此給付項目取代 2026 年 4 月 17 日之前的現有給付項目，並承保自 2026 年 4 月 17 日起購買的商品。

萬事達卡香港

世界之極卡

世界傳奇信用卡

保險摘要資訊

保障範圍	最高保障金額（美元）
網絡購物綜合保險	每宗事故：1,000 年度累計：1,000

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。

香港持卡人

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之極借記卡或信用卡和世界傳奇信用卡。

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商品，不包括下文不保事項所列不予承保的物品。

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

發卡機構指經萬事達卡公司授權在該地區經營萬事達**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定為恐怖主義之行為。

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

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

閣下指本保險的受益人。

閣下的 指屬於或與閣下有關者。

第二節 承保範圍

根據本保障列表所訂明之承保範圍、各項限制及條件，我們將向閣下提供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 日内交付，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、生銹、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. *因使用信用卡或借記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. 如果閣下收到有关網購商品無法投遞的賠付后且獲收该網購商品，閣下须将该賠付额償還给我們。

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。

This benefit replaces the existing benefit prior to 17th April 2026 and will cover Goods purchased from 17th April 2026 onwards.

MASTERCARD HONG KONG
WORLD ELITE CARDS
WORLD LEGEND CREDIT CARDS

SUMMARY OF COVER

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

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.

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 debit or credit cards and World Legend credit 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 monitory 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 debit or credit 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 or debit 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.