion means up to two (2) person(s) who is/are booked to accompany You on the Trip.

Unable to continue the Trip means:

- a. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion interrupt the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.
- b. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must interrupt the Trip.

6. Exclusions

1. *Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;*
2. *Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;*
3. *Claims arising from pregnancy and all related conditions;*
4. *Pre-existing Medical Condition.*

TRIP POSTPONEMENT

If the Trip is postponed due to any of the following unexpected events occurring within 60 days (except item (c)) before the date of departure of the Trip:

- a. Major Travel Event that prevents You from travelling to Your main destination(s) as scheduled and outlined in Your Trip itinerary;
- b. death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative;
- c. serious damage to Your permanent place of residence in the Territory arising from Natural Disasters occurring after the issue date of the Policy and within one (1) week before the date of departure of your Covered Trip and which requires You to be present at Your permanent place of residence on the date of departure; or
- d. witness summons.

We will pay, up to the limits specified in the Summary of Cover, for the resulting administrative charges to postpone the Trip:

- a. which full payment was made by You;
- b. for which You are legally liable; and
- c. that are not recoverable from any other source.

EXCLUSIONS

We will not pay for any loss or charges:

1. *caused directly or indirectly by government regulations or control;*
2. *caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;*
3. *that is covered by any other existing insurance scheme or government program;*
4. *which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;*
5. *should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);*
6. *that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last; and/or*
7. *being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.*

For the avoidance of doubt, coverage continues to have force and effect with regards to other Insured Persons who continue with the Trip as scheduled.

TRIP DELAY COVERAGE

- 1. We will pay benefits** for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:
- inclement weather, which means any severe weather condition that delays the scheduled departure of a Common Carrier; or
 - equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips; or
 - an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with the normal departure and arrival of a Common Carrier; or
 - operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

This coverage provides benefits up to a maximum of RMB 3,315 for losses in total per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

We will reimburse you for any expenses for meals and lodging which were necessarily incurred as the result of this delay and which were not already provided to you by the Common Carrier or any other party free of charge.

Our maximum liability under the Policy shall not exceed two (2) incidents per Eligible Cardholder per calendar year.

2. What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for:

- Any loss directly or indirectly due to any delay which was made public or known to You prior to the date the original trip was booked.*
- Any Common Carrier ticket purchased no less than twenty-four (24) hours before the original departure time specified in the itinerary.*
- Any Common Carrier ticket where flight information is not confirmed at the time of purchase or purchased in connection with unlimited flights promotion from any Common Carrier or any third-party service provider.*

MISSED CONNECTION COVERAGE

1. We will pay you up to RMB 3,315 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if you miss your flight connection due to the delay in arrival or cancellation of your previous flight. We will reimburse your reasonable extra expenses for travel, accommodation and meals to enable you to continue your pre-booked trip.

For avoidance of doubt, the previous and missed flights must be on the same itinerary.

Our maximum liability under the Policy shall not exceed two (2) incidents per Eligible Cardholder per calendar year.

2. Exclusions Specific to Missed Connection – in addition to General Exclusions:

- Any claims arising due to a Natural Disaster;*
- Any claims where you have not obtained written confirmation from the airline company or authority stating the reason for the delay and how long the delay lasted.*

PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in the Summary of Cover, for legal liability to a third party arising during the Trip as a result of:

- death or Injury to any third party; or
- Accidental loss of or damage to property of any third party.

EXCLUSIONS

We will not pay for:

- Property belonging to a member of Your family or employer or deemed by law to be your employee;*
- liability to any person who is a member of Your family or employer or deemed by law to be your employee;*

3. *property belonging to You or in your care, custody or control;*
4. *any liability assumed under contract;*
5. *liability arising directly or indirectly from, in respect of, or due to Your willful, malicious or unlawful acts;*
6. *liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;*
7. *liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);*
8. *liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;*
9. *liability arising directly or indirectly from, in respect of, or due to any criminal acts;*
10. *legal costs resulting from any criminal proceedings;*
11. *Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;*
12. *judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory; and/or*
13. *punitive, aggravated or exemplary damages.*

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without our written approval.

LUGGAGE PROTECTION

PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

We will pay You, up to the limit specified in the Summary of Cover, for loss of or damage sustained whilst a Covered Trip to personal baggage taken or purchased where such loss or damage is due to circumstances beyond Your control at the planned destination, including Natural Disasters. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost. We will not be liable for more than RMB 4,145, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is RMB 6,630 and only for one Laptop Computer for every Covered Trip.

We will not pay more than a combined maximum limit of 10% of the maximum stated above for the following:

- a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
- b. furs, articles trimmed with or made mostly of fur;
- c. cameras, including related camera equipment;
- d. other electronic equipment.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24-hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:

- a. that Your baggage or personal effects are not left unattended in a Public Place; and

- b. the safety of all personal property and baggage.

Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first or any other valid and collectible insurance in place. Any payment under the Policy shall be made upon proof of compensation received from the airline, service provider or other insurer or where such compensation is denied, proof of such denial.

What is NOT Covered Under PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER (Exclusions):

We will not pay for any loss or damage:

1. for the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, gem stones, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;
2. caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
3. to property which does not affect the fitness for use or purpose or functionality of such property;
4. to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
5. to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
6. to Your property sent in advance, mailed or shipped separately;
7. to Your property left unattended in any Public Place;
8. resulting from Your failure to take due care and precaution for the safeguard and security of such property;
9. resulting from Your willful act, omission, negligence or carelessness;
10. arising from confiscation or retention by customs or other officials;
11. of business goods or samples or equipment of any kind;
12. to data recorded on tapes, cards, discs or otherwise;
13. to cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Travel Documents and Personal Money Section;
14. or derangement or breakage of fragile or brittle articles; and/or
15. resulting from mysterious disappearance of such property.

Note: The Policy will only pay for any claim under Baggage Loss or Baggage Delay for the same event.

COMMON CARRIER BAGGAGE DELAY

1. We will pay You, RMB 3,315 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket until the time it arrives. Coverage for delayed Luggage is not available in the Insured Person's City of Permanent Residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

2. Definitions

Checked Baggage means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Public Transportation means buses, trains and other forms of group transportation that transport the public, charge set fares, and operated on established routes between Airports and Hotels.

Limitation

If upon further investigation it is later determined that Your baggage checked with the Common Carrier has been lost, any amount claimed and paid to You under the baggage delay policy section will be deducted from any payment due You under the baggage lost policy section.

TRAVEL DOCUMENTS AND PERSONAL MONEY

We will pay You, up to the limit specified in the Summary of Cover, for the cost of obtaining replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst on a Covered Trip outside Your Country of Residence to replace such lost travel documents. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst on a Covered Trip.

Where replacement passports which have been lost whilst on a Covered Trip are to be obtained upon Your return to the Territory, We will pay You, up to the limit specified in the Summary of Cover only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in the Territory.

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travelers’ cheques or banknotes which were on your person, or properly secured in a locked safe or strongroom or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to RMB 1,990, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24-hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

EXCLUSIONS

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travelers’ cheques not immediately reported to the local branch or agent of the issuing authority.

COVID-19 - Covered Conditions And Exclusions

Benefit	Covered Conditions And Exclusions
<p>Medical Expenses /</p> <p>Emergency Medical Evacuation /</p> <p>Return of Mortal Remains</p>	<p>If You are diagnosed with COVID-19 whilst Overseas, We will pay up to the limit stated in the Summary of Cover for the necessary and reasonable medical costs incurred during your Covered Trip, as a result of You contracting COVID-19 during Your Trip.</p> <p>Included within the Medical Expenses benefit limit stated in the Summary of Cover, if You contract COVID-19 during Your Trip, We will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning Your body or Your ashes to the Territory up to the limit stated in the Summary of Cover.</p> <p>We will not cover any loss if You are travelling against a medical practitioner’s or doctor’s advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, You or someone on Your behalf must contact Our assistance Department immediately.</p>
<p>Daily In-Hospital Cash Benefit</p>	<p>The Policy will only pay for a claim in respect of either Daily In-Hospital Cash Benefit or Overseas Covid-19 Diagnosis Quarantine Allowance for the same event, but not both.</p>
<p>Overseas COVID-19 Diagnosis</p>	<p>Please note: This benefit is only payable for the time that You are placed into an</p>

<p>Quarantine Allowance</p>	<p>unexpected mandatory Quarantine Overseas and ceases if You are required to Quarantine upon Your return to Your Country of residence. This amount is meant to help You pay reasonable and necessary accommodation costs directly related to Your Quarantine.</p> <p>What you are covered for: We will pay up to the amount shown in the Summary of Cover if while on an Overseas Trip, You are unexpectedly placed into a mandatory Quarantine outside Your Country of residence by a written order of a governmental body for one of the following two reasons:</p> <ul style="list-style-type: none"> • You test positive for COVID-19; or • Such governmental body identifies You or any Travelling Companion, specifically, as having been exposed to the coronavirus that causes COVID-19. <p>We will pay to cover reasonable and necessary accommodation costs directly related to such Quarantine up to the amount specified in the Summary of Cover for up to 14 consecutive days.</p> <p>What you are not covered for under this section: In addition to the exclusions set out in the General Exclusions section, the Policy does not cover any loss or expenses arising out of, based upon, or attributable to any Quarantine mandate that generally or broadly applies to:</p> <ul style="list-style-type: none"> • all arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin; • all individuals currently located in a particular geographic area; • all passengers, or a sub-group of passengers that is broader than just You and Your Travelling Companion(s), in any Common Carrier. <p>Please note that the conditions set out in the General Conditions section apply to all benefit sections.</p> <p>Claims evidence required for this section may include:</p> <ul style="list-style-type: none"> • Proof of a positive COVID-19 test, if applicable • Proof of a Quarantine mandate issued by a governmental body • Proof of Your Hospital admission and discharge dates and times, if hospitalized • Proof of travel (confirmation invoice, travel tickets) <p>Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.</p>
<p>Travel Cancellation</p>	<p>We will pay up to the amount shown in the Summary of Cover in the Policy if the cancellation of Your Covered Trip, for which You have paid under a contract and which is not refundable, is necessary and unavoidable as a result of You or Your Immediate Family Member being diagnosed with COVID-19 prior to the scheduled Trip departure date.</p> <p>We will not cover any Travel Cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any Travel Cancellation resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Travel Cancellation if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover Travel Cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Covered Trip for cancellation refund or compensation.</p>

	We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).
Travel Curtailment	<p>We will pay up to the amount listed in the table of benefits in the Policy if the disruption of Your Covered Trip is necessary and unavoidable because You or Your Immediate Family Member are diagnosed with COVID-19 while travelling and need to return to the Territory earlier than planned. In that event, We will cover:</p> <ol style="list-style-type: none"> 1. reasonable and necessary travel and accommodation expenses for which You have paid, and which are not refundable. 2. reasonable and necessary additional travel costs to return back to China. <p>We will not cover Travel Curtailment resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
Travel Delay	We will not pay for any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.

GENERAL PLAN EXCLUSIONS

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

1. *Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor*
2. *War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor*
3. *any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor*
4. *loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor*
5. *any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor*
6. *Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor*
7. *congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor*
8. *flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor*
9. *driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor*
10. *any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus); nor*
11. *the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor*
12. *the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor*

13. *The release of pathogenic or poisonous biological or chemical materials. nor*
14. *Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing; nor*
15. *any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor*
16. *any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor*
17. *Traveling against the advice of a physician; nor*
18. *any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons, nor*
19. *planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.*

ASSISTANCE DEPARTMENT

For Customer Service in case of a medical emergency call our 24 hours Assistance Departments:

When travelling inside the US (N-America):	866 273 9079 toll free number
For Travel outside the US (N-America):	001 817-826-7014 call collect

Rely on the Assistance Department when You're away from home. The Assistance Department is Your guide to many important services You may need when travelling. Benefits are designed to assist You when travelling Out of Country. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). This benefit may reimburse You for medical related expenses (Please refer to the Travel Medical section for additional information).

1. Who is Covered:

An Eligible Cardholder, his Spouse, Children and Domestic Helper whether traveling together or separately.

2. Where the service is available:

In general, coverage applies worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

3. Assistance Department:

- a. During Your trip, in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.
- b. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- c. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- d. Please note that this service does not provide maps or information regarding road conditions.

4. Medical Assistance Departments:

- a. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- b. Provide help with prescription refills with local pharmacists (subject to local laws).
- c. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a

general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.

- d. If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
- e. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- f. If a tragedy occurs, We will assist in securing travel arrangements for You.

5. Legal Referral Services:

If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, We will assist, if required, to provide You with the name of an attorney who can represent You in any necessary legal matters.

GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service Request / Claim (Non-Medical Emergency Claims on Re-Imbursement Basis)

Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://cn.mycardbenefits.com> or send a claim notification to:

South China Regional Claims Center
AIG Insurance Company China Limited
Units 04-07, 10/F, The Centrepoint, 374-2 Beijing Road,
Yuexiu District, Guangzhou, Guangdong, P.R.C. China 510030
Tel: + 86 400 821 6311
Email: Mastercard.services-CN@aig.com

The following procedures should be followed:

1. You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify Us as required in the Claim Notification Period, or Your claim may be denied - Upon receipt of a notice of claim, the Insurance Company, will take necessary details from the claimant and provide instructions;
2. Submit all Required Information (proof of loss etc.), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process Your claim. It is Your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.

TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS

Common Carrier – International Trips / Common Carrier Domestic Trips / Insured Journey – International Trips / Insured Journey Domestic Trips

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Complete documentation including a death certificate and/or attending physician statement or autopsy report;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts.

TRAVEL MEDICAL BENEFIT CLAIMS

Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit/ Overseas Quarantine Allowance

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Medical report detailing history and nature of injury or sickness together with original medical receipts;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts;
3. Hospital Admission/ Discharge Card, if hospitalized;
4. Copy of the passport including Entry and Exit Stamps;
5. Proof of a positive COVID-19 test, if applicable; and
6. Proof of a Quarantine mandate issued by a governmental body, if applicable.

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

TRIP INCONVENIENCE PROTECTION CLAIMS

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

Trip Cancellation / Trip Curtailment / Trip Postponement

1. Documentation detailing the reason for cancellation or curtailment, including evidence of the nature of Serious Injury or Sickness such as copies of medical evidence reports, attending physician statements, and related documentation;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
3. Receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation / curtailment.

Trip Delay / Missed Connection

1. Copy of Ticket & Boarding Pass;
2. Letter from the Airline Authorities certifying about the delay;
3. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
4. Invoices and receipts for your expenses;
5. For Missed Connection- an official letter from the airline company or authority confirming the reason for your late arrival and the length of the delay.

LUGGAGE PROTECTION CLAIMS

Personal Baggage including Laptop Computer / Baggage Delay / Travel Documents and Personal Money

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
2. Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
3. Declaration list of lost items – as declared to the airlines;
4. Confirmation from the airlines that the baggage is declared lost and cannot be located.

Payments:

All payments to be made by the Insurer shall be paid to Eligible Cardholders in the Territory. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

1. Spouse;
2. Children, in equal shares;
3. Parents, in equal shares;
4. Brothers and sisters, in equal shares; or
5. Executor or administrator.

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Automatic Extension of Coverage Period

The coverage period for a Covered Trip will automatically extend for up to thirty (30) days from the original date of return stated on the Common Carrier ticket if on Your original date of return You are under Hospital Confinement and/or quarantined as advised by a Medical Practitioner.

Economic Sanctions Exclusions

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 Insured 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 Insured 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.

Consumer Notice

AIG is subject to compliance with US sanctions laws. For this reason, the Policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, the Policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, the Policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

Governing Law and Jurisdiction

This Policy is governed by and interpreted in accordance with the laws of Singapore. Any dispute will be subject to the exclusive jurisdiction of the courts of Singapore.