

萬事達卡香港
世界精英借记卡/世界精英信用卡

保險摘要資訊

保障範圍	最高保障金額 (美元)
購物保障保險	每宗事故：3,000 每單總額：20,000
網絡購物綜合保險	每宗事故：1,000 年度累計：1,000

旅行保險保障***	最高保險金額
1. 旅行意外與受保旅途： 一般交通工具旅行意外－國際旅程 一般交通工具旅行意外－國內旅程 受保旅途旅行意外－國際旅程 受保旅途旅行意外－國內旅程	不超過 500,000 美元 不超過 100,000 美元 最高 150,000 美元 最高 75,000 美元
2. 旅行醫療保障： 醫療費用（傷害或疾病） 緊急醫療救援／遺體運返 住院每日現金保障（最多 30 天） 海外檢疫津貼（最多 14 天）	最高 500,000 美元 最高 500,000 美元 每日 100 美元 每日 100 美元
3. 旅程不便保護： 旅程取消 旅程縮短 旅程延遲 旅行延誤 錯過轉接交通 境外個人責任	最高達 7,500 美元 最高達 7,500 美元 最高達 7,500 美元 超過 4 小時的延誤，最高達 500 美元 最高達 500 美元 最高達 500,000 美元
4. 行李保護： 包括筆記本電腦在內的個人行李 一般交通工具行李延誤 旅行證件和個人資金	最高達 3,000 美元，單件物品上限為 625 美元 超過 4 小時的延誤，500 美元 不超過 500 美元
5. 援助部門服務	包括

***配偶，子女和家傭於上述所有旅行保險保險額都有各別的分項限額。

就上述各項意外事故及健康保障項目而言，配偶所適用的分項限額為 50%。

子女與家傭所適用的分項限額則為 10%：旅行意外與受保旅途的最高保障金額為 10,000 美元。

請另行參閱援助部門章節，獲取有關其他保險資訊及保障資料。

請另行參閱新冠章節，獲取有關其他保險資訊及保障資料。

以上指引中的各項保險金限額以美元計算。若法律要求賠款以當地貨幣進行索賠，則採用索賠賠款當日公佈的官方匯率。

香港地區持卡人購物保障保險

條款及細則

第一節 定義

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

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

年度累計保障限額指購物保障保險向每位持卡人提供之最高保障金額。

持卡人／受保人指在參與發卡機構發行受保資格卡之全球地區中，所有獲發受保資格卡的個人，包括同一帳戶下的副卡或附屬卡持有人。

保障商品指使用受保資格卡全額購買及／或透過使用受保資格卡相關的獎賞計劃領取之點數所獲得之物品，惟不包括第三節除外不保事項所列載者。

受保資格卡指參與發卡機構發行之萬事達卡世界精英借記卡/世界精英信用卡。

受保資格持卡人指受保資格卡的持卡人，惟該卡在索賠時屬有效、可使用且良好（未被取消、暫停使用或逾期還款）之卡，持卡人有權按保障列表獲得賠付或其他保障。

保險公司／我們指 AIG Asia Pacific Insurance Pte. Ltd。

發卡機構：指經萬事達卡公司授權在全球地區經營萬事達受保資格卡業務之銀行或金融機構或相似實體，其參與向持卡人提供購物保障保險。

每宗事故限額指購物保障保險為任何單一保障商品提供之最高保障金額。

地區指全球。

盜竊指未經同意非法奪取屬於受保人之保障商品，意圖從受保人處剝奪該商品價值。

第二節 承保範圍

保險公司將負責賠付店舖收據所示購買日期起計一百八十(180)日內因意外損壞或盜竊所致的保障商品損失，賠付金額不超過每宗事故限額，並以每位持卡人之年度累計保障限額為限。

- 作為禮品送贈的保障商品均在保障範圍內。
- 保障商品包括網上購買的物品。
- 保障商品毋需記名或向保險公司申報。

第三節 不保事項

本保險保障概不承保下列任何一項：

1. 任何機動車、飛機、無人駕駛飛機、船艇、汽車及電單車及任何設備、零件或配件；
2. 固定裝置，包括但不限於地氈、地板、瓷磚、空調、冰箱或加熱器；
3. 旅行支票、現金、各類票券、可流轉票據、金銀、珍稀硬幣或郵票；
4. 藝術品、古董、藏品、皮草、珠寶、寶石、貴重玉石及脆弱的物品；
5. 易耗品或易腐品；
6. 植物或動物；
7. 有害物質和地區內禁止的任何物品；
8. 互聯網網站，移動應用程序，軟件或從互聯網下載的數據文件包括但不限於音樂文件，照片，閱讀材料，書籍和電影；或恢復；
9. 購買時已經過使用、改造、翻新或再造的物品；
10. 無故失蹤；
11. 出租或租賃的物品；為轉售、專業或商業用途採購的物品；

12. 服務費、運送費、處理費、安裝費或組裝費；
13. 您在佔有在線購買的物品之前此類物品所發生的損失；
14. 改裝（包括切割、鋸切及成形）導致的物品損壞；
15. 放置在公眾出入場所無人看管的物品；
16. 被政府官員沒收的任何物品；
17. 因濫用、故意毀壞、蟲咬及蟲蛀、磨損、產品固有缺陷、機械或電氣故障、核能、生物或化學事件、恐怖主義或戰爭所導致的損失。

第四節 條件

- 1) 保險公司將酌情決定是否維修或更換相關物品，抑或補償原購買價並減去任何退款、折扣或獎賞點數。
- 2) 保障商品包含一對或一套物品者，倘能夠維修或更換，則僅限於特定物品之維修或更換費用；倘無法維修或更換，則賠償整對或整套物品的價值，但不得超過每宗事故限額。

第五節 一般條款

1. 索賠通知：索賠通知書須於事故發生當日起三十(30)日內作出。未於事故發生當日起三十(30)日內作出通知者，保險公司或會拒絕受理。要提出索賠，請登錄 <https://hk.mycardbenefits.com> 或將索賠通知發送至：

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16

AIG Building

Singapore 079120

電話：+65 6419 1667

客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分

服務使用語言：英語／粵語

電郵: APAC.Mastercard@aig.com

2. 索賠證明文件：

持卡人索賠時必須提供：

- a) 本人簽署的索賠申請表格（如適用）；
- b) 購買收據的副本，證明使用受保資格卡全額購買相關物品；
- c) 就盜竊索賠而言，應於事故發生九十(90)日內提供報警記錄的正式副本；
- d) 就損壞索賠而言，應提供維修估價單的正式副本；
- e) 持卡人的對帳單，列明申請索賠時帳戶有效且信用良好。

***持卡人或須自費送交受損物品，以進行進一步的索賠評估。**

3. 賠償支付：保險公司須向香港合資格持卡人支付所有須付款項，而該等款項須受現行香港法律及規例所規限。

4. 詐騙保險賠償：倘索賠在任何方面存在欺詐性，則給付賠償將被全數取回。

5. 管轄法律及司法權區：本購物保障保險、其保險資格與任何條款及細則須據新加坡法例進行解釋。所有爭議均接受新加坡法院機關管轄。

網絡購物綜合保險條款及細則

第一節 定義

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

年度累計保障限額指網絡購物綜合保險對每位持卡人之最高保障金額。

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

損壞指商品因意外事故導致零件損壞、材料破壞或結構損壞而不再具有原定功能。

受保資格卡指參與發卡機構發行的萬事達世界精英借記卡/萬事達世界精英信用卡。

受保資格持卡人指受保資格卡的持卡人有權按保障列表獲得賠付或其他保障。

自負額指對於本保單項下的任何索賠，閣下應自行承擔的損失金額。

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

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

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

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

每宗事故限額指網絡購物綜合保險為任意一宗受保障購物提供之最高保障金額。

保單指本保險合約。

該地區指香港。

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

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

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

閣下指本保險的受益人。

閣下的指屬於或與閣下有關係者。

第二節 承保範圍

根據本保障列表所訂明之承保範圍、各項限制及條件，我們將向閣下提供網絡購物綜合保險保障，向閣下賠償以下項目：

a. 網購商品無法投遞及／或發貨不齊全與運費損失：

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

b. 網購商品損壞的功能故障損失：

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

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

第三節 不保事項

本保單的保障範圍不包括以下事項：

1. 我們不會支付由以下任何情形引致或與其有關的在本保單項下的索賠、費用或損失：
 - a. 商品被警方、政府機關、法院或其他授權機構依法沒收；
 - b. 閣下的任何欺詐行為或故意行為；
 - c. 任何機動車、飛機、船隻、汽車或電單車，以及其上的任何裝置、零件或配件。
2. 我們並無責任賠償商品無法投遞或與下列各項有關的情形引致在本保單項下的索賠：
 - a. 動物或植物；
 - b. 現金、金銀、流通票據、股票、旅行支票或任何類型的票券（包括但不限於體育賽事、娛樂活動的入場券或旅遊景點的門票）；
 - c. 易耗品或易腐品（包括但不限於食品、鮮花、飲料、藥品、保健品）；
 - d. 機動車、電單車或小型電單車、水上運輸工具、飛機或其操作及／或維修保養所需的任何設備及／或零件；
 - e. 購作商業用途的商品，包括用於轉銷售的商品、貿易工具或專業工具等；
 - f. 互聯網站的訪問權或從互聯網下載的軟體或數據檔案（包括音訊檔、照片、閱讀材料、書籍和電影等）；
 - g. 透過互聯網提供的服務，包括訂購電影票、機票、預訂酒店、租車、理財諮詢等；
 - h. 透過私下交易或線上拍賣網站從自然人購買的商品；
 - i. 偽造或假冒產品；
 - j. 因自然災害、氣象或氣候條件、磨損、貶值、逐漸變質、水、各類污染、製造缺陷或固有缺陷、害蟲、昆蟲、白蟻、黴菌、潮濕或乾腐、細菌、生鏽、清潔、檢修、維護、調整或維修造成的損失或損壞；
 - k. 因機械故障、電氣故障、軟體或數據故障造成的損失；
 - l. 數據丟失；
 - m. 購作轉售的商品，或購買時為已使用商品、受損商品或二手商品的物品；
 - n. 固定的家用及／或商用設施，包括但不限於地氈、地板及／或瓷磚、空調、冰箱或加熱器；
 - o. 用於或計劃用於商業、零售及／或物業租賃或其他商業目的的商品；
 - p. 閣下租用或租賃物品；
 - q. 購買時已使用過或經過改造、翻新或重制的物品；
 - r. 藝術品、古董、槍械和藏品；
 - s. 皮草、鐘錶、珠寶、寶石、貴重玉石、金製品或含金品（或由其他貴金屬及／或貴重玉石製造或鑲製的物品）；
 - t. 因使用信用卡所支付而與購物無關的費用或收費；
 - u. 放置不當；
 - v. 物品不明消失；或
 - w. 當地政府機關認定屬於非法的商品。

第四節 條件

為符合資格獲得網絡購物綜合保險項下的保障，須存在或發生以下事項，而達成該等條件是獲理賠前提：

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

第五節 一般條款

1. **索賠通知**：索賠通知書須於損失事故發生當日起三十(30)日內作出。未於損失事故發生當日起三十(30)日內作出通知者，保險公司或會拒絕受理。要提出索賠，請登錄 <https://hk.mycardbenefits.com> 或將索賠通知發送

至：

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16

AIG Building

Singapore 079120

電話：+65 6419 1667

客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分

服務使用語言：英語／粵語

電郵: APAC.Mastercard@aig.com

2. 索賠證明文件：

持卡人向保險公司提出索賠時，應提交下列資料：

- a. 本人簽署的索賠申請表格（如適用）；
- b. 持卡人的對帳單或購買收據的副本，證明受保障購物的全部款項均使用受保資格卡進行付款；
- c. 如果閣下收到有關網購商品無法投遞的賠付后且獲收該網購商品，閣下須將該賠付額償還給我們。

3. **賠付**：所有賠付將由保險公司支付予香港的受保資格持卡人，相關賠付須遵守香港當時有效的法律法規。

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

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

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

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

8. **個人資料**：除非受保資格持卡人根據本保單提出索賠，否則保險公司不會收集受保資格持卡人的個人資料。受保資格持卡人如提出索賠，必須向保險公司提供若干個人資料，以令保險公司能夠評估及處理索賠（並進行一切有關程序）。為此，保險公司可能需向參與索賠處理程序（或相關程序，如資料儲存）的其他人士轉移個人資料。進一步詳情，請瀏覽 www.aig.com.hk/privacy-policy。

一般主要條款及定義

意外：指受保人於受保旅程期間因外在、暴力及可見方式而遭遇的突然、無法預料、無法控制及意外的人身事故。

年度累計保障限額指人身意外及醫療保險對每位持卡人之最高保障金額。

持卡人：指在該地區及參與發卡機構發行受保資格卡之地區內，所有獲發受保資格卡的個人，包含同一帳戶下的副卡或附屬卡持有人。

子女：指受保資格持卡人的兒子或女兒、血親後代、繼子女及非婚生的直系及有血緣關係的年齡為 6 個月以上但未滿十八(18)歲（或若為全日制學生，則年齡未滿二十三(23)歲）的未婚且主要由受保人贍養的子女。

一般交通工具：指使用受保資格卡就前往任何地點的預定旅行、旅程或航程而預付費用的任何海、陸、空旅行安排。

永久居住城市：指閣下現正居住的城市。

出發國家/地區是指您的行程中的第一個出發國家/地區。

永久居住國：指閣下當前所居住且持有有效居住簽證或閣下出生地所在的國家。

受保旅程：指受保人使用受保資格卡就預定自發卡國家啟航的旅行、旅程或航程而預付費用的海、陸、空旅行安排。受保旅程將從使用受保資格卡購買的票據上顯示的出發日期開始至返回日期止，最長不得超過 180 天。受保旅程包括從受保人永久居住城市出發的預定及預付費用的國內旅程。

家傭指擁有有效工作準證並由持卡人根據家政服務書面合同贊助的全職工人。

受保資格卡指該地區內不時發行的萬事達卡世界精英借記卡/世界精英信用卡。

受保資格持卡人指受保資格卡的持卡人（年齡介乎 18 歲至 69 歲），惟該信受保資格卡購買受保旅程時屬有效、可使用且信用良好（未被取消、暫停使用或逾期還款），持卡人有權按保障列表獲得賠付或其他保障。

自負額/免責期指閣下在獲付保單給付前須就各項及每項損失負責的費用或天數。

家屬指配偶及最多 3 名子女。

單程旅行：對於以下津貼，單程旅行保險在被保險人到達其居住國以外的最終目的地七(7)天后終止：

1. 緊急醫療費用；
2. 緊急醫療後送/交通費用；
3. 緊急牙科治療；
4. 遺體運返；
5. 住院每日現金津貼

所有其他津貼將在被保險人到達其居住國以外的最終目的地 48 小時後失效。

醫院指符合以下的機構：

- a. 持有有效牌照（若法律規定）；
- b. 主要是為病人或受傷人士提供護理及治療而運作；

- c. 全天均有一名或多名醫生值勤；
- d. 提供 24 小時護理服務，全天至少有一名註冊專業護士值勤；
- e. 在醫院可用物業或設施內具備或可預先安排齊全的診斷及外科手術設備；及
- f. 除非是附帶機構，否則不包括為老年人而設的診療所、護養院、養老院或療養院，亦不包括作為戒毒及／或戒酒治療中心營運的機構。

受傷：指於本保單生效期間，因受保旅程過程中僅由暴力、意外、外在及可見方式所直接導致且與任何其他原因無關的身體損傷。

受保人：指本摘要資訊內各「保障對象」條文項下界定為合資格的受保資格持卡人或其他合資格人士。

本保險僅向通常居住在香港的合格持卡人提供保險。

受保事件：指受保旅程期間發生承保範圍涵蓋的保障情況。受保事件包括於恐怖主義行為期間發生的事件。

保險公司／我們：指，其須負責於持卡人登記的國家向持卡人提供旅遊保險的保險公司。

發卡機構：指經萬事達卡公司允許及／或授權在該地區內經營萬事達信用卡或借記卡業務之銀行或金融機構或相似實體，其參與向持卡人提供旅遊保險。

重大旅行事件指：

1. 自然災害；
2. 世界衛生組織宣布的第四級或更高級別的流行病或大流行性疾病，或香港政府或旅行目的地國家或地區的政府針對非必要旅行發出警告的該等疾病；
3. 重大工業事故；
4. 導致預定的一般交通工具服務取消或有關政府針對非必要旅行發出警告的內亂、騷亂或暴亂；
5. 導致預定的一般交通工具服務取消的罷工；或
6. 導致領空或多個機場關閉的任何事件。

萬事達卡公司：指 MasterCard Asia/Pacific Pte. Ltd，根據新加坡法律成立的法團，其辦事處地址為 3 Fraser Street, Duo Tower, Singapore 189352。

醫療必需品：滿足以下條件的醫療服務或用品：

- 1 根據規定或執行的適用保障，對於所承保之損失的診斷、治療或護理而言屬必要；
- 2 符合醫療慣例的一般認可標準；及
- 3 由醫生提供處方及於其監護、監督或指示下使用。

自然災害指極端天氣（包括但不限於颱風、颶風、旋風或龍捲風）、火災、洪水、海嘯、火山爆發、地震、山體滑坡或其他自然災害或上述任何災害的後果。

海外是指您的出發國家/地區或居住國家/地區的境外範圍，具體取決於您的行程的最初出發國家/地區，但在任何情況下均不包括您的居住國家/地區。

每宗保障限額：指於保單期間根據每位持卡人的任何單一項保障所應支付的最高金額。

醫生：指持有牌照可根據進行有關專業服務的國家的法律提供醫療服務或實施手術的內科醫生或外科醫生，但不包括脊醫、理療師、順勢療法醫生及自然療法醫生。

保單：向萬事達卡公司發出的保險合約及任何附加條款或附加保障。

受保前已存在之醫療狀況：指於受保旅程前十二個月內曾獲醫生建議或獲醫生提供醫療護理、治療或意見的狀況。

檢疫是指醫療或政府當局為阻止傳染病傳播而實施的限制行動或旅行措施。

疾病：指於受保旅程期間感染及／或罹患的任何病症。

配偶：指受保資格持卡人於合法婚姻中的丈夫或妻子（年齡介乎十八(18)歲至六十九(69)歲）。

該地區：指發行受保資格卡的國家或地區，香港。

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

一般交通工具旅行意外及受保旅途保險

受保資格持卡人可透過萬事達卡公司提供的全面旅行意外保險而獲得保障。

1. 旅行意外的定義：

暴露及失蹤指若一名受保人因承保意外而無可避免地受某些因素影響並因此而遭受損失，則可獲得保障，猶如其因受傷所致。若受保人作為乘客而搭乘的交通工具不幸發生迫降、擱淺、沉船或遇難後一年內未尋獲受保人的遺體，則視為受保人已經身亡。

肢體指整段手臂或整條腿。

損失指失去下列各項

- 手或腳，即指經由手腕或踝關節或以上部位的實際分離；
- 眼睛，即指完全喪失視力且無法恢復；
- 拇指及食指，即指在手掌位置與手連接的關節處或以上部位的實際分離；
- 語言能力或聽力，即指完全喪失語言能力或雙耳失去聽力且無法恢復。

身體部位指單手、單腳、單眼視力、語言能力、或雙耳聽力。

最高保額指就意外身亡、損失兩(2)個或以上身體部位而應付的最高金額。

2. 保障對象：

受保資格持卡人，其配偶，子女及家傭，無論同行或各自旅行。

3. 獲取保障：

當閣下使用受保資格卡支付一般交通工具乘客票的全部費用時，及／或透過使用受保資格卡的相關獎賞計劃點數（例如：旅行里程點數）獲取一般交通工具乘客票時，保障將會自動生效。

一般交通工具旅行意外

若使用閣下的受保資格卡購票，則可提供一般交通工具旅行意外保險，保障於搭乘一般交通工具旅遊時所發生的意外身亡、喪失能力（包括喪失視力、語言能力及聽力）。

- 就國際航班而言，就受保旅程而提供的有關一般交通工具的最高保額上限為每人500,000美元（**配偶**，**子女**及家傭適用分項限額，更多詳情請參閱保單）。
- 就閣下的永久居住城市以外的國內航班而言，就受保旅程而提供的有關一般交通工具的最高保額上限為每人100,000美元（**配偶**，**子女**及家傭適用分項限額，更多詳情請參閱保單）。
- 旅程自受保人為開始該旅程而搭乘某一般交通工具時起計及持續至受保人從一般交通工具下來（離開）的時間。

損失表：

損失以下：	最高保額百分比：
生命	100%
兩個身體部位	100%
一個身體部位	50%
同一隻手的拇指及食指	25%

受保旅途旅行意外

於到達旅程目的地時閣下離開一般交通工具後，可就全球範圍內 24 小時／全天所發生的意外身亡、喪失能力（包括喪失視力、語言能力及聽力）提供受保旅途旅行意外保障。此保障乃作為補充，不與上述一般交通工具旅行意外保險保障疊加。

- 就國際旅程而言，受保旅程的最高保額上限為每人150,000美元（配偶，子女及家傭適用分項限額，更多詳情請參閱上文保單）。
- 就閣下的永久居住城市以外的國內旅程而言，受保旅程的最高保額上限為每人75,000美元（配偶，子女及家傭適用分項限額，更多詳情請參閱上文保單）。
- 當閣下於受保旅程中自一般交通工具下來（離開）時受保旅途保障開始生效，至閣下登上一般交通工具時保障結束（以較早發生者為準）。
- 旅程自受保人為開始該旅程而搭乘某一般交通工具時起計及持續至受保人從一般交通工具下來（離開）的時間。

損失表：

損失以下：	最高保額百分比：
生命	100%
兩個身體部位	100%
一個身體部位	50%
同一隻手掌的拇指及食指	25%

5. 保障條件／限制：

- 所承保之損失必須為於自意外發生日期起計 365 天內發生；
- 若閣下因同一宗意外而遭受多重損失，則僅按金額最高的一(1)項賠付；
- 保障範圍涵蓋暴露及失蹤的情況；
- 包含因恐怖主義行為（定義見本文）引致或造成的損失；
- 於每人達至 500,000 美元的限額（配偶，子女及家傭適用分項限額，更多詳情請參閱上文保單）後，旅行意外及受保旅途保險將不會作進一步賠付。

6. 旅行意外不保障的項目（在一般不保項目上附加）：

本保單不保障任何由於以下原因引致或造成的任何致命或非致命損害：

完全或部分由進行藥物或手術治療直接或間接造成的損害，惟純粹因受傷而屬必要者除外。

旅行醫療保障

我們會就並非由於受保人於永久居住國以外的地區旅遊時仍處於受保前已存在之醫療狀況所造成的承保醫療費用支付一般合理慣例費用。

1. 保障對象：

受保資格持卡人，其配偶，子女及家傭，無論同行或各自旅行。

2. 獲取保障：

當閣下使用受保資格卡支付一般交通工具乘客票的全部費用時，或透過使用受保資格卡的相關獎賞計劃點數（例如：旅行里程點數）獲取一般交通工具乘客票時，保障將會自動生效。

3. 主要內容：

- 旅程涵蓋全球範圍的旅遊。
- 保障為受傷或疾病提供，即使並非緊急事故。
- 醫療費用保障最高賠償金額為每人 500,000 美元（**配偶**，**子女**及家傭適用分項限額，更多詳情請參閱保單）。
- 旅程次數並無限制。
- 保障適用於單程或往返旅程旅遊的情況。
- 包含因恐怖主義行為（定義見本文）而引致或造成的所承保之損失。

醫療費用：

若閣下於永久居住國以外的地區遭遇受傷或疾病，並需要醫療看護，我們會就承保醫療費用提供保障，最高保障金額為每人 500,000 美元（**配偶**，**子女**及家傭適用分項限額，更多詳情請參閱上文保單）。

1. 承保醫療費用包括：

- a. 醫生服務，包括由一名醫生進行的診斷、治療及手術；
- b. 醫院提供住宿及膳食、病房護理及其他服務所收取的費用，包括專業服務費用，但不包括非醫療性質的個人服務費用，惟無論如何，費用不得超過醫院就半私人病房及膳食所收取的平均費用；
- c. 麻醉劑（包括施用）、X光檢查或治療，以及化驗、使用鐳及放射性同位素、氧氣、輸血、鐵肺及藥物治療；
- d. 救護車服務；
- e. 僅可於獲得一名醫生或外科醫生的書面處方後方可獲得的敷料、藥品、藥物及治療服務及用品；及
- f. 對於因健全真牙受到損傷而進行的牙科治療，最高限額為每隻牙100美元。

上述服務費用不包括超出常規慣例收費或不保事項的任何相關費用金額。

常規慣例：指就有關服務及用品收取的費用，而經考慮與所相關服務及用品有關的疾病或受傷的性質及嚴重程度，相關費用不超過在當地就有關服務及用品所收取的平均費用。

若產生的費用超過有關平均收費，則超出的有關金額不應列作承保費用。所有費用均應被視為於產生費用或收費的相關服務或用品獲提供或取得當天產生。

2. 「醫療費用」不保障的項目（在一般不保項目上附加）：

除一般不保項目以外，「醫療費用」保障亦不會就由於以下原因而引致或造成的任何致命或非致命損害作出賠付：

1. 受保前已存在之醫療狀況（定義見本文）；
2. 未經醫生建議、批准及證實屬必要及合理的服務、用品或治療，包括任何住院期；
3. 例行體檢、化驗診斷、X光檢查或其他檢查，惟在醫生先前要求或主治確定為殘疾的過程中所進行者除外；
4. 選擇性美容或整容外科手術，不包括因意外而進行的手術；
5. 牙科護理，該保單生效期間因意外導致健全真牙受傷而須進行的護理除外；
6. 因涉及虛弱、緊張或扁平足、雞眼、老繭或指甲而產生的費用；
7. 痤瘡的診斷及治療；
8. 隔膜異位，包括黏膜下切除手術及／或為此而實施的外科矯正手術；
9. 主治醫療專家認為屬試驗性質的器官移植；
10. 兒童健康保育，包括檢查及疫苗接種；
11. 非純醫療性質的費用；
12. 於原住國內產生的任何費用；
13. 眼鏡、隱形眼鏡、助聽器及為就此而開出處方或配方而進行的檢查，除非受傷或疾病已導致視力或聽力損傷；
14. 公立醫院提供的治療或通常免費的服務；
15. 精神、神經或情緒障礙或靜養療法；或
16. 懷孕或所有相關情況，包括與不孕或其他與無法妊娠及生育控制有關的問題的診斷或治療相關的服務及用品，包括外科手術及設備。

緊急醫療運送／遺體運返：

醫療運送

1. 若於閣下的永久居住國以外的地方，因緊急醫療運送或遺體運返產生承保費用，我們將支付最高合併賠償金額，上限為每人 500,000 美元（配偶、子女及家傭適用分項限額，更多詳情請參閱保單）。緊急運送須由援助部門或醫生安排進行，而該援助部門或醫生可證明根據閣下受傷或疾病的嚴重程度或性質需要為閣下提供運送服務。

承保費用乃為運輸及醫療治療（包括與閣下的緊急運送有關的必要醫療服務及醫療用品）招致的費用。運送閣下的所有交通運輸安排須採用最直接及經濟的路線。

運輸費用須：

- a. 由主治醫生建議；
- b. 對於運送閣下的交通工具的標準管制而言屬必要；及
- c. 由援助部門預先安排及批准。

2. 定義

緊急運送—指：

(a)根據閣下的身體狀況，須將閣下由遭遇受傷或疾病的地方緊急運送至距離最近而可提供合適醫療治療的醫院；(b)於當地醫院進行治療後，根據閣下的身體狀況，須將閣下運送至閣下現時的居住地；或(c)同時包括上述(a)及(b)項。

運輸工具—指於緊急運送期間運送閣下所需的任何陸地、水上或空中交通運輸工具。運輸工具包括但不限於救護飛機、陸地救護車及私人機動車輛。

遺體運返

若閣下於永久居住國以外的地方旅遊時不幸身故，我們將就因運返閣下遺體而產生的合理承保費用支付賠償。就醫療運送及遺體運返而言，保障均不超過合併最高限額每人 500,000 美元[†]（配偶、子女及家傭適用分項限額，更多詳情請參閱上文保單）。

承保費用包括但不限於以下費用：

- a. 遺體防腐；
- b. 火化；
- c. 棺木；及
- d. 運送。

該等費用須由援助部門批准及安排，且閣下或其家屬須聯絡客戶服務章節所列的電話號碼。

住院每日現金保障：

若閣下因於永久居住國以外的地方遭遇受傷或疾病而作為留院病人住院，我們會為住院的受保人提供每日每人 100 美元的住院保障（配偶，子女及家傭適用分項限額，更多詳情請參閱保單）。留院必須是醫生建議。

留院病人指按醫生建議住院並須支付住宿房間及膳食費用的受保人。

不保事項

1. 受保前已存在之醫療狀況；
2. 在閣下居住國進行的住院治療；
3. 懷孕及之後的分娩、流產或女性生殖器官疾病；
4. 定期體檢；
5. 美容或整形外科手術，不包括因受傷而引致的手術；
6. 任何精神或神經障礙或靜養治療。

海外新冠診斷檢疫津貼

1. 如果在海外期間，您的新冠檢測呈陽性，並因此意外地被安排入住境外強制隔離設施，我們將按照每人保險摘要中的規定，在您身處境外時，連續支付最多 14 天，每天最多新美元 100。

我們將支付上述金額，用以支付與隔離直接相關的合理且必要的住宿費用、膳食或其他費用。

海外新冠診斷檢疫津貼的任何索賠應與我們就同一事件取消或縮減行程已支付或有責任支付的任何金額相抵銷。

2. 除一般不承保事項外，海外新冠診斷檢疫津貼不承保的範圍：

- a. 如果對所有入境的乘客強制執行隔離措施，或對來自特定國家/地區的所有乘客強制執行隔離措施，此保險福利將不適用；
- b. 如果您違反醫療從業人員或醫生的建議旅行，或因您的行為違反醫療從業人員或醫生的建議，而引起任何索賠（包括但不限於出現新冠病徵仍然旅行），我們將不理賠任何損失。

旅程意外無憂保障

若旅程遭遇意外取消或延誤變故，受保資格卡的持卡人可享受旅費及住宿開支提前給付保障，令旅程盡享無憂。

1. 保障對象：

受保資格持卡人及其**配偶**，**子女**及家傭無論同行或各自旅行。

2. 獲取保障：

當閣下使用受保資格卡支付一般交通工具乘客票的全部費用時，或透過使用受保資格卡的相關獎賞計劃點數（例如：旅行里程點數）獲取一般交通工具乘客票時，保障將會自動生效。

- 只有受保人在未知會發生旅程取消情況下購買行程，保障方會生效。

旅程取消保障

1. 若於約定出發日期前，閣下的行程遭取消，以及因為以下事件而無法繼續旅程，**我們將支付**旅行及／或住宿按金的損失，上限為每人 7,500 美元（**配偶**，**子女**及家傭適用分項限額，更多詳情請參閱保單）。

- a. 閣下、閣下的旅伴、閣下的直系親屬、閣下旅伴的直系親屬遭遇疾病、傷害或身故；或 b. 因惡劣天氣條件而取消了一**般交通工具**的預定起飛時間；或
- b. 安全原因或目的地的強制撤離；或
- c. 由於火災，爆炸和洪水導致財產無法居住，以及通過從外部使用武力到財產內部的盜竊而導致被保險人擁有的家庭或企業嚴重損失，其中有痕跡或可見由於使用了盜竊所使用的武力，所述事件的痕跡和對財產的物質損害；或
- d. 被保人或配偶遭受的懷孕並發症危害了有關人員的健康或生命；或
- e. 在民事，家庭，勞工或刑事法庭上作為當事人或證人的不可移動的召喚；或
- f. 如果受保人提出或收到要求受保人出庭的離婚或離婚索賠；或
- g. 受保人意外失職；或
- h. 在旅行前無法恢復遭襲擊或被盜而丟失受保人的身份證明文件；或
- i. 必須加入該國武裝部隊。

2. 取消：

對於閣下未使用、不可退還的取消酒店費用部分及／或一般交通工具的退票費，只要閣下是在遭遇上述疾病、傷害或身故前預訂并支付的，我們將向閣下作出補償。

3. 特殊索賠通知：

若旅程取消，閣下須在合理情況下盡快通知我們。對於閣下未在合理情況下盡快通知而產生的任何額外罰款，我們概不負責。

4. 定義：

直系親屬—指某人士在居住國居住的合法配偶；子女；媳婿；兄弟姊妹；兄弟姊妹之配偶；父母；配偶之父母；祖父母；孫子女；法定監護人、監護人；繼子女或養子女；繼父母；姑姨或孀母或舅伯母、叔伯或舅舅或姑姨丈；姪甥女、及姪甥子。

無法繼續旅程—指：

1. 若閣下或閣下旅伴患疾病、傷害或身故，對此醫生建議由於閣下或閣下的旅伴病情的嚴重程度，從醫學上閣下或閣下的旅伴必須取消旅程。閣下或閣下的旅伴必須直接接受醫生治療及護理。
2. 若閣下的或閣下旅伴的直系親屬患疾病、傷害或身故，其病情或相關病情的嚴重程度和劇烈程度足以讓一個正常謹慎的人士取消旅程。

嚴重傷害或疾病：指須由具備法律資格之執業醫生治療的嚴重傷害或疾病，且經醫生鑒定受保人因該傷害或疾病而不宜旅行或繼續其原定行程。

旅伴—指最多兩(2)位已登記將與閣下同行之人士。

5. 不保事項：

1. 因抑鬱或焦慮、精神或神經錯亂、濫用酒精或藥物、成癮或服藥過量產生之索賠；
2. 因選擇性美容或整容外科手術（不包括因意外而進行的手術）產生之索賠；
3. 因妊娠及所有有關妊娠癥狀產生之索賠；
4. 受保前已存在之醫療狀況。

旅程縮短

1. 若於約定返回日期前，閣下的行程因為以下因素遭取消，**我們將支付**按金損失，上限為每人 7,500 美元（**配偶、子女及家傭適用分項限額**，更多詳情請參閱保單）：

- a. 閣下、閣下的旅伴、閣下的直系親屬或閣下旅伴的直系親屬遭遇疾病、傷害或身故而無法繼續旅程；
- b. 受保人或其配偶遭受的懷孕並發症危害了有關人員的健康或生命；
- c. 如果受保人提出或收到要求受保人出庭的離婚或離婚索賠；
- d. 受保人意外失職；
- e. 必須加入該國武裝部隊。

2. 中斷：

對於未使用、不可退還的酒店預付旅行費用及／或用於返程或接駁海陸交通的一般交通工具乘搭票（減扣未使用之返程旅客票中已使用信貸的價值），我們將補償閣下。本保障僅限於由規定航空公司之單程經濟艙的機票費用，並受保障列表中列載之每宗保障限額規限。

3. 陪同未成年人士：

若閣下與一名未滿 15 歲的未成年人士單獨旅行，而閣下因疾病、傷害或身故無法繼續旅程，導致該名未成年人士無人照料，我們將支付規定航空公司的經濟艙往返機票費用，供閣下的家人指定之一名成年人自閣下的居住國出發以陪同該名未成年人士返回閣下的居住國。

該等開支必須提前獲援助部門批准，閣下必須聯繫客戶服務章節所列載之電話號碼。

4. 特殊索賠通知：

若申請旅程中斷索賠，閣下須在合理情況下盡快通知我們。對於閣下未在合理情況下盡快通知而產生的任何額外罰款，我們概不負責。

5. 定義：

直系親屬—指任何人士的合法配偶；子女；媳婿；兄弟姊妹；兄弟姊妹之配偶；父母；配偶之父母；祖父母；孫子女；法定監護人、監護人；繼子女或養子女；繼父母；姑姨或孀母或舅伯母、叔伯或舅舅或姑姨丈；姪甥女、及姪甥子。

傷害或疾病—指須由具備法律資格之執業醫生治療的傷害或疾病，且經醫生鑒定受保人因該傷害或疾病而不宜旅行或繼續其原定行程。

旅伴—指最多兩(2)位已登記將與閣下同行之人士。

無法繼續旅程—指：

1. 若閣下或閣下的旅伴患疾病、傷害或身故，對此醫生建議由於閣下或閣下的旅伴病情的嚴重程度，從醫學上閣下或閣下的旅伴必須中止旅程。閣下或閣下的旅伴必須直接接受醫生治療及護理。
2. 若閣下的或閣下旅伴的直系親屬患疾病、傷害或身故，其病情或相關病情的嚴重程度和劇烈程度足以讓一個正常謹慎的人士中止旅程。

6. 不保事項：

1. 因抑鬱或焦慮、精神或神經錯亂、濫用酒精或藥物、成癮或服藥過量產生之索賠；
2. 因選擇性美容或整容外科手術（不包括因意外而進行的手術）產生之索賠；
3. 因妊娠及所有有關妊娠癥狀產生之索賠；
4. 受保前已存在之醫療狀況。

旅程延遲

如果在旅行出發日期前 60 天內發生任何以下意外事件（(c) 項除外），導致旅程延遲：

- a. 重大旅行事件，使您無法按計劃及行程安排前往主要目的地；
- b. 您或您的親屬死亡、重傷或患重病或被強制隔離；
- c. 在保單簽發日之後和承保旅行出發日期前一 (1) 週內，自然災害對您在該地區的永久居住地造成嚴重損害，並且要求您在出發日期需要留在永久居住地；或
- d. 證人傳票。

我們將按《保險摘要》中規定的限額，支付由此產生的推遲旅行的以下行政費用：

- a. 您已全額支付的費用；
- b. 您依法應負責支付的費用；和
- c. 無法從任何其他來源收回的費用。

除外條款

我們將不會支付以下任何損失或費用：

1. 由政府法規或控制直接或間接引起的；
2. 由一般交通工具或任何其他旅行和/或住宿提供者取消服務而引起的；
3. 任何其他現有保險計劃或政府計劃所承保的；
4. 酒店、航空公司、旅行社或任何其他旅行和/或住宿提供者將支付或退款的；
5. 在於出發日期（包括出發日期）之前 3 天內購買該保險的情況下（除非您或您的親屬或旅伴因意外身故）；
6. 因您預訂旅行或購買此保險時已廣為人知的重大旅行事件產生的，（以最後發生者為準）；和/或
7. 作為您過去用於部分或全部支付旅行的任何飛行里程或假日積分補償的。

為免生疑問，承保對繼續有效，且對按計劃繼續旅行的其他受保人具有效力。

旅程延誤保障

1. 如果被保險人的行程被延誤至少四(4)小時，並且是由於以下原因造成的，我們將支付津貼：

- a. 惡劣天氣，是指任何導致公共承運人延遲預定出發時間的惡劣天氣；
- b. 公共承運人的設備故障，是指公共承運人的設備突然發生不能預見的故障，導致正常行程的延遲或中斷；

- c. 公共承運人的僱員發動不能預見的罷工或其他抗議行為，是指任何干擾公共承運人正常出發和到達的勞動分歧；
- d. 由於空中交通管制和超出航空公司的控制，出發機場的操作原因。

如果被保險人公共承運人的出發時間，比行程中規定的時間連續延誤至少四(4)小時，本保險將為每人提供總額不超過 500 美元的損失賠償（配偶、子女及家庭傭工可申請附加限額，詳情請參閱《保險摘要》）。

我們將賠償被保險人因此次延誤而必然發生的（公共承運人或任何其他方尚未向被保險人免費提供的）食宿費用。

2. 除了一般除外條款外，行程延誤保險不包括哪些情況：

對於以下情況，行程延誤保險將不提供津貼：

- a. 在原行程預定日期之前，因任何公開的或已告知的延誤而直接或間接造成的任何損失。
- b. 在行程規定的原定出發時間前不少於二十四(24)小時購買的公共承運人客票。
- c. 購票時航班信息未確認的任何公共承運人客票，或從任何公共承運人或任何第三方服務提供商處購買的與無限航班優惠有關的客票。

錯過轉接交通保障

1. 如果被保險人因上一航班延誤或取消而錯過轉機航班，我們將賠付每人不超過 500 美元的費用（配偶、子女及家庭傭工可申請附加限額，詳情請參閱《保險摘要》）。我們將報銷合理的額外旅行、食宿費用，使被保險人能夠繼續完成預訂行程。

為免生疑義，上一航班和錯過的航班必須在同一航線上。

2. 除了一般除外條款外，轉機延誤保險不包括哪些情況：

- a. 任何因自然災害而引起的索賠。
- b. 任何未得到航空公司或機構的書面證明，說明延誤原因和延誤時間的索賠。

境外個人責任

對於旅行中由於以下原因對第三方所負的法律責任，我們將向您提供賠償，最高限額見《承保摘要》：

- a. 任何第三方的死亡或受傷；或
- b. 任何第三方財產的意外損失或損壞。

除外條款

我們將不賠付：

1. 屬於您的家人或僱主的財產，或依據法律視為您僱員的財產；
2. 對您的家人或僱主或依據法律視為您僱員的任何人所負的責任；
3. 屬於您的財產，或由您看管、保管或控制的財產；
4. 根據合同承擔的任何責任；
5. 直接或間接因您的蓄意、惡意或非法行為而產生的責任；
6. 直接或間接因擁有、佔有或使用車輛、飛機、船隻、槍械或動物而產生的責任；
7. 直接或間接因擁有或佔用土地或建築物而產生的責任（僅對任何臨時居所的佔用除外）；
8. 直接或間接因從事或追求任何貿易、業務或職業而產生的責任；
9. 直接或間接因任何犯罪行為而產生的責任；
10. 任何刑事訴訟產生的法律費用；

11. 您參加任何汽車拉力賽、或汽車、摩托車、輪船或飛機競速；
12. 並非由地區內具有管轄權的法院一審作出或從其處收到的判決；和/或
13. 懲罰性、加重性或示範性損害賠償。

作為我們承擔責任的先決條件，未經我們書面批准，您不得向任何第三方提出任何要約或作出付款承諾，也不得承認任何責任或過失，也不得參與任何訴訟。

行李保障

包括筆記本電腦在內的個人行李

對於承保旅行期間，在計劃目的地因超出您控制範圍的情況（包括自然災害）而導致的所攜帶或所購個人行李損失或損壞，我們將向您賠付該等損失或損害，但不超過《承保摘要》中規定的限額。這包括對您的衣物和個人財物的賠償，該等衣物和財物存放在丟失的個人行李中或穿在身上或隨身攜帶。所有物品必須歸您所有或由您保管，或是他人借給您或委託給您的。

如果您的任何個人行李物品經證明無法進行經濟上合理的維修，則根據本保單提出的索賠將被視為該物品丟失。對於任何一件或一對或一套物品，我們將不承擔超出 625 美元的費用。一台筆記本電腦的責任限額為 1,000 美元，每次承保旅行僅限一台筆記本電腦。

對於以下物品，我們賠付的最高限額合計不會超過上述限額的 10%：

- a. 珠寶、手錶、完全或部分由銀、金或鉑金構成的物件；
- b. 皮草、飾有皮草或是主要由皮草製成的物件；
- c. 相機，包括相關的相機設備；
- d. 其他電子設備。

一對或一套物品視為一個物品（例如，一雙鞋、一個照機及其隨附的鏡頭和任何附件（即使是單獨購買且屬於不同品牌）、一套潛水裝備和任何附件（即使是單獨購買且屬於不同品牌）。

我們可以自行決定和選擇付款、恢復或維修已損壞的個人行李。所有索賠結算都應適當計入損耗和折舊。如您能針對索賠提供證明文件（即原始收據或原始保固卡），則自事件發生之日起 1 年內購買的電子產品可能不計入折舊。

損失必須在事件發生後 24 小時內報告給警局或有關部門，例如旅館和航空公司管理部門或在損失發生地具有管轄權的其他服務提供者。任何索賠都必須隨附該等機構的書面文件。您必須採取一切可能的步驟並採取合理預防措施，以確保：

- a. 您的行李或個人財物未放在公共場所且無人看管；和
- b. 所有個人財產和行李的安全。

因您丟失行李或行李在航空公司或服務提供者託運期間損壞而導致的索賠，應首先向航空公司或服務提供者或其他任何有效且可保保險提出。本保單項下的任何款項應在從航空公司、服務提供者或其他保險公司收到賠償證明後支付，或者在該等賠償被拒的情況下，則為收到該等被拒證明後。

包括筆記本電腦在內的個人行李項下不承保項目（除外條款）：

我們將不會賠付以下任何損失或損壞：

1. 承保範圍外的以下類別的財產的損失或損壞：動物、機動車輛（包括配件）、摩托車、船、汽車、任何其他交通工具、滑雪屐、滑雪板或雪橇、水果、易腐物品和消耗品、家庭用品、古董、手工藝品、繪畫、藝術品、電腦（包括手持電腦、軟件和配件，上述筆記本電腦除外）、手稿、寶石、隱形眼鏡或角膜鏡片、證券、樂器、牙橋、義齒；
2. 因任何過程或在導致該等損失或損壞的實際使用過程中發生的磨損、逐漸變質、飛蛾、害蟲、固有缺陷或者損壞引起的損失或損壞；
3. 財產的損失或損壞，但其不影響該等財產的使用、用途或功能的適合性；

4. 直接或間接因起義、叛亂、革命、內戰、篡奪政權或政府當局為阻止、打擊或捍衛該等情況而採取的行動、根據檢疫或海關規定扣押或銷毀、任何政府或公共當局下令沒收、或違禁品或非法運輸或貿易的風險，而導致的租賃或租用設備的損失或損壞，以及財產的損失或損壞；
5. 任何其他保單項下投保的財產，或由任何其他保險公司、酒店或任何其他方償還的財產；
6. 預先發送、單獨郵寄或運送之財產的損失或損壞；
7. 放在任何公共場所且無人看管之財產的損失或損壞；
8. 因您未對此類財產的保障和安全採取應有的謹慎和預防措施而導致的損失或損壞；
9. 因您的蓄意行為、不作為、疏忽或粗心而導致的損失或損壞；
10. 因海關或其他官員沒收或扣留而產生的損失或損壞；
11. 商業物品或任何種類的樣品或設備的損失或損壞；
12. 記錄在磁帶，卡片，磁盤或其他媒介上的數據的損失或損壞；
13. 下述物品的損失或損壞：現金或現金等價物、銀行票據、賭場籌碼、代金券、現金卡、債券、優惠券、郵票、流通票據、房契、手稿、任何種類的證券、信用卡丟失或信用卡更換、身份證 (IC) 和駕照、旅行證件（旅行證件和個人財務一節中另有規定的除外）；
14. 或易碎或脆弱物品的變形或破裂；和/或
15. 由於該等財產神秘消失而造成的損失或損壞。

注意：保單將僅賠付同一事件的行李損失或行李延誤。

一般交通工具行李延誤

1. 若從閣下抵達乘票所示目的地時起至托運行李到達時止，由於一般交通工具的延誤或錯誤指示造成閣下的托運行李延誤超過 4 個小時，我們將補償閣下必要隨身財產之開銷，上限為每人 500 美元（配偶，子女及家屬適用分項限額，更多詳情請參閱保單）。延誤行李保障不包括受保人的永久居住城市。

閣下必須身為一般交通工具的持票乘客。此外，所有索賠均須經由一般交通工具運輸商證實相關延誤或錯誤指示。

2. 定義：

托運行李—指已托運並由一般交通工具運輸商保管之行李，並獲一般交通工具運輸商發出索賠憑證。

公共交通指公共汽車，火車和其他形式的集體運輸，運輸公眾，收費集票價，並在機場和酒店之間的既定路線上運營。

限制：

若之後經進一步調查確定閣下向一般交通工具運輸商托運的行李遭遺失，任何根據行李延誤保單條款索賠並已向閣下賠付的金額，將自根據行李遺失保單條款中應付閣下之任何賠付中相應扣減。

旅行證件和個人資金

對於因獲取補發的護照、旅行機票和簽證（該等證件已丟失）的費用（如有），以及永久居住國境外承保旅行期間因更換該等丟失的旅行證件而招致的其他旅行費用和酒店住宿費用，我們將向您提供賠付，最高限額見《承保摘要》。此類損失必須是因承保旅行中的搶劫、入室行竊、盜竊或自然災害造成的。

如在返回該地區後獲取承保旅行期間遺失護照的補發護照，我們將向您提供賠付（最高限額見《承保摘要》），僅針對獲取此類護照的費用，不包括在該地區內招致的任何交通或其他附帶費用。

如果因搶劫、入室行竊、盜竊或自然災害，您損失了在旅行期間事件發生時隨身攜帶、或妥善存放在上鎖保險箱或保險庫內或在您積極監控下的現金、旅行支票或鈔票，我們將賠償實際損失，最高為 300 美元，但前提是應在事件發生後 24 小時內將該損失報告給損失發生地的警局或有關部門。任何索賠都必須隨附警局或該等其他機構的書面文件。

除外條款

我們不會賠付因匯率或貶值而造成的任何差額，以及未立即向發行機構的當地分支機構或代理商報告的旅行支票丟失。

一般保障不保事項

該保單概不承保下列任何項目：

1. 在神志清醒或不清醒時，故意自殘、自殺、或意圖自殺；或
2. 戰爭、內戰、入侵、騷動、革命，使用武力或篡權政府或軍事力量；或
3. 受保人在任何國家或國際組織的軍部服役期間，不論是和平或戰亂，或
4. 受保人在醉酒或在任何毒品或藥物的影響下遭受或約定的損失，惟遵醫囑服用的藥物除外；或
5. 主要由於受保人故意從事或故意參與非法行為，或由於受保人違法或企圖違法或拒捕而造成的任何損失；或
6. 乘坐飛機或航空設備時遭受的任何損失，但不包括本保單內特別訂明者；或
7. 先天性畸形及其引發或產生的病症、疝氣或牙齒醫療，但不包括因傷害造成對完好真牙的治療；或
8. 搭乘由受保人或受保人家庭任何成員本人或其代表所擁有、租用或操作之飛機；或
9. 駕駛或作為乘客乘坐：(a)參與任何比賽、測速或耐力測試的任何車輛或(b)用於雜技或特技駕駛的任何車輛；或
10. 機會性感染或惡性腫瘤，或任何其他疾病引致的任何索賠，而於提出索賠時，受保人已被確診患愛滋病（後天免疫力缺乏症）、愛滋病相關症候群(ARC)或愛滋病病毒(HIV)抗體血液測試結果呈陽性；或
11. 使用、釋放或洩漏核原料，直接或間接導致核反應、核輻射或放射性污染；或
12. 散佈或應用致病性或有毒性生物或化學材料；或
13. 釋放致病性或有毒性生物或化學材料；或
14. 受保人參與任何專業體育運動、冬季運動、或高空跳傘、跳傘、懸掛式滑翔、蹦極跳、深海潛水、爬山、野炊所遭受的任何損失；或
15. 受保前已存在之醫療狀況、或先天性畸形或其引發的任何併發症；或
16. 任何病痛、疾病、病疫及其引發的任何併發症，但保單內訂明保障者除外；或
17. 不遵醫囑出行；或
18. 任何恐怖分子或恐怖組織成員，非法販運藥物者、或提供核武、化學或生物武器的供應者；或
19. 計劃或實際在古巴，伊朗，敘利亞，蘇丹，朝鮮或克里米亞地區旅行，或前往或通過阿富汗或伊拉克實際旅行。

新冠肺炎而- 受保範圍及除外責任

保險福利	受保範圍及除外責任
醫療費用 / 緊急醫療後送 / 遺體返鄉	<p>如果您在海外確診新冠，對於您在承保行程期間因感染新冠肺炎而產生的、必要且合理的、在承保行程期間的醫療費用，我們將賠付不超過保險摘要中規定的金額。</p> <p>如果您在旅行期間確診新冠，如因醫療必要，我們將承保緊急醫療後送費用，其包含在保險摘要中規定的醫療費用保險福利限額內。</p> <p>此保險福利承保不超過保險摘要中規定金額的、將您的遺體或骨灰送返境內的費用。</p> <p>如果您違反醫療從業人員或醫生的建議旅行，或因您的行為違反醫療從業人員或醫生的建議而引起的任何索賠（包括但不限於在出現新冠肺炎症狀情況下旅行），我們將不承保任何損失。</p> <p>任何情況下，您或您的代表人必須立即聯繫我們的協助部門。</p>
每日住院現金保險福利	本保單將僅就同一次確診賠付每日住院現金保險福利或海外確診新冠肺炎檢疫津貼，但不會同時賠付兩者。

<p>海外確診新冠肺炎檢疫津貼</p>	<p>請注意：本保險福利僅賠付您身處海外、被出乎意料地強制檢疫的期間，如果您在返回居住國家/地區後被要求隔離，本保險福利將停止賠付。本津貼旨在協助您支付與隔離直接相關的合理且必要的住宿費用。</p> <p>您的受保範圍： 如果您在海外旅行期間因下列兩個原因其中之一被政府機構以書面命令出乎意料地安排入住居住國家/地區以外的強制檢疫設施，我們將賠付保險摘要中規定的金額：</p> <ul style="list-style-type: none"> • 您的新冠肺炎檢測呈陽性；或 • 該政府機構發現您或任何旅伴曾接觸可導致新冠肺炎的冠狀病毒。 <p>我們將賠付與檢疫直接相關的合理且必要的住宿費用，最多連續 14 天，且最多不超過保險摘要中規定的金額。</p> <p>本章節不承保的內容： 除了一般除外責任章節中規定的除外責任外，本保單不承保因為、基於或歸因於任何一般或廣泛適用於以下情況的檢疫要求而引起的任何損失或費用：</p> <ul style="list-style-type: none"> • 所有抵境/過境旅客，或來自指定地區的所有抵境/過境旅客； • 目前身處指定地區的所有人； • 任何公共運輸工具中的所有乘客，或不單包括您和您的旅伴的乘客群組。 <p>請注意，一般條件章節中規定的條件適用於所有保險福利部分。</p> <p>本章節所需的索賠證據可能包括：</p> <ul style="list-style-type: none"> • 新冠肺炎檢測呈陽性的證明（如果適用） • 政府機構簽發的檢疫命令證明 • 住院和出院日期和時間的證明（如果住院） • 旅行證明（確認發票、行程票據） <p>請注意：根據具體情況，我們可能需要其他證據來支持您的索賠，在這種情況下，我們會向您提出要求。</p>
<p>行程取消</p>	<p>如果您因您或您的直系親屬在原定行程出發日期之前確診新冠肺炎，不可避免地必須取消行程，且您已按照合同支付承保行程，並不獲退款，我們將賠付不超過保單承保摘要規定的金額。</p> <p>我們將不承保僅因政府、衛生當局或世界衛生組織對目的地國家/地區或出發國家/地區發佈的與疫情相關的旅行建議而導致的任何行程取消。</p> <p>我們將不承保僅因邊境關閉、檢疫或其他政府命令、建議、法規或指令而導致的任何行程取消。</p> <p>如果您因不願旅行、改變主意或害怕旅行而取消行程，我們將不承保行程取消。</p> <p>如果航空公司、酒店、旅行社或任何其他旅行和/或住宿提供商已提供代金券或信用額度或重新預訂承保行程，作為取消退款或補償，我們將不承保行程取消。</p> <p>如果您違反醫療從業人員或醫生的建議旅行，或因您的行為違反醫療從業人員或醫生的建議而引起的任何索賠（包括但不限於在出現新冠肺炎症狀情況下旅行），我們將不承保任何損失。</p>
<p>行程縮減</p>	<p>如果您或您的直系親屬在行程期間確診出患有新冠肺炎，並需要提早返回境內，因此必須且不可避免地中斷您的承保行程，我們將賠付保單中保險福利表中規定的金額。在這種情況下，我們將承保：</p>

	<ol style="list-style-type: none"> 1. 您已支付且不可退還的合理且必要的行程和住宿費用。 2. 返回新加坡的合理且必要的額外行程費用。 <p>我們將不承保僅因邊境關閉、檢疫或其他政府命令、建議、法規或指令而導致的行程縮減。</p> <p>如果您違反醫療從業人員或醫生的建議旅行，或因您的行為違反醫療從業人員或醫生的建議而引起的任何索賠（包括但不限於在出現新冠肺炎症狀情況下旅行），我們將不承保任何損失。</p>
行程延誤	如果您在機場未能通過與新冠肺炎相關的測試或醫學篩查，我們將不賠付任何行程延誤費用。

援助部門服務

對於醫療緊急情況的客戶服務，請致電我們的 24 小時協助部門：

在美國境內旅行時（N-America）： 866 273 9079 免費熱線

在美國境外旅行（N-America）： 001 817-826-7014 來電收集

當你離家時依靠援助部門。援助部門是您旅行時可能需要的許多重要服務的指南。優惠旨在幫助您在國外旅行時提供幫助。這是令人放心的，特別是當您第一次訪問某個地方或不會說該語言時。

請記住，援助部門不是承保範圍，您將負責協助部門要求的專業或緊急服務所產生的費用（例如，醫療或法律費用）。此福利可能會向您退還醫療相關費用（有關其他信息，請參閱旅行醫療部分）

1. 受保人：

合格持卡人，其配偶，子女和家傭無論是一起旅行還是分開旅行。

2. 提供服務的地方：

一般而言，承保範圍適用於全球，但也有例外。

限制可能適用於可能涉及國際或國內衝突的地區，或適用於現有基礎設施被認為不足以保證服務的國家和地區。您可以在開始涵蓋旅行之前聯繫援助部門，以確認您的目的地是否有可用的服務。

3. 援助部門：

- a. 在您的旅行期間，如果發生緊急情況，援助部門會提供有關旅行要求的信息，包括文件（簽證，護照），免疫接種或貨幣兌換率。提供的匯率可能。
- b. 不同於發卡機構用於您的受保資格卡交易的確切費率。有關您的對帳單上的結算項目的匯率信息應從發卡的金融機構獲取。
- c. 如果丟失或被盜您的旅行機票，護照，簽證或其他返回家園所需的身份證件，援助部門將通過聯繫當地警察，領事館，航空公司或其他適當實體來幫助更換它們。
- d. 如果返回家中的運輸票丟失或被盜，可以安排更換運輸票。
- e. 即請注意，此項服務不提供有關道路狀況的地圖或信息。

4. 醫療援助部門：

- a. 提供全科醫生，牙醫，醫院和藥房的全球推薦網絡。
- b. 向當地藥劑師提供處方補充的幫助（根據當地法律）。
- c. 在緊急情況下，援助部門將安排與全科醫生進行諮詢。此外，援助部醫療團隊將與當地醫務人員保持聯繫並監控您的病情。

- d. 如果您住院，我們可以安排將信息轉發回家，如果您有醫療必要，將您轉移到另一家醫療機構，或者如果您一個人旅行則將家人或親密朋友帶到您的床邊（這將由持卡人承擔費用）。
- e. 如果醫療團隊確定在發生事故或疾病時當地沒有足夠的醫療設施，我們將安排緊急撤離到醫院或能夠提供足夠護理的最近設施。
- f. 如果發生悲劇，我們將協助確保您的旅行安排。

5. 法律推薦服務：

如果您被逮捕或有可能因您的責任而導致的任何非刑事訴訟而被逮捕，我們將在必要時協助向您提供可代表您的任何必要的律師姓名法律事務。

一般程序—如何申請索賠

服務申請／索賠通知（按重複賠償基準的非醫療緊急事故索賠）

服務申請／索賠通知書須於事故發生當日起三十(30)日內作出。未於事故發生當日起三十(30)日內向下列理賠部作出通知者，保險公司或會拒絕受理。要提出索賠，請登錄 <https://hk.mycardbenefits.com> 或將索賠通知發送

至：

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16

AIG Building

Singapore 079120

電話：+65 6419 1667

客戶服務中心營業時間：星期一至五（公眾假期除外）上午 8 時 30 分至下午 5 時 30 分

服務使用語言：英語／粵語

電郵：APAC.Mastercard@aig.com

請遵循下列程序：

1. 閣下（持卡人）或受益人，或閣下（持卡人）或受益人的合法代表，必須於規定的索賠通知期內通知我們，否則我們或會拒絕受理閣下的索賠。收到索賠通知後，保險公司將向索賠人提供必要的索賠表格與指示；
2. 填妥整份索賠表格；
3. 於提交期結束前提交本節概述的所有必須資料（損失證明等）。

請注意，受理閣下的索賠或須不時提供其他資料。閣下有責任提供此等資料，否則可能無法受理索賠。

如需協助申請索賠，請聯繫上述電話號碼。

旅行意外與受保旅途索賠

一般交通工具 - 國際旅程／一般交通工具國內旅程／受保旅途 - 國際旅程／受保旅途 - 國內旅程

索賠通知期：自損失日期起九十(90)日內。

提交期：最遲不超過索賠通知日期後九十(90)日。

必須資料（損失證明）：

1. 填妥相關文件，包括死亡證明及／或主治醫生說明或驗屍報告；
2. 交易核實資料（確認受保旅程的全部客票費用均由受保資格卡支付），並包括一般交通工具票據及收據的副本。

旅行醫療保障索賠

醫療開銷（傷害或疾病）／緊急醫療運送及遺體運返／住院每日現金保障／海外檢疫津貼／海外檢疫津貼

索賠通知期：自損失日期起九十(90)日內。

提交期：最遲不超過索賠通知日期後九十(90)日。

必須資料（損失證明）：

1. 醫療報告（詳列傷害或疾病歷史及屬性）連同醫療費用收據原件；
2. 交易核實資料（確認受保旅程的全部客票費用均由受保資格信用卡支付），並包括一般交通工具票據及收據的副本；
3. 住院、出院日期和時間的證明（如住院）；

4. 護照副本（需含出入境印章）；
5. 新冠檢測陽性證明（如適用）；
6. 由政府機構發出的隔離命令的證明。

請注意：我們可能酌情要求其他索賠證據，在這種情況下，我們將向被保險人提出要求。

旅程意外無憂保障索賠

索賠通知期：自損失日期起九十(90)日內。

提交期：最遲不超過索賠通知日期後九十(90)日。

必須資料（損失證明）：

旅程取消／旅程縮短

1. 詳述旅程取消或縮短原因的文件，包括有關嚴重傷害或疾病性質的證明，例如關於醫療證明報告、主治醫生說明及有關文件的副本；
2. 交易核實資料（確認受保旅程的全部客票費用均由受保資格卡支付），並包括一般交通工具票據及收據的副本；
3. 已退還金額的收據／因旅程取消／旅程縮短引致的不可退還金額的確認書。

旅程延誤／錯過轉接交通

1. 車船票及登機證的副本；
2. 航空公司或機構說明延誤原因和延誤時間的公函；
3. 交易核實資料（確認受保旅程的全部客票費用均由受保資格卡支付），並包括一般交通工具票據及收據的副本；
4. 費用的發票和收據。

行李保障索賠

包括筆記本電腦在內的個人行李/行李延誤/旅行證件和個人資金

索賠通知期：自損失日期起九十(90)日內。

提交期：最遲不超過索賠通知日期後九十(90)日。

必須資料（損失證明）：

1. 已提交予一般交通工具運輸商的通知及報告書副本及所有有關通訊、財產彌償報告，表格必須包括航班號碼、船號或提單及行李托運單號；
2. 一般交通工具為損失負責的已賠償（或應賠償）金額詳情，行李物品說明、物品成本釐定資料及所有其他適當的文件及通訊；
3. 遺失物品聲明（已向航空公司聲明）；
4. 航空公司確認行李已作遺失聲明且無法尋回的確認書。

3. 賠償支付：

所有賠付將由 保險公司支付給承保地區的受保資格持卡人。任何保險賠付均須遵守賠付所在國當時有效的法律及政府規例。

在法律准許範圍內，身故保障應支付予受保人指定的受益人。若無指定受益人，屆時賠償金將支付予受保人以下仍健在的第一受益人：

1. 配偶；
2. 子女，按等額分配；
3. 父母，按等額分配；
4. 兄弟姐妹，按等額分配；或
5. 遺囑執行人或遺產管理人。

所有其他保險金將賠付予受保人或在必要時賠付予其他適當人員。任何保險賠付均須遵守賠付所在國當時有效的法律及政府規例。

本指引中的各項保險金限額以美元計算。若法律要求賠款以當地貨幣進行索賠，則採用索賠賠款當日公佈的官方匯率。

承保期自動延長

如您於原返回日期正按執業醫生的建議住院和/或隔離，則承保旅行的承保期將自一般交通工具乘票註明的原返回日期起自動延長三十 (30) 天。

制裁：若根據適用於保險公司、其母公司或其最終控權實體的任何法律或規例，於本保單生效時或其後任何時間，向受保人提供保險保障會或可能會因違反適用限制或制裁而觸犯法律，則在會違反該等限制或制裁的情況下，保險公司不會提供保障且無論如何均不承擔任何責任，亦不會為受保人進行抗辯或賠付抗辯費用，或代表受保人提供任何形式的保障。

對於受任何其他國家發出之任何制裁直接影響的保障，本除外不保事項同等適用。

**MASTERCARD HONG KONG
WORLD ELITE CARDS**

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (USD)
Purchase Protection	Per occurrence: 3,000 Annual Aggregate: 20,000
E-Commerce Purchase Protection	Per Occurrence: 1,000 Annual Aggregate: 1,000

Travel Insurance Coverage***	Maximum Benefit Amount
1. Travel Accident & Insured Journey: Travel Accident Common Carrier - International Trips Travel Accident Common Carrier - Domestic Trips Travel Accident Insured Journey - International Trips Travel Accident Insured Journey - Domestic Trips	Up to USD 500,000 Up to USD 100,000 Up to USD 150,000 Up to USD 75,000
2. Travel Medical Benefits: Medical Expenses (Injury or Sickness) Emergency Medical Evacuation/Return of Mortal Remains Daily In-Hospital Cash Benefit (max 30 days) Overseas Quarantine Allowance (max 14 days)	Up to USD 500,000 Up to USD 500,000 USD 100 per Day USD 100 per Day
3. Trip Inconvenience Protection: Trip Cancellation Trip Curtailment Trip Postponement Trip Delay Missed Connection Personal Liability Abroad	Up to USD 7,500 Up to USD 7,500 Up to USD 7,500 For delays in excess of 4 hours, up to USD 500 Up to USD 500 Up to USD 500,000
4. Baggage Protection: Personal Baggage Including Laptop Computer Common Carrier Baggage Delay Travel Documents and Personal Money	Up to USD 3,000, subject to a single item max limit of USD 625 For delays in excess of 4 hours, USD 500 Up to USD 500
5. Assistance Department Services	Included

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

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

The sub-limit for Children and Domestic Helper is equivalent to 10% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is USD 10,000.

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

Please also COVID-19 Covered Conditions And Exclusions section for information on additional features and benefits.

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

PART A
PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS
FOR HONG KONG CARDHOLDERS

SECTION I GENERAL DEFINITIONS

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

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

Annual Aggregate Limit means the maximum amount of benefit per Cardholder available for under the Purchase Protection Insurance.

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

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

Eligible Card means a participating Issuer's Mastercard World Elite credit or debit cards.

Eligible Cardholders means those Cardholders with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in the Purchase Protection Insurance Certificate.

Insurer 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 credit or debit card program in the Territory and is participating in the Purchase Protection offering to Cardholders.

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

Territory means Worldwide.

Theft means the illegal act of taking a Covered Purchase belonging to the Insured Person, without their consent, with intent to deprive him/her of its value.

SECTION II COVERAGE

The Insurer will pay for loss of Covered Purchases due to Accidental Damage or Theft, occurring within one hundred eighty days (180) days from the date of purchase as indicated on the store receipt, up to the Per Occurrence Limit, and subject to the Annual Aggregate Limit per Cardholder.

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

SECTION III EXCLUSIONS

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

1. *any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;*
2. *permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;*
3. *travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;*
4. *art, antiques, collectable items, furs, jewelry, gems, precious stones and fragile items;*

5. *consumables or perishables;*
6. *plants or animals;*
7. *hazardous materials and any item banned in the Territory;*
8. *access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;*
9. *used, rebuilt, refurbished, or remanufactured items at the time of purchase;*
10. *Mysterious Disappearance;*
11. *items rented out, rented or leased; items purchased for resale, professional, or commercial use;*
12. *services, shipping, handling, installation or assembly costs;*
13. *Losses occurring to item(s) you purchased online prior to your taking possession of such item(s);*
14. *items damaged through alteration (including cutting, sawing, and shaping);*
15. *items left unattended in a place to which the general public has access;*
16. *any item confiscated by government authorities;*
17. *losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.*

SECTION IV CONDITIONS

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

SECTION V GENERAL PROVISIONS

1. Notice of Claim: Written notice of claim must be given no later than thirty (30) days from the date of the loss incident. Failure to give notice within (30) days from the date of the loss incident may result in a denial of the claim. To file a claim, log on to <https://hk.mycardbenefits.com> or send a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way #09-16
AIG Building
Singapore 079120
Tel: +65 6419 1667
Business Hours: 08.30 – 17.30 Mon – Fri (except public holidays)
Language supported: English/ Cantonese
Email: APAC.Mastercard@aig.com

2. Duties after Loss

The Cardholder must provide:

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

d) For damage claims, official copies of the repair estimates.
***Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation of the claim.**

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

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

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

6. Sanctions: The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its

parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

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

8. Personal Data: The Personal Data of an Eligible Cardholder is not collected by the Insurer until (and unless) the Eligible Cardholder makes a claim under this Policy. If a claim is made the Eligible Cardholder will be required to provide certain Personal Data to the Insurer, to enable the Insurer to assess and process the claim (and carry on all related processes thereto). For these purposes, the Insurer may need to transfer Personal Data to other parties involved in the claims handling process (or related processes, such as data storage). For further details, please see the www.aig.com.hk/privacy-policy.

PART B

E-COMMERCE PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS FOR HONG KONG CARDHOLDERS

SECTION I GENERAL DEFINITIONS

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

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

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

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

Eligible Card means a participating Issuer's Mastercard World Elite credit or debit cards.

Eligible Cardholders means those Cardholders with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in the Summary of Cover.

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

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

Insurer/We/Us/Our/AIG means AIG Asia Pacific Insurance Pte. Ltd. and who is providing coverage under this Policy to Cardholders in the Territory.

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

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

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

Policy means this contract of insurance.

Territory means Hong Kong.

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

Theft means means the unlawful taking of property from Cardholders' care and or custody without consent, with the intent of gain, as a result of a robbery or a burglary.

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.

You means the beneficiary of the insurance coverage.

Your means belonging or pertaining to **You**.

SECTION II COVERAGE

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

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

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

SECTION III EXCLUSIONS

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

We will not pay for any claim, expenses or loss under this Policy arising from or in any way connected with:

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

We shall not be liable to pay any claim under this Policy for non-delivery of or in any way connected with:

- *animals or plant life;*
- *cash, bullion, negotiable instruments, shares, travelers' checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);*
- *consumable or perishable items (including but not limited to food, flowers, drink, medicines, nutrition supplements);*
- *motor vehicles, motorcycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;*
- *Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;*
- *Access to internet websites, software or data files downloaded off the internet including music files, photos, reading material, books and movies;*
- *services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;*
- *Goods purchased from a natural person either through a private transaction or an online auction website;*
- *Counterfeit or fake goods;*
- *loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind,*

manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;

- *losses due to mechanical failure, electrical failure; software or data failure;*
- *loss of data;*
- *Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;*
- *permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;*
- *Goods used for, or intended to be used for, commercial, retail and/or property rental, or other business purposes;*
- *items that You have rented or leased;*
- *items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;*
- *art, antiques, firearms and collectable items;*
- *furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);*
- *the costs or charges which do not relate to any purchase, which You paid for using Your credit card;*
- *misplacement;*
- *mysterious disappearance; or*
- *goods deemed to be illegal by local government authorities.*

SECTION IV CONDITIONS

To be eligible for coverage under the E-Commerce Purchase Protection section the following needs to be present or to have occurred and the satisfaction of these conditions is precondition of coverage for any claim.

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

SECTION V GENERAL PROVISIONS

1. Notice of Claim: Written notice of claim must be given no later than thirty (30) days from the date of the loss incident. Failure to give notice within (30) days from the date of the loss incident may result in a denial of the claim. To file a claim, log on to <https://hk.mycardbenefits.com> or send a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.

78 Shenton Way #09-16

AIG Building

Singapore 079120

Tel: +65 6419 1667

Business Hours: 08.30 – 17.30 Mon – Fri (except public holidays)

Language supported: English/ Cantonese

Email: APAC.Mastercard@aig.com

2. Duties after Loss

The Cardholder must provide to the Insurer the following:

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

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

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

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

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

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

8. Personal Data: The Personal Data of an Eligible Cardholder is not collected by the Insurer until (and unless) the Eligible Cardholder makes a claim under this Policy. If a claim is made the Eligible Cardholder will be required to provide certain Personal Data to the Insurer, to enable the Insurer to assess and process the claim (and carry on all related processes thereto). For these purposes, the Insurer may need to transfer Personal Data to other parties involved in the claims handling process (or related processes, such as data storage). For further details, please see the www.aig.com.hk/privacy-policy.

PART C

TRAVEL INSURANCE

TERMS & CONDITIONS FOR HONG KONG CARDHOLDERS

GENERAL KEY TERMS AND DEFINITIONS

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

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

Cardholder(s) means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

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

Common Carrier means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card. City of Permanent Residence means the city in which You are residing.

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

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

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

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

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

Eligible Card means the Mastercard World Elite credit or debit cards issued from time to time in Hong Kong.

Eligible Cardholders means those Cardholders aged between 18 years and 69 years with Eligible who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

Excess or Deductible means the amount of expenses or the number of days of each and every Loss payable by You before the Policy benefits become payable.

Family means the Spouse and up to 3 Children.

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

1. Emergency Medical Expenses;
2. Emergency Medical Evacuation/Transportation expenses;
3. Emergency Dental Treatment;

4. Repatriation of Mortal Remains; and

5. Hospital Daily Cash Benefit.

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

Hospital means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or injured persons;
3. has a staff of one or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

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

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

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

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

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

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

Major Travel Event means:

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

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

Medically Necessary medical services or supplies which:

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

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

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

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

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

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

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

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

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

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

Territory means the countries in which Eligible Cards are issued, in this case, Hong Kong.

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

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

TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

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

1. Definitions Travel Accident:

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

Limb means entire arm or entire leg.

Loss means for:

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

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

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

2. Who Is Covered

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

3. To Get Coverage

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

TRAVEL ACCIDENT COMMON CARRIER

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

1. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for international flights.
2. The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 100,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic flights outside of Your City of Permanent Residence.
3. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

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

TRAVEL ACCIDENT INSURED JOURNEY

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

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

1. The maximum Principal Benefit for Insured Journey is up to USD 150,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for international trips.
2. The maximum Principal Benefit for Insured Journey is up to USD 75,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for domestic trips outside of Your City of Permanent Residence.
3. The coverage of an Insured Journey begins when You alight from (leave) a Common Carrier while on a Covered Trip and ends when You board a Common Carrier on a Covered Trip, whichever occurs sooner.
4. A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses

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

5. Coverage Conditions/Limitations

- a. A covered Loss must occur within 365 days of the date of the Accident;
- b. In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
- c. Coverage extends to Exposure and Disappearance;
- d. Loss caused by or resulting from Acts of Terrorism (defined herein) are included;
- e. Once the limit of 500,000 USD is reached per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), no further payment is made for the Travel Accident & Insured Journey insurance.

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

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

TRAVEL MEDICAL BENEFITS

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

1. Who is Covered

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

2. To Get Coverage

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

3. Key Features

- a. Trips are covered for travel worldwide.
- b. Coverage is provided for Injury or Sickness, even if it is not an emergency.
- c. Medical Expense coverage up to a maximum benefit amount of USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).
- d. No limitation on the number of trips.
- e. Coverage is provided for both, one-way or round-trip travel.
- f. Covered losses caused by or resulting from Acts of Terrorism are included.

MEDICAL EXPENSES

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details).

1. Covered Medical Expenses include:

- a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
- b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- c. Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- d. Ambulance Services;
- e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
- f. Dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD 100 per tooth.

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

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

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

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

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

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

MEDICAL EVACUATION

1. We will pay up to the maximum combined benefit of up to USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for covered expenses due to emergency medical evacuation or Return of Mortal Remains if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

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

Expenses for Transportation must be:

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

2. Definitions

Emergency Evacuation means:

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

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

RETURN OF MORTAL REMAINS

We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to if You die. Benefits will not exceed the combined maximum limit of USD 500,000 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), for both the Medical Evacuation and Return of Mortal Remains.

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

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

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

DAILY IN-HOSPITAL CASH BENEFIT

If You are hospitalized as an Inpatient, due to Injury or Illness while outside Your Country of Permanent Residence, a benefit of USD 100 per day per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

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

Exclusions

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

OVERSEAS COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE

1. We will pay up to USD 100 per day as specified in the Summary of Cover per person for up to 14 consecutive days, if while Overseas, You test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside of the Territory.

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

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

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

a. This benefit will not apply where Quarantine measures are

mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin;

b. *We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).*

TRIP INCONVENIENCE PROTECTION

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

1. Who Is Covered:

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

2. To Get Coverage:

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

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

TRIP CANCELLATION

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of USD 7,500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Departure Your trip is cancelled and You are prevented from taking the Trip due to:

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

2. Cancellation:

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

3. Special Notification of Claim:

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

4. Definitions:

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

Prevented from taking the Trip means:

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

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

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

5. Exclusions:

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

TRIP CURTAILMENT

1. We will pay loss of deposits up to a maximum of USD 7,500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Return, Your Trip is cancelled and You are unable to continue the Trip due to:

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

- d. unexpected loss of the Insured's Formal Employment.
- e. requirement to join the armed forces of the country.

2. Interruption

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

3. Accompaniment of Minors

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

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

4. Special Notification of Claim

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

5. Definitions

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

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

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

Unable to continue the Trip means:

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

6. Exclusions

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

TRIP POSTPONEMENT

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

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

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

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

EXCLUSIONS

We will not pay for any loss or charges:

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

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

TRIP DELAY COVERAGE

1. We will pay benefits for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:

- a. inclement weather, which means any severe weather condition that delays the scheduled departure of a Common Carrier; or
- b. 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
- c. an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with the normal departure and arrival of a Common Carrier; or
- d. operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

This coverage provides benefits up to a maximum of USD 500 for losses in total per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

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

2. What is NOT Covered by "Trip Delay" (In addition to General Exclusions):

Trip Delay coverage shall not include benefits for:

- a. 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.
- b. Any Common Carrier ticket purchased no less than twenty-four (24) hours before the original departure time specified in the itinerary.
- c. Any Common Carrier ticket where flight information is not confirmed at the time of purchase or purchased in connection with unlimited flights promotion from any Common Carrier or any third-party service provider.

MISSED CONNECTION COVERAGE

1. We will pay You up to USD 500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if You miss Your flight connection due to the delay in arrival or cancellation of Your previous flight. We will reimburse your reasonable extra expenses for travel, accommodation and meals to enable you to continue your pre-booked trip.

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

2. What is NOT Covered by Missed Connection", (In addition to General Exclusions):

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

PERSONAL LIABILITY ABROAD

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

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

EXCLUSIONS

We will not pay for:

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

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

LUGGAGE PROTECTION

PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

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

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost. We will not be liable for more than USD 625, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is USD 1,000 and only for one Laptop Computer for every Covered Trip.

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

- a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;

- b. furs, articles trimmed with or made mostly of fur;
- c. cameras, including related camera equipment;
- d. other electronic equipment.

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

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

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24-hours of the incident. Any claim must be accompanied by written documentation from such

authorities. You must take every possible step and reasonable precaution to ensure:

- a. that Your baggage or personal effects are not left unattended in a Public Place; and
- b. the safety of all personal property and baggage.

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

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

We will not pay for any loss or damage:

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

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

COMMON CARRIER BAGGAGE DELAY

1. We will pay You, USD 500 per person (sub-limits apply for Spouse, Children and Domestic Helper, please refer to the SUMMARY OF COVER for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket until the time it arrives. Coverage for delayed Luggage is not available in the Insured Person's City of Permanent Residence.

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

2. Definitions

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

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

Limitation

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

TRAVEL DOCUMENTS AND PERSONAL MONEY

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

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

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travelers' cheques or banknotes which were on your person, or properly secured in a locked safe or strongroom or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to USD 300, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24-hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

EXCLUSIONS

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

GENERAL PLAN EXCLUSIONS

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

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor

2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor
3. any period an Insured Person is serving in the Armed Forces of

- any country or international authority, whether in peace or war; nor
4. loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
 5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
 6. Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
 7. congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor
 8. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor
 9. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
 10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV

(Human Immune Virus); nor

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

COVID 19 COVERED CONDITIONS AND EXCLUSIONS

Benefit	Covered Conditions And Exclusions
Medical Expenses / Emergency Medical Evacuation / Return of Mortal Remains	<p>If You are diagnosed with COVID-19 whilst Overseas, We will pay up to the limit stated in the Summary of Cover for the necessary and reasonable medical costs incurred during your Covered Trip, as a result of You contracting COVID-19 during Your Trip.</p> <p>Included within the Medical Expenses benefit limit stated in the Summary of Cover, if You contract COVID-19 during Your Trip, We will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning Your body or Your ashes to the Territory up to the limit stated in the Summary of Cover.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, You or someone on Your behalf must contact Our assistance Department immediately.</p>
Daily In-Hospital Cash Benefit	The Policy will only pay for a claim in respect of either Daily In-Hospital Cash Benefit or Overseas Covid-19 Diagnosis Quarantine Allowance for the same event, but not both.
Overseas COVID-19 Diagnosis Quarantine Allowance	<p>Please note: This benefit is only payable for the time that You are placed into an unexpected mandatory Quarantine Overseas and ceases if You are required to Quarantine upon Your return to Your Country of residence. This amount is meant to help You pay reasonable and necessary accommodation costs directly related to Your Quarantine.</p> <p>What you are covered for: We will pay up to the amount shown in the Summary of Cover if while on an Overseas Trip, You are unexpectedly placed into a mandatory Quarantine outside Your Country of Residence by a written order of a governmental body for one of the following two reasons:</p> <ul style="list-style-type: none"> • You test positive for COVID-19; or • Such governmental body identifies You or any Travelling Companion, specifically, as having been exposed to the coronavirus that causes COVID-19. <p>We will pay to cover reasonable and necessary accommodation costs directly related to such Quarantine up to the amount specified in the Summary of Cover for up to 14 consecutive days.</p> <p>What you are not covered for under this section:</p>

	<p>In addition to the exclusions set out in the General Exclusions section, the Policy does not cover any loss or expenses arising out of, based upon, or attributable to any Quarantine mandate that generally or broadly applies to:</p> <ul style="list-style-type: none"> • all arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin; • all individuals currently located in a particular geographic area; • all passengers, or a sub-group of passengers that is broader than just You and Your Travelling Companion(s), in any Common Carrier. <p>Please note that the conditions set out in the General Conditions section apply to all benefit sections.</p> <p>Claims evidence required for this section may include:</p> <ul style="list-style-type: none"> • Proof of a positive COVID-19 test, if applicable • Proof of a Quarantine mandate issued by a governmental body • Proof of Your Hospital admission and discharge dates and times, if hospitalized • Proof of travel (confirmation invoice, travel tickets) <p>Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.</p>
Travel Cancellation	<p>We will pay up to the amount shown in the Summary of Cover in the Policy if the cancellation of Your Covered Trip, for which You have paid under a contract and which is not refundable, is necessary and unavoidable as a result of You or Your Immediate Family Member being diagnosed with COVID-19 prior to the scheduled Trip departure date.</p> <p>We will not cover any Travel Cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any Travel Cancellation resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Travel Cancellation if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover Travel Cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Covered Trip for cancellation refund or compensation.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
Travel Curtailment	<p>We will pay up to the amount listed in the table of benefits in the Policy if the disruption of Your Covered Trip is necessary and unavoidable because You or Your Immediate Family Member are diagnosed with COVID-19 while travelling and need to return to the Territory earlier than planned. In that event, We will cover:</p> <ol style="list-style-type: none"> 1. reasonable and necessary travel and accommodation expenses for which You have paid, and which are not refundable. 2. reasonable and necessary additional travel costs to return back to Singapore. <p>We will not cover Travel Curtailment resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
Travel Delay	<p>We will not pay for any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.</p>

ASSISTANCE DEPARTMENT

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

When travelling inside the US (N-America): 866 273 9079 toll free number

For Travel outside the US (N-America): 001 817-826-7014 call collect

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

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

1. Who is Covered:

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

2. Where the service is available:

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

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

3. Assistance Department:

- a. During Your trip, in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.
- b. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance

Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.

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

4. Medical Assistance Departments:

- a. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- b. Provide help with prescription refills with local pharmacists (subject to local laws).
- c. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.
- d. If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
- e. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- f. If a tragedy occurs, We will assist in securing travel arrangements for You.

5. Legal Referral Services:

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

GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service request / Claim (non-medical emergency claims on reimbursement 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://hk.mycardbenefits.com> or send a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.
78 Shenton Way #09-16
AIG Building
Singapore 079120
Tel: +65 6419 1667

Business Hours: 08.30 – 17.30 Mon – Fri (except public holidays)

Language supported: English/ Cantonese

Email: APAC.Mastercard@aig.com

The following procedures should be followed:

- 1) You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the or Insurance Company, will furnish to a claimant the necessary Claim Form(s) along with instructions;
- 2) Complete the Claim Form(s) in its entirety;
- 3) Submit all Required Information (proof of loss etc.), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times

in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

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

TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS

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

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

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

Required Information (proof of loss):

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

TRAVEL MEDICAL BENEFIT CLAIMS

Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit/ Overseas Covid-19 Diagnosis Quarantine Allowance

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

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

Required Information (proof of loss):

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

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

TRIP INCONVENIENCE PROTECTION CLAIMS

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

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

Required Information (proof of loss):

Trip Cancellation / Trip Curtailment / Trip Postponement

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

Trip Delay / Missed Connection

1. Copy of Ticket & Boarding Pass;
2. Letter from the Airline Authorities certifying about the delay / missed connection and confirming the reason for your late arrival and the length of the delay;
3. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
4. Invoices and receipts for your expenses.

BAGGAGE PROTECTION CLAIMS

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

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

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

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;

2. Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
3. Declaration list of lost items – as declared to the airlines.
4. Confirmation from the airlines that the baggage is declared lost and cannot be located.

3. Payment of Claims:

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

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

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

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

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

4. Automatic Extension Of Coverage Period

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

5. Sanctions:

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

This exclusion applies *pari passu* to coverage directly affected by any sanctions issued by any other country.

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