

萬事達卡香港
滙豐卓越理財信用卡

數字福利
條款與條件

保險摘要資訊

保障範圍	最高保障金額 (美元)
行動電話保障	每次事件： 600 年度合計： 1,000 免賠額： 25

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。

行動電話保障

第一部分 一般定義

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

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

年度總限額指保單期內每位持卡人可獲得的最高福利限額。

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

合格卡片指參與發卡機構在地區內發行的萬事達卡世界卓越理財信用卡。

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

合格行動電話指與合格持卡人關聯的後付費或先付費行動電話。

保險公司指 AIG Asia Pacific Insurance Pte. Ltd.

發卡機構指滙豐銀行。

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

每次事件限額指保險期內每次事件發生時，本保險項下可獲得的最高福利金額。

後付費指持卡人與行動服務提供商簽訂每月帳單協議的行動電話認購。

先付費指在使用行動服務提供商的服務之前購買信用的行動電話認購。

保險期間指從 2025年7月11日起始至保單終止的期間。

地區指發行合格卡片的所在地區，即香港。

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

第二部分 承保

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

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

個人終止日期

合格持卡人在本協議項下的承保，將在以下最早發生者發生時終止：

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

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

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

估價

我們將僅對以下金額中較低者負責：

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

承保範圍

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

第三部分 條件

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

第四部分 除外條款

本保險計劃不為任何下列情況提供承保：

1. 除了製造商提供的標準電池和/或標準天線以外的行動電話配件。
2. 丟失或神秘消失的合格行動電話。
3. 在公用運輸業者的看管和控制下的行動電話，包括但不限於郵政服務、飛機或快遞服務。
4. 從行李中被偷走的行動電話，除非是手提行李，或是在合格持卡人的看管下，或是在合格持卡人事先已經認識的旅行同伴的看管下。

5. 從施工現場被偷走的行動電話。
6. 美觀性損壞，例如合格行動電話上的凹痕或刮痕，或是不影響合格行動電話撥打或接聽電話的能力的意外損壞。
7. 由於濫用、故意行為、詐欺、任何類型的敵意（包括但不限於戰爭、入侵、叛亂或暴動）、被官方機構沒收、走私的風險、非法活動、正常的耗損、洪水、地震、輻射污染而導致的意外損壞或盜竊，或是產品固有缺陷或害蟲所造成的損壞。
8. 由於交錯貨物或自願與合格行動電話分開而導致的意外損壞或盜竊。
9. 從行動服務提供商的零售或網路商店以外的管道購買的替換行動電話；或是與所提供的服務相關的稅、送貨或運輸費用或是任何費用。

第五部分 統一規定

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：

TRAVEL GUARD ASIA PACIFIC PTE. LTD.

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. 損失證明：

持卡人必須提供：

- a. 合格持卡人的卡片帳單，該等帳單應能體現合格行動電話遭到盜竊或意外損壞之日前一個月的每月合格行動電話付款或先付款充值。
- b. 若為後付費，則提供合格持卡人當前的行動服務提供商的帳單副本
- c. 若可行，則提供合格行動電話購買收據原件，或是當前與合格持卡人的合格行動電話帳戶相連結的合格行動電話型號的其他充分證據的副本
- d. 如果持卡人目前擁有行動服務營運商提供的保險，則提供向合格持卡人的行動電話保險提起的保險索賠的副本，或是在索賠金額低於合格持卡人的免賠額的情況下，則提供保單聲明頁面的副本。
- e. 如果索賠是由於意外損壞導致的，則提供維修預估單的副本及意外損壞的照片
- f. 如果索賠是由於盜竊導致的，則提供在盜竊發生後四十八(48)小時內提交的警方報告的副本。

*持卡人可能必須自費提交損壞的物項，以供進一步評估索賠。

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

4. **賠付**：所有賠付將由保險公司支付予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。

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

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

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

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

9. **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.sg/privacy-policy。

MASTERCARD HONG KONG
HSBC Premier Mastercard

DIGITAL BENEFITS
Terms and Conditions

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (USD)
Mobile Phone Protection	Per Occurrence: 600 Annual Aggregate: 1,000 Deductible: 25

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

MOBILE PHONE PROTECTION

SECTION I GENERAL DEFINITIONS

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

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

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

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

Eligible Card means a participating Issuer's Mastercard World Premier credit cards issued in the Territory.

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

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

Insurer means the AIG Asia Pacific Insurance Pte. Ltd.

Issuer means The Hongkong and Shanghai Banking Corporation Limited.

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

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

Policy Period means the period beginning from 11th July 2025 and until the policy is terminated.

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

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

Territory means the country or region where the Eligible Card was issued, Hong Kong.

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

SECTION II COVERAGE

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

1. For Postpaid, the mobile provider's monthly billing statement for the billing cycle preceding the month in which the Accidental Damage or Theft occurred is paid using the Eligible Card.
2. For Prepaid, the Issuer's monthly billing statement shows a top-up value related to the mobile provider's services preceding the month in which the Accidental Damage or Theft occurred.

Individual Termination Date

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

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

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

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

Valuation

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

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

Scope of Coverage

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

SECTION III CONDITIONS

1. You will be reimbursed for Accidental Damage or Theft of Eligible Mobile Telephone.

2. Initial Effective Date of Coverage

Coverage begins on the first day of the calendar month following the payment of your Postpaid monthly mobile telephone bill or Prepaid top-up. Coverage will be valid until last day of the calendar month following the payment of your Postpaid monthly mobile telephone bill or Prepaid top-up.

3. Suspension of Coverage

Coverage under the Policy will be suspended on the first day of the following calendar month if an Eligible Cardholder fails to make an Eligible Mobile Telephone Postpaid bill payment or Prepaid Top-up using the Eligible Card while coverage is in effect in the previous month.

4. Resumption of Coverage

If coverage under the Policy is suspended, coverage will resume after a 15-day waiting period following the date of any future Eligible Mobile Telephone Postpaid bill payment or Prepaid Top-up using an Eligible Card.

5. Coverage is excess of any other applicable insurance or indemnity the Eligible Cardholder may have.

SECTION IV EXCLUSIONS

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

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

SECTION V UNIFORM PROVISIONS

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

TRAVEL GUARD ASIA PACIFIC PTE. LTD.

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. Proof of Loss:

The Cardholder must provide:

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

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

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

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

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

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

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

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

9. 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.sg/privacy-policy.