

此项保障将取代 2024 年 8 月 21 日 之前的现有保障，并涵盖 2024 年 8 月 21 日 之后的所有旅行行程。

万事达卡中国  
世界精英卡  
旅行综合保险条款与条件

## 获取保障资格标准

如果您符合以下条件，即有资格享受本旅行保险的保障：

1. 您是合格持卡人；或
2. 您是合格持卡人的家人；并且
3. 您通常居住在境内；并且
4. 合格持卡人在约定出发日期之前已使用其合格卡和/或已通过与其合格卡相关的奖励计划赚取的积分（即旅行里程积分）全额支付了承保旅程的公共承运人票款。

## I. 保险摘要

旅行保险保障范围	每次旅行行程每位合格持卡人的最高赔付金额	每次旅行行程每名配偶的最高赔付金额	每次旅行行程每名子女或家庭佣工的最高赔付金额
<b>1. 人身意外保障：</b> 意外死亡和永久性完全残疾 - 公共承运人 国际旅行行程 境内旅行行程	最高 3,315,000 元 最高 663,000 元	最高 1,657,500 元 最高 331,500 元	最高 331,500 元 最高 66,300 元
 意外死亡和永久性完全残疾 - 被保险行程 国际旅行行程 境内旅行行程	最高 995,000 元 最高 497,500 元	最高 497,500 元 最高 248,750 元	最高 99,500 元 最高 49,750 元
<b>2. 境外旅行医疗保障：</b> 医疗费用 (伤害或疾病) * 紧急医疗运送/遗体送返 住院每日现金津贴 (最长 30 天) 境外COVID-19隔离津贴 (最长 14 天)	最高 3,315,000 元 最高 3,315,000 元 每天 663 元 每天 663 元	最高 1,657,500 元 最高 1,657,500 元 每天 331.5 元 每天 331.5 元	最高 331,500 元 最高 331,500 元 每天 66.3 元 每天 66.3 元
<b>3. 旅行不便保障*：</b> 行程取消 行程延期 行程缩短 行程延误 错过转机 境外个人责任	最高 49,725 元 最高 49,725 元 最高 49,725 元 如延误超过 4 小时， 最高赔偿 3,315 元 最高 3,315 元 最高 3,315,000 元	最高 24,862.5 元 最高 24,862.5 元 最高 24,862.5 元 如延误超过 4 小时，最高赔偿 1,657.5 元 最高 1,657.5 元 最高 1,657,500 元	最高 4,972.5 元 最高 4,972.5 元 最高 4,972.5 元 如延误超过 4 小时，最高赔偿 331.5 元 最高 331.5 元 最高 331,500 元
<b>4. 个人行李保障：</b> 个人行李 (包括笔记本电脑) * 每件物品子限额 公共承运人行李延误 旅行证件和个人财物 个人财物子限额	最高 19,890 元 最高 4,145 元 如延误超过 4 小时，最高赔偿 3,315 元 最高 3,315 元 最高 1,990 元	最高 9,945 元 最高 2,072.5 元 如延误超过 4 小时，最高赔偿 1,657.5 元 最高 1,657.5 元 最高 995 元	最高 1,989 元 最高 414.5 元 如延误超过 4 小时，最高赔偿 331.5 元 最高 331.5 元 最高 199 元
<b>5. 援助部门服务</b>	包含	包含	包含

\*其他子限额适用。详细信息请参阅以下相关保障部分。

## 重要说明：

1. 所有部分的保障适用于**合格持卡人、其配偶、家庭佣工和子女**。
2. 更多特点和保障信息, 请参阅援助部门服务部分。

## II. 一般关键术语和定义

**事故**是指在保单有效期间的**承保旅程**中，**被保险人**在可识别的时间和地点遭遇的由外部、暴力和可见手段直接导致的突然、不可预见、无法控制和出乎意料的人身伤害。

**持卡人**是指在“**境内**”内所有已获得参与**发卡机构**发行的**合格卡**的个人，包括同一账户中的附属或额外**持卡人**。

**C.B.R.N 事故**是指实际发生的、声称的或威胁到的，不论是故意还是意外的排放、渗漏、迁移、释放、逃逸、暴露、爆炸或扩散任何危险的化学、生物、放射性或核材料、气体、物质、燃料、废物或污染。

**托运行李**是指已办理托运手续并由**公共承运人**保管的行李，并且**公共承运人**已签发行李领取标签的行李。

**子女**是指**合格持卡人**的法定子女或继子女，年龄在十八（18）岁以下（如果是全日制学生则须在二十三（23）岁以下，或如果患有**永久性完全残疾**则不受年龄限制），未婚并且主要依赖**被保险人**抚养。

**永久居住城市**是指您目前在**境内**居住的城市。

**内乱**是指一群人对现有政府或民事当局进行反抗、政变、叛乱或抵抗的行为，以及/或现有政府或民事当局为镇压任何此类集会而采取的行动。

**公共承运人**是指根据有效许可证经营的、仅具有固定、定期和既定航线的、用于运输付费旅客的任何陆运、海运或空运运输工具。为免生疑问，出租车、汽车租赁班车、酒店班车或停车场班车等在机场外接送乘客的交通工具不包括在内。

**竞技体育**指参与（包括训练在内）组织的具有体能要求、技巧性和/或对抗性质的体育赛事或比赛。这些运动包括但不限于骑行、铁人三项、冬季两项、超级马拉松、马术、帆船及其他水上运动、足球、橄榄球、曲棍球、体操、撑竿跳、击剑、举重、射箭、射击、武术、拳击和所有冬季运动。这不包括为中小学适龄学生组织的经批准的比赛的体育运动，即使比赛包括上述运动。

**约定出发日期**是指根据**旅行行程**原定的出发日期。

**约定返回日期**是指根据**旅行行程**原定的结束日期。

**永久居住国**是指：

1. 您当前居住的国家，或
2. 您持有有效居留签证或许可证的国家。

**承保旅程/旅行行程**是指**被保险人**使用**合格卡**全额预付的、从**境内**出发的预定旅游、旅程或邮轮的陆上、海上或空中旅行安排。

1. 对于**往返旅行行程**，**承保旅程**将从**约定出发日期**开始至**约定返回日期**结束（如您使用**合格卡**全额购买的**公共承运人**票据所示），最长不超过一百八十（180）天。这包括计预定且已预付的距离**您永久居住城市**超过 100 公里的**境内旅行行程**。
2. 对于**单程旅行行程**，**承保旅程**将从**约定出发日期**开始，直到您到达**永久居住国**以外的最终目的地后的四十八（48）小时结束（如您使用**合格卡**全额购买的**公共承运人**票据所示），但以下保障除外，这些保障将在您到达**永久居住国**以外的最终目的地后的七（7）天内结束：
  - a. 医疗费用；
  - b. 紧急医疗运送；
  - c. 遗体送返；
  - d. 住院每日现金津贴。

**网络事件**是指未经授权和/或非预期的活动，这些活动：

1. 针对或影响一个或多个个人或公司的设备、器材、文件、数据、系统、网站、网络或数据库；
2. 通过以下方式进行：
  - a. 使用计算机或其他电子设备通过互联网或网络访问；和/或
  - b. 通过物理手段，包括但不限于：
    - i. 破坏或更改网络连接；
    - ii. 物理破坏数据中心或网络中心设备；或
    - iii. 电磁脉冲爆炸。

**牙科费用**是指因**牙科医生**进行牙科治疗而产生并支付给该**牙科医生**的惯常费用。所有治疗（包括专家治疗），必须由**牙科医生**开具处方或转诊，才能根据本**保单**报销费用。此类报销的费用不得超过在没有此保险的情况下，在费用发生和支付地接受类似治疗、牙科服务或用品的通常收费水平。

**牙科医生**是指根据任何适用法律获得执照，并在其执照和培训范围内执业的、具有适当资格的注册**牙科医生**。主治牙医不得是您或您的家人、**旅伴**、亲属、生意伙伴、雇主或雇员。

**家庭佣工**是指持有有效工作许可证、由**合格持卡人**根据家政服务书面合同担保的全职工人。

**电磁事件**是指由电磁脉冲（E.M.P.）引起的电子设备、电网或电力传输的大规模中断。这包括自然发生的事件（包括但不限于太阳耀斑和地磁风暴）和人为事件（包括但不限于核电磁脉冲和电磁干扰装置）。

**合格卡**是指参与**发卡机构**已发放给**合格持卡人**的**万事达卡**信用卡或借记卡。

**合格持卡人**是指在购买**承保旅程**时年龄在 18 岁至 69 岁之间，持有有效、且信誉良好（未被取消、暂停或拖欠）的合格卡的**持卡人**。合格持卡人有权获得**保单**所规定的赔付或其他保障。

**探险**是指前往高风险、偏远、难以到达和/或环境恶劣的地点的任何**旅行行程**，包括但不限于距离海岸一公里以外的皮划艇**旅行行程**或前往一般无法进入的国家内部或以前未探索或未绘制地图的地区的**旅行行程**。

**极限运动和体育活动**是指任何具有高度内在危险性的运动或体育活动（即涉及高水平的专业技能、超常的体力消耗、高度专业化的装备或特技），包括但不限于大浪冲浪、自行车、摩托车、空中或海上交通工具的速度试验或特技、急流划艇、悬崖跳水、马术跳跃、马球和特技表演。这不包括由当地认可的旅游运营商或活动提供商提供的那些通常对公众开放的旅游活动（除了有身高或健康状况限制的情况）。在进行这些旅游活动时，您必须始终在**合格导游**和/或教练的指导和监督下进行。

**家人**是指配偶和**子女**。

**财务违约**是指资不抵债、临时资不抵债、破产、指定清算人或临时清算人、清算、重组或与债权人达成和解。

**医院**是指具备以下条件的场所：

1. 持有有效的执照（如有法律要求）；
2. 主要从事病患或伤者的护理和治疗；
3. 始终有一名或多名医师在岗；
4. 提供 24 小时护理服务，并始终至少有一名注册专业护士在岗；
5. 拥有完善的诊断和手术设施，包括院内设施、与**医院**合作的设施或预先安排的设施；
6. 除非特殊情况，否则不应是诊所、疗养院、养老院或康复院，也不应是作为戒毒和/或戒酒治疗中心运营的设施。

**直系亲属**是指一个人的合法配偶、子女、子女的配偶、兄弟姐妹、兄弟姐妹的配偶、父母、配偶的父母、祖父母、孙子女、合法监护人、受监护人、继子女或养子女、继父母、叔叔、姑姑、姨妈、舅舅、侄子和侄女。

**撞击事件**是指从地球大气层外进入的物体（例如陨石、小行星或人造空间碎片）对地球的撞击。

**伤害/受伤**是指在**保单**有效期内，在**承保旅程**期间发生的、完全由暴力、意外、外部和可见方式直接造成的、与所有其他原因无关的身体伤害。

**被保险人/您/您的是指**合格持卡人、其配偶、最多三（3）名子女和一（1）名家庭佣工，无论是一起旅行还是分别旅行。

**本保单**仅为通常居住在中华人民共和国（不包括香港、台湾和澳门）且**合格卡**签发地在中国大陆的**被保险人**提供保障。

**保险公司/我们/我们的**是指 AIG Asia Pacific Insurance Pte. Ltd.

**发卡机构**是指由**万事达卡**授权在境内运营**万事达卡**项目的银行或金融机构或类似实体。

**重大旅行事件**是指：

1. **自然灾害**；
2. 世界卫生组织宣布为4级或更高级别的流行病或大流行病、该地区政府或旅行目的国政府发布的禁止非必要旅行的警告；
3. 重大工业事故；
4. 导致预定的**公共承运人**服务取消或相关政府发出禁止非必要旅行行程警告的**内乱、骚乱或罢工**；
5. 强制撤离。

**万事达卡**是指MasterCard Asia/Pacific Pte. Ltd，这是一家根据新加坡法律组建的公司，其办公地址为3 Fraser Street, Duo Tower, 新加坡, 邮编 189352。

**医疗必需的医疗服务或用品**是指：

1. 是诊断、治疗或护理适用赔付范围内的损失所必需的，并为此开具处方或进行治疗；
2. 符合公认的医疗实践标准；
3. 由**医生**开具处方，并在**医生**的护理、监督或命令下实施。

**登山**是指通常需要使用特定设备（包括但不限于冰爪、冰镐、锚点、锚栓、登山扣以及主绳或顶绳锚定设备）进行的登山或下山活动。

**自然灾害**是指极端天气条件（包括但不限于台风、飓风、气旋或龙卷风）、火灾、洪水、海啸、火山爆发、地震、山体滑坡、其他自然灾害或上述任何事故的后果。

**必要且惯常的费用**是指因承保风险而必然产生的食宿费用，并且这些费用未由**公共承运人**或任何其他**服务提供商**免费支付或提供。

**境外**是指超出**您**原始出发地所在国家或地区的领土范围，但在任何情况下均不包括**您的永久居住国**。

**医生**是指按照提供专业服务所在国家的法律，持有执照提供西医医疗服务或进行手术的**医生**。**医生**不包括传统医学或替代医学从业者，包括但不限于脊椎指压治疗师、物理治疗师、顺势疗法医师、自然疗法医师或整骨**医生**。**主治医生**不得是**您**或**您的**家人、**旅伴**、亲属、生意伙伴、雇主或雇员。

**保单**是指**保险公司**与**投保人**之间的保险合同及任何附加的批注或附加条款。

**投保人**是指 Mastercard Asia/Pacific Pte. Ltd（“MAPPL”）。

**保险期间**是指从2024年8月21日开始直至**保单**终止的期间。

**既有疾病**是指：

1. 在您投保前的一 (1) 年期间内患有的任何**疾病或残疾**：
  - a. 您知晓, 或在此情况下一个理性的人应该知晓的;
  - b. 并且该**疾病或残疾**：
    - i. 出现、恶化、急性发作或出现症状, 致使一般谨慎的人寻求诊断、护理或治疗; 或
    - ii. 需要服用处方药或药物, 或有法律资格的**医生**建议进行测试或进一步检查; 或
    - iii. 接受了具有法律资格的**医生**治疗, 或由接受了具有法律资格的**医生**推荐的治疗。
2. 在投保之前, 您或他们已知晓或在此情况下一个理性人应知晓的**您的**任何先天性、遗传性、慢性或持续性的**病症**。

**隔离**是指由官方政府机构或卫生当局为减缓或防止与流行病或大流行病有关的传染病传播而实施的限制行动或**旅行行程**的措施。

**惯常费用**是指服务和供应的费用, 如果考虑到接受服务和用品的地点、**疾病或伤害**的性质和严重程度, 该费用不得超过当地平均费用。

如果产生的费用超出平均费用, 超出部分不得确认为**承保医疗费用**。所有费用均应视为在提供或获得相应服务或用品之日产生。

**骚乱**是指三 (3) 人或三人以上暴力扰乱治安, 对他人或财产造成直接危险、损害或**伤害**。

**严重伤害或严重疾病**是指：

1. 对您或**您的旅伴**而言, 需由**医生**进行治疗, 并且该**医生**证明由于此情况, 您或**您的旅伴**需要紧急医疗护理, 并且不适合开始或继续原定**旅行行程**。为免生疑问, 旅行行程取消、旅行行程缩短和旅行行程延期赔付的**严重伤害或严重疾病**应包括由**医生**确诊的 COVID-19 (无论是否经过治疗)。如果您或**您的旅伴**因此被代表联邦、州或当地政府机构的当地卫生官员下令**隔离**, 且**隔离**期持续到或结束于**约定出发日期**;
2. 对于本保险适用的任何其他人员, 该人员住院且主治**医生**证明其生命处于紧急危险之中, 需要您立即前往照顾, 以至于一般谨慎的人必须取消**旅行行程**。

**服务提供商**是指任何注册的商业实体, 该实体提供与**承保旅程**相关的服务并收取费用。

**疾病**是指在**承保旅程**期间患上或开始的任何类型的**疾病或病症**。为免生疑问, 除非另有说明, **疾病**应包括 COVID-19。

**配偶**指年龄在十八 (18) 周岁至六十九 (69) 周岁之间的伴侣, 且在**约定出发日期**前至少十二 (12) 个月内符合以下所有要求：

1. 与**合格持卡人**同住在其主要居所;
2. 与**合格持卡人**共享金融资产和债务;
3. 与**合格持卡人**没有血缘关系或血缘关系未密切到禁止合法婚姻的程度;
4. **合格持卡人**或**配偶**未与他人结婚, 也无任何其他**配偶**。**配偶**不包括室友。

**罢工**是指任何工人或雇员有组织地、故意地拒绝继续工作以表示抗议的行为, 或任何合法机构为防止或试图防止任何此类行为或为尽量减少此类行为的后果而采取的行动。

**境内**是指发行**合格卡**的国家和/或省份和/或城市, 在本例中指中华人民共和国。为免生疑问, 不包括香港、台湾和澳门。

**恐怖事件**是指由任何代表美国国务院或其他有关当局归类为外国恐怖组织的任何组织或与其有关联的人实施的被美国国务院或其他有关当局视为恐怖主义的暴力行为。根据本定义，以下情况不被视为**恐怖事件**（即使是由代表美国国务院或其他有关当局归类为外国恐怖组织的任何组织或与之有联系的任何人实施的）：**战争行为**（无论是否宣战）；**C.B.R.N.事故**；**网络事件**；**内乱**；**电磁事件**；或**骚乱**。

**旅行证件**是指**您的旅行行程**所需的护照、签证、身份证或入境许可证。

**旅伴**是指最多两 (2) 名已预订陪同**被保险人**旅行的人员，他们应在至少 50% 的**旅行行程中与被保险人**乘坐同一日期的航班。

**战争**是指任何主权国家为实现经济、地理、民族、政治、种族、宗教或其他目的而宣战或未宣战的战争或任何好战活动，包括使用军事力量。

### III. 旅行保险范围

#### 1. 人身意外保障

##### 承保范围

###### 1a.意外死亡和永久性完全残疾 - 公共承运人

如果您在旅行行程期间乘坐公共承运人的交通工具时发生事故，并因事故直接导致在事故发生之日起三百六十五（365）天内遭受下述损失表中列出的伤害，我们将按照本保单的条款和条件，支付您下述损失表中规定的赔偿。

本保障自您在旅行行程中搭乘公共承运人的交通工具时开始，并持续至您从该公共承运人的交通工具下车（离开）为止。

我们将支付的赔偿金额是您遭受的损失对应下述损失表中最高赔偿金额百分比与《保险摘要》中所示的最高赔偿金额的乘积，具体金额需符合本保单的条款和条件。

##### 损失明细表

损失	最高赔付金额百分比
身故	100%
<b>永久性完全残疾</b>	100%
肢体丧失 - 两肢或以上	100%
肢体丧失 - 一肢	50%
视力丧失 - 双眼视力	100%
视力丧失 - 单眼视力	50%
听力丧失 - 丧失双耳听力	50%
听力丧失 - 丧失单耳听力	15%
语言能力丧失	50%
手指/拇指丧失 - 同一只手的拇指和食指	25%
手指/拇指丧失 - 丧失两指或多指	20%
手指/拇指丧失 - 丧失单指	10%

###### 1b.意外死亡和永久性完全残疾 - 被保险行程

如果您在旅行行程期间发生事故，并因事故直接导致在事故发生之日起三百六十五（365）天内遭受下述损失表中列出的伤害，我们将按照本保单的条款与条件，支付您下述损失表中规定的赔偿。

本保障在您旅行行程期间有效，但在旅行行程期间乘坐公共承运人的交通工具除外。

我们将支付的赔偿金额是您遭受的损失对应下述损失表中最高赔偿金额百分比与《保险摘要》中所示的最高赔偿金额的乘积，具体金额需符合本保单的条款和条件。

## 损失明细表

损失	最高赔付金额百分比
身故	100%
<b>永久性完全残疾</b>	100%
<b>肢体丧失</b> - 两肢或以上	100%
<b>肢体丧失</b> - 一肢	50%
<b>视力丧失</b> - 双眼视力	100%
<b>视力丧失</b> - 单眼视力	50%
<b>听力丧失</b> - 丧失双耳听力	50%
<b>听力丧失</b> - 丧失单耳听力	15%
<b>语言能力丧失</b>	50%
<b>手指/拇指丧失</b> - 同一只手的拇指和食指	25%
<b>手指/拇指丧失</b> - 丧失两指或多指	20%
<b>手指/拇指丧失</b> - 丧失单指	10%

## 附加条件

- 如果您因同一**事故**而遭受多项损失，我们将仅对任何一项损失支付最高赔付金额的最高百分比。如果两项或多项损失的金额相同，我们将决定根据哪项损失进行理赔。
- 承保范围包括以下原因造成的损失：
  - 暴露和失踪**；
  - 恐怖事件**；
- 我们仅对同一**事故**的第 1a 或 1b 项进行赔付，但不会同时赔付。

## 附加除外责任

除“一般除外责任”外，本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

- 任何疾病或传染病**

## 附加定义

**暴露和失踪**是指如果被保险人由于承保**事故**而不可避免地暴露在自然环境中，由此造成的损失将被视同**伤害事故**进行赔付。如果在被保险人乘坐的交通工具迫降、搁浅、沉没或失事后的一（1）年内仍未找到被保险人的遗体，则应视为被保险人已经身故。

## 损失：

- 肢体丧失**：由于手腕以上或踝关节以上完全断裂而导致的永久性和不可恢复的肢体完全丧失；
- 视力丧失**：永久性和不可恢复的视力完全丧失；
- 手指/拇指丧失**：由于手指/拇指在连接手掌的关节以上完全断裂而导致的永久性和不可恢复的手指/拇指完全丧失；
- 语言能力丧失**：永久性和不可恢复的语言能力完全丧失；
- 听力丧失**：永久性和不可恢复的听力完全丧失。

**永久性**是指自**事故**发生之日起连续十二（12）个日历月，且在十二（12）个月期满时，经**医生**证明已无任何好转的希望。

**完全残疾**是指完全丧失工作能力，使您无法从事日常生活中通常由您承担的职责。这意味着在没有他人或机械设备协助的情况下，您无法进行以下三（3）项或更多活动：

- 穿脱衣服；

2. 清洗、洗澡和如厕；
3. 进食和饮水；
4. 一般家务；
5. 购物。

## **2. 境外旅行医疗保障**

### **承保范围**

#### **2a.医疗费用**

如果您在**永久居住国**以外的**承保旅程中受伤或患疾病**，并因此直接需要接受医疗护理，**我们将根据本保单的条款与条件**，以《保险摘要》中所示的最高赔付金额为限，**向您支付您在境外发生的必要的承保医疗费用**。

### **附加除外责任**

除“一般除外责任”外，**本保单**不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 未经**医生**建议、批准和证明为必要合理的服务、用品或治疗，包括任何住院治疗；
2. 非紧急或常规的体检；
3. 牙科护理，但在**保单**有效期间因意外事故而导致健康天然牙齿**受伤**的除外；
4. 无力、扭伤或扁平足、鸡眼、老茧或趾甲问题；
5. 痘疮的诊断和治疗；
6. 鼻中隔偏曲，包括粘膜下切除术和/或其他手术矫正；
7. 有资格的医学专业人员认为是实验性的器官移植；
8. 儿童保健，包括检查和免疫接种；
9. 并非纯医疗性质的费用；
10. 您在**永久居住国**产生的任何医疗费用；
11. 外部假肢或设备的费用，包括但不限于眼镜、隐形眼镜、助听器及其验配或处方检查，除非是在**旅行行程**期间的**受伤或疾病**导致视力或听力受损；
12. 在**政府医院**接受的治疗或通常不收取费用的服务。

### **附加定义**

**承保医疗费用**是指以下费用：

1. **医生**服务（包括**医生**的诊断、治疗和手术）的费用；
2. 支付给**医院**的膳宿费、楼层护理费和其他服务费，包括专业服务费，但不包含非医疗性质的个人服务费，且费用不得超过**医院**半私家病房和膳宿的平均收费；
3. 麻醉剂（包括给药）、X光检查或治疗、化验、镭和放射性同位素的使用、氧气、输血、铁肺和医疗的费用；
4. 救护车服务的费用；
5. 仅凭**医生**书面处方才能获取的敷料、药品、药物和治疗服务和用品的费用；
6. 因健全的天然牙齿**受伤**而产生的**牙科费用**，每颗牙齿最高不超过人民币 663 元。

上述服务费用不包括超出**惯常费用**的任何费用。

#### **2b.紧急医疗运送**

在您的永久居住国以外的承保旅程期间，如果您因受伤或生疾病而需要紧急医疗运送，我们将为您安排并支付必要的费用，将您转移到其他地点或永久居住国进行治疗，除非因我们无法控制的原因无法进行安排且我们认为替代安排是合理的。在这种情况下，我们保留仅报销那些在相同情况下我们本应提供的费用的权利。我们将根据本保单的条款与条件，对遗体送返和紧急医疗运送这两项综合保障所产生的合理必要费用进行报销，报销金额最高不超过《保险摘要》中所示的最高赔付金额。

**紧急医疗运送**必须由援助部门或医生下达命令，并由医生证明您的伤病严重程度或性质需要进行医疗运送。

承保费用包括为紧急医疗运送所必需的交通费用和医疗费用，包含医疗服务和医疗用品的费用。所有紧急医疗运送的交通工具均必须尽可能走最直接、最经济的路线。

有关交通费用必须满足以下条件：

1. 由主治医生推荐；
2. 符合运送您的交通工具的标准规定；
3. 由援助部门预先安排和授权。

**注：所有紧急医疗运送必须联系援助部门并由其授权和安排这些相关费用。**

#### 附加条件

您在开始旅行行程时必须身体健康，并能够进行预定旅行行程。

#### 附加除外责任

除了“一般除外责任”之外，本保单不承保任何直接或间接因以下原因引起、基于以下原因或归因于的索赔：

1. 由另一方提供的服务所产生的费用（您无需支付），或已包含在您预定旅行行程费用中的任何费用；
2. 主治医生和援助部门均认为可以合理延迟至您返回永久居住国的治疗所产生的任何费用。

#### 附加定义

**紧急医疗运送**是指下列情况：

1. 根据您的医疗状况，需要立即将您从受伤或生病的地方运送到最近的医院接受适当的治疗；
2. 在当地医院接受治疗后，根据您的医疗状况需要将您运送到您目前的居住地；
3. 以上两种情况都包含在内。

**交通工具**是指在紧急医疗运送过程中运送您的任何陆路、水路或空中运输工具。交通工具包括但不限于空中救护车、地面救护车和私人机动车。

#### 2c. 遗体送返

在您的承保旅程期间，如果您因伤病在您的永久居住国以外的地方不幸身故，我们将为您安排遗体运返回您的永久居住国并支付必要的费用，除非因我们无法控制的原因而无法进行安排且我们认为替代安排是合理的。在这种情况下，我们保留仅为您的遗产报销在相同情况下我们本应承担的费用的权利。我们将根据本保单的条款与条件，对遗体送返和紧急医疗运送这两项综合保障所产生的合理必要费用进行报销，报销金额最高不超过《保险摘要》中所示的最高赔付金额。

承保费用包括但不限于以下费用：

1. 遗体防腐；
2. 遗体火化；
3. 棺材；
4. 运输。

**注：所有遗体运返服务必须联系援助部门并由其授权和安排相关费用。**

#### **附加条件**

1. 您在开始旅行行程时必须身体健康，并能够进行预定旅行行程。

#### **附加除外责任**

除了“一般除外责任”之外，本保单不承保任何直接或间接因以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 由另一方提供的服务所产生的费用（您无需支付），或
2. 已包含在您预定旅行行程费用中的任何费用；

#### **2d.住院每日现金津贴**

如果您在承保旅行行程期间因受伤或患疾病而必须在永久居住国以外的医院住院连续 24 小时，我们将根据本保单的条款与条件，按您连续住院的每 24 小时向您支付《保险摘要》中所示的“每日最高赔付金额”。

我们将继续每隔 24 小时的住院时间支付每日最高赔付金额，直至《保险摘要》中所示的最长天数。为免生疑问，每一天的住院天数均应计入住院总天数，即使这些天数并非连续。住院治疗必须经医生认定是医疗必需的。

#### **附加条件**

1. 只有在住院治疗期满并提供一份注明医院住院治疗期和原因的医疗报告后，方可获得赔付。

#### **附加除外责任**

除了“一般除外责任”之外，本保单不承保任何直接或间接因以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 未经医生建议、批准和证明为必要且合理的住院治疗；
2. 因选择性手术、整容手术或整形手术而住院，但因旅行行程期间发生事故的情况除外；
3. 因常规体检、接种疫苗及由此引起的任何并发症而住院；
4. 因主治医生和我们援助部门均认为是试验性的器官移植而住院；
5. 在您的永久居住国住院。

#### **附加定义**

**住院患者**是指根据医生建议被收治入院并需支付食宿费用的被保险人。

#### **2e.境外 COVID-19 隔离津贴**

如果您在旅行行程期间身处永久居住国境外，因 COVID-19 检测呈阳性而意外被强制隔离，我们将为您报销与 COVID-19 隔离直接相关的合理且必要的住宿费用，最高赔付金额为《保险摘要》中所示的每日最高赔付金额，最多可连续赔付 14 天。

#### **附加除外责任**

除“一般除外责任”外，本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于任何普遍或广泛适用于以下情况的隔离规定而产生的索赔：

- 所有抵达/过境旅客，或来自特定原籍地区的所有抵达/过境旅客；
- 目前位于特定地理区域的所有个人；
- 任何公共承运人的所有旅客，或比您和您的旅伴更广泛的旅客群体。

### **3. 旅行不便保障**

### 3a.行程取消

如果您在**约定出发日期**前六十 (60) 天内由于以下原因 ((3) 项除外) 被迫取消整个**旅行行程**, 我们将根据本**保单**的条款和条件报销您已支付但未使用且不可退还的住宿费用和/或**公共承运人**的票据费用, 最高赔付金额详见《保险摘要》:

1. 您、您的旅伴、您的直系亲属或您的旅伴的直系亲属严重伤害或严重疾病或死亡;
2. 在目的地发生**重大旅行事件**, 导致您无法按照旅行行程中的计划旅行;
3. 在**约定出发日期**前三十 (30) 天内, 您在**永久居住国**的住宅或办公室因入室盗窃、火灾、爆炸和/或**自然灾害**而无法居住;
4. 被民事、家庭、劳动或刑事法庭传唤为当事人或证人;
5. **被保险人**提出或收到分居或离婚申请, 要求**被保险人**出庭;
6. **被保险人**意外失去正式工作;
7. **被保险人的旅行证件**因袭击或盗窃遗失, 并且无法在出行前找回;
8. 被强制要求加入国籍所在国的武装部队。

### 附加条件

1. 只有在您预订和支付**旅行行程**费用之前未意识到可能导致取消**旅行行程**的任何情况时, 保险保障才有效。
2. 如果行程取消, 您必须在合理的情况下尽快通知**我们**和**您的所有旅行服务提供商**。对于因您延迟通知**服务提供商/我们**而造成的任何损失, 我们概不负责。
3. 您必须首先要求**服务提供商**退还预付费用。我们将根据**服务提供商**退还的金额减少**您的索赔金额**。退款类型包括但不限于现金、代金券、积分、替代航班安排和重新预订选项。只有在您向我们提供**服务提供商**出具的书面文件, 证明**您的退款请求已被服务提供商拒绝、拒付或部分支付后, 我们才会进行理赔**。
4. 只有在您未就同一事件根据第 3c 项“**行程延期**”或第 3d 项“**行程延误**”提出索赔时, 您才能在根据第 3a 项“**行程取消**”提出索赔。
5. 为免生疑问, 本保险对其他按原计划继续**旅行行程**的**被保险人**继续有效。

### 附加除外责任

除“一般除外责任”外, 本**保单**不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔:

1. 您或您的**旅伴**不想旅行或改变旅行计划;
2. 您未能在**公共承运人**指定的时间前办理出发手续 (除上述特别说明承保的原因外);
3. 为您以外的人员支付或承担的费用;
4. **公共承运人**或其他**服务提供商**的延误、改期或取消 (除非本**保单**另有明确规定);
5. 因您用于支付部分或全部**旅行行程**费用的航空里程、信用卡/会员卡积分、兑换积分或假日积分而产生的赔偿或费用;
6. 由住宿提供商、**公共承运人**、旅行社或任何其他**服务提供商**支付或退款的费用;
7. 在**约定出发日期** (含**约定出发日期**) 前三 (3) 天内购买的**公共承运人**票据 (因事故造成您死亡或您亲属或**旅伴**死亡的情况除外);
8. 任何从**公共承运人**或其他**服务提供商**处预订和/或购买的有限或不限使用次数的促销产品、套餐或通票的相关行程票据;
9. 无论本**保单**适用于哪段旅行期间, 您都需要支付的费用, 例如年度分时管理费或假期俱乐部会员费;
10. 任何其他现有保险计划或政府项目所涵盖的费用。

### 3b.行程缩短

我们将根据本**保单**的条款与条件, 以《保险摘要》中所示的最高赔付金额为限, 向您支付以下发生的费用:

1. 您根据合同向住宿提供商和/或**公共承运人**支付的未使用且不可退还的**旅行行程**安排费用;

2. 必要且惯常的额外公共承运人费用，仅限于由有固定班次的公共承运人提供的单程经济舱交通费用；
3. 必要且惯常的额外住宿费用，相当于酒店标准间的费用，境内旅行行程每间每晚不超过人民币 1,000 元；

如果在**旅行行程**开始后，由于以下原因，**您**被迫滞留在目的地超过 24 小时，并被迫缩短**旅行行程**时间，以立即直接返回境内，或更改**旅行行程**以重新加入陆地/海上**旅行行程**安排：

1. 您、您的旅伴、您的直系亲属或您的旅伴的直系亲属严重伤害或严重疾病或死亡；
2. 在目的地发生重大旅行事件，导致您无法按照**旅行行程**中的计划旅行；
3. 在**约定出发日期**前三十 (30) 天内，您在**永久居住国**的住宅或办公室因入室盗窃、火灾、爆炸和/或**自然灾害**而无法居住；
4. 被民事、家庭、劳动或刑事法庭传唤为当事人或证人；
5. 被保险人提出或收到分居或离婚申请，要求被保险人出庭；
6. 被保险人意外失去正式工作；
7. 被保险人的**旅行证件**因袭击或盗窃遗失，并且无法在出行前找回；
8. 被强制要求加入国籍所在国的武装部队。

## 未成年人陪同

如果您与一名十五 (15) 岁及以下的未成年人单独旅行，由于**严重伤害或严重疾病或死亡**导致**您**无法继续**旅行行程**，使得未成年人处于无人陪伴状态，**我们将**向一名成年人（由**您的家人**指定）支付往返经济舱交通费用，以便让其陪同未成年人返回**您的永久居住国**。

**注：**关于这些费用您必须拨打客服部分列出的电话号码，并必须事先得到援助部门的授权。

## 附加条件

1. 只有在**被保险人**预订**旅行行程**之前未意识到可能导致**旅行行程**缩短的任何情况时，保险保障才有效。
2. 如果行程缩短，您必须在合理的情况下尽快通知**我们**和**您的所有旅行服务提供商**。对于因您延迟通知**服务提供商/我们**而造成的损失，**我们**概不负责。
3. 您必须首先要求**服务提供商**退还预付费用。**我们将**根据**服务提供商**退还的金额减少**您的**索赔金额。退款类型包括但不限于现金、代金券、积分、替代航班安排和重新预订选项。只有在您向**我们**提供**服务提供商**出具的书面文件，证明**您的**退款请求已被**服务提供商**拒绝、拒付或部分支付后，**我们**才会进行理赔。
4. 只有在您未就同一事件根据第 3d 项“行程延误”或第 3e 项“错过转机”提出索赔时，您才能根据第 3b 项“行程缩短”提出索赔。
5. 为免生疑问，本保险对其他按原计划继续**旅行行程**的**被保险人**继续有效。

## 附加除外责任

除“一般除外责任”外，**本保单**不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 您或**您的旅伴**不想旅行或改变旅行计划；
2. 在**您的旅行行程**因上述承保事件而中断后，如果您选择重新加入陆地/海上旅行安排，在**您**原定目的地以外的任何目的地发生的费用。
3. 您未能在**公共承运人**指定的时间前办理出发手续（除上述特别说明承保的原因外）；
4. 为您以外的人员支付或承担的费用；
5. **公共承运人**或其他**服务提供商**的延误、改期或取消（除非**本保单**另有明确规定）；
6. 因您用于支付部分或全部**旅行行程**费用的航空里程、信用卡/会员卡积分、兑换积分或假日积分而产生的赔偿或费用；
7. 由**住宿提供商**、**公共承运人**、**旅行社**或任何其他**服务提供商**支付或退款的费用；

8. 任何从**公共承运人或其他服务提供商**处预订和/或购买的有限或不限使用次数的促销产品、套餐或通票的**相关行程票据**；
9. 无论本**保单**适用于哪段旅行期间，**您**都需要支付的费用，例如年度分时管理费或假期俱乐部会员费；
10. 任何其他现有保险计划或政府项目所涵盖的费用。

### 3c.行程延期

如果您在**约定出发日期**前六十 (60) 天内由于以下原因 ((3)项除外) 被迫推迟**旅行行程**，我们将根据本**保单**的条款和条件，向**您**全额支付住宿提供商和/或公共航空公司因推迟**您的旅行行程**而产生的行政费用，最高赔付金额详见《**保险摘要**》：

1. **您、您的旅伴、您的直系亲属或您的旅伴的直系亲属严重伤害或严重疾病或死亡**；
2. 在目的地发生**重大旅行事件**，导致**您**无法按照**旅行行程**中的计划旅行；
3. 在**约定出发日期**前三十 (30) 天内，**您**在**永久居住国**的住宅或办公室因入室盗窃、火灾、爆炸和/或**自然灾害**而无法居住；
4. 被民事、家庭、劳动或刑事法庭传唤为当事人或证人；
5. **被保险人**提出或收到分居或离婚申请，要求**被保险人**出庭；
6. **被保险人**意外失去正式工作；
7. **被保险人的旅行证件**因袭击或盗窃遗失，并且无法在出行前找回；
8. 被强制要求加入国籍所在国的武装部队。

### 附加条件

1. 只有在**被保险人**预订**旅行行程**之前未意识到可能导致**旅行行程**延期的任何情况时，保险保障才有效。
2. 如果行程延期，**您**必须在合理的情况下尽快通知**我们**和**您的所有旅行服务提供商**。对于因**您**延迟通知**服务提供商/我们**而造成的损失，**我们**概不负责。
3. 只有在**您**未就同一事件根据第 3a 项“**行程取消**”或第 3d 项“**行程延误**”提出索赔时，**您**才能在根据第 3c 项“**行程延期**”提出索赔。
4. 为免生疑问，本保险对其他按原计划继续**旅行行程**的**被保险人**继续有效。

### 附加除外责任

除“一般除外责任”外，本**保单**不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. **您或您的旅伴**不想旅行或改变旅行计划；
2. **您**未能在**公共承运人**指定的时间前办理出发手续 (除上述特别说明承保的原因外)；
3. 为您以外的人员支付或承担的费用；
4. 由**公共承运人**或任何其他旅行和/或住宿提供商造成；
5. 因**您**用于支付部分或全部**旅行行程**费用的航空里程、信用卡/会员卡积分、兑换积分或假日积分而产生的赔偿或费用；
6. 由酒店、航空公司、旅行社或任何其他旅行和/或住宿**服务提供商**支付或退款的费用；
7. 在**约定出发日期** (含**约定出发日期**) 前三 (3) 天内购买的**公共承运人**票据 (因事故造成**您**死亡或**您**亲属或**旅伴**死亡的情况除外)；
8. 任何从**公共承运人或其他服务提供商**处预订和/或购买的有限或不限使用次数的促销产品、套餐或通票的**相关行程票据**；
9. 无论本**保单**适用于哪段旅行期间，**您**都需要支付的费用，例如年度分时管理费或假期俱乐部会员费；
10. 任何其他现有保险计划或政府项目所涵盖的费用。

### 3d. 行程延误

如果您的公共承运人在承保旅程期间从旅行行程表上注明的原定出发时间起连续延误至少四 (4) 小时, 且延误是由于以下原因造成的, 我们将根据本保单的条款与条件报销您因餐饮和住宿所产生的所有必要且惯常的费用:

1. 重大旅行事件和/或恶劣天气条件;
2. 公共承运人的设备故障 (即公共承运人设备的任何突然的、不可预见的故障) 导致正常旅程的延误或中断;
3. 由于空中交通限制导致出发机场出现航空公司无法控制的运营原因。

### 附加条件

1. 我们在“行程延误”赔付项下的最高责任限额不得超过每张合格卡每个日历年两 (2) 次事故。
2. 因旅行行程延误而直接产生的必要且惯常的餐饮费用, 每名被保险人每日最高可报销人民币 500 元。
3. 因旅行行程延误而直接产生的必要且惯常的住宿费用, 相当于酒店标准间的费用, 境内旅行行程每间每晚不超过人民币 1,000 元。
4. 必须提供由公共承运人出具的书面证明, 明确说明延误原因和延误时间。
5. 只有在您预订旅行行程之前未意识到可能导致旅行行程延误的任何情况时, 保险保障才有效。
6. 只有在您未就同一事件根据第 3a 项“行程取消”或第 3b 项“行程缩短”或第 3c 项“行程延期”或第 3e 项“错过转机”提出索赔时, 您才能在根据第 3d 项“行程延误”提出索赔。

### 附加除外责任

除“一般除外责任”外, 本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔:

1. 任何在原旅行行程预订日期之前已公开或您已知悉的延误直接或间接导致的任何损失;
2. 任何在行程表上注明的原定出发时间前二十四 (24) 小时内购买的公共承运人票据;
3. 任何从公共承运人或其他服务提供商处预订和/或购买的有限或不限使用次数的促销产品、套餐或通票的相关行程票据;
4. 如果您选择不乘坐公共承运人或任何其他服务提供商提供的首个可用替代航班或交通工具;
5. 公共承运人或任何其他服务提供商将退还或已经退还的费用, 包括但不限于现金、代金券和积分形式的退款;
6. 您未能在公共承运人指定的时间前办理出发手续 (除上述特别说明承保的原因外);
7. 如果您在机场未通过 COVID-19 相关测试或体检而导致的任何旅行行程延误。

### 3e. 错过转机

如果由于您无法控制的不可预见的情况导致前一趟航班延误或取消, 从而错过了您的转机航班, 我们将根据本保单的条款与条件, 报销您在错过转机事件发生的城市所产生的必要且惯常的食宿费用, 以便您能够继续预订旅行行程。

为免生疑问, 前一趟航班和误机航班必须在同一路线上。此外, 前一航班抵达与误机航班起飞之间应至少安排一 (1) 小时的时间供您转机。

### 附加条件

1. 我们在本保单项下的最高责任限额不得超过每张合格卡每个日历年两 (2) 次事故。
2. 必要且惯常的住宿费用, 相当于酒店标准间的费用, 境内旅行行程每间每晚不超过人民币 1,000 元。
3. 必要且惯常的餐饮费用, 每名被保险人每日最高可报销人民币 500 元。
4. 必须提供由公共承运人出具的书面证明, 明确说明延误原因、延误的期限或取消的原因。
5. 只有在您预订转机航班之前未意识到可能导致先前航班延误或取消的任何情况时, 保险保障才有效。
6. 只有在您未就同一事件根据第 3a 项“旅行行程取消”或第 3b 项“旅行行程缩短”或第 3c 项“旅行行程延期”或第 3d 项“旅行行程延误”提出索赔时, 您才能在根据第 3e 项“错过转机”提出索赔。

## 附加除外责任

除“一般除外责任”外，本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 任何在行程表上注明的原定出发时间前二十四 (24) 小时内购买的公共承运人票据；
2. 如果您选择不乘坐公共承运人或任何其他服务提供商提供的首个可用替代航班或交通工具；
3. 任何从公共承运人或其他服务提供商处预订和/或购买的有限或不限使用次数的促销产品、套餐或通票的相关行程票据；

## 3f.境外个人责任

在承保范围内的境外旅行行程期间，由于以下原因导致的对第三方的法律责任以及为第三方索赔辩护的法律费用，我们将按照《保险摘要》中规定的限额向您进行赔偿：

1. 任何第三方死亡或受伤；
2. 任何第三方的意外财产损失或损坏。

作为我们承担责任的先决条件，未经我们的书面批准，您不得向任何其他方提出任何付款提议或承诺，也不得承认任何责任或过失，也不得参与任何诉讼。

## 附加除外责任：

除“一般除外责任”外，本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 对您的亲属、旅伴、雇主或在法律上被视为您雇员的人的责任；
2. 属于您或由您照管、保管或控制的财产；
3. 根据合同承担的任何责任；
4. 因您故意、恶意或非法行为直接或间接引起的责任；
5. 因拥有、持有或使用车辆、飞机、水上交通工具、火器或动物而直接或间接产生的责任；
6. 因拥有或占用土地或建筑物（仅占用临时住所除外）而直接或间接产生的责任；
7. 因从事任何贸易、业务或职业而直接或间接产生的责任；
8. 因任何犯罪行为直接或间接引起的责任；
9. 因任何刑事诉讼引起或与之相关的法律费用、罚款或处罚；
10. 您参加任何汽车拉力赛，或汽车、摩托车、船只或空中比赛；
11. 非由境内或导致您承担法律责任的事件发生地区具有管辖权的法院作出或获得的初审判决；
12. 惩罚性、加重性或惩戒性的损害赔偿。

## 4. 个人行李保障

### 承保范围

#### 4a.个人行李（包括笔记本电脑）

如果您的个人行李在承保旅程的原定目的地因您无法控制的情况（包括自然灾害）而遭受实际损失或损坏，我们将按照《保险摘要》中所示的最高赔付金额向您进行赔偿。这包括对您穿戴、随身携带或存放在个人行李中的衣物和个人物品的赔偿。我们还将把本保障的承保范围扩展至您在公共承运人处托运的行李。所有物品必须为您所有或由您负责保管。如果您个人行李中的任何物品被证明无修复价值，则根据本保单提出的索赔，将视为该物品已全损。

对于任何一(1)件物品、一双或一套物品或每台笔记本电脑，我们仅会按照《保险摘要》中所示的最高赔付限额进行赔付。但针对笔记本电脑，无论被保险人的人数多少，每次承保旅程仅承保当中一(1)台。

对于下列物品，我们的赔付金额不会超过《保险摘要》中所示最高赔付金额的10%：

1. 全部或部分由银、金或铂金制成的珠宝、手表、物品；
2. 毛皮、饰有毛皮或主要由毛皮制成的物品；
3. 照相机，包括相关照相设备；
4. 其他电子设备，包括但不限于手机、平板电脑和旅行适配器。

## 除外财产

1. 动物；
2. 机动车辆（包括配件）、摩托车、船只、发动机、任何其他运输工具；
3. 运动器材；
4. 水果、易腐物品和消耗品；
5. 家庭用品，如家具和电器（如炉灶或灯具）；
6. 古董、文物、绘画、艺术品和任何具有内在价值的物品、宝石、乐器；
7. 电脑（包括掌上电脑、软件和配件，但上述笔记本电脑除外）；
8. 隐形眼镜或角膜镜、牙桥、假牙、义齿；
9. 违禁品或非法运输或交易过程中的财产；
10. 租用或租赁的设备；
11. 任何种类的商业物品或样品或设备；
12. 用磁带、卡片、光盘或其他方式记录的数据；
13. 现金或现金等价物、银行票据、赌场筹码、代金券、现金卡、债券、优惠券、邮票、可转让票据、地契、手稿、任何种类的证券、信用卡遗失或补办信用卡、身份证件 (IC) 和驾驶执照、旅行证件（旅行证件和个人钱财部分规定的除外）；
14. 易碎或易损物品的变形或破损。

## 附加条件

1. 您必须是公共承运人的持票乘客。
2. 本保单仅对同一事件中个人行李（包括笔记本电脑）或公共承运人行李延误项下的索赔进行赔付。
3. 如果一对或一套物品属于同一物品，且无法单独穿着、使用或达到预期效果（例如一双鞋、一台相机及其配套镜头和配件，或一套潜水装备和配件），则将其视为一件物品，即使这些物品是单独购买且品牌不同。
4. 我们可自行决定和选择对损坏的个人行李进行赔偿、恢复原状或修理。
5. 所有理赔将根据我们认为合理的物品年限，适当扣除磨损和折旧费用。如果您能提供索赔证明文件（即原始收据或原始保修卡），则自事件发生之日起购买不足一(1)年的电子产品可能不适用折旧。

6. 损失或损坏一经发现，必须在 24 小时内向警方或相关部门（如酒店和航空公司管理部门或其他在损失或损坏发生地有管辖权的**服务提供商**）报告。任何索赔必须附有上述机构出具的书面文件。您必须采取一切可能的步骤和合理的预防措施，以确保：
  - a. 您的行李或个人物品未留在**公共场所无人看管**；
  - b. 您的个人行李物品在**旅行行程**期间得到妥善保管。
7. 针对**公共承运人或服务提供商**保管期间造成您的行李丢失或行李受损，应首先向**公共承运人或服务提供商**提出。本保单项下的任何款项应在收到**公共承运人或其他服务提供商**的赔偿证明后支付，或在拒绝赔偿的情况下，提供拒绝赔偿的证明。我们的赔付金额将根据从**公共承运人或其他服务提供商**处收到的赔偿金额进行扣减。

#### 附加除外责任

除“一般除外责任”外，本保单不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 磨损、逐渐变质、蛀虫、害虫、固有缺陷或因任何加工过程或实际加工过程导致的损失或损坏；
2. 划痕或凹痕，损坏仅限于影响物品的美观，或不影响物品的适用性、用途或功能，除非损坏导致物品不再适用于最初设计的用途。
3. 暴动、叛乱、革命、内战、篡夺政权，或政府当局为阻止、打击或防范此类事件而采取的行动，根据检疫或海关条例扣押或销毁，根据任何政府或公共当局的命令没收；
4. 根据任何其他保险单投保的财产，或由任何**公共承运人**、酒店或任何其他方报销的财产；
5. 您提前寄出、邮寄或单独运送的财产；
6. 掌上电脑、手表（包括智能手表）或其他随**公共承运人**托运的电子设备；
7. 您的财产被遗留在**公共场所无人看管**，或交给不是**旅伴**、亲属或被授权的人员（如住宿提供商或**公共承运人**代表）的其他人看管；
8. 您的财产留在任何机动车辆内**无人看管**，除非存放在上锁（尽可能在视线范围外或有遮盖）的车厢内；
9. 您未能采取适当的谨慎和预防措施以保障此类财产的安全；
10. 因行李中携带的粉末或液体泄漏而造成的损坏；
11. 您的故意行为、不作为、疏忽或粗心大意；
12. 海关或其他官员没收或扣留；和/或
13. **神秘失踪**。

#### 附加定义

**笔记本电脑**是指完整的笔记本电脑，包括作为笔记本电脑标准配置的配件或附件。任何掌上电脑、平板电脑（包括但不限于 iPad 和 Samsung Galaxy 平板电脑）或类似设备均不包括在内。

**神秘失踪**是指在没有证据表明某人或多人有不法行为的情况下，个人行李以无法解释的方式消失。

**公共场所**是指公众可以进入的任何场所。

**无人看管**是指但不限于：丢失时物品不在您或**您的旅伴**的看管之下，物品留在**您的旅伴**或**您的住宿提供商**或**公共承运人**的授权代表以外的人员处，物品放在可以在您不知情的情况下被拿走的位置，包括但不限于：您游泳时物品放在海滩上或泳池边，或放在您无法防止其被他人非法拿走的地方。

#### 4b. 公共承运人行李延误

我们将根据本保单的条款与条件，向您赔偿因**公共承运人**将**您的托运行李**从**您的承保旅程**机票上注明的预定抵达目的时间起连续延误或误运超过四（4）小时而产生的所有合理且必要的费用，但最高不超过《保险摘要》中所示的最高赔付金额。在**被保险人**的**永久居住城市**不提供公共承运人行李延误保险。

## 附加条件

1. 您必须是**公共承运人**的持票乘客。
2. 所有索赔必须由**公共承运人**书面核实，承运人必须证明延误或误运的时间长度。
3. 如果在进一步调查后确认**您的托运行李**已丢失，则根据**公共承运人**行李延误部分所理赔并支付的金额将从个人行李（包括笔记本电脑）部分应支付给**您的**款项中扣除。
4. 即使**托运行李**中包含属于多名**被保险人**的个人物品，**我们也**仅接受一（1）名**被保险人**就任何一（1）件**托运行李**提出的索赔。无论有多少名**被保险人**因一（1）件**托运行李**延误而造成不便，**我们将**仅赔偿一（1）名**被保险人**。

## 4c.旅行证件和个人财物

### 旅行证件

**我们将根据本保单的条款与条件，以《保险摘要中》所示的最高赔偿额为限，向您支付更换丢失的旅行证件(如有)的费用，以及为更换丢失的证件而产生的公共承运人和住宿的额外必要且惯常的费用。此类损失必须是在您永久居住国境外的承保旅程期间因抢劫、入室盗窃、偷窃或自然灾害造成的。**

### 个人财物

**在承保旅程期间，如果由于抢劫、入室盗窃、偷窃或自然灾害导致您随身携带或妥善保管在上锁的保险箱或保险库中或在您的积极监管下的个人财物遭受损失，我们将根据本保单的条款与条件赔偿实际损失，但赔偿金额不超过《保险摘要》中所示的个人财物赔偿限额。**

## 附加条件

1. 您必须采取一切可能的步骤和合理的预防措施，确保**您的旅行证件和个人财物在旅行行程**期间得到妥善携带和保管。
2. 对于**在您的永久居住国境外**遗失**旅行证件**时承保的额外交通和住宿费用，**我们**仅赔偿：
  - a. 您仅为在海外领事馆更换**旅行证件**的必要旅行安排而必须支付的额外**公共承运人**费用，该费用仅限于乘坐**公共承运人**定期航班经济舱的费用；
  - b. 在**境内旅行行程中**，您仅为在海外领事馆更换**旅行证件**的必要旅行安排而产生的额外住宿费用，相当于酒店标准间每晚每间不超过人民币 1,000 元的费用；  
如果该费用不在本**保单**的其他保障范围内；
3. 对于因**服务提供商**造成的、由**服务提供商**引起的或由**服务提供商**促成的任何损失：
  - a. 必须在合理可行的情况下尽快向损失发生地的警方或有管辖权的有关机构报案，但无论如何不得迟于发现损失后的 24 小时；
  - b. 必须首先向**服务提供商**提出赔偿要求；
  - c. 必须在提交索赔时向**我们**提交从**服务提供商**处收到的赔偿证明，如果该赔偿被拒绝，向**我们**提交的任何索赔必须包含该拒绝的书面证明。
  - d. **我们的**赔付金额将根据从**服务提供商**处收到的赔偿金额进行扣减。
4. 任何损失：
  - a. 必须在合理可行的情况下尽快向损失发生地的警方或有管辖权的相关部门报告，但无论如何不得迟于发现损失后的 24 小时；
  - b. 必须附有**保单**上有关机构出具的与损失情况有关的书面文件。

## 附加除外责任

除“一般除外责任”外，**本保单**不承保任何直接或间接由以下原因引起、基于以下原因或归因于以下原因的索赔：

1. 因汇率或价值贬值而造成的短缺；
2. 返回**永久居住国**后产生的任何费用。

## 附加定义

**个人财物**是指现金、旅行支票或纸币。

## IV. 一般除外责任

本保单不承保任何直接或间接因下列原因引起的索赔：

1. 故意自残、自杀或任何故意自残或自杀企图，无论是否理智清醒；
2. **战争、内战、侵略、暴动、革命、使用武力或篡夺政权或军权；**

3. **被保险人**作为任何国家或国际组织的武装部队服役的任何时期，无论和平时期还是**战争时期**；
4. **被保险人**醉酒或处于任何麻醉剂、药物或酒精的影响下而造成的损失，除非是根据**医生**的建议服用的；
5. **被保险人**企图实施或故意参与非法行为，或**被保险人**违反或企图违反法律或拒捕而导致的任何损失；
6. 在乘坐任何飞机或空中航行装置时遭受的任何损失，但本保险条款特别规定的除外；
7. 在**永久居住国**境外骑摩托车（除非您骑的是发动机排量为 200cc 或以下的摩托车，并持有在您所在国家有效的摩托车驾照，但始终不包括摩托车比赛）。
8. 先天性畸形及由此引起或导致的状况、疝气或牙科治疗，但因健康天然牙齿**受伤**导致的除外；
9. 乘坐由**被保险人**或**被保险人**的任何家人拥有、租赁或运营的飞机，或以**被保险人**或**被保险人**的名义拥有、租赁或运营的飞机；
10. **您参与：**
  - a. **极限运动和体育活动**；
  - b. **竞技体育**；
  - c. 任何职业运动或任何您将会或可能会赚取或接受报酬、捐赠、赞助或任何形式的经济奖励的运动；
  - d. **探险**；
  - e. 非持照商业经营者提供的狩猎旅行和野生动物园旅行；
  - f. 在商业滑雪场标记区域外滑雪或进行类似活动；
  - g. 四级或四级以上的白水漂流；
  - h. 在领海之外航行；
  - i. 水肺潜水，除非：
    - i. 您出于休闲目的潜水（在此明确说明休闲潜水不包括技术潜水或专业潜水员潜水）；
    - ii. 您在合格教练或潜水长的陪同下潜水，或您持有 PADI 证书或类似的公认证书，并在证书规定的级别（包括最大潜水深度和潜底时间）内按照证书颁发机构规定的标准和程序潜水；
    - iii. 除上述(ii) 外，您计划的潜水深度不超过 40 米；以及
    - iv. 您不是单独潜水；
11. 驾驶或作为乘客乘坐以下车辆
  - a. 加入任何竞赛、速度测试或耐力测试的车辆
  - b. 用于杂技、特技驾驶的车辆
12. 由**C.B.R.N 事故**造成；
13. 由**电磁事件**造成；
14. 由**网络事件**引起；
15. 由**影响事件**引起；
16. **您参与：**
  - a. **登山运动**；
  - b. **探险攀岩**，包括户外攀岩或绳降；
  - c. 高海拔活动或任何海拔 5,000 米以上的活动或海拔 3,000 米以上的徒步旅行（包括山地徒步旅行）；
  - d. 但第 16(b)和第 16(c)除外条款不适用于下列有组织的有安全带户外攀岩、有安全带绳降和徒步旅行（包括山地徒步旅行）：
    - i. 除一般健康和健身警告外，不受限制地向公众开放；
    - ii. 由认可的本地商业旅游经营者或活动提供者提供；
    - iii. 在旅游经营商或活动提供商的合格导游和/或教练的指导和监督下进行，并且您必须始终遵循他们的建议和/或指示；
    - iv. 在海拔 5000 米以下进行。

17. 因机会性感染或恶性肿瘤或任何其他疾病状况导致的任何索赔, 如果在索赔时**被保险人**被诊断为患有 AIDS (获得性免疫缺陷综合症)、ARC (艾滋病相关综合症) 或血液中HIV (人类免疫缺陷病毒) 抗体呈阳性;
18. 精神和神经或睡眠障碍, 包括但不限于精神错乱或任何被诊断的心理或精神障碍、焦虑或抑郁;
19. 您前往旅行是为了获得任何类型的医疗护理、治疗或建议, 无论这是否是您旅行的唯一目的;
20. 散布或使用致病或有毒的材料;
21. 任何因选择性美容或整形手术引起的索赔, 除非是由于您旅行行程期间的事故所致。
22. 任何**既有疾病**或先天性畸形或由此产生的任何并发症;
23. 任何因怀孕、分娩、流产引起的情况或并发症;
24. 任何**疾病**、病症和由此引起的任何并发症, 除非保单中明确承保;
25. **被保险人**违反医嘱旅行而遭受的任何损失, 或因违背医嘱 (包括但不限于在出现 COVID-19 症状的情况下旅行) 而引起的任何索赔;
26. 因政府发布的命令、建议、禁令或干预措施影响旅行能力而造成的任何损失, 但**重大旅行事件**中定义的流行病或大流行病除外。
27. 旅游运营商、航空公司或任何其他公司、企业或个人遭受**财务违约**;
28. 旅游运营商、航空公司或任何其他公司、机构或个人无法或不愿履行其对**您的**任何部分法律或合同义务;
29. 因您未采取一切合理努力或因您在保护财产、避免**受伤**或避免和/或减少任何保险索赔方面的疏忽、过失或鲁莽行为而引起的任何索赔;
30. 任何**恐怖事件** (人身意外保障除外), 或任何恐怖分子、恐怖组织成员;
31. 因以下原因引起的任何索赔:
  - a. **隔离** (除非境外COVID-19隔离保障有特别规定);
  - b. 因政府命令、警告、建议、法规、指令、禁令或边境关闭导致的旅行限制, 除非是由**重大旅行事件**中定义的流行病或大流行病引起;
  - c. 为防止潜在流行病或大流行病传播而采取的任何预防性或预先措施, 除非**重大旅行事件**中明确规定;
32. 任何用于诊断传染病 (世界卫生组织或**您的永久居住国**或目的地国家的官方政府机构或卫生机构已宣布为流行病或大流行病) 的测试费用, 无论这些测试是在旅行前进行的, 要求在出发或到达点进行的, 还是作为官方政府机构或卫生机构要求的强制性测试的一部分;
33. 任何非法贩毒者或核武器、化学武器或生物武器提供者;
34. 您作为任何国家或国际机构的执法人员、急救医务人员或消防人员、民防或军事人员, 无论是全职服务还是志愿者或根据《1970年征兵法》第14条进行的预备役训练;
35. 您参与海军、军队、空军服务或行动, 或任何类型的运输工具测试, 在**旅行行程**期间从事体力劳动, 从事传教或人道主义工作, 从事任何海上工作活动或从事采矿、航空摄影或处理爆炸物或弹药、武器或飞行任务 (作为乘客除外);
36. 计划或实际前往、到达或途经古巴、伊朗、叙利亚、苏丹、朝鲜、克里米亚地区或实际前往、到达或途经阿富汗或伊拉克。

## V. 援助部门服务

如遇医疗紧急情况, 请拨打我们的 24 小时援助部门客服电话:

在美国境内 (北美) 旅行时: 866 273 9079 免费电话

在美国境外 (北美) 旅行时: 001 817-826-7014 对方付费电话

当您离家旅行时, 请依靠援助部门。援助部门可在旅行期间为您提供众多重要服务的指导。这些保障旨在帮助您在永久居住国之外的旅行。这尤为令人安心, 特别是当您第一次访问某地或不会说当地语言时。

请注意, 援助部门不在保险承保范围内, 您需要承担援助部门提供的专业或紧急服务产生的费用 (例如医疗或法律费用)。本保障可为您报销医疗相关费用 (更多信息请参阅境外旅行医疗保障保障部分)。

### 1. 承保对象:

合格持卡人、其配偶、最多三 (3) 名子女和一 (1) 名家庭佣工, 无论是一起旅行还是分别旅行。

### 2. 提供服务的地点:

一般而言, 服务覆盖全球, 但也有例外情况。

可能发生国际或国内冲突的地区, 或现有基础设施不足以保证服务的国家和地区可能会受到限制。您可以在开始承保旅程之前联系援助部门, 以确认目的地是否提供服务。

### 3. 援助部门:

1. 在您旅行行程期间, 如遇紧急情况, 援助部门会提供有关旅行要求的信息, 包含文件 (签证、护照)、免疫接种或货币汇率信息。其所提供的汇率可能与发卡机构在您的卡上交易使用的实际汇率不同。有关账单上项目的汇率信息, 应从发卡的金融机构获取。
2. 如果您的行程票据、护照、签证或其他回国所需的身份证件丢失或被盗, 援助部门将通过联系当地警方、领事馆、航空公司或其他相关机构协助补办。
3. 如果返程交通票据丢失或被盗, 援助部门可安排补办。
4. 请注意, 此服务不提供地图或路况信息。

### 4. 医疗援助部门:

1. 提供由全科医生、牙医、医院和药房组成的全球转诊网络。
2. 向当地药剂师提供配药帮助 (须遵守当地法律)。
3. 如遇紧急情况, 援助部门将安排全科医生会诊。此外, 援助部门医疗小组还将与当地医务人员保持联系并监测您的病情。
4. 如果您住院了, 我们可以安排将信息传达给您的家人, 在医疗需要的情况下将您转到其他医疗机构, 如果您是独自旅行, 我们还可以将您的家人或亲密朋友带到您的床边 (费用由持卡人承担)。
5. 如果发生意外或疾病, 医疗团队确定当地没有足够的医疗设施, 我们将安排紧急医疗转运到医院或最近的能够提供足够护理的机构。
6. 如果您在旅行中发生意外, 导致重伤或身故, 我们将协助安排回国行程。

## VI. 一般程序 - 如何提出索赔

### 服务请求/索赔通知 (非医疗紧急索赔, 以报销为基础)

必须在事故发生之日起三十 (30) 天内提供书面的服务请求/索赔通知。如果未能在事故发生之日起三十 (30) 天内向下面列出的理赔部门发出通知, 则可能导致索赔被拒。如需提出索赔, 请登录 <https://cn.mycardbenefits.com> 或将索赔通知发送至:

**美亚保险 (中国) 有限公司**  
**华南地区理赔中心**  
中华人民共和国广东省广州市越秀区  
北京路374号之二瑞安广州中心10楼04-07单元邮编 510030  
电话: + 86 400 821 6311  
电子邮箱: Mastercard.services-CN@aig.com

应遵循以下程序:

1. 您 (合格持卡人) 或其合法代理人必须在索赔通知期限内通知我们, 否则您的索赔可能会被拒绝。保险公司收到索赔通知后, 将向索赔人了解必要的详情并提供说明;
2. 请在提交期限内提交本节所述的所有必要信息 (例如损失证明等), 否则您的索赔可能会被拒绝。

请注意, 有时可能会要求您提供其他信息, 以便处理您的索赔。您有责任提供这些信息, 否则索赔可能无法处理。

如需索赔协助, 请拨打上方列出的电话号码。

### 人身意外保障索赔

#### 意外死亡和永久性完全残疾 - 公共承运人/意外死亡和永久性完全残疾 - 被保险行程

索赔通知期限: 自损失发生之日起三十 (30) 天内。

提交期限: 自索赔通知之日起九十 (90) 天内。

所需信息 (损失证明) :

1. 完整文件, 包括死亡证明和/或主治医生声明或验尸报告;
2. 交易证明, 确认已从合格卡中扣除承保旅程的全额乘客票价, 包括公共承运人票据和收据的复印件。

请注意: 根据具体情况, 我们可能需要其他证据来支持您的索赔, 届时我们将向您提出请求。

### 境外旅行医疗保障索赔

#### 医疗费用 (伤害或疾病) / 紧急医疗运送及遗体运返/ 住院每日现金津贴/境外 COVID-19 隔离保障

索赔通知期限: 自损失发生之日起三十 (30) 天内。

提交期限: 自索赔通知之日起九十 (90) 天内。

所需信息 (损失证明) :

1. 详述伤病的历史和性质的医疗报告以及原始医疗收据;
2. 交易证明, 确认已从合格卡中扣除承保旅程的全额乘客票价, 包括公共承运人票据和收据的复印件;
3. 入院/出院卡或摘要 (如住院) ;
4. 包含入境印章的护照复印件;
5. COVID-19检测呈阳性的证明 (如果适用) ;
6. 政府机构发布的COVID-19隔离命令的证明 (如果适用)

**请注意：**根据具体情况，**我们可能需要其他证据来支持您的索赔，届时我们将向您提出请求。**

### **旅行不便保障索赔**

索赔通知期限：自损失发生之日起三十 (30) 天内。

提交期限：自索赔通知之日起九十 (90) 天内。

所需信息 (损失证明)：

### **行程取消/行程缩短/行程延期**

1. 提供详细说明取消或缩短行程原因的文件，包括但不限于**严重伤害或疾病的性质证明**，例如医疗报告副本、**主治医生**的声明、验证就业情况的额外支持文件以及相关文件；
2. 交易证明，确认已从**合格卡**中扣除**承保旅程**的全额乘客票价，包括**公共承运人**票据和收据的复印件；
3. 退款收据/因取消/缩短而产生的不可退款款项的确认书。

### **行程延误/错过转机**

1. 机票、登机牌复印件；
2. 交易证明，确认已从**合格卡**中扣除**承保旅程**的全额乘客票价，包括**公共承运人**票据和收据的复印件；
3. 费用发票和收据；
4. 因**旅行行程延误**，需提供**公共承运人**或相关部门出具的正式信函，确认**您迟到的原因和延误的时间**。
5. 因错过转机，需提供航空公司或相关部门出具的正式信函，确认**您迟到的原因和延误的时间**，或确认航班取消的原因。

**请注意：**根据具体情况，**我们可能需要其他证据来支持您的索赔，届时我们将向您提出请求。**

### **个人行李保障索赔**

#### **个人行李(包括笔记本电脑)/ 公共承运人行李延误 /旅行证件和个人财物**

索赔通知期限：自损失发生之日起三十 (30) 天内。

提交期限：自索赔通知之日起九十 (90) 天内。

所需信息 (损失证明)：

1. 向**公共承运人和/或服务提供商**提交的通知和报告副本以及所有相关信函，财产赔偿报告 (PIR) 表格必须包括航班号、船号或提单和行李托运号码；
2. 负责损失的**公共承运人和/或服务提供商**支付 (或应付) 金额的详细信息、内容描述、内容成本确定以及所有其他相关文件和通信；
3. 遗失物品申报单 - 已向航空公司申报；
4. 购买凭证 - 每件物品的遗失或损坏必须附有购买凭证，例如收据、银行对账单或信用卡对账单。如果没有提供购买凭证，**我们可能同意接受我们认为合理的其他证明**，证明被索赔物品的所有权。否则，**我们将根据我们确定的合理平均成本进行理赔评估**；
5. 来自**公共承运人和/或服务提供商**的确认，确认行李已被宣布丢失且无法找到。

**请注意：**根据具体情况，**我们可能需要其他证据来支持您的索赔，届时我们将向您提出请求。**

## VII. 一般条件

### 支付

**保险公司**应支付的所有款项均应支付给您，或在您死亡的情况下支付给您的遗产继承人，但第 2a. 医疗费用（由援助部门或其授权代表向**医院**担保用于紧急医疗的资金）、第 2b. 紧急医疗运送和第 2c. 遗体送返除外。第 2a. 医疗费用（由援助部门或其授权代表向**医院**担保用于紧急医疗的资金）、第 2b. 紧急医疗运送和第 2c. 遗体送返的赔偿金将直接支付给各部分所示的**医院/服务提供商**，因为援助部门已直接与**医院/服务提供商**安排了此类服务。任何赔偿金的支付应遵守支付国当前生效的法律和政府法规。

### 抵消条款

对于任何已由其他途径（包括但不限于其他**保单**、医疗或健康计划、议会法案或法律禁止我们支付的任何福利）承保的损失、事件或责任，我们将不予赔付。然而，我们将支付其他来源应付金额与您根据本**保单**应得赔付金额之间的差额，但需在法律允许的范围内。此条款不适用于第 1. 人身意外保障 和第 2d. 住院每日现金津贴。

### 尽职调查

您应尽职尽责并采取预防措施，以避免或减少在本**保单**下的任何损失。

### 经济制裁除外条款

若根据适用于**保险公司**、其母公司或其最终控制实体的任何法律或法规，在**保单**生效时或生效后任何时间，向**被保险人**提供保障将违反适用的禁运或制裁法令而成为违法行为，则该**保险公司**将不提供任何保障，不承担任何责任，不向**被保险人**提供任何辩护，不支付任何辩护费用，也不为**被保险人**提供任何形式的担保，以避免违反禁运或制裁法令。

### 管辖法和管辖区

本**保单**受新加坡法律管辖并按新加坡法律解释。任何争议均应服从新加坡法院的专属管辖权。

### 仲裁

凡因本**保单**引起的任何争议，如适用于金融业纠纷解决中心（FIDREC）的管辖范围内，应首先提交给 FIDREC 解决。如果争议无法提交给或由 FIDREC 解决，则应提交给新加坡国际仲裁中心，新加坡国际仲裁中心将根据其当时有效的仲裁规则在新加坡进行仲裁并最终解决，该规则被视为通过引用纳入本条款。仲裁庭应由一名仲裁员组成。

### 放弃您的权利

如果我们拒绝对根据本**保单**提出的任何索赔承担责任，且您自我们拒绝之日起 12 个月内未将该索赔提交仲裁，则应视为您已接受我们对您索赔的拒绝，且您已放弃与该索赔相关的所有权利。

### 语言

本**保单**条款与条件的中英文版本如存有不一致，应以英文版本为准。

This benefit replaces the existing benefit prior to 21<sup>st</sup> August 2024 and will cover any Trip starting from 21<sup>st</sup> August 2024 onwards.

**MASTERCARD CHINA**  
**World Elite Cards**  
**TRAVEL COMPREHENSIVE INSURANCE TERMS AND CONDITIONS**

**ELIGIBILITY CRITERIA**

You are eligible for cover under this travel insurance if:

1. You are an Eligible Cardholder; or
2. You are an Eligible Cardholder's Family; and
3. You are ordinarily a resident of the Territory; and
4. the Eligible Cardholder has charged to their Eligible Card and/or has acquired with points earned by a rewards program associated with their Eligible Card (i.e. mileage points for travel) the entire cost of the Common Carrier tickets for a Covered Trip, prior to the Date of Departure.

**I. SUMMARY OF COVER**

Travel Insurance Coverage	Maximum Benefit Amount per Eligible Cardholder per Trip	Maximum Benefit Amount per Spouse per Trip	Maximum Benefit Amount per Child or Domestic Helper per Trip
<b>1. Personal Accident Benefits:</b> Accidental Death and Permanent Total Disablement – Common Carrier International Trips Domestic Trips	Up to RMB 3,315,000 Up to RMB 663,000	Up to RMB 1,657,500 Up to RMB 331,500	Up to RMB 331,500 Up to RMB 66,300
Accidental Death and Permanent Total Disablement - Insured Trip International Trips Domestic Trips	Up to RMB 995,000 Up to RMB 497,500	Up to RMB 497,500 Up to RMB 248,750	Up to RMB 99,500 Up to RMB 49,750
<b>2. Overseas Travel Medical Benefits:</b> Medical Expenses (Injury or Sickness)* Emergency Medical Evacuation/ Repatriation of Mortal Remains Daily In-Hospital Cash Benefit (max 30 days) Overseas COVID-19 Quarantine Benefit (max 14 days)	Up to RMB 3,315,000 Up to RMB 3,315,000  RMB 663 Per Day RMB 663 Per Day	Up to RMB 1,657,500 Up to RMB 1,657,500  RMB 331.5 Per Day RMB 331.5 Per Day	Up to RMB 331,500 Up to RMB 331,500  RMB 66.3 Per Day RMB 66.3 Per Day
<b>3. Trip Inconvenience Protection*:</b> Trip Cancellation Trip Postponement Trip Curtailment Trip Delay  Missed Connection Personal Liability Abroad	Up to RMB 49,725 Up to RMB 49,725 Up to RMB 49,725  For delays in excess of 4 hours, Up to RMB 3,315 Up to RMB 3,315 Up to RMB 3,315,000	Up to RMB 24,862.5 Up to RMB 24,862.5 Up to RMB 24,862.5  For delays in excess of 4 hours, Up to RMB 1,657.5 Up to RMB 1,657.5 Up to RMB 1,657,500	Up to RMB 4,972.5 Up to RMB 4,972.5 Up to RMB 4,972.5  For delays in excess of 4 hours, Up to RMB 331.5 Up to RMB 331.5 Up to RMB 331,500
<b>4. Personal Baggage Protection:</b> Personal Baggage Including Laptop Computer* Sublimit per article Common Carrier Baggage Delay  Travel Documents and Personal Money Items Sublimit for Personal Money Items	Up to RMB 19,890  Up to RMB 4,145 For delays in excess of 4 hours, RMB 3,315 Up to RMB 3,315  Up to RMB 1,990	Up to RMB 9,945  Up to RMB 2,072.5 For delays in excess of 4 hours, RMB 1,657.5 Up to RMB 1,657.5  Up to RMB 995	Up to RMB 1,989  Up to RMB 414.5 For delays in excess of 4 hours, RMB 331.5 Up to RMB 331.5  Up to RMB 199
<b>5. Assistance Department Services</b>	Included	Included	Included

\* Additional sub-limits apply. Details are in the relevant benefit Section below.

**Important Notes:**

1. Coverage under all sections is available for the Eligible Cardholder, his/her Spouse, Domestic Helper and Child(ren);
2. Please also see Assistance Department Services Section for information on additional features and benefits.

## **II. GENERAL KEY TERMS AND DEFINITIONS**

**Accident** means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person directly caused by external, violent and visible means occurring at an identifiable time and place during a Covered Trip while the Policy is in effect.

**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.

**C.B.R.N Incident** means the actual, alleged or threatened, whether intentional or accidental, discharge, seepage, migration, release, escape, exposure, explosion or dispersal of any hazardous chemical, biological, radioactive, or nuclear material, gas, matter, fuel, waste or contamination.

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

**Child or Children** means the Eligible Cardholders' legal son or daughter, or stepchildren who is under eighteen (18) years of age (or under twenty three (23) years of age if a full time student or of any age if suffering from Permanent Total Disablement), unmarried and primarily dependent on the Insured Person for support.

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

**Civil Disorder** means a group of people acting in revolt, coup, rebellion or resistance against an established government or civil authority, and/or the actions of an established government or civil authority to suppress any such gathering.

**Common Carrier** means any land, sea or air conveyance operating under a valid license for the transportation of fare-paying passengers, which has fixed, scheduled and established routes only. For the avoidance of doubt, taxi, auto rental shuttle, hotel shuttle or parking lot shuttle that transports passengers off airport premises is excluded.

**Competition Sports** means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultramarathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weightlifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

**Contracted Date of Departure** means the date when You are originally scheduled to depart on Your Trip as per Your travel itinerary.

**Contracted Date of Return** means the date on which You are originally scheduled to end Your Trip, as shown on Your travel itinerary.

**Country of Permanent Residence** means the country

1. where You are currently residing; or
2. hold a valid residency visa or permit.

**Covered Trip(s)/Trip(s)** mean(s) an Insured Person's land, sea or air travel arrangements for a scheduled tour, journey or cruise pre-paid entirely with the Eligible Card that starts from the Territory.

1. For round Trip, Covered Trip will be from the Contracted Date of Departure to the Contracted Date of Return as shown on Your Common Carrier ticket purchased entirely with the Eligible Card subject to a maximum of one hundred and eighty (180) days. This includes planned and pre-paid domestic trips only beyond 100 kilometres from Your City of Permanent Residence.
2. For one-way Trip, Covered Trip will be from the Contracted Date of Departure up to the forty-eight (48) hours after Your arrival at Your final destination outside of Your Country of Permanent Residence as shown on Your Common Carrier ticket purchased entirely with the Eligible Card, except for the following benefits which will end up to seven (7) days after Your arrival at Your final destination outside of Your Country of Permanent Residence:
  - a. Medical Expenses;
  - b. Emergency Medical Evacuation;
  - c. Repatriation of Mortal Remains; and

d. Daily In-Hospital Cash Benefit.

**Cyber Event** means unauthorized and/or unintended activities that:

1. target or affect the devices, equipment, files, data, systems, websites, networks or databases of one or more people or companies; and
2. are performed
  - a. using internet or network access via computers or other electronic devices; and/or
  - b. via physical means including, but not limited to:
    - i. damaging or altering network connections;
    - ii. physically destroying data center or network center equipment; or
    - iii. electromagnetic pulse detonation.

**Dental Expenses** means Regular and Customary Charges incurred and paid to a Dental Practitioner for dental treatment carried out by said Dental Practitioner. All treatment, including specialist treatment, must be prescribed or referred by the Dental Practitioner in order for expenses to be reimbursed under this Policy. Reimbursement for such expenses will not exceed the usual level of charges for similar treatment, dental services or supplies in the location where the expenses were incurred and paid, had this insurance not existed.

**Dental Practitioner** means a registered and properly qualified dentist licensed under any applicable laws and acting within the scope of his/her license and training. The attending dentist cannot be You or Your family, Travelling Companion, relative, business associate, employer or employee.

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

**Electromagnetic Event** means a large-scale disruption of electronic devices, electrical grids, or electricity transmission, caused by an electromagnetic pulse (E.M.P.). This includes both naturally occurring events (including, but not limited to solar flares and geomagnetic storms) and man-made events (including, but not limited to nuclear E.M.P. and Electromagnetic Interference Devices).

**Eligible Card** means a participating Issuer's Mastercard credit or debit cards which have been issued to Eligible Cardholders.

**Eligible Cardholders** means those Cardholders aged between eighteen (18) years and sixty-nine (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.

**Expedition** means any Trip to high risk, remote, inaccessible and/or inhospitable locations including, but not limited to, kayaking Trips beyond one kilometre from the coast or Trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered.

**Extreme Sports and Sporting Activities** means any sport or sporting activities that present a high level of inherent danger (i.e., involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including, but not limited to, big wave surfing, bicycle, motor, air or sea craft speed trials or stunts, canoeing down rapids, cliff jumping, horse jumping, horse polo, and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

**Family** means the Spouse and Children.

**Financial Default** means insolvency, provisional insolvency, bankruptcy, appointment of a liquidator or provisional liquidator, liquidation, restructuring or composition with creditors.

**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 (1) or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one (1) 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 centre.

**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.

**Impact Event** means the terrestrial impact of an object entering from outside the earth's atmosphere, for example, a meteorite, asteroid, or man-made space debris.

**Injury/Injured** 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)/You/Your** means an Eligible Cardholder, his/her Spouse, up to three (3) Children and one (1) Domestic Helper whether traveling together or separately.

The Policy offers coverage only to the Insured Person (s) ordinarily resident in People's Republic of China (excluding Hong Kong, Taiwan and Macau) where the Eligible Card was issued.

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

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

**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 government of the Territory or the government of the country or territory You are travelling to;
3. major industrial accident;
4. Civil Disorder, Riot or Strike resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel; or
5. mandatory evacuation.

**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** means 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.

**Mountaineering** means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including, but not limited to, crampons, pickaxes, anchors, bolts, carabiners and lead-rope or top-rope anchoring equipment.

**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.

**Necessary and Customary** means any expenses for meals and accommodation which were necessarily incurred as the result of a covered hazard and which are not paid for or provided for by the Common Carrier or any other Service Provider free of charge.

**Overseas** means beyond the territorial limits of the Territory or Your Country of Permanent 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 Permanent Residence.

**Physician** means a doctor of western medicine licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed. Physician does not include traditional medicine practitioner nor alternative medicine practitioner including but not limited to chiropractors,

physiotherapists, homeopaths, naturopaths or osteopathic Physicians. The attending Physician cannot be You or Your family, Travelling Companion, relative, business associate, employer or employee.

**Policy** means a contract of insurance and any attached endorsements or riders between the Insurer and the Policyholder.

**Policyholder** means Mastercard Asia/Pacific Pte. Ltd. (“MAPPL”).

**Policy Period** means the period beginning from 21<sup>st</sup> August 2024 and until the Policy is terminated.

**Pre-existing Medical Condition** means:

1. any Sickness or disability suffered by You which in the one (1) year period before Your coverage commenced:
  - a. You were aware of, or a reasonable person in the circumstances could be expected to be aware of; and
  - b. such Sickness or disability
    - i. manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
    - ii. required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified Physician; or
    - iii. was treated by a legally qualified Physician or treatment had been recommended by a legally qualified Physician.
2. any congenital, hereditary, chronic or ongoing condition of Yours, You or they are aware of, or a reasonable person in the circumstance could be expected to be aware of, before Your coverage commenced.

**Quarantine** means a restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.

**Regular and Customary Charges** mean the charges for the services and supplies if such charge 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 Medical 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.

**Riot** means three (3) or more people violently disturbing the peace causing immediate danger, damage or injury to others or to property.

**Serious Injury or Serious Sickness** means

1. In respect of You or Your Travelling Companion, a condition which necessitates medical treatment by a Physician who certifies that as a direct result of this condition You or Your Travelling Companion require urgent medical attention and are unfit to commence the Trip or continue on with Your original Trip. For the avoidance of doubt, Serious Injury or Serious Sickness for Trip Cancellation, Trip Curtailment and Trip Postponement benefits shall include COVID-19 diagnosis by Physician, with or without medical treatment if as a result, You or Your Traveling Companion are ordered by local health officials acting on behalf of a federal, state or local government agency to remain in isolation and this isolation period continues to or through the Contracted Date of Departure; and
2. In respect of any other person to which this insurance applies, such person is hospitalized and the attending Physician certifies that their life is in imminent danger necessitating Your immediate attendance such that an ordinarily prudent person must cancel the Trip.

**Service Provider** means any registered commercial entity to which payment is made in respect of services provided related to the Covered Trip.

**Sick/Sickness** means illness or disease of any kind contracted and/or commencing during a Covered Trip. For the avoidance of doubt, Sickness shall include COVID-19 condition unless specified otherwise.

**Spouse** means a partner between the ages of eighteen (18) years and sixty-nine (69) years, who has met all of the following requirements for at least twelve (12) months prior to the Contracted Date of Departure:

1. resides with the Eligible Cardholder at his/her principal residence;
2. shares financial assets and obligations with the Eligible Cardholder;

3. is not related by blood to the Eligible Cardholder to a degree of closeness that would prohibit a legal marriage; and
4. neither the Eligible Cardholder or Spouse is married to anyone else, nor has any other Spouse. Spouse does not include roommates.

**Strike** means any organized, wilful refusal by any worker or employee to continue working to register a protest, or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of such act.

**Territory** means the country and/or state and/or city where the Eligible Cards are issued, in this case, People's Republic of China. For avoidance of doubt, it does not include Hong Kong, Taiwan and Macau.

**Terrorist Incident** means an act of violence that is deemed terrorism by the U.S. Department of State or other relevant authorities that is committed by any person acting on behalf of, or in connection with, any organization that is classified as a foreign terrorist organization by the U.S. Department of State or other relevant authorities. For the purpose of this definition, the following are not considered terrorist incidents, even if committed by any person acting on behalf of, or in connection with, any organization that is classified as a foreign terrorist organization by the U.S. Department of State or other relevant authorities: an act of War (declared or undeclared); a C.B.R.N. Incident; a Cyber Event; a Civil Disorder; an Electromagnetic Event; or a Riot.

**Travel Documents** means passports, visas, identity cards or entry permits required for Your Trip.

**Travelling Companion** means up to two (2) person(s) who have made reservations to accompany the Insured Person on the Trip, which shall travel on the same dates and flight as the Insured Person for at least fifty percent (50%) of Your Trip.

**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.

### **III. TRAVEL COVERAGES**

#### **1. PERSONAL ACCIDENT BENEFITS**

##### **Coverage Benefit**

###### **1a. ACCIDENTAL DEATH AND PERMANENT TOTAL DISMEMBERMENT – COMMON CARRIER**

If You are involved in an Accident while travelling on a Common Carrier during Your Trip and as a result of the Accident, You suffer Injury which directly results in one of the losses listed in the Schedule of Losses below within three hundred and sixty-five (365) days from the date of the Accident, We will pay You the compensation specified in the Schedule of Losses below for that loss, subject to the terms and conditions of this Policy.

This coverage commences when You board a Common Carrier as part of Your Trip and continues until such time as You alight (depart) from the Common Carrier.

The amount of compensation We will pay is the Percentage of the Maximum Benefit Amount stated in the Schedule of Losses table below for the loss You suffer multiplied by the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

##### **Schedule of Losses**

<b>Losses</b>	<b>Percentage of the Maximum Benefit Amount:</b>
Loss of life	100%
Permanent Total Disablement	100%
Loss of Limbs – two or more	100%
Loss of Limb - one	50%
Loss of Sight in both eyes	100%
Loss of Sight in one eye	50%
Loss of Hearing in both ears	50%
Loss of Hearing in one ear	15%
Loss of Speech	50%
Loss of Thumb and index finger of the same hand	25%
Loss of Fingers – two or more	20%
Loss of Finger - one	10%

###### **1b. ACCIDENTAL DEATH AND PERMANENT TOTAL DISMEMBERMENT –TRIP**

If You are involved in an Accident during Your Trip and as a result of the Accident, You suffer Injury which directly results in one of the losses listed in the Schedule of Losses below within three hundred and sixty-five (365) days from the date of the Accident, We will pay You the compensation specified in the Schedule of Losses below for that loss, subject to the terms and conditions of this Policy.

This coverage operates when You are on Your Trip except while You are traveling on a Common Carrier as part of the Trip.

The amount of compensation We will pay is the Percentage of the Maximum Benefit Amount stated in the Schedule of Losses table below for the loss You suffer multiplied by the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

## Schedule of Losses

Losses	Percentage of the Maximum Benefit Amount:
Loss of life	100%
Permanent Total Disablement	100%
Loss of Limbs – two or more	100%
Loss of Limb - one	50%
Loss of Sight in both eyes	100%
Loss of Sight in one eye	50%
Loss of Hearing in both ears	50%
Loss of Hearing in one ear	15%
Loss of Speech	50%
Loss of Thumb and index finger of the same hand	25%
Loss of Fingers – two or more	20%
Loss of Finger - one	10%

## Additional Conditions

1. In the event that You have multiple losses due to the same Accident, We will only pay the highest Percentage of Maximum Benefit Amount for any one loss. If two (2) or more losses present the same amount, We will decide the loss under which the claim will be settled.
2. Coverage extends to losses caused by or resulting from:
  - a. Exposure and Disappearance;
  - b. a Terrorist Incident; and
3. We will only pay for Section 1a or 1b for the same Accident, but not both.

## Additional Exclusions

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. any Sickness or infectious disease.

## Additional Definitions

**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 (1) 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.

### Loss of:

1. **Limb** means Permanent and irrecoverable total loss of limb due to the complete severance of a hand through or above the wrist or foot through or above ankle joint;
2. **Sight** means Permanent and irrecoverable total loss of sight;
3. **Finger/Thumb** means Permanent and irrecoverable total loss of finger/thumb due to complete severance of a finger/thumb through or above the joint that meets the hand at the palm;
4. **Speech** means Permanent and irrecoverable total loss of speech;
5. **Hearing** means Permanent and irrecoverable total loss of hearing.

**Permanent** means lasting twelve (12) consecutive calendar months from the date of an Accident and at the expiry of the twelve (12) month period being beyond any hope of improvement as certified by a Physician.

**Total Disablement** means total disablement which prevents You from attending to duties which would normally be carried out by You in Your daily life. This means Your inability without the assistance of another person or mechanical device from being able to undertake three (3) or more of the following activities:

1. Dressing and undressing;

2. Washing, bathing and toileting;
3. Eating and drinking;
4. General household duties; or
5. Shopping.

## **2. OVERSEAS TRAVEL MEDICAL BENEFITS**

### **Coverage Benefits**

#### **2a. MEDICAL EXPENSES**

If You suffer an Injury or Sickness while You are on the Covered Trip outside of Your Country of Permanent Residence, and as a direct result require medical attention, We will reimburse You the Covered Medical Expenses necessarily incurred Overseas by You, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy.

#### **Additional Exclusions**

*In addition to the General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. services, supplies or treatment, including any period of Hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
2. non-emergency or routine medical check-ups;
3. dental care, except as the result of Injury to sound, natural teeth caused by Accident while the Policy is in effect;
4. weak, strained, or flat feet, corns, calluses, or toenails;
5. the diagnosis and treatment of acne;
6. deviated septum, including sub mucous resection and/or other surgical correction thereof;
7. organ transplants that competent medical professionals consider experimental;
8. well child care including exams and immunizations;
9. expenses which are not exclusively medical in nature;
10. any medical expenses incurred in Your Country of Permanent Residence;
11. any expense for external prosthetic appliances or devices including, but not limited to eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness sustained during Your Trip has caused impairment of vision or hearing; or
12. treatment provided in a government Hospital or services for which no charge is normally made.

### **Additional Definitions**

#### **Covered Medical Expenses** means charges:

1. for the services of a Physician including diagnosis, treatment and surgery by a Physician;
2. made to 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;
3. for anaesthetics (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;
4. for ambulance services;
5. for dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician; and
6. Dental Expenses 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.

#### **2b. EMERGENCY MEDICAL EVACUATION**

While traveling on a Covered Trip outside of Your Country of Permanent Residence, if You suffer an Injury or Sickness, We will make and pay for the necessary arrangements for Your emergency medical evacuation to another location for medical treatment or to Your Country of Permanent Residence, unless making such arrangement is not possible due to reasons beyond Our control and the alternative arrangements are deemed reasonable by Us. In such event, We reserve the right to reimburse You only for those expenses incurred for which We would have provided under the same circumstances. We will reimburse up to the Maximum Benefit Amount shown in the Summary of Cover for the reasonable and necessary expenses incurred for the combined benefits of Repatriation of Mortal Remains and Emergency Medical Evacuation, subject to the terms and conditions of this Policy.

An Emergency Medical Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness and warrants Your evacuation.

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

Expenses for Transportation must be:

1. recommended by the attending Physician;
2. required by the standard regulations of the conveyance transporting You; and
3. arranged and authorized in advance by the Assistance Department.

**Assistance Department must be contacted and these expenses must be authorized and arranged by them.**

#### **Additional Conditions**

1. You must be medically fit and able to undertake the planned travel when You commence Your Trip.

#### **Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *any expenses incurred for services provided by another party for which You are not liable to pay;*
2. *any expenses already included in the cost of Your scheduled Trip; or*
3. *any expenses incurred in relation to treatment which in the opinion of both the Physician in attendance and Assistance Department can be reasonably delayed until You return to Your Country of Permanent Residence.*

#### **Additional Definitions**

**Emergency Medical Evacuation** means a situation where:

1. 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;
2. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
3. both (1) and (2) above.

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

#### **2c. REPATRIATION OF MORTAL REMAINS**

While traveling on a Covered Trip outside of Your Country of Permanent Residence, if You suffer death as a result of an Injury or Sickness, We will make and pay for the necessary arrangements for the repatriation of Your mortal remains to Your Country of Permanent Residence, unless making such arrangements is not possible due to reasons beyond Our control and the alternative arrangements are deemed reasonable by Us. In such event, We reserve the right to reimburse Your estate only for those expenses incurred for which We would have provided under the same circumstances. We will reimburse up to the Maximum Benefit Amount shown in the Summary of Cover for the reasonable and necessary expenses incurred for the combined benefits of Repatriation of Mortal Remains and Emergency Medical Evacuation, subject to the terms and conditions of this Policy.

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

1. embalming;
2. cremation;
3. coffins; and
4. transportation.

**Assistance Department must be contacted and these expenses must be authorized and arranged by them.**

**Additional Conditions**

1. You must be medically fit and able to undertake the planned travel when You commence Your Trip.

**Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. any expenses incurred for services provided by another party for which You are not liable to pay; or
2. any expenses already included in the cost of Your scheduled Trip.

**2d. DAILY IN-HOSPITAL CASH BENEFIT**

If You are necessarily confined in a Hospital as an Inpatient outside of Your Country of Permanent Residence for 24 consecutive hours due to Injury or Sickness sustained during the Covered Trip, We will pay You the Maximum Benefit Amount Per Day in a lumpsum shown in the Summary of Cover for each 24 consecutive hours You are hospitalized, subject to the terms and conditions of this Policy.

We will continue to pay the Maximum Benefit Amount Per Day for each subsequent fully completed 24-hour period of Hospital confinement until the maximum number of days shown in the Summary of Cover is exhausted. For the avoidance of doubt, each day of confinement shall be counted towards the total number of days of confinement, notwithstanding that such days do not run consecutively. The Hospital confinement must be considered Medically Necessary by a Physician.

**Additional Conditions**

1. Payment will only be made after the period of Hospital confinement, supported by a medical report setting out the period of and reason for confinement.

**Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *any period of Hospital confinement which was not recommended, approved and certified as necessary and reasonable by a Physician;*
2. *Hospital confinement due to elective, cosmetic or plastic surgery, except as the result of an Accident during Your Trip;*
3. *Hospital confinement due to routine physical exams, vaccinations and any resultant complications;*
4. *Hospital confinement due to organ transplants which both the Physician in attendance and Our Assistance Department consider experimental; or*
5. *any Hospital confinement in Your Country of Permanent Residence.*

**Additional definitions**

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

**2e. OVERSEAS COVID-19 QUARANTINE BENEFIT**

We will reimburse Your reasonable and necessary accommodation costs directly related to COVID-19 Quarantine, up to the Maximum Benefit Amount Per Day shown in the Summary of Cover for up to 14 consecutive days if, while You are outside of Your Country of Permanent Residence during Your Trip, You are unexpectedly placed into a mandatory Quarantine as a result of You testing positive for COVID-19 .

**Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to any Quarantine mandate that generally or broadly applies to:*

1. *all arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin;*
2. *all individuals currently located in a particular geographic area; or*
3. *all passengers, or a sub-group of passengers that is broader than just You and Your Travelling Companion(s), in any Common Carrier.*

### **3. TRIP INCONVENIENCE PROTECTION**

#### **3a. TRIP CANCELLATION**

We will reimburse You for the unused, non-refundable expenses for the accommodation and/or Common Carrier ticket which You have paid, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy, provided that within sixty (60) days (except item (3)) prior to the Contracted Date of Departure You are forced to cancel Your entire Trip necessarily due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;
4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen.

#### **Additional Conditions**

1. Coverage is effective only if the Trip is booked and paid before You become aware of any circumstances that could lead to the cancellation of Your Trip.
2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You must ask for a refund of any prepaid expenses from Your Service Provider first. We will reduce Your claim by the amount Your Service Provider has refunded You. Type of refunds including but not limited to cash, vouchers, credits, alternative flight arrangement and re-booking options. We will only pay Your claim after You have provided Us with written documentation from Your Services Providers that Your request for refund has been denied, rejected or partially paid by the Service Providers.
4. You can only claim under Section 3a Trip Cancellation, if You are not claiming under Section 3c Trip Postponement or Section 3d Trip Delay for the same incident.
5. 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.

#### **Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*

3. costs which have been paid for or incurred on behalf of a person other than You;
4. delay, rescheduling or cancellation by Common Carrier or any other Service Provider unless otherwise expressly covered under this Policy;
5. compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;
6. costs which will be paid or refunded by an accommodation provider, Common Carrier, travel agent or any other Service Provider;
7. should Common Carrier ticket be purchased less than three (3) days before the Contracted Date of Departure (Contracted Date of Departure inclusive) (with the exception of Your death or the death of Your relative or Travel Companion caused by an accident);
8. any Common Carrier or any other Service Provider ticket procured under or in connection with promotions, packages or passes that involve limited or unlimited use, bookings and/or tickets;
9. costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or
10. that is covered by any other existing insurance scheme or government program.

### **3b. TRIP CURTAILMENT**

We will reimburse You for the following expenses incurred, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy:

1. the unused and non-refundable cost of travel arrangements which You have paid under a contract to the accommodation provider and/or the Common Carrier;
2. Necessary and Customary additional Common Carrier expenses, which is limited to the cost of one-way economy class transport by scheduled Common Carrier; and
3. Necessary and Customary additional accommodation expenses equivalent to a standard room in a hotel up to RMB 1,000 per room per night for domestic Trips.

provided that if after Your Trip has commenced, You are forced to necessarily curtail Your Trip to immediately return directly to the Territory or alter Your Trip to rejoin the land/sea arrangements after You are unavoidably stranded at Your destination for more than 24 hours after You had expected to leave due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;
4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen.

### **Accompaniment of Minors**

In the event, You are travelling alone with a minor up to fifteen (15) years old and You are unable to continue the Trip due to Serious Injury or Serious Sickness or death resulting in the minor being left unattended, We will pay the cost of a round trip economy class transport ticket on a scheduled Common Carrier from Your Country of Permanent Residence for an adult designated by Your family to accompany the minor back to Your Country of Permanent Residence.

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

#### **Additional Conditions**

1. Coverage is effective only if the Trip is booked before the Insured Person becomes aware of any circumstances that could lead to the curtailment of his/her Trip.
2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Curtailment. We will not be liable for loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You must ask for a refund of any prepaid expenses from Your Service Provider first. We will reduce Your claim by the amount Your Service Provider has refunded You. Type of refunds including but not limited to cash, vouchers, credits, alternative flight arrangement and re-booking options. We will only pay Your claim after You have provided Us with written documentation from Your Service Providers that Your request for refund has been denied, rejected or partially paid by the Service Providers.
4. You can only claim under Section 3b Trip Curtailment if You are not claiming under Section 3d Trip Delay or 3e Missed Connection for the same incident.
5. 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.

#### **Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *costs which have been incurred to any destination other than Your originally scheduled destination if You choose to rejoin the land/sea arrangements after Your Trip being interrupted due to the covered events above;*
3. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*
4. *costs which have been paid for or incurred on behalf of a person other than You;*
5. *delay, rescheduling or cancellation by a Common Carrier or any other Service Provider unless otherwise expressly covered under this Policy;*
6. *compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;*
7. *costs which will be paid or refunded by an accommodation provider, Common Carrier, travel agent or any other Service Provider;*
8. *any Common Carrier or any other Service Provider ticket procured under or in connection with promotions, packages or passes that involve limited or unlimited use, bookings and/or tickets;*
9. *costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or*
10. *that is covered by any other existing insurance scheme or government program.*

#### **3c. TRIP POSTPONEMENT**

We will reimburse You for the resulting administrative charges which You have paid in full to the accommodation provider and/or the Common Carrier to postpone Your Trip, up to the Maximum Benefit Amount shown in the Summary of Cover, subject to the terms and conditions of this Policy, in the event that within sixty (60) days (except item (3)) prior to the Contracted Date of Departure You are forced to postpone Your entire Trip due to:

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;

3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the Contracted Date of Departure;
4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen;

#### **Additional Conditions**

1. Coverage is effective only if the Trip is booked before the Insured Person becomes aware of any circumstances that could lead to the postponement of his/her Trip.
2. You must notify all of Your travel Service Providers as well as Us as soon as reasonably possible in the event of a Trip Postponement. We will not be liable for loss that would have been incurred as a result of Your late notification to Service Providers/Us.
3. You can only claim under Section 3c Trip Postponement if You are not claiming under Section 3a Trip Cancellation or 3d Trip Delay for the same incident.
4. 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.

#### **Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*
2. *failure on You to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above);*
3. *costs which have been paid for or incurred on behalf of a person other than You;*
4. *caused by the Common Carrier or any other provider of the travel and/or accommodation;*
5. *compensation or expenses incurred for any air miles, credit card/membership card points, redemption or holiday points You used to pay for the Trip in part or in full;*
6. *costs which will be paid or refunded by a hotel, airline, travel agent or any other Service Provider of travel and/or accommodation;*
7. *should Common Carrier ticket be purchased less than three (3) days before the Contracted Date of Departure (Contracted Date of Departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);*
8. *any Common Carrier or any other Service Provider ticket procured under or in connection with promotions, packages or passes that involve limited or unlimited use, bookings and/or tickets;*
9. *costs You would need to pay irrespective of the travel period to which this Policy applies, such as annual timeshare management fees or holiday club membership fees; or*
10. *that is covered by any other existing insurance scheme or government program.*

#### **3d. TRIP DELAY**

We will reimburse You for all the Necessary and Customary expenses incurred for meals and accommodation subject to the terms and conditions of this Policy, as the result of the delay of Your Common Carrier during a Covered Trip for at least four (4) consecutive hours from the original departure time specified on the itinerary supplied to You and the delay is caused by:

1. Major Travel Event and/or severe weather conditions;
2. 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
3. operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

#### **Additional Conditions**

1. Our maximum liability under the Trip Delay benefit shall not exceed two (2) incidents per Eligible Card per calendar year.
2. Necessary and Customary meal expenses incurred directly due to the delayed leg of the Trip, up to RMB 500 per Insured Person per day.
3. Necessary and Customary accommodation expenses incurred directly due to the delayed leg of the Trip, equivalent to a standard room in a hotel up to RMB 1,000 per room per night for domestic Trips.
4. Written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay.
5. Coverage is effective only if the Trip is booked before You become aware of any circumstances that could lead to the delay of Your Trip.
6. You can only claim under Section 3d Trip Delay if You are not claiming under Section 3a Trip Cancellation or 3b Trip Curtailment or 3c Trip Postponement or 3e Missed Connection for the same incident.

#### **Additional Exclusions**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *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;*
2. *any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;*
3. *any Common Carrier or any other Service Provider ticket procured under or in connection with promotions, packages or passes that involve limited or unlimited use, bookings and/or tickets;*
4. *if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider;*
5. *expenses which will or have been refunded to You by the Common Carrier or any other Service Provider including but not limited to refunds in the form of cash, vouchers and credits;*
6. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above); or*
7. *any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.*

#### **3e. MISSED CONNECTION**

We will reimburse Your Necessary and Customary essential expenses incurred for accommodation and meals at the city where the missed connection incident happened, so to enable You to continue Your pre-booked Trip, subject to the terms and conditions of this Policy, if You miss Your flight connection due to the delay in arrival or cancellation of Your previous flight as a result of any unforeseen circumstances outside Your control.

For avoidance of doubt, the previous and missed flights must be on the same itinerary. In addition, there should be a minimum of one (1) hour scheduled in between the arrival of previous flight and departure of missed flight for You to transit.

#### **Additional Conditions**

1. Our maximum liability under the Policy shall not exceed two (2) incidents per Eligible Card per calendar year.
2. Necessary and Customary accommodation expenses equivalent to a standard room in a hotel up to RMB 1,000 per room per night for domestic Trips.
3. Necessary and Customary meal expenses up to RMB 500 per Insured Person per day.

4. written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay or the reason for the cancelation.
5. coverage is effective only if the connecting flight is booked before You become aware of any circumstances that could lead to the delay or cancelation of Your previous flight.
6. You can only claim under 3e Missed Connection if You are not claiming under Section 3a Trip Cancellation or 3b Trip Curtailment or 3c Trip Postponement or Section 3d Trip Delay for the same incident.

**Additional Exclusions:**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;
2. if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider; or
3. any Common Carrier or any other Service Provider ticket procured under or in connection with promotions, packages or passes that involve limited or unlimited use, bookings and/or tickets;

**3f. PERSONAL LIABILITY ABROAD**

We will reimburse You, up to the limit specified in the Summary of Cover, for legal liability to a third party and legal expenses defending such third party claim arising while traveling on a Covered Trip Overseas, as a result of:

1. death or Injury to any third party; or
2. accidental loss of or damage to property of any third party.

**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.**

**Additional Exclusions:**

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. liability to any person who is Your relative or Traveling Companion or employer or a person deemed by law to be Your employee;
2. property belonging to You or in Your care, custody or control;
3. any liability assumed under contract;
4. liability arising directly or indirectly from, in respect of, or due to Your wilful, malicious or unlawful acts;
5. liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
6. 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);
7. liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
8. liability arising directly or indirectly from, in respect of, or due to any criminal acts;
9. legal costs, fines or penalties arising from or related to any criminal proceedings;
10. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
11. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory, or the country in which the event that gives rise to Your legal liability occurred; or
12. punitive, aggravated or exemplary damages.

## **5. PERSONAL BAGGAGE PROTECTION**

### **Coverage Benefits**

#### **4a. PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER**

We will reimburse You up to the Maximum Benefit Amount shown in the Summary of Cover, for physical loss of or damage to Your personal baggage where such loss or damage is due to circumstances beyond Your control at the planned destination of Your Covered Trip, including Natural Disasters. This includes compensation for Your clothing and personal effects which are worn or carried on You or which are stored in the personal baggage. We will also extend Our coverage under this benefit to Your Checked Baggage while with the Common Carrier. All items must be owned by You or for which You are responsible for.

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 only reimburse up to the Maximum Benefit Amount sublimit shown in the Summary of Cover for any one (1) article, a pair or a set of articles or each Laptop Computer. Only one (1) Laptop Computer is covered for every Trip regardless of the number of Insured Person (s).

We will not pay more than a combined maximum limit of 10% of the Maximum Benefit Amount shown in the Summary of Cover for the following:

1. jewellery, watches, articles consisting in whole or in part of silver, gold or platinum;
2. furs, articles trimmed with or made mostly of fur;
3. cameras, including related camera equipment; or
4. other electronic equipment, including but not limited to mobile phone, tablet and travel adapter.

### ***Property Excluded***

1. *animals;*
2. *motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances;*
3. *sports equipment;*
4. *fruits, perishables and consumables;*
5. *household effects such as furniture and electrical appliances such as stoves or light fittings;*
6. *antiques, artifacts, paintings, objects of art, and any object with intrinsic value, gemstones, musical instruments;*
7. *computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided hereinabove);*
8. *contact or corneal lenses, bridges for tooth or teeth, dentures;*
9. *contraband, or property in the course of illegal transportation or trade;*
10. *hired or leased equipment;*
11. *business goods or samples or equipment of any kind;*
12. *data recorded on tapes, cards, discs or otherwise;*
13. *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; or*
14. *derangement or breakage of fragile or brittle articles.*

### **Additional Conditions**

1. You must be a ticketed passenger on a Common Carrier.
2. The Policy will only pay for any claim either under Personal Baggage Including Laptop Computer or Common Carrier Baggage Delay for the same event.

3. A pair or set of items is treated as one item if they belong together and cannot be worn or used or work separately for the purpose intended (e.g. a pair of shoes, a camera and its accompanying lens and any accessories, or a set of diving gear and any accessories) even if purchased separately and are of different brands.
4. We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage.
5. All claim settlements will be subject to due allowance for wear and tear and depreciation, depending on the age of the article that We think is reasonable. Depreciation may not be applied to electronic items that are purchased less than one (1) year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.
6. The loss or damage 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 or damage within 24-hours of discovering 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. Your personal baggage items are kept safe and are properly carried and secured during the Trip.
7. Claims that result from You losing Your baggage or it being damaged while being held by a Common Carrier or Service Provider should be made to the Common Carrier or Service Provider first. Any payment under the Policy shall be made upon proof of compensation received from the Common Carrier or other Service Provider or where such compensation is denied, proof of such denial. Our payment shall be reduced to the extent of compensation received from the Common Carrier Provider or other Service Provider.

#### ***Additional Exclusions***

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. *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;*
2. *scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed;*
3. *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;*
4. *property insured under any other insurance policy, or reimbursed by any Common Carrier, hotel or any other party;*
5. *Your property sent in advance, mailed or shipped separately;*
6. *Laptop Computer, watches, including smart watches or other electronic equipment checked in with the Common Carrier;*
7. *Your property left Unattended in Public Place or given to someone else to look after who is not Your travelling companion, Your relative or an authorized person such as accommodation provider or Common Carrier representative;*
8. *Your property left Unattended in any motor vehicle, unless stored in a locked (where possible out of sight or covered) compartment;*
9. *Your failure to take due care and precaution for the safeguard and security of such property;*
10. *damage caused by leaking powder or fluid carried in Your baggage;*
11. *Your wilful act, omission, negligence or carelessness;*
12. *confiscation or retention by customs or other officials; or*
13. *Mysterious Disappearance.*

## **Additional Definitions**

**Laptop Computer** means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any handheld computers, tablets (including, but not limited to, iPads and Samsung Galaxy tablets) or similar devices are excluded from this category.

**Mysterious Disappearance** means the vanishing of Personal Baggage in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

**Public Place** means any place the public has access to.

**Unattended** means, but is not limited to, when an item is not under Your or Your Traveling Companion's supervision at the time of loss, left with a person other than Your Traveling Companion or authorised representative of Your accommodation provider or Common Carrier, left in a position where it can be taken without Your knowledge including, but not limited to, on the beach or beside the pool while You swim or leaving it at a distance where You are unable to prevent it from being unlawfully taken.

## **4b. COMMON CARRIER BAGGAGE DELAY**

We will reimburse You for all the reasonable and essential expenses incurred, up the Maximum Benefit Amount shown in the Summary of Cover as a result of Your Checked Baggage is delayed or misdirected by a Common Carrier for more than four (4) consecutive hours from Your scheduled arrival time at the destination stated on Your ticket for the Covered Trip, subject to the terms and conditions of this Policy. Coverage for Common Carrier Baggage Delay is not available in the Insured Person's City of Permanent Residence.

### **Additional Conditions**

1. You must be a ticketed passenger on a Common Carrier.
2. All claims must be verified in writing by the Common Carrier who must certify the length of the delay or misdirection.
3. If upon further investigation it is later determined that Your Checked Baggage has been lost, any amount claimed and paid to You under the Common Carrier Baggage Delay Section will be deducted from any payment due to You under the Personal Baggage Including Laptop Computer Section.
4. We will only accept a claim from one (1) Insured Person for any one (1) piece of Checked Baggage even if the Checked Baggage contains personal items belonging to multiple Insured Persons. Regardless of the number of Insured Persons inconvenienced by one (1) piece of delayed Checked Baggage, We will pay for one (1) Insured Person only.

## **4c. TRAVEL DOCUMENTS AND PERSONAL MONEY ITEMS**

### Travel Documents

We will reimburse You, up to the Maximum Benefit Amount shown in the Summary of Cover, for the cost of replacing Your lost Travel Documents, if any, as well as additional Necessary and Customary expenses incurred for Common Carrier and accommodation to replace such lost documents, subject to the terms and conditions of this Policy. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst on a Covered Trip outside Your Country of Permanent Residence.

### Personal Money Items

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of Personal Money Items which were on Your person, or properly secured in a locked safe or strongroom or under Your active supervision when the incident occurs during the Covered Trip, We will reimburse for the actual loss incurred up to the sublimit for Personal Money Items shown in the Summary of Cover, subject to the terms and conditions of this Policy.

### **Additional Conditions**

1. You must take every possible step and reasonable precaution to ensure Your Travel Documents and Personal Money Items are kept safe and are properly carried and secured during the Trip.
2. For the additional transportation and accommodation expenses covered when Travel Documents lost outside of Your Country of Permanent Residence, We will only reimburse:

- a. additional Common Carrier expenses necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate Overseas, which is limited to the cost of economy class transport by scheduled Common Carrier; and
- b. additional accommodation expenses equivalent to a standard room in a hotel up to RMB 1,000 per room per night for domestic Trips which is necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate overseas;

if such expenses are not covered elsewhere under this Policy.

3. For any losses due to, caused by or contributed to by the Service Provider:
  - a. a report must be made to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss;
  - b. a claim for compensation must first be made against the Service Provider;
  - c. proof of compensation received from the Service Provider must be submitted to Us upon submission of claim and if such compensation is denied, any claim submitted to Us must contain written proof of such denial; and
  - d. Our payment shall be reduced to the extent of compensation received from the Service Provider.
4. Any losses:
  - a. must be reported to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss; and
  - b. must be accompanied by written documentation from the policy such authority pertaining to the circumstances of the loss.

#### ***Additional Exclusions***

*In addition to General Exclusions, this Policy does not cover any claim arising directly or indirectly out of, based upon or attributable to:*

1. any shortage due to exchange rate or depreciation in value; and
2. any cost incurred after returning back to Your Country of Permanent Residence.

#### ***Additional Definitions***

**Personal Money Items** means cash, travellers' cheques or banknotes.

#### **IV. GENERAL EXCLUSIONS**

The Policy does not cover for any claim arising directly or indirectly from the following:

1. intentionally self-inflicted injury, suicide or any attempt threat while sane or insane;
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power;
3. any period an Insured Person is serving in the armed forces of any country or international authority, whether in peace or War;
4. loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic, drug or alcohol unless administered on the advice of a Physician;
5. any loss of which a contributing cause was the Insured Person's attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person;
6. any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein;
7. motorcycling outside of the Country of Permanent Residence (unless You are riding a motorcycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country You are in, but always excluding motorcycle racing);
8. congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by Injury;
9. 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;
10. Your participation in:
  - a. Extreme Sports and Sporting Activities;
  - b. Competition Sports;
  - c. any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
  - d. Expeditions;
  - e. hunting trips and safaris that are not provided by a licensed commercial operator;
  - f. skiing or similar activities outside the marked area of a commercial ski field;
  - g. white water rafting grade four or above;
  - h. sailing outside territorial waters; or
  - i. scuba diving unless:
    - i. You are diving for recreational purposes (for the purpose of clarity recreational diving does not include technical diving or diving as a professional diver);
    - ii. You are diving with a qualified instructor or dive master, or You hold a PADI certification or similar recognized certification and are diving within the level of Your certification (including maximum dive depths and bottom time) and to the standards and procedures set up by Your certifying agency;
    - iii. Subject to (ii) above Your planned dive depth does not exceed 40 metres; and
    - iv. You are not diving alone;
11. 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;
12. caused by a C.B.R.N Incident;
13. caused by an Electromagnetic Event;
14. caused by a Cyber Event;
15. caused by an Impact Event;
16. Your participation in:
  - a. Mountaineering;
  - b. adventure climbing including outdoor rock climbing or abseiling; or
  - c. high altitude activities or any activities above 5,000 metres or trekking (including mountain trekking) above 3,000 metres;

Except exclusions 16(b) and 16(c) will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and trekking (including mountain trekking) that are:

- i. available to the general public without restriction, other than general health and fitness warnings;

- ii. provided by a recognised local commercial tour operator or activity provider;
- iii. provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and subject always to You following their advice and/or instruction; and
- iv. undertaken below 5,000 metres.

17. 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);

18. mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;

19. You travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;

20. the dispersal or application of pathogenic or poisonous materials;

21. any claim arising from elective cosmetic or plastic surgery, except as a result of an Accident during Your Trip;

22. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from;

23. any condition that results from or is a complication of pregnancy, childbirth, miscarriage;

24. any Sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy;

25. any loss sustained while the Insured Person is traveling against the advice of a Physician, or any claim arising from You acting in a way that goes against the advice of a Physician (including, but not limited to, travelling with COVID-19 symptoms);

26. any losses caused by government-issued orders, advisories, cessations or interventions that impact the ability to travel except due to epidemic or pandemic as defined under Major Travel Event;

27. a tour operator, airline or any other company firm or person's suffering Financial Default;

28. a tour operator, airline or any other company, firm or person being unable or unwilling to fulfil any part of their legal or contractual obligation to You;

29. any claim arising from You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;

30. any Terrorist Incident except Personal Accident Benefits, or any terrorist, any member of a terrorist organization;

31. any claim arising from:
 

- a. Quarantine unless specifically covered under Overseas COVID-19 Quarantine Benefit;
- b. travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures unless it is due to epidemic or pandemic as specified under Major Travel Event; or
- c. any preventive or preemptive government action taken to prevent the spread of a potential pandemic or epidemic, unless specifically covered under Major Travel Event.

32. any expenses for tests to diagnose a communicable disease the outbreak of which has been declared an epidemic or pandemic by the World Health Organization or by any official governmental body or health authority of either Your Country of Permanent Residence or Your destination country, whether such testing is done pre-travel, required at a departure or arrival point, or as part of mandatory testing required by an official governmental body or health authority;

33. any illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;

34. You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act 1970;

35. You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in manual work during the Trip, engaging in missionary or humanitarian work, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger); or

36. 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.

## **V. ASSISTANCE DEPARTMENT SERVICES**

**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 of Permanent Residence. 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 Overseas Travel Medical Benefit Section for additional information).

### **1. Who is Covered:**

An Eligible Cardholder, his/her Spouse, up to three (3) Children and one (1) 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:**

1. 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.
2. 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.
3. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
4. Please note that this service does not provide maps or information regarding road conditions.

### **4. Medical Assistance Departments:**

1. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
2. Provide help with prescription refills with local pharmacists (subject to local laws).
3. 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.
4. 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).
5. 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.
6. If a tragedy occurs, We will assist in securing travel arrangements for You.

## **VI. 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 (Eligible Cardholder) 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, or Your claim may be denied.

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.

### **PERSONAL ACCIDENT BENEFIT CLAIMS**

#### **Accidental Death and Permanent Total Disablement – Common Carrier/ Accidental Death and Permanent Total Disablement - Insured Trip**

Claim Notification Period: Within thirty (30) 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; and
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.

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

### **OVERSEAS TRAVEL MEDICAL BENEFIT CLAIMS**

#### **Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Repatriation of Mortal Remains / Daily In-Hospital Cash Benefit/ Overseas COVID-19 Quarantine Benefit**

Claim Notification Period: Within thirty (30) 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 or summary, if hospitalized;
4. Copy of the passport including immigration stamps;
5. Proof of a positive COVID-19 test, if applicable; and
6. Proof of a COVID-19 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 thirty (30) 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 but not limited to evidence of the nature of Serious Injury or Sickness such as copies of medical evidence reports, attending Physician statements, additional supporting documentation to validate the employment circumstances 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; and
3. Receipts of refunded amount / confirmation on non-refundable amounts incurred due to the cancellation / curtailment.

### **Trip Delay / Missed Connection**

1. Copy of ticket and boarding pass;
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. Invoices and receipts for Your expenses;
4. For Trip Delay - an official letter from the Common Carrier or authority confirming the reason for Your late arrival and the length of the delay; and
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, or the reason for the cancelation.

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

## **PERSONAL BAGGAGE PROTECTION CLAIMS**

### **Personal Baggage including Laptop Computer / Baggage Delay / Travel Documents and Personal Money Items**

Claim Notification Period: Within thirty (30) 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/or Service Provider 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 and/or Service Provider 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. Proof of purchase- The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed. Otherwise, We will use the reasonable and average cost determined by Us for the claim assessment; and
5. Confirmation from the Common Carrier and/or Service Provider that the baggage is declared lost and cannot be located.

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

## **VII. GENERAL CONDITIONS**

### **Payments**

All payments to be made by the Insurer shall be paid to You, or Your estate in the event of Your death, except under Section 2a. Medical Expenses (where funds for emergency medical treatment are guaranteed to the Hospital by Assistance Department or their authorised representative), 2b. Emergency Medical Evacuation and Section 2c. Repatriation of Mortal Remains, where the benefits will be paid directly to the Hospital/Service Provider as indicated in each Section as Assistance Department has arranged such service for You directly with the Hospital/Service Provider. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

### **Off-Set Clause**

We will not cover You for any loss or an event or liability to the extent that it is covered by any other source including but not limited to other insurance policy, medical or health scheme or Act of Parliament or any benefit which We are legally prohibited to pay by law. We will however pay the difference between what is payable under the other source and what You would have been entitled to recover under this Policy to the extent permitted by law. This does not apply to Section 1 – Personal Accidental Benefits and Section 2d – Daily In-Hospital Cash Benefit of the Policy.

### **Due Diligence**

You will exercise due diligence and precaution in doing all things to avoid or reduce any loss under this Policy.

### **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 defence to the Insured or make any payment of defence 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.

### **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.

### **Arbitration**

Any dispute arising out of this policy shall first be referred to the Financial Industry Disputes Resolution Centre (FIDREC) where it falls within FIDREC's jurisdiction. If the dispute cannot be referred to or resolved by FIDREC, it shall be referred to and finally resolved by arbitration in Singapore in accordance with the arbitration rules of the Singapore International Arbitration Centre for the time being in force, which rules are deemed to be incorporated by reference into this clause. The Tribunal shall consist of one arbitrator.

### **Waiver of Your Rights**

If We reject liability for any claim made under this Policy and it is not referred to arbitration within 12 months from the date of Our rejection, it shall be deemed that You have accepted Our rejection of Your claim and You have waived all Your rights with respect to such a claim.