

此保障取代 2025 年 3 月 7 日之前的現有保障，並承保自 2025 年 3 月 7 日起的任何旅程。

萬事達卡 (Mastercard) 香港 萬事達卡世界之極卡 綜合旅程保險條款與條件

投保資格

在下列情況下，您符合此旅行保險的承保條件：

1. 您是合資格持卡人；或
2. 您是合資格持卡人的家人；且
3. 您通常是該區域的居民；且
4. 合資格持卡人在出發日之前已從其合資格卡中扣除和/或使用與其合資格卡相關的獎勵計劃所賺取的積分（即旅遊哩數積分）支付承保旅程的公共運輸工具票據全額費用。

I. 《保險摘要》

旅遊保險承保範圍	每位合資格持卡人每趟旅程的最高保障額 (美元)	每位配偶每趟旅程的最高保障額 (美元)	每名子女或家庭傭工每趟旅程的最高保障額 (美元)
1.個人意外保障: 意外身故及永久完全傷殘 - 公共運輸工具	最高達 500,000 美元	最高達 250,000 美元	最高達 50,000 美元
意外身故及永久完全傷殘 - 受保旅程	最高達 150,000 美元	最高達 75,000 美元	最高達 15,000 美元
2.海外旅遊醫療保障: 醫療費用 (傷病) * 緊急醫療撤離/遺體送返	最高達 500,000 美元 最高達 500,000 美元	最高達 250,000 美元 最高達 250,000 美元	最高達 50,000 美元 最高達 50,000 美元
每日住院現金保障 (最多 30 天)	每日 100 美元	每日 50 美元	每日 10 美元
海外新冠肺炎檢疫保障 (最多 14 天)	每日 100 美元	每日 50 美元	每日 10 美元
3.旅遊不便保障: 行程取消 旅行延期 行程縮減 行程延誤 錯過轉機 國外個人責任	最高達 7,500 美元 最高達 7,500 美元 最高達 7,500 美元 對於超過 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	最高達 3,750 美元 最高達 3,750 美元 最高達 3,750 美元 對於超過 4 小時的延誤: 最高達 250 美元 最高達 250 美元 最高達 250,000 美元	最高達 750 美元 最高達 750 美元 最高達 750 美元 對於超過 4 小時的延誤: 最高達 50 美元 最高達 50 美元 最高達 50,000 美元
4.個人行李保障: 個人行李包括筆記型電腦*	最高達 3,000 美元	最高達 1,500 美元	最高達 300 美元
每件物品限額	最高達 625 美元	最高達 312.50 美元	最高達 62.50 美元
公共運輸工具行李延誤	對於超過 4 小時的延誤: 最高達 500 美元	對於超過 4 小時的延誤: 最高達 250 美元	對於超過 4 小時的延誤: 最高達 50 美元
旅行證件和個人錢財物品	最高達 500 美元	最高達 250 美元	最高達 50 美元
個人錢財物品限額	最高達 300 美元	最高達 150 美元	最高達 30 美元
5.援助部門服務	包括	包括	包括

* 其他分項限額適用。詳情請參閱以下相關保障章節。

重要事項:

1. 所有章節下之承保項目均適用於**合資格持卡人、其配偶、家庭傭工及子女**；
2. 另請參閱「援助部門服務」一節，以瞭解其他功能及保障相關資訊。

本《保險摘要》中所述的所有保額上限以美元 (USD) 計算。賠償金額按照法律規定以當地貨幣支付，並按支付保險金當天的外幣匯率計算。

II. 一般關鍵詞及定義

「**意外事故**」是指在**保單**有效期內，**被保險人**在**承保旅程**中在可識別的時間和地點發生的由外部、暴力和可見方式直接引起的突發、不可預見、不可控制和意想不到的身體事件。

「**持卡人**」是指所有持有合資格銀行卡的個人，包括在該**區域**裡該合資格銀行卡所在**發卡機構**同一帳戶中的第二位或額外**持卡人**。

「**C.B.R.N 事件**」是指任何危險化學、生物、放射性或核材料、氣體、物質、燃料、廢物或污染的實際、聲稱或威脅性（無論是故意或意外）排放、滲漏、遷移、釋放、逃逸、曝露、爆炸或散布。

「**寄艙行李**」是指由**公共運輸工具**寄艙並保管，且**公共運輸工具**已向**您**簽發行李認領標籤的行李。

「**子女**」是指**合資格持卡人**的法定兒子或女兒，或繼子女，且未滿十八 (18) 歲（或未滿二十三 (23) 歲，如果是全日制學生，或任何年齡，如果患有永久性完全傷殘），未婚且主要依靠**被保險人**供養。

「**永久居住城市**」是指**您**當前有權在某個**區域**居住的城市。

「**市民騷亂**」是指一群人對已成立的政府或民事當局進行反叛、政變、叛亂或抵抗，和/或已成立的政府或民事當局鎮壓任何此類聚會的行動。

「**公共運輸工具/公共承運人**」是指依據有效執照經營的任何陸上、海上或空中運輸工具，僅運輸固定、排定和既定路線的付費乘客。為免生疑問，將乘客送離機場的的士、汽車租賃接駁車、旅館接駁車或停車場接駁車不在此定義範圍內。

「**競賽運動**」是指參與任何（包括訓練）有組織的、具有體能要求、雜技和/或搏擊性質的體育活動或比賽。這些運動包括但不限於自行車、鐵人三項、鐵人兩項、超級馬拉松、馬術、帆船和其他水上運動、足球、橄欖球、曲棍球、體操、跳竿、劍擊、舉重、射箭、射擊、武術、拳擊和所有冬季運動。這並非指為中小學年齡學生舉辦的認可**競賽運動**，包括上述提及的運動。

「**合約規定的出發日期**」是指依據**您的**旅遊行程，**您**原定出發旅行的日期。

「**合約規定的回程日期**」是指依據**您的**旅遊行程，**您**原定結束旅行的日期。

「**永久居住國**」是指

1. **您**目前居住的國家；或
2. 持有有效居留簽證或許可的國家。

「**承保旅程**」/「**行程或旅行**」是指**被保險人**完全使用**合資格卡**預付並從**區域**出發的預定旅遊、旅程 或郵輪旅行的國際陸上、海上或空中旅行安排。

1. 就往返旅程而言，**承保旅程**將由**您**完全以認可信用卡購買的**公共運輸工具**票據上所示的**合約規定的出發日期**起至**合約規定的回程日期**止，最長為一百八十 (180) 天。
2. 對於單程旅程，**承保旅程**將從**合約規定的出發日期**起至**您**抵達**永久居住國**以外的最終目的地後的四十八 (48) 小時為止，如**您**完全使用**合資格卡**購買的**公共運輸工具**票據上所示，但以下保障將在**您**抵達**永久居住國**以外的最終目的地後七 (7) 天內終止：
 - a. 醫療費用；
 - b. 緊急醫療撤離；
 - c. 遺體送返；以及
 - d. 每日住院現金保障。

「**網路事件**」是指未經授權和/或無意的活動，這些活動：

1. 針對或影響一個或多個人或公司的裝置、設備、檔案、資料、系統、網站、網路或資料庫；且
2. 透過
 - a. 電腦或其他電子裝置使用網際網路或網路存取執行；及/或
 - b. 透過實際手段執行，包括但不限於：
 - i. 破壞或改變網路連線；
 - ii. 實際破壞資料中心或網路中心設備；或
 - iii. 電磁脈衝引爆。

「**牙科費用**」指因牙科醫生進行牙科治療而產生和支付給該牙科醫生的**正常和慣常收費**。所有治療（包括專科治療）必須由牙科醫生開處方或轉介，方可依據本**保單**報銷費用。若沒有此保險，此類費用之賠償以費用發生和支付地的類似治療、牙科服務或用品的通常收費水平為上限。

「**牙醫**」是指依據任何適用法律獲得執照，並在其執照和培訓範圍內行事的註冊和具備適當資格的**牙醫**。主治**牙醫**不能是您或您的家人、旅行同伴、親屬、業務夥伴、僱主或雇員。

「**家庭傭工**」是指由**合資格持卡人**依據書面家庭服務合約擔保的、持有有效工作許可證的全職工人。

「**電磁事件**」是指由電磁脈衝（E.M.P.）引起的大規模電子設備、電網或電力傳輸中斷事件。這包括自然發生的事件（包括但不限於太陽耀斑和地磁風暴）和人為事件（包括但不限於核電 E.M.P.和電磁干擾裝置）。

「**合資格卡**」是指參與**發卡機構**發行給**合資格持卡人**的萬事達卡信用卡或借記卡。

「**合資格持卡人**」是指年齡介於十八（18）歲至六十九（69）歲之間的**持卡人**，其**合資格卡**在購買**承保旅程**時處於有效、開放、信用良好狀態（未被取消、暫停或拖欠），並有權獲得**保單**中規定的付款或其他保障。

「**探險**」是指前往高風險、偏遠、交通不便和/或荒涼地區的任何旅程，包括但不限於距離海岸一公里以外的皮划艇旅程，或前往某個國家或地區人跡罕至的內陸地區的旅程。

「**極限運動和體育活動**」是指任何具有高度固有危險性的運動或體育活動（即涉及高水平的專業知識、超常的體力消耗、高度專業的裝備或特技表演），包括但不限於大浪衝浪、自行車、汽車、飛機或海艇速度試驗或特技表演、急流獨木舟、懸崖跳水、跳馬、馬球和特技表演。這並非指公眾可以無限制（除身高或一般健康或體能警告外）接觸的一般旅遊活動，這些活動由認可的當地旅遊業者/活動提供商提供，但前提是**您**必須在旅遊業者/活動提供商的合格導遊和/或教練的指導和監督下進行此類旅遊活動。

「**家人**」指**配偶和子女**。

「**財務違約**」是指無力償債、臨時無力償債、破產、委任清盤人或臨時清盤人、清算、重組或與債權人達成債務重整協議。

「**醫院**」是指符合以下條件的場所：

1. 持有有效執照（如法律規定）；
2. 主要為照顧及治療病患或**受傷**人士而營運；
3. 有一（1）位或更多位**醫師**隨時待命；
4. 提供 24 小時看護服務，並至少有一名註冊專業護士隨時值班；
5. 擁有有組織的診斷和手術設施，可在**醫院**內或**醫院**可使用的設施內進行，或在預先安排的基礎上進行；且
6. 除偶然情況外，不是診所、療養院、休養院或老人療養院，或作為藥物和/或酒精治療中心經營的設施。

「**直系家庭成員**」是指一個人的合法**配偶**、**子女**、兒媳/女婿、兄弟姐妹、妯娌、父母、岳父母、祖父母/外祖父母、孫子孫女/外孫子外孫女、法定監護人、被監護人、繼子女或領養子女、繼父母、姑姑、舅舅、侄女和外甥。

「**撞擊事件**」是指從地球大氣層以外進入的物體（例如隕石、小行星或人造太空碎片）造成的地面撞擊。

「**損傷/受傷**」是指在**保單**有效期內，在**承保旅程**中發生的完全由暴力、意外、外部和可見方式直接造成的身體**損傷**，且與所有其他原因無關。

「**被保險人/您/您的**」是指**合資格持卡人**、其**配偶**、最多三(3)名**子女**和一(1)名**家庭傭工**，無論是結伴同行還是分開旅行。

本保單承保對象為通常居於香港（不包括台灣、澳門及中華人民共和國）並獲發合資格卡的被保險人。

「**保險公司 / 我們**」指 AIG Asia Pacific Insurance Pte.有限公司

「**發卡機構**」是指經萬事達卡授權可在**區域**營運萬事達卡計劃的銀行、金融機構或類似實體。

「**重大旅行事件**」是指：

1. **自然災害**；
2. 世界衛生組織宣佈的第四級或更高級別的流行病或大流行病，或**區域**政府或**您**將要前往的國家或地區政府發出的避免非必要旅行的警告；
3. 重大工業意外；
4. **市民騷亂**、**騷亂**或**罷工**導致排程**公共運輸工具**服務取消，或相關政府對非必要旅行發出警告；或
5. 強制撤離。

「**Mastercard**」是指 Mastercard Asia/ Pacific Pte.Ltd，一家依據新加坡法律成立的公司，其辦事處地址為 3 Fraser Street, Duo Tower, Singapore, 189352。

「**具有醫療必要性**」是指符合以下條件的醫療服務或用品：

1. 為診斷、治療或照護承保損失所須，且為其開立或執行的適用保障；
2. 符合公認的醫療實踐標準；且
3. 由**醫師**開具處方，並在其護理、監督或囑咐下進行。

「**登山運動**」是指通常需要使用特定裝備的登山或下山活動，包括但不限於登山杖、鎬、錨、栓、登山扣和牽引繩或頂繩錨定裝備。

「**自然災害**」是指極端天氣條件（包括但不限於颱風、颶風、氣旋或龍捲風）、火災、洪水、海嘯、火山爆發、地震、山崩或其他**自然災害**或上述任何事件的後果。

「**必要和慣常**」是指因承保危險而必然產生的膳食和住宿費用，且非由**公共承運人**或任何其他**服務提供商**免費支付或提供。

「**海外**」是指**區域**或**您的永久居住國區域**範圍以外的地方，視**您**旅行行程最初出發的國家而定，但在任何情況下都不包括**您的永久居住國**。

「**醫師**」是指依據提供此類專業服務的國家的法律獲准提供醫療服務或進行外科手術的西醫。**醫師**不包括傳統醫學或替代醫學**醫師**，包括但不限於脊骨神經**醫師**、物理治療師、順勢療法師、自然療法師或骨科**醫師**。主治**醫師**不能是**您**或**您的家人**、**旅行同伴**、親屬、業務夥伴、僱主或僱員。

「**保單**」是指保險人與**保險單持有人**之間的保險合同以及任何附帶的批單或附加條款。

「**保險單持有人**」是指萬事達卡亞洲 / 太平洋私人 Ltd. (「MAPPL」)。

「**保單期間**」是指自2025年1月17日起至本保單終止止之期間。

「**既有健康狀況**」是指：

1. **您**在保險開始(1)年內所患的任何**疾病**或**殘疾**：

- a. **您知道**，或在當時情況下一個合理的人應該知道；且
- b. **該疾病**或傷殘
 - i. 出現、惡化、急性化，或表現出會使通常謹慎的人尋求診斷、護理或治療的症狀；
 - ii. 需要服用處方藥物或藥品，或由具法定資格的**醫師**建議進行測試或進一步檢查；或
 - iii. 由具法定資格的**醫師**治療，或由具法定資格的**醫師**建議治療。

2. 在**您的**承保開始之前，**您**或他們已知悉或在此情況下一個合理的人可預期知悉的**您的**任何先天性、遺傳性、慢性或持續性狀況。

「檢疫」是指官方政府機構或衛生當局為減緩或防止流行病或大流行病相關傳染病的擴散而對行動或旅行實施的限制。

「正常和慣常收費」是指服務和用品的收費，如果考慮到接受此類服務和用品的**疾病**或**損傷**的性質和嚴重程度，此類收費不超過當地服務和用品的平均收費。

如果產生的費用超過此平均費用，則超出的金額不得被認定為承保醫療費用。所有費用應被視為在提供或獲取產生費用或開支的服務或用品當日產生。

「騷亂」是指三 (3) 人或更多人使用暴力破壞社會安寧，對他人或財物造成即時危險、損害或傷害。

「嚴重受傷或嚴重疾病」是指

1. 就**您**或**您的旅行同伴**而言，**您**或**您的旅行同伴**的身體狀況需要接受**醫師**的治療，並由其證明**您**或**您的旅行同伴**因此狀況直接導致**您**或**您的旅行同伴**需要緊急治療，並且不適合開始旅程或繼續原定的旅程。為免生疑問，用作旅程取消、行程縮減和旅行延期保障的**嚴重受傷**或**嚴重疾病**應包括**醫師**的新冠肺炎診斷，無論是否經過治療，如發生此情況，**您**或**您的旅行同伴**被代表聯邦、州或當地政府機構的當地衛生官員命令保持隔離，且此隔離期持續至或通過**合約規定的出發日期**；且
2. 就本保險適用的任何其他人士而言，該人士正在住院，且主治**醫師**證明其生命處於緊急危險之中，需要**您**即時護理，以致合理謹慎的人必須取消旅程。

「服務提供商」是指就**承保旅程**相關服務向其付款的任何註冊商業實體。

「疾病」是指在**承保旅程**期間感染和/或開始的任何**疾病**。為免生疑問，除非另有規定，**疾病**應包括新冠肺炎。

「配偶」是指年齡介於十八 (18) 歲至六十九 (69) 歲之間的伴侶，且在**合約規定的出發日期**前至少十二 (12) 個月符合以下所有要求：

1. 與**合資格持卡人**同居在其主要住所；
2. 與**合資格持卡人**共有財務資產和義務；
3. 與**合資格持卡人**並無血緣關係，其親密程度不會妨礙合法婚姻；且
4. **合資格持卡人**或其**配偶**既沒有與他人結婚，亦沒有其他**配偶**。**配偶**不包括室友。

「罷工」是指任何工人或僱員有組織地故意拒絕繼續工作以表達抗議，或任何合法組成的機構阻止或試圖阻止任何此類行為或盡量減少此類行為後果的行動。

「區域」是指合資格卡發行的國家和/或州和/或城市，在此情況下，是指香港。

「恐怖事件」是指被美國國務院或其他有關當局視為恐怖主義的暴力行為。該暴力行為是由代表被美國國務院或其他有關當局列為外國恐怖組織的任何組織或與該組織有關的任何人所為。就本定義而言，下列事件不被視為**恐怖事件**，即使是由代表美國國務院或其他有關當局列為外國恐怖組織的任何組織或與該組織有關的任何人所為：**戰爭**行為（宣戰或未宣戰）；**C.B.R.N.事件**；**網路事件**；**市民騷亂**；**電磁事件**；或**騷亂**。

「旅行證件」指**您**旅行所需的護照、簽證、身份證或入境許可證。

「旅行同伴」指最多兩(2)位已約定陪同**被保險人**旅行的人士，其應與**被保險人**在同一日期搭乘同一航班，並占**您**旅程的至少百分之五十 (50%)。

「戰爭」指任何宣佈或未宣佈的**戰爭**或任何**戰爭**性活動，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武力。

III. 旅行承保範圍

1. 個人意外保障

承保保障

1a. 意外身故及永久完全傷殘 - 公共運輸工具

如果您在旅行期間搭乘公共交通工具時遭遇**意外事故**，並且由於該**意外事故**，您在**意外事故**發生之日起三百六十五 (365) 天內遭受直接導致以下損失明細表所列損失之一的**損傷**，我們將依據本**保單**的條款與條件，就該損失向您支付以下損失明細表中指定的賠償。

本承保項目自您在旅程期間乘搭**公共運輸工具**之時起生效，直至您下車（離開）該**公共運輸工具**為止。

我們將支付的賠償金額為就您所遭受損失依據下表損失明細表中列明的最高保障金額乘以《保險摘要》中列明的最高保障金額之百分比，但須遵守本**保單**的條款與條件。

損失明細表

損失	最高保障金額的百分比:
身故	100%
永久性完全傷殘	100%
喪失兩肢（或更多肢）肢體	100%
喪失一肢肢體	50%
喪失雙目視力	100%
喪失單目視力	50%
喪失雙耳聽力	50%
喪失單耳聽力	15%
喪失語言能力	50%
喪失同一隻手的拇指和食指	25%
喪失兩隻或以上手指	20%
喪失一隻手指	10%

1b. 意外身故及永久完全傷殘 - 旅行

如果您在旅行途中遭遇**意外事故**，並且由於該**意外事故**，您在**意外事故**發生之日起三百六十五 (365) 天內遭受直接導致以下損失明細表所列損失之一的**損傷**，我們將依據本**保單**的條款與條件，就該損失向您支付以下損失明細表中指定的賠償。

此承保項目適用於**您的**旅程，除非**您**在旅程中搭乘**公共運輸工具**。

我們將支付的賠償金額為就**您**所遭受損失依據下表損失明細表中列明的最高保障金額乘以《保險摘要》中列明的最高保障金額之百分比，但須遵守本**保單**的條款與條件。

損失明細表

損失	最高保障金額的百分比：
身故	100%
永久性完全傷殘	100%
喪失兩肢（或更多肢）肢體	100%
喪失一肢肢體	50%
喪失雙目視力	100%
喪失單目視力	50%
喪失雙耳聽力	50%
喪失單耳聽力	15%
喪失語言能力	50%
喪失同一隻手的拇指和食指	25%
喪失兩隻或以上手指	20%
喪失一隻手指	10%

附加條件

1. 如果**您**因同一**意外事故**遭受多項損失，**我們**只會對任何一項損失支付最高保障金額的最高百分比。如果兩 (2) 項或更多損失的金額相同，**我們**將決定以哪項損失進行理賠。
2. 承保項目延伸至由以下原因引起或導致的損失：
 - a. 暴露和消失；
 - b. **恐怖事件**；以及
3. 對於同一**意外事故**，**我們**僅會賠付第 1a 項或第 1b 項，不會同時賠付兩項。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 任何疾病或傳染病。

其他定義

「**暴露和消失**」是指如果**被保險人**因承保**意外事故**無可避免地暴露在自然環境中而蒙受損失，則將如同受傷一樣受到承保。如果在**被保險人**所乘坐的運輸工具迫降、擱淺、沉沒或失事後一（1）年內仍未找到**被保險人**的遺體，則應被視為**被保險人**已身故。

喪失：

1. 「**肢體**」指因手部腕部以上或足部踝部以上關節完全斷裂而導致的永久性且不可復原的肢體完全損失；
2. 「**視力**」指永久性且無法復原的完全失明；
3. 「**手指/拇指**」指因手指/拇指經由手掌與手掌接合處或以上的關節完全斷裂而導致的永久性且不可復原的手指/拇指完全喪失；
4. 「**言語**」是指永久性且無法復原的完全喪失言語能力；
5. 「**聽力**」是指永久性且無法恢復的完全喪失聽力。

「**永久性**」是指自事故發生之日起連續十二（12）個月，且在十二（12）個月期滿時經**醫師**證明無任何改善的希望。

「**完全傷殘**」是指完全喪失行為能力，使**您**無法執行日常生活中通常由**您**執行的職務。這意味著**您**在沒有他人或機械裝置的協助下，無法進行以下三（3）項或更多活動：

1. 穿衣和脫衣；
2. 清洗、沐浴和如廁；
3. 飲食；
4. 一般家務；或
5. 購物。

2. 海外旅游醫療保障

承保保障

2a. 醫療費用

如果您在**您永久居住國**以外的**承保旅程**中遭受**損傷**或**疾病**，並因此直接需要醫療護理，在符合本保單的條款與條件前提下，我們將向**您**賠償**您**在**海外**必要產生的承保醫療費用，最高保障金額請參閱《保險摘要》。

其他不保事項

除一般除外責任外，本保單不承保任何直接或間接產生、基於或歸因於以下原因的索償：

1. 未經**醫師**建議、批准和證明為必要且合理的服務、用品或治療，包括任何住院期間；
2. 非緊急或例行健康檢查；

3. 牙科護理，但在保單有效期間因**意外事故**導致健全天然牙齒受傷的情況除外；
4. 虛弱、拉傷或扁平足、雞眼、老繭或腳趾甲；
5. 痤瘡的診斷和治療；
6. 鼻中膈彎曲，包括粘膜下切除術和/或其他手術矯正；
7. 主管醫療專業人員認為屬於實驗性的器官移植；
8. 兒童健康照護，包括檢查和免疫接種；
9. 非純粹醫療性質的費用；
10. 在**您永久居住國**產生的任何醫療費用；
11. 任何外部義肢用具或裝置的費用，包括但不限於眼鏡、隱形眼鏡、助聽器，以及為處方或安裝這些用具或裝置而進行的檢查，除非**您在旅行期間受傷或生病導致視力或聽力受損**；或
12. 在政府醫院提供的治療或通常不收費的服務。

其他定義

「承保醫療費用」是指以下費用：

1. 醫師服務費，包括醫師的診斷、治療和手術費用；
2. 向醫院支付的食宿、樓層護理及其他服務費用，包括專業服務費用，但非醫療性質的個人服務除外，但費用不得超過醫院半私家病房和膳宿的平均收費；
3. 麻醉費（包括給藥費）、X光檢查或治療費、化驗費、鏷和放射性同位素的使用費、氧氣費、輸血費、鐵肺費和醫療費；
4. 救護服務費；
5. 敷料、藥物、藥劑以及治療服務和用品的費用，這些只能依據醫師的書面處方獲得；以及
6. 因健全天然牙齒受傷而產生的**牙科費用**，每顆牙齒最高保障金額為 100 美元。

上述服務費用不包括超出**正常和慣常收費**的任何金額。

2b. 緊急醫療撤離

於**您永久居住國**以外的**承保旅程**中，如果您受傷或生病，我們將為您作出緊急醫療撤離之必要安排並支付相應費用，以便將您運往另一地點接受治療或返回您的**永久居住國**，除非由於我們無法控制的原因而無法作出此類安排，且我們認為替代安排是合理的。在此情況下，我們保留僅向您賠償我們在相同情況下會提供的費用的權利。在符合本保單的條款與條件前提下，我們將賠償因遺體送返和緊急醫療撤離的綜合保障而產生的合理且必要的費用，最高保障額請參閱《保險摘要》。

緊急醫療撤離必須由援助部門或醫師下令，並由其證明您的**損傷或疾病**的嚴重程度或性質需要撤離。

承保費用是指與您的緊急醫療撤離相關的**交通和醫療費用**，包括醫療服務和醫療用品。對於撤離您而安排的所有交通，必須盡可能採用最直接、最經濟的路線。

交通費用必須：

1. 由主診醫師建議；
2. 符合運送您的運輸工具的標準規定；且
3. 由援助部事先安排和授權。

必須聯絡援助部門，並由其授權和安排這些費用。

附加條件

1. 當您開始您的行程時，您的健康狀況必須良好並有能力進行已計劃好的旅行。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 任何由其他方提供的服務所產生、而您無責任支付的費用；
2. 已包含在您預定行程費用中的任何費用；或
3. 經主治醫師和援助部門確認可合理延遲至您返回永久居住國的治療所產生的任何費用。

其他定義

「緊急醫療撤離」是指以下情況：

1. 依據您的醫療狀況，您有必要立即從您受傷或生病的地點運送至最近的醫院接受適當的治療；
2. 在當地醫院接受治療後，您的醫療狀況允許您被送往您目前的居住地；或
3. 同時符合上述 (1) 和 (2)。

「運輸」是指在緊急醫療撤離期間運送您所需的任何陸上、水上或空中運輸工具。運輸包括但不限於空中救護車、陸上救護車和私人機動車輛。

2c. 遺體送返

於您永久居住國以外的承保旅程中，如果您因受傷或疾病導致身故，我們將為您作出將遺體送返至您的永久居住國之必要安排並支付相應費用，除非由於我們無法控制的原因而無法作出此類安排，且我們認為替代安排是合理的。在此情況下，我們保留僅向您的遺產賠償我們在相同情況下會提供的費用的權利。在符合本保單的條款與條件前提下，我們將賠償因遺體送返和緊急醫療撤離的綜合保障而產生的合理且必要的費用，最高保障額請參閱《保險摘要》。

承保費用包括但不限於以下費用：

1. 防腐處理費；
2. 火葬費；
3. 棺木費；以及
4. 交通費用。

必須聯絡援助部門，並由其授權和安排這些費用。

附加條件

1. 當您開始您的行程時，您的健康狀況必須良好並有能力進行已計劃好的旅行。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 任何由其他方提供的服務所產生、而您無責任支付的費用；或
2. 已包含在您預定行程費用中的任何費用。

2d. 每日住院現金保障

如果您在承保行程中因受傷或疾病而必須連續二十四 (24) 小時在您**永久居住國**以外的**醫院**住院，我們將依據本**保單**的條款與條件，就您連續住院的每二十四 (24) 小時向您**一次性**支付《保險摘要》中列明的每日最高保障金額。

我們將繼續支付其後每個完整的 24 小時住院期間之每日最高保障金額，直至用盡《保險摘要》中列明的最長天數為止。為免生疑問，儘管住院日數不是連續的，但每個住院日都應計入住院總日數。住院必須經**醫師**認定為**具有醫療必要性**。

附加條件

1. 只有在出院後，並附有列明出院期間和原因的醫療報告，方可獲得賠付。

其他不保事項

除一般不保事項外，本**保單**不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 任何未經**醫師**建議、批准和證明為必要且合理的住院期間；
2. 因選擇性手術、美容手術或整形手術而住院，但因旅行期間的**意外事故**而住院者除外；
3. 因例行身體檢查、疫苗接種及任何由此引起的併發症而住院；
4. 因接受器官移植而住院，且經主治**醫師**和我們的援助部門證實該器官移植屬於實驗性；或
5. 在您的**永久居住國**住院。

其他定義

「住院病人」是指在**醫師**建議下住院、並向其收取食宿費用的**被保險人**。

2e. 海外新冠肺炎檢疫保障

如果您在旅行期間身處**永久居住國**境外，因新冠肺炎檢測呈陽性反應而意外被強制**檢疫**，我們將向您賠償與新冠肺炎**檢疫**直接相關的合理且必要的住宿費用，最高保障金額請參閱《保險摘要》，最多可連續賠償 14 天。

其他不保事項

除一般不保事項外，本**保單**不承保任何直接或間接因任何**檢疫**規定、基於任何**檢疫**規定或可歸因於任何**檢疫**規定產生的索償，這些規定一般或廣泛適用於：

1. 所有抵達/過境旅客，或所有來自特定原籍地理區域的抵達/過境旅客；
2. 目前位於特定地理區域的所有個人；或
3. 任何**公共運輸工具**的所有乘客，或比您和您的旅行同伴更廣泛的乘客子群。

3. 旅游不便保障

承保保障

3a. 行程取消

在符合本**保單**條款與條件前提下，如果您在**合約**規定的**出發日期**前六十 (60) 天內 (第 (3) 項除外) 因以下原因被迫取消整個行程，我們將向您賠償您已支付但未使用且不可退還的住宿和/或**公共運輸工具**票價，最高保障金額請參閱《保險摘要》：

1. 您、您的旅行同伴、您的直系家庭成員或您的旅行同伴的直系家庭成員嚴重受傷或嚴重疾病或身故；
2. 目的地發生**重大旅行事件**，導致您無法按照行程表中的預定行程旅行；
3. 您在**永久居住國**擁有的房屋或辦公室因爆竊、火災、爆炸和/或**自然災害**直接導致無法居住，且發生在**合約**規定的**出發日期**前三十 (30) 天內；

4. 被民事、家庭、勞工或刑事法庭傳召作為當事人或證人；
5. 被保險人提出或收到要求被保險人出庭的分居或離婚索賠；
6. **被保險人**意外失去正式工作；
7. **被保險人**的**旅行證件**因被襲擊或盜竊而遺失，且在此情況下無法取回**旅行證件**以繼續旅行；或
8. 強制要求加入**您**所在國家的武裝部隊，以履行公民義務。

附加條件

1. 只有在**您**發現任何可能導致行程取消的情況之前預訂行程並支付費用，方可承保。
2. 如果行程取消，**您**必須在合理的情況下盡快通知**您的**所有旅行**服務提供商**以及**我們**。對於因**您**逾期通知**服務提供商/我們**而造成的任何損失，**我們**概不負責。
3. **您**必須先要求**服務提供商**退還任何預付費用。**我們**將依據**您的服務提供商**退還給**您的**金額削減**您的**索償。退款類型包括但不限於現金、代用券、信用餘額、替代航班安排和重新訂票選擇。只有在**您**向**我們**提供**您的服務提供商**出具的書面文件，證明**您的**退款請求已被**服務提供商**拒絕、拒付或部分支付後，**我們**才會支付**您的**索償。
4. 如果**您**未就同一事件依據第 3c 項旅程延期或第 3d 項行程延誤提出索償，**您**只能依據第 3a 項行程取消提出索償。
5. 為免生疑問，承保仍然適用於按計劃繼續旅行的其他**被保險人**。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. **您**或**您的旅行同伴**不想旅行或改變旅行計劃；
2. **您**未能在**公共運輸工具**指定的時間前辦理登機手續（上述特定原因除外）；
3. 代表**您**以外的其他人支付或產生的費用；
4. **公共運輸工具**或任何其他**服務提供商**的延誤、改期或取消，除非本保單另有明確承保；
5. **您**用於支付部分或全部旅行費用的任何飛行里數、信用卡/會員卡積分、兌換或假日積分所產生的賠償或費用；
6. 由住宿提供商、**公共承運人**、旅行社或任何其他**服務提供商**支付或退還的費用；
7. 如果**公共運輸工具**的票據是在**合約規定的出發日期**（包括**合約規定的出發日期**）前少於三(3)天購買（**您**或**您的親屬**或**旅行同伴**因**意外事故**身故除外）；
8. 無論本保單適用於哪段旅行期間，**您**皆需支付的費用，例如分時度假年度管理費或度假俱樂部會員費；或
9. 任何其他現有保險計劃或政府計劃承保的費用。

3b.行程縮減

在遵守本保單的條款與條件的前提下，**我們**將賠償**您**產生的以下費用，最高保障金額請參與《保險摘要》：

1. **您**依據合約向住宿提供商和/或**公共承運人**支付的未使用且不可退還的旅行安排費用；
2. **必要和慣常**的額外**公共運輸工具**費用，僅限於預定**公共運輸工具**單程經濟艙交通費用；以及
3. **必要且慣常**的額外住宿費用，相當於酒店標準客房的費用。

前提是在**您的**旅行開始後，由於以下原因，**您**不得不縮減**您的**行程以立即直接返回**區域**，或**您**無可避免地滯留在目的地超過二十四 (24) 小時後，被迫更改**您的**旅行以改搭陸上/海上交通工具：

1. 您、您的旅行同伴、您的直系家庭成員或您的旅行同伴的直系家庭成員嚴重受傷或嚴重疾病或身故；
2. 目的地發生**重大旅行事件**，導致您無法按照行程表中的預定行程旅行；
3. 您在**永久居住國**擁有的房屋或辦公室因爆竊、火災、爆炸和/或**自然災害**直接導致無法居住，且發生在**合約規定的出發日期**前三十 (30) 天內；
4. 被民事、家庭、勞工或刑事法庭傳召作為當事人或證人；
5. 被保險人提出或收到要求被保險人出庭的分居或離婚索賠；
6. **被保險人**意外失去正式工作；
7. **被保險人的旅行證件**因被襲擊或盜竊而遺失，且在此情況下無法取回**旅行證件**以繼續旅行；或
8. 強制要求加入您所在國家的武裝部隊，以履行公民義務。

未成年人陪同

如果您單獨旅行，並帶著一名十五 (15) 歲以下的未成年人，而您因**嚴重受傷或嚴重疾病**或身故而無法繼續旅行，導致**未成年人無人看管**，我們將為您的家人指定的成年人支付從您的**永久居住國**乘坐**預定公共承運人**經濟艙往返機票的費用，以陪同未成年人返回您的**永久居住國**。

您必須聯絡客戶服務部所列的電話號碼，並就這些費用事先獲得援助部門的授權。

附加條件

1. 只有在**被保險人**發現任何可能導致其行程縮減的情況之前預訂行程，方可承保。
2. 如果行程縮減，您必須在合理的情況下盡快通知您的所有**旅行服務提供商**以及**我們**。對於因您逾期通知**服務提供商/我們**而造成的損失，**我們**概不負責。
3. 您必須先要求**服務提供商**退還任何預付費用。**我們將依據您的服務提供商退還給您的金額削減您的索償**。退款類型包括但不限於現金、代用券、信用餘額、替代航班安排和重新訂票選擇。只有在您向**我們**提供您的**服務提供商**出具的書面文件，證明您的退款請求已被**服務提供商**拒絕、拒付或部分支付後，**我們**才會支付您的索償。
4. 如果您未就同一事件依據第 3d 項行程延誤或第 3e 項錯過轉機提出索償，您只能依據第 3b 項行程縮減短提出索償。
5. 為免生疑問，承保仍然適用於按計劃繼續旅行的其他**被保險人**。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 您或您的**旅行同伴**不想旅行或改變旅行計劃；
2. 因上述承保事件導致您的旅行中斷後，如果您選擇改搭陸上/海上交通工具，則前往您原定目的地以外的任何目的地所產生的費用。
3. 您未能在**公共運輸工具**指定的時間前辦理登機手續（上述特定原因除外）；
4. 代表您以外的其他人支付或產生的費用；
5. **公共運輸工具**或任何其他**服務提供商**的延誤、改期或取消，除非本保單另有明確承保；
6. 您用於支付部分或全部旅行費用的任何飛行里數、信用卡/會員卡積分、兌換或假日積分所產生的賠償或費用；
7. 由住宿提供商、**公共承運人**、旅行社或任何其他**服務提供商**支付或退還的費用；
8. 無論本保單適用於哪段旅行期間，您皆需支付的費用，例如分時度假年度管理費或度假俱樂部會員費；或

9. 任何其他現有保險計劃或政府計劃承保的費用。

3c.行程延期

在符合本保單的條款與條件的前提下，如果您在**合約規定的出發日期**前六十(60)天內（第(3)項除外）因以下原因被迫延遲整個行程，我們將向您賠償您已向住宿提供者和/或**公共承運人**全額支付的為延遲旅程而產生的行政費用，最高保障金額請參閱《保險摘要》：

1. 您、您的旅行同伴、您的直系家庭成員或您的旅行同伴的直系家庭成員嚴重受傷或嚴重疾病或身故；
2. 目的地發生**重大旅行事件**，導致您無法按照行程表中的預定行程旅行；
3. 您在**永久居住國**擁有的房屋或辦公室因爆竊、火災、爆炸和/或**自然災害**直接導致無法居住，且發生在**合約規定的出發日期**前三十 (30) 天內；
4. 被民事、家庭、勞工或刑事法庭傳召作為當事人或證人；
5. 被保險人提出或收到要求被保險人出庭的分居或離婚索賠；
6. **被保險人**意外失去正式工作；
7. **被保險人的旅行證件**因被襲擊或盜竊而遺失，且在此情況下無法取回**旅行證件**以繼續旅行；或
8. 被強制要求加入**您**所在國家的武裝部隊；

附加條件

1. 只有在**被保險人**發現任何可能導致其行程延期的情況之前預訂行程，方可承保。
2. 如果行程延期，您必須在合理的情況下盡快通知您的所有旅行**服務提供商**以及**我們**。對於因您逾期通知**服務提供商/我們**而造成的損失，**我們**概不負責。
3. 如果您未就同一事件依據第 3a 項行程取消或第 3d 項行程延誤提出索償，您只能依據第 3c 項旅行延期提出索償。
4. 為免生疑問，承保仍然適用於按計劃繼續旅行的其他**被保險人**。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 您或您的旅行同伴不想旅行或改變旅行計劃；
2. 您未能在**公共運輸工具**指定的時間前辦理登機手續（上述特定原因除外）；
3. 代表您以外的其他人支付或產生的費用；
4. **公共運輸工具**或旅行和/或住宿的任何其他提供商所致；
5. 您用於支付部分或全部旅行費用的任何飛行里數、信用卡/會員卡積分、兌換或假日積分所產生的賠償或費用；
6. 酒店、航空公司、旅行社或任何其他旅行和/或住宿**服務提供商**支付或退還的費用；
7. 如果**公共運輸工具**的票據是在**合約規定的出發日期**（包括**合約規定的出發日期**）前少於三(3)天購買（您或您的親屬或旅行同伴因**意外事故**身故除外）；
8. 無論本保單適用於哪段旅行期間，您皆需支付的費用，例如分時度假年度管理費或度假俱樂部會員費；或
9. 任何其他現有保險計劃或政府計劃承保的費用。

3d.行程延誤

在符合本保單條款與條件的情況下，我們將賠償您在承保旅程中因公共運輸工具從提供給您的行程表上指定的原定出發時間起計連續延遲至少四 (4) 小時所產生的所有必要和慣常的膳食和住宿費用，而延遲是由以下原因所致：

1. 重大旅行事件和/或惡劣天氣條件；
2. 公共運輸工具的設備故障，即公共運輸工具的設備發生任何突然、不可預見的故障，導致正常旅行延誤或中斷；或
3. 出發機場因空中交通限制造成的非航空公司控制範圍內的操作原因。

附加條件

1. 因行程延誤而直接產生的必要和慣常住宿費用，相當於酒店標準客房的費用。
2. 公共承運人必須提供書面證明，明確說明延誤原因和延誤時間。
3. 只有在您發現任何可能導致行程延誤的情況之前預訂旅程，方可承保。
4. 只有在您未就同一事件依據第 3a 項行程取消或第 3b 項行程縮減或第 3c 項旅行延期或第 3e 項錯過轉機提出索償的情況下，您才能依據第 3d 項行程延誤提出索償。

其他不保事項

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 因您在預訂原定行程日期之前已公開或知悉的任何延誤而直接或間接導致的任何損失；
2. 在行程中指定的原定出發時間前二十四 (24) 小時內購買的任何公共運輸工具票據；
3. 如果您選擇不搭乘公共承運人或任何其他服務提供商提供的第一個可用替代航班或交通工具；
4. 公共承運人或任何其他服務是供商將向您退還或已向您退還的費用，包括但不限於現金、代用券和信用額形式的退款；
5. 您未能在公共運輸工具指定的時間前辦理登機手續 (上述特定原因除外)；或
6. 您因未能通過與新冠疫情相關的測試或在機場進行的體檢而造成任何旅行延誤。

3e. 錯過轉機

在符合本保單條款與條件的情況下，如果您因任何您無法控制的意外情況導致前一航班延遲抵達或取消而錯過轉機，我們將賠償您在錯過轉機事件發生的城市所產生的必要和慣常的基本住宿和膳食費用，以便您能夠繼續您的預訂行程。

為免生疑問，前一航班和錯過的航班必須在同一行程上。此外，前一航班抵達和錯過的航班離開之間應有足夠的時間讓一個謹慎的人轉機。

附加條件

1. 必要且慣常的住宿費用，相當於酒店標準客房的費用。
2. 公共承運人必須提供書面證明，明確說明延誤原因、延誤時間或取消原因。
3. 只有在您發現任何可能導致前一航班延誤或取消的情況之前預訂了轉機航班，方可承保。
4. 只有在您未就同一事件依據第 3a 節行程取消或第 3b 節行程縮減或第 3c 節旅行延期或第 3d 節行程延誤提出索償的情況下，您才能依據第 3e 節錯過轉機提出索償。

其他不保事項：

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 在行程中指定的原定出發時間前二十四 (24) 小時內購買的任何公共運輸工具票據；

2. 如果您選擇不搭乘**公共承運人**或任何其他**服務提供商**提供的第一個可用替代航班或交通工具；

3f. 國外個人責任

於承保海外旅程中，我們將向您賠償因以下原因導致的第三方法律責任以及為第三方的索償進行辯護的法律費用，最高賠償限額不得超過《保險摘要》中列明的限額：

1. 任何第三方的身故或受傷；或
2. 任何第三方的意外財物損失或損壞。

作為我們承擔賠償責任的先決條件，在未獲得我們書面批准的情況下，您不得向任何其他方提出任何付款要約或承諾，或承認任何責任或過失，或捲入任何訴訟。

其他不保事項：

除一般不保事項外，本保單不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 對您的親屬、旅行同伴、僱主或法律視為您的僱員的任何人士的責任；
2. 屬於您或由您照顧、保管或控制的財物；
3. 依據合約承擔的任何責任；
4. 因您的故意、惡意或非法行為而直接或間接產生的責任；
5. 因擁有、管有或使用車輛、飛機、水上交通工具、槍械或動物而直接或間接產生的責任；
6. 因擁有或佔用土地或建築物（僅佔用任何臨時住所除外）而直接或間接產生的責任；
7. 因從事或進行任何貿易、業務或專業而直接或間接產生的責任；
8. 因任何犯罪行為直接或間接產生的責任；
9. 因任何刑事訴訟而產生或與之相關的法律費用、罰款或處罰；
10. 您參與任何汽車拉力賽，或汽車、摩托車、船舶或空中競賽；
11. 並非由區域內或導致您法律責任的事件發生所在國具有司法管轄權的法院作出或取得的初審判決；或
12. 懲罰性、加重性或懲戒性損害賠償。

4. 個人行李保障

承保保障

4a. 個人行李（包括手提電腦）

對於您的個人行李在承保旅程的計劃目的地因您無法控制的情況（包括**自然災害**）而導致實際損失或損壞，我們將向您作出賠償，最高保障金額請參閱《保險摘要》。這包括對您穿著或隨身攜帶或存放在個人行李中的衣物和隨身物品的賠償。我們也會將此保障的承保範圍擴大到您在**公共運輸工具**處寄艙的行李。所有物品必須為您所有或由您負責。

如果您的任何個人行李物品被證實無法經濟地維修，本保單將視為該物品已遺失。

我們僅會就任何一(1)件物品、一對或一組物品或每台**手提電腦**賠償《保險摘要》中所示的最高保障金額。不論被保險人的數量，每趟行程只賠付一(1)台**手提電腦**。

對於下列物品，我們的保障總額不會超過《保險摘要》中所示最高保障額之百分之十(10%)：

1. 珠寶、手錶、全部或部分由銀、金或白金構成的物品；
2. 毛皮、毛皮飾邊或主要由毛皮製成的物品；

3. 相機，包括相關相機設備；或
4. 其他電子設備，包括但不限於手機、平板電腦和旅行適配器。

財物不包括

1. 動物；
2. 機動車輛 (包括配件)、摩托車、船、馬達、任何其他運輸工具；
3. 運動器材；
4. 水果、易腐物和消耗品；
5. 家庭財物，如傢俱和電器，如爐具或燈具；
6. 古董、手工藝品、繪畫、藝術品以及任何具有內在價值的物品、寶石、樂器；
7. 電腦 (包括攜帶型電腦、軟體及配件，但**手提電腦**除外)；
8. 隱形眼鏡或角膜鏡、牙橋、假牙；
9. 非法運輸或貿易過程中的違禁品或財物；
10. 租用或出租的設備；
11. 任何類型的商業商品或樣品或設備；
12. 記錄在磁帶、卡片、光碟或其他物品上的資料；
13. 現金或現金等價物、銀行紙幣、賭場籌碼、憑單、現金卡、債券、息票、印章、流通票據、地契、手稿、任何種類的證券、遺失信用卡或補發信用卡、身份證 (IC) 和駕駛執照、**旅行證件 (旅行證件和個人錢財部分規定的除外)**；或
14. 易碎物品的損壞或破損。

附加條件

1. **您必須是公共運輸工具的持票乘客。**
2. **保單只會就同一事件的個人行李 (包括**手提電腦**) 或**公共運輸工具**行李延誤作出賠償。**
3. 如果一對或一套物品屬於同一件物品，且不能分開穿著、使用或達成預定目的 (例如一對鞋、相機及其鏡頭和任何配件，或一套潛水裝備和任何配件)，則該對或該套物品將被視為一件物品，即使該對或該套物品是分開購買且不同品牌。
4. **我們**可自行決定和選擇對損壞的個人行李進行賠償、恢復原狀或維修。
5. 所有索償都將依據**我們**認為合理的物品使用年限，適當地扣除損耗和折舊。如果**您**能夠出示索償證明文件 (即原始收據或原始保修卡)，則自事件發生之日起購買不足一 (1) 年的電子物品可能不適用折舊。
6. 發現遺失或損壞後，必須在 24 小時內向警方或相關部門 (如酒店和航空公司管理部門) 或遺失或損壞地有管轄權的其他**服務提供商**通報。任何索償都必須附有這些機構出具的書面文件。**您**必須採取一切可能的措施和合理的預防措施，以確保：
 - a. 不會將**您的**行李或隨身物品放置在**公共場所**而**無人看管**；以及
 - b. **您的**個人行李物品在旅行期間得到妥善保管及攜帶。

7. 應首先向**公共運輸工具**或**服務提供商**提出因您遺失行李或行李在**公共運輸工具**或**服務提供商**保管期間損壞而產生的索償。**保單**下的任何賠償應在收到**公共承運人**或其他**服務提供商**的賠償證明後支付，或在賠償被拒絕的情況下，提供該拒絕的證明。**我們**會依據從**公共承運人**或其他**服務提供商**收到的賠償進行扣減後作出相應賠償。

其他不保事項

除一般不保事項外，本**保單**不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 磨損、逐漸惡化、蛀蟲、害蟲、固有缺陷或因任何加工或實際加工而造成的損失或損壞；
2. 刮傷或凹痕、僅限於影響物品美觀的損壞，或不影響該財物的適用性、用途或功能的損壞，除非該損壞已使物品不再適用於其設計的原始用途；
3. 暴動、叛亂、革命、內戰、篡權，或政府當局為阻止、打擊或防禦此類事件發生而採取的行動，依據**檢疫**或海關條例進行的扣押或破壞，任何政府或公共機關下令進行的沒收；
4. 在任何其他**保單**下投保的財物，或由任何**公共承運人**、酒店或任何其他方補償的財物；
5. 您預先寄送、郵寄或分開運送的財物；
6. **手提電腦**、手錶（包括智能手錶）或其他隨**公共運輸工具**寄艙的電子設備；
7. 您的財物遺留在**公共場所**而**無人看管**，或交由您的**旅行同伴**、親屬或獲授權人士（如住宿供應商或**公共承運人**代表）以外的其他人看管；
8. 您的財物留在任何機動車輛內**無人看管**，除非存放在上鎖（盡可能在視線範圍外或有遮蓋）的車廂內；
9. 您未採取適當的謹慎和預防措施以保障該財物的安全；
10. 您的行李中攜帶的粉末或液體洩漏造成的損害；
11. 您的故意行為、遺漏、疏忽或粗心；
12. 海關或其他官員沒收或扣留；或
13. **神秘失蹤**。

其他定義

「**手提電腦**」是指完整的手提電腦，包括手提電腦標準配備的配件或附件。任何**手提電腦**、平板電腦（包括但不限於 iPad 和 Samsung Galaxy 平板電腦）或類似裝置均不屬於此類。

「**神秘失蹤**」是指個人行李在沒有證據證明某人或某些人的不法行為的情況下，以無法解釋的方式消失。

「**公共場所**」是指公眾可進入的任何場所。

「**無人看管**」是指（但不限於）物品遺失時不在您或您的**旅行同伴**的監督之下、遺落在您的**旅行同伴**或您的**住宿提供商**或**公共承運人**授權代表以外的人士處、遺落在您不知情的情況下可能被盜取的位置，包括但不限於您游泳時遺落在沙灘上或泳池旁邊，或遺落在您無法防止其被非法盜取的遠處。

4b. 公共運輸工具行李延誤

在符合本**保單**的條款與條件的情況下，**我們**將賠償您因**公共運輸工具**將您的**寄艙行李**從您的**票據**上列明的**承保旅程**目的地的預定到達時間起計連續延誤或誤送超過四（4）小時而產生的所有合理和必要的費用，最高保障金額請參閱《**保險摘要**》。**公共運輸工具**行李延誤的承保範圍不包括被保險人的**永久居住城市**。

附加條件

1. 您必須是**公共運輸工具**的持票乘客。
2. 所有索償必須由**公共運輸工具**以書面形式確認，並由**公共運輸工具**證明延誤或誤運的時長。
3. 如經進一步調查後確定您的**寄艙行李**已遺失，則依據**公共運輸工具**行李延誤部分向您索償和支付的任何金額將從個人行李（包括**手提電腦**）部分應支付給您的任何金額中扣除。
4. 我們只接受一(1)名**被保險人**就任何一(1)件**寄艙行李**提出的索償，即使該**寄艙行李**包含屬於多名**被保險人**的個人物品。無論一(1)件**寄艙行李**延誤對多少**被保險人**造成不便，我們只對一(1)名**被保險人**作出賠償。

4c. 旅行證件和個人錢財物品

旅行證件

在符合本**保單**條款與條件的前提下，我們將賠償您補領遺失的**旅行證件**（如有）的費用，以及為補領遺失的**旅行證件**而支付的**公共運輸工具**和住宿所產生的額外**必要和慣常**費用，最高保障金額請參閱《**保險摘要**》。該損失必須是在您**永久居住國**以外的**承保旅程**中因搶劫、爆竊、盜竊或**自然災害**所致。

個人錢財物品

如果您在**承保旅程**中由於搶劫、爆竊、盜竊或**自然災害**遺失了隨身攜帶的**個人錢財物品**，或遺失了妥善保管在上鎖的保險箱或保險庫中的**個人錢財物品**，或遺失了由您主動看管的**個人錢財物品**，在符合本**保單**的條款與條件的前提下，我們將賠償實際產生的損失，最高保障金額為《**保險摘要**》中列明的**個人錢財物品**限額。

附加條件

1. 您必須採取一切可能的步驟和合理的預防措施，以確保您的**旅行證件**和**個人錢財物品**在旅行期間得到妥善保管及攜帶。
2. 對於**旅行證件**在您**永久居住國**以外遺失時產生的額外交通和住宿費用，我們僅會賠償：
 - a. 您僅為了在**海外領事館**補領**旅行證件**而作出必要的旅行安排所產生的額外**公共運輸工具**費用，該費用僅限於乘坐預訂**公共運輸工具**經濟艙的費用；以及
 - b. 相等於酒店標準客房的額外住宿費用，該費用僅限於您為在**海外領事館**補領**旅行證件**而作出必要旅行安排所產生的費用；

如果這些費用不在本**保單**的承保範圍內。

3. 因**服務提供商**引起或促成的任何損失：
 - a. 必須在合理可行的情況下盡快向損失發生地（無論如何不得遲於發現損失後 24 小時）的警方或具有管轄權的相關部門通報；
 - b. 必須首先向**服務提供商**提出賠償索償；
 - c. 在提交索償時，必須向我們提交從服務供應商收到的賠償證明，如果該等賠償被拒絕，則向我們提交的任何索償要求必須包含說明拒絕理由的書面證明；及
 - d. 我們會依據從**服務提供商**獲得的賠償進行扣減後作出相應賠償。
4. 任何損失：
 - a. 必須在合理可行的情況下盡快向損失發生地（無論如何不得遲於發現損失後 24 小時）的警方或具有管轄權的相關部門通報；且

b. 必須隨附**保單**上有關當局出具的與損失情況相關的書面文件。

其他不保事項

除一般不保事項外，本**保單**不承保任何直接或間接由以下原因引起、基於以下原因或歸因於以下原因的索償：

1. 因匯率或價值貶值導致的任何短缺；及
2. 返回您的**永久居住國**後產生的任何費用。

其他定義

個人錢財物品指現金、旅行支票或紙幣。

IV. 一般除外責任

本保單不承保因下列情況直接或間接導致的任何索償：

1. 在神志清醒或精神錯亂的情況下故意自我傷害、自殺或任何企圖威脅；
2. 戰爭、內戰、侵略、叛亂、革命、使用軍事權力或篡奪政府或軍事權力；
3. 被保險人在任何國家或國際機構的武裝部隊服役的任何期間，無論是在和平還是戰爭期間；
4. 被保險人因醉酒或受任何麻醉劑、藥物或酒精影響而蒙受或承擔的損失，除非在醫師的建議下服用；
5. 被保險人企圖或故意參與非法行為，或被保險人違反或企圖違反法律或拒捕而引致的任何損失；
6. 在任何飛機或空中導航裝置上飛行時遭受的任何損失，但本條款特別規定的除外；
7. 在永久居住國境外騎摩托車（除非您騎的是發動機排量為 200cc 或以下的摩托車，並持有在您所在國家有效的摩托車駕駛執照，但不包括摩托車賽車）；
8. 先天性畸形及由此引起或導致的狀況、疝氣或牙科治療（因受傷造成的天然牙齒畸形除外）；
9. 乘坐由被保險人或被保險人的任何家庭成員擁有、租賃或經營或由他人代其擁有、租賃或經營的任何飛機；
10. 您參與：
 - a. 極限運動和體育活動；
 - b. 競賽運動；
 - c. 任何職業運動或任何您將會或可能賺取或接受報酬、捐贈、贊助或任何形式的經濟報酬的運動；
 - d. 探險；
 - e. 非持照商業經營者提供的狩獵旅行和野生動物園；
 - f. 在商業滑雪場標記區域之外滑雪或類似活動；
 - g. 四級或四級以上的激流漂筏；
 - h. 在領海以外航行；或
 - i. 水肺潛水，除非：
 - i. 您是為了休閒目的而潛水（為了清晰起見，休閒潛水不包括技術潛水或作為專業潛水員潛水）；
 - ii. 您在合格教練或潛水長的陪同下進行潛水，或者您持有 PADI 認證或類似的認可證書，並且是在您的認證等級（包括最大潛水深度和潛底時間）內，按照您的認證機構制定的標準和程序進行潛水；
 - iii. 依據上述(ii) 您計劃的潛水深度不超過 40 米；且
 - iv. 您不是單獨潛水；
11. 駕駛或以乘客身份乘坐
 - a. 任何參與競賽、速度測試或耐力測試的車輛；或
 - b. 任何用於雜技或特技駕駛的車輛；
12. 由 C.B.R.N 事件引起；
13. 由電磁事件引起；
14. 由網路事件引起；
15. 由撞擊事件引起；
16. 您參與：
 - a. 登山運動；
 - b. 探險攀登，包括戶外攀岩運動或繞繩下降；或
 - c. 高海拔活動或海拔 5,000 米以上的任何活動或海拔 3,000 米以上的徒步旅行（包括山地徒步旅行）；除外條款 16(b) 和 16(c) 不適用於以下有組織的有繩戶外攀岩運動、有繩繞繩下降和徒步旅行（包括山地徒步旅行）：
 - i. 除一般健康和體能警告外，不受限制地向公眾開放；

- ii. 由當地認可的商業旅遊業者或活動提供商提供;
 - iii. 在旅遊業者或活動提供商的合格導遊和/或教練的指導和監督下進行,且您必須遵循他們的建議和/或指示;且
 - iv. 在海拔 5,000 米以下進行。
17. 因機會性感染或惡性腫瘤或任何其他疾病狀況引起的任何索償,如果在索償時,被保險人被診斷出患有 AIDS (獲得性免疫缺陷綜合症)、ARC (愛滋病相關綜合症) 或血液中的 HIV (人類免疫性病毒) 抗體呈陽性反應;
 18. 精神和神經或睡眠失調,包括但不限於精神錯亂或任何經診斷的心理或精神失調、焦慮或抑鬱;
 19. 您旅行以獲得任何形式的醫療護理、治療或建議,無論這是否您旅行的唯一目的;
 20. 散播或使用致病或有毒物質;
 21. 選擇性美容或整形手術引起的任何索償,但因旅行期間的**意外事故**而住院者除外;
 22. 任何**既有健康狀況**或先天性畸形或由此引起的任何併發症;
 23. 任何因懷孕、分娩、流產引起的狀況或併發症;
 24. 任何**疾病**、病症及由此引起的任何併發症,除非**保單**特別承保;
 25. **被保險人**在不聽從**醫師**建議的情況下旅行時遭受的任何損失,或因您不聽從**醫師**建議的行為(包括但不限於在**有新冠肺炎症狀**的情況下旅行)而引起的任何索償;
 26. 因政府頒佈的命令、建議、停止或干預而影響旅行能力所造成的任何損失,但因**重大旅行事件**中定義的**流行病**或**大流行病**所造成的損失除外;
 27. 旅遊業者、航空公司或任何其他公司或個人發生**財務違約**;
 28. 旅遊業者、航空公司或任何其他公司、商號或個人無法或不願意履行其對您的任何部分法律或合約義務;
 29. 因您未盡一切合理努力,或因您大意、疏忽或魯莽地**保障您的財物**或避免受傷,或避免和/或減少**保單**下的任何索償而引起的任何索償;
 30. 任何**恐怖事件**(個人意外保障除外),或任何恐怖分子、恐怖組織的任何成員;
 31. 由以下原因引起的任何索償:
 - a. **檢疫**,除非**海外新冠疫情檢疫**保障特別承保;
 - b. 因政府命令、警告、諮詢、規定、指令、禁令或邊境關閉而導致的旅行限制,除非是由於**重大旅行事件**中規定的**流行病**或**大流行病**所致;或
 - c. 為防止潛在**流行病**或**大流行病**擴散而採取的任何**預防性**或**先發制人**的政府行動,除非在**重大旅遊事件**中特別承保。
 32. **世界衛生組織**或您**永久居住國**或目的地國的任何**官方政府機構**或**衛生當局**宣布為**流行病**或**大流行病**的**傳染病**爆發時,為診斷該傳染病而進行的**檢測**所產生的任何費用,不論該檢測是在旅行前進行、在出發地或抵達地要求進行,還是作為**官方政府機構**或**衛生當局**所要求的**強制檢測**的一部分;
 33. 任何**非法販毒者**,或**核武器**、**化學武器**或**生物武器**的**供應商**;
 34. 您擔任任何**國家**或**國際**主管機關的**執法人員**、**緊急醫療**或**消防服務人員**、**民防**或**軍事人員**,不論是**全職服務**、**志願服務**或依據 1970 年《徵兵法》第 14 節接受**後備軍人訓練**;
 35. 您從事**海軍**、**陸軍**、**空軍**服務或**行動**,或測試任何類型的**運輸工具**,在旅行期間從事**體力勞動**,從事**傳教**或**人道主義**工作,從事任何**海上**工作活動,或從事**採礦**、**空中攝影**或**處理炸藥**或**彈藥**、**槍械**或**飛行任務**(**乘客**除外);或
 36. 計劃或**實際**前往或途經**古巴**、**伊朗**、**敘利亞**、**蘇丹**、**北朝鮮**或**克里米亞**地區或在這**古巴**、**伊朗**、**敘利亞**、**蘇丹**、**北朝鮮**或**克里米亞**地區旅行,或**實際**前往或途經**阿富汗**或**伊拉克**或在**阿富汗**或**伊拉克**旅行。

V. 援助部門服務

如遇緊急醫療狀況，請致電我們的 24 小時援助部門，尋求客戶服務：

在美國境內旅行時（北美）： 866 273 9079 免付費電話號碼

前往美國境外（北美）旅行時： 001 817-826-7014 打對方付費電話

當您離家出外時，可向援助部門尋求協助。援助部門可提供您在旅行時可能需要的許多重要服務相關資訊。當您離開永久居住國旅行時，它們旨在為您提供協助。這是安心可靠的機構，尤其是當您第一次到某個地方或語言不通時。

請記住，援助部門並非保險承保項目，您負責支付向援助部門請求專業或緊急服務所產生的費用（例如醫療或法律帳單）。本保險可賠償您醫療相關費用（請參閱海外旅行醫療保障一節以瞭解其他資訊）。

1. 承保對象：

合資格持卡人、其配偶、最多三 (3) 名子女及一 (1) 名家庭傭工，無論是結伴同行還是分開旅行。

2. 提供服務的地點：

一般而言，承保範圍適用於全球，但亦有例外情況。

可能涉及國際或國內衝突的地區，或現有基礎設施不足以保證服務的國家和地區可能會受到限制。您可以在開始承保旅程之前聯絡援助部門，以確認目的地是否提供服務。

3. 援助部門：

1. 在您旅行期間，如果發生緊急情況，援助部會提供有關旅行要求的資訊，包括所需文件（簽證、護照）、免疫接種或貨幣兌換率。所提供匯率可能與發卡機構用於您卡上交易的确切匯率不同。您應向發卡的金融機構索取您的帳單上所記項目的匯率資訊。
2. 如果您的旅行票據、護照、簽證或其他回國所需的身份證明文件遺失或被盜，援助部門將透過聯絡當地警方、領事館、航空公司或其他適當單位，協助補發遺失或被盜的文件。
3. 如果回國的運輸票據遺失或被盜，可安排補購運輸票據。
4. 請注意，此服務不提供地圖或路況資訊。

4. 醫療援助部門：

1. 提供全科醫師、牙醫、醫院和藥房的全球轉診網路。
2. 提供與當地藥劑師協助配藥（受當地法律限制）。
3. 在緊急情況下，援助部門會安排全科醫師會診。此外，援助部門醫療團隊會與當地醫療人員保持聯繫，並監測您的狀況。
4. 如果您住院，我們可以安排將您的訊息轉達給您的家人，在具有醫療必要性的情況下將您轉送至其他醫院，如果您是獨自旅行，我們亦可安排將您的家人或親友帶到您床邊（費用由持卡人承擔）。
5. 如果發生意外事故或疾病時，醫療團隊認為當地缺乏完善的醫療設施，我們會安排將您緊急送往醫院或最近的能夠提供充足護理的設施。
6. 如果發生慘劇，我們將協助您安排旅行事宜。

VI. 一般程序 - 如何提出索償

服務要求/索償通知 (非醫療緊急索償以賠償為基礎)

服務要求/索償書面通知不得遲於事件發生之日起三十 (30) 天發出。如果在事件發生之日起三十 (30) 天內未向下列索償部門發出通知，則可能會導致索償申請被拒。遞交網上索償申請，請登入 <https://hk.mycardbenefits.com> 或郵寄索償通知書至：

AIG 亞太保險私人 Ltd.

珊頓道 78 號, #09-16

美亞大廈

新加坡 079120

電話: +65 6419 1667

營業時間: 週一至週五 08.30 - 17.30 (公眾假期除外)

支援語言: 英語/ 廣東話

電子郵件: APAC.Mastercard@aig.com

應遵循以下程序：

1. **您 (合資格持卡人)** 或其合法代表必須在索償通知期內按要求通知**我們**，否則**您的**索償可能會被拒絕。**保險公司**在收到索償通知後，將向索償人索取必要的詳細資料，並提供指示；
2. 在提交期限之前提交本節所述的所有必要資訊 (損失證明等)，否則**您的**索償可能會被拒絕。

請注意，為了處理**您的**索償，有時可能會要求提供其他資訊。**您**有責任提供這些資訊，否則索償可能無法處理。

如需提出索償的協助，請聯絡上述電話號碼。

個人意外保障索償

意外身故和永久完全傷殘 - 公共運輸工具/ 意外身故和永久完全傷殘 - 受保旅程

索償通知期: 自損失日期起三十 (30) 天內。

提交期限: 自索償通知之日起九十 (90) 天內。

所需資訊 (損失證明) :

1. 完整文件，包括身故證明和/或主治**醫師**聲明或驗屍報告；以及
2. 交易驗證，確認**承保旅程**的全額乘客票價已從**合資格卡**中扣除，包括**公共運輸工具**票據和收據的副本。

請注意：我們可能會視情況要求**您**提供其他證據支持**您的**索償，在此情況下，**我們**會要求**您**提供這些證據。

海外旅行醫療保障索償

醫療費用 (受傷或疾病) / 緊急醫療撤離及遺體送返/ 每日住院現金保障/ 海外新冠肺炎檢疫保障

索償通知期: 自損失日期起三十 (30) 天內。

提交期限: 自索償通知之日起九十 (90) 天內。

所需資訊 (損失證明) :

1. 詳細說明受傷或**疾病**的病史和性質的醫療報告，以及醫療收據正本；
2. 交易驗證，確認**承保旅程**的全額乘客票價已從**合資格卡**中扣除，包括**公共運輸工具**票據和收據的副本；
3. 入院/出院卡或摘要 (如住院) ；
4. 護照副本，包括出入境印章；
5. 新冠肺炎檢測呈陽性反應的證明 (如適用) ；以及
6. 由政府機構簽發的新冠肺炎**檢疫**授權證明 (如適用) 。

請注意：我們可能會視情況要求您提供其他證據支持您的索償，在此情況下，我們會要求您提供這些證據。

旅游不便保障索償

索償通知期：自損失日期起三十 (30) 天內。

提交期限：自索償通知之日起九十 (90) 天內。

所需資訊 (損失證明)：

行程取消/行程縮減/旅行延期

1. 詳細說明取消或縮減旅程原因的文件，包括但不限於**嚴重受傷或疾病**性質的證據，如醫療證明報告副本、主治**醫師聲明**、其他證明工作情況的證明文件及相關文件；
2. 交易驗證，確認**承保旅程**的全額乘客票價已從**合資格卡**中扣除，包括**公共運輸工具**票據和收據的副本；以及
3. 退款收據/因取消/縮減行程而產生的不可退款確認函。

行程延誤 / 錯過轉機

1. 票據和登機證副本；
2. 交易驗證，確認**承保旅程**的全額乘客票價已從**合資格卡**中扣除，包括**公共運輸工具**票據和收據的副本；
3. **您的費用發票和收據**；
4. 行程延誤 - 由**公共承運人**或當局發出的正式信函，確認**您**逾期抵達的原因和延誤的時間；及
5. 錯過轉機 - 航空公司或當局出具的正式信函，確認**您**逾期抵達的原因和延誤的時間，或取消的原因。

請注意：我們可能會視情況要求您提供其他證據支持您的索償，在此情況下，我們會要求您提供這些證據。

個人行李保障索償

個人行李包括手提電腦 / 行李延誤 / 旅行證件和個人錢財物品

索償通知期：自損失日期起三十 (30) 天內。

提交期限：自索償通知之日起九十 (90) 天內。

所需資訊 (損失證明)：

1. 向**公共承運人**和/或**服務提供商**提交的通知和報告副本以及所有相關通信、財物彌償報告 (PIR) - 表格必須包括航班號、船號或提單和行李寄艙號碼；
2. **公共承運人**和/或**服務提供商**對損失負責的已付 (或應付) 金額詳情、物品描述、物品成本確定以及所有其他適當的文件和通信；
3. 向航空公司申報的遺失物品申報清單；
4. 購買證明 - 每件物品的遺失或損壞必須附有購買證明，例如但不限於收據、銀行月結單或信用卡月結單。如未提供購買證明，**我們**可能會同意接受**我們**認為合理的索償物品所有權的其他證明。否則，**我們**將使用**我們**確定的合理平均成本進行索償評估；以及
5. **公共承運人**和/或**服務提供商**出具的確認函，確認行李已報失且無法找回。

請注意：我們可能會視情況要求您提供其他證據支持您的索償，在此情況下，我們會要求您提供這些證據。

VII. 一般條件

付款

除第 2a 條外，保險人應向**您**或**您**身故時的遺產支付所有保險金。醫療費用（由援助部門或其授權代表向**醫院**擔保的緊急醫療資金），第 2b.緊急醫療撤離和第 2c.遺體運返，由於援助部已直接與**醫院/服務提供商**為**您**安排有關服務，因此保障金額將直接支付予各節所示的**醫院/服務提供商**。

任何彌償支付均應遵守支付國當時有效的法律和政府法規。

抵銷條款

對於已由任何其他來源（包括但不限於其他保險單、醫療或健康計劃或國會法案）承保的任何損失、事件或責任，或法律禁止**我們**支付的任何保障，則**我們**將不為**您**承保。但是，在法律允許的範圍內，**我們**將支付依據其他來源應支付的金額與**您**有權依據本**保單**獲得賠付的金額之間之差額。這不適用於**保單**的第 1 節「個人意外保障」和第 2d 節「每日住院現金保障」。

應盡努力

您將盡應盡努力和預防措施來避免或減少本**保單**下的任何損失。

經濟制裁不保事項

如果保險人、其母公司或其最終控制實體在**保單**生效時或其後任何時間，依據適用於其的任何法律或法規，向**被保險人**提供承保因其違反適用的禁運或制裁而屬於或將會屬於違法，則保險人在其違反禁運或制裁的範圍內，均不提供任何承保，不承擔任何責任，亦不向**被保險人**提供任何辯護或支付任何辯護費用或代表**被保險人**提供任何形式的擔保。

管轄法律和司法管轄權

本**保單**受新加坡法律規範並以新加坡法律解釋。任何爭議都將受到新加坡法院的專屬管轄。

仲裁

因本**保單**引起的任何爭議，若在金融業爭議解決中心（FIDREC）的管轄範圍內，應首先提交該中心處理。如果爭議無法提交至 FIDREC 或由 FIDREC 解決，則應提交並依據新加坡國際仲裁中心當時有效的仲裁規則在新加坡進行仲裁以最終解決爭議，該規則被視為以提述方式納入本條款中。仲裁庭由一名仲裁員組成。

您權利的放棄

如果**我們**拒絕承擔依據本**保單**索償的責任，且自**我們**拒絕之日起十二 (12) 個月內未將其提交仲裁，則應視為**您**已接受**我們**對**您**索償的拒絕，且**您**已放棄與此索償相關的所有權利。

語言

本**保單**條款與條件的中英文版本如存有不一致，應以英文版本為準

This benefit replaces the existing benefit prior to 7th March 2025 and will cover any Trip starting from 7th March 2025 onwards.

MASTERCARD HONG KONG
World Elite Credit Cards
TRAVEL COMPREHENSIVE INSURANCE TERMS AND CONDITIONS

ELIGIBILITY CRITERIA

You are eligible for cover under this travel insurance if:

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

I. SUMMARY OF COVER

Travel Insurance Coverage	Maximum Benefit Amount per Eligible Cardholder per Trip (USD)	Maximum Benefit Amount per Spouse per Trip (USD)	Maximum Benefit Amount per Child or Domestic Helper per Trip (USD)
1. Personal Accident Benefits: Accidental Death and Permanent Total Disablement – Common Carrier	Up to USD 500,000	Up to USD 250,000	Up to USD 50,000
Accidental Death and Permanent Total Disablement - Insured Trip	Up to USD 150,000	Up to USD 75,000	Up to USD 15,000
2. Overseas Travel Medical Benefits: Medical Expenses (Injury or Sickness)* Emergency Medical Evacuation/ Repatriation of Mortal Remains Daily In-Hospital Cash Benefit (max 30 days) Overseas COVID-19 Quarantine Benefit (max 14 days)	Up to USD 500,000 Up to USD 500,000 USD 100 per Day USD 100 per Day	Up to USD 250,000 Up to USD 250,000 USD 50 per Day USD 50 per Day	Up to USD 50,000 Up to USD 50,000 USD 10 per Day USD 10 per Day
3. Trip Inconvenience Protection: Trip Cancellation Trip Postponement Trip Curtailment 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	Up to USD 3,750 Up to USD 3,750 Up to USD 3,750 For delays in excess of 4 hours, up to USD 250 Up to USD 250 Up to USD 250,000	Up to USD 750 Up to USD 750 Up to USD 750 For delays in excess of 4 hours, up to USD 50 Up to USD 50 Up to USD 50,000
4. Personal Baggage Protection: Personal Baggage Including Laptop Computer* Sublimit per article Common Carrier Baggage Delay Travel Documents and Personal Money Items Sublimit for Personal Money Items	Up to USD 3,000 Up to USD 625 For delays in excess of 4 hours, up to USD 500 Up to USD 500 Up to USD 300	Up to USD 1,500 Up to USD 312.50 For delays in excess of 4 hours, up to USD 250 Up to USD 250 Up to USD 150	Up to USD 300 Up to USD 62.50 For delays in excess of 4 hours, up to USD 50 Up to USD 50 Up to USD 30
5. Assistance Department Services	Included	Included	Included

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

Important Notes:

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

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.

II. GENERAL KEY TERMS AND DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

Country of Permanent Residence means the country

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

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

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

Cyber Event means unauthorized and/or unintended activities that:

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

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

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

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

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

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

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

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

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

Family means the Spouse and Children.

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

Hospital means a place that:

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

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

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

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

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

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

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

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

Major Travel Event means:

1. Natural Disaster;
2. epidemic or pandemic as at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel is issued by the government of the Territory or the government of the country or territory You are travelling to;
3. major industrial accident;
4. Civil Disorder, Riot or Strike resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel; or
5. mandatory evacuation.

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

Medically Necessary means medical services or supplies which:

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

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

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

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

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

Physician means a doctor of western medicine licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed. Physician does not include traditional medicine practitioner nor alternative medicine practitioner including but not limited to chiropractors, physiotherapists, homeopaths, naturopaths or osteopathic Physicians. The attending Physician cannot be You or Your family, Travelling Companion, relative, business associate, employer or employee.

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

Policyholder means Mastercard Asia/Pacific Pte. Ltd. ("MAPPL").

Policy Period means the period beginning from 17th January 2025 and until the Policy is terminated.

Pre-existing Medical Condition means:

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

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

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

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

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

Serious Injury or Serious Sickness means

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

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

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

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

1. resides with the Eligible Cardholder at his/her principal residence;
2. shares financial assets and obligations with the Eligible Cardholder;
3. is not related by blood to the Eligible Cardholder to a degree of closeness that would prohibit a legal marriage; and
4. neither the Eligible Cardholder or Spouse is married to anyone else, nor has any other Spouse. Spouse does not include roommates.

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

Territory means the country and/or state and/or city where the Eligible Cards are issued, in this case, Hong Kong.

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

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

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

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

III. TRAVEL COVERAGES

1. PERSONAL ACCIDENT BENEFITS

Coverage Benefits

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

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

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

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

Schedule of Losses

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

1b. ACCIDENTAL DEATH AND PERMANENT TOTAL DISMEMBERMENT –TRIP

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

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

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

Schedule of Losses

Losses	Percentage of the Maximum Benefit Amount:
---------------	--

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

Additional Conditions

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

Additional Exclusions

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

1. *any Sickness or infectious disease.*

Additional Definitions

Exposure and Disappearance means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one (1) year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of life.

Loss of:

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

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

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

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

2. OVERSEAS TRAVEL MEDICAL BENEFITS

Coverage Benefits

2a. MEDICAL EXPENSES

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

Additional Exclusions

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

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

Additional Definitions

Covered Medical Expenses means charges:

1. for the services of a Physician including diagnosis, treatment and surgery by a Physician;
2. made to a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
3. for anaesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
4. for ambulance services;
5. for dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician; and
6. Dental Expenses resulting from Injuries sustained to sound, natural teeth, subject to a maximum of 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.

2b. EMERGENCY MEDICAL EVACUATION

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

Emergency Medical Evacuation, subject to the terms and conditions of this Policy.

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

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

Expenses for Transportation must be:

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

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

Additional Conditions

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

Additional Exclusions

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

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

Additional Definitions

Emergency Medical Evacuation means a situation where:

1. Your medical condition warrants immediate transportation from the place where You are Injured or Sick to the nearest Hospital where appropriate medical treatment can be obtained;
2. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
3. both (1) and (2) above.

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

2c. REPATRIATION OF MORTAL REMAINS

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

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

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

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

Additional Conditions

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

Additional Exclusions

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

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

2d. DAILY IN-HOSPITAL CASH BENEFIT

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

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

Additional Conditions

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

Additional Exclusions

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

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

Additional definitions

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

2e. OVERSEAS COVID-19 QUARANTINE BENEFIT

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

Additional Exclusions

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

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

3. TRIP INCONVENIENCE PROTECTION

Coverage Benefits

3a. TRIP CANCELLATION

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

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

Additional Conditions

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

Additional Exclusions

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

1. *You not wanting to travel or change in travel plans on the part of You or Your Travel Companion(s);*

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

3b. TRIP CURTAILMENT

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

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

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

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

Accompaniment of Minors

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

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

Additional Conditions

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

Additional Exclusions

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

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

3c. TRIP POSTPONEMENT

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

1. a Serious Injury or Serious Sickness or death to You, Your Travelling Companion, Your Immediate Family Member, or Your Travelling Companion's Immediate Family Member;
2. Major Travel Event occurring at the destination(s) that prevents You from travelling as scheduled and outlined in Your Trip itinerary;
3. Your home or office owned by You in the Country of Permanent Residence becoming uninhabitable as a direct result of burglary, fire, explosion and/or Natural Disaster, which happened within thirty (30) days prior to the

Contracted Date of Departure;

4. immovable summon as a party or witness before a civil, family, labour or criminal court;
5. the Insured Person presenting or receiving a separation or divorce claim that requires the Insured Person to be present on court audiences;
6. the unexpected loss of the Insured Person's formal employment;
7. loss of the Travel Documents of the Insured Person due to assault or theft, and in which case it is not possible to recover them in order to make the Trip; or
8. mandatory requirement to join the armed forces of Your home country where You are a citizen;

Additional Conditions

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

Additional Exclusions

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

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

3d. TRIP DELAY

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

1. Major Travel Event and/or severe weather conditions;
2. equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal Trips; or
3. operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

Additional Conditions

1. Necessary and Customary accommodation expenses incurred directly due to the delayed leg of the Trip, equivalent to a standard room in a hotel.
2. Written proof must be provided by the Common Carrier clearly stating the reason for the delay and the period of the delay.
3. Coverage is effective only if the Trip is booked before the You become aware of any circumstances that could lead to the delay of Your Trip.
4. You can only claim under Section 3d Trip Delay if You are not claiming under Section 3a Trip Cancellation or 3b Trip Curtailment or 3c Trip Postponement or 3e Missed Connection for the same incident.

Additional Exclusions

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

1. *any loss directly or indirectly due to any delay which was made public or known to You prior to the date the original Trip was booked;*
2. *any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;*
3. *if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider;*
4. *expenses which will or have been refunded to You by the Common Carrier or any other Service Provider including but not limited to refunds in the form of cash, vouchers and credits;*
5. *Your failure to check-in for departure by the time given by the Common Carrier (except for reasons specifically covered above); or*
6. *any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.*

3e. MISSED CONNECTION

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

For avoidance of doubt, the previous and missed flights must be on the same itinerary. In addition, there should be sufficient time in between the arrival of previous flight and departure of missed flight for a prudent person to transit.

Additional Conditions

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

Additional Exclusions:

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

1. *any Common Carrier ticket purchased less than twenty-four (24) hours before the original departure time specified in the itinerary;*
2. *if You choose not to take the first available alternative flight or transportation offered by the Common Carrier or any other Service Provider;*

3f. PERSONAL LIABILITY ABROAD

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

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

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

Additional Exclusions:

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

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

4. PERSONAL BAGGAGE PROTECTION

Coverage Benefits

4a. PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

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

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under this Policy will be treated as if the article had been lost.

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

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

1. jewellery, watches, articles consisting in whole or in part of silver, gold or platinum;
2. furs, articles trimmed with or made mostly of fur;
3. cameras, including related camera equipment; or

4. other electronic equipment, including but not limited to mobile phone, tablet and travel adapter.

Property Excluded

1. *animals;*
2. *motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances;*
3. *sports equipment;*
4. *fruits, perishables and consumables;*
5. *household effects such as furniture and electrical appliances such as stoves or light fittings;*
6. *antiques, artifacts, paintings, objects of art, and any object with intrinsic value, gemstones, musical instruments;*
7. *computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided hereinabove);*
8. *contact or corneal lenses, bridges for tooth or teeth, dentures;*
9. *contraband, or property in the course of illegal transportation or trade;*
10. *hired or leased equipment;*
11. *business goods or samples or equipment of any kind;*
12. *data recorded on tapes, cards, discs or otherwise;*
13. *cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Travel Documents and Personal Money Section; or*
14. *derangement or breakage of fragile or brittle articles.*

Additional Conditions

1. You must be a ticketed passenger on a Common Carrier.
2. The Policy will only pay for any claim either under Personal Baggage Including Laptop Computer or Common Carrier Baggage Delay for the same event.
3. A pair or set of items is treated as one item if they belong together and cannot be worn or used or work separately for the purpose intended (e.g. a pair of shoes, a camera and its accompanying lens and any accessories, or a set of diving gear and any accessories) even if purchased separately and are of different brands.
4. We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage.
5. All claim settlements will be subject to due allowance for wear and tear and depreciation, depending on the age of the article that We think is reasonable. Depreciation may not be applied to electronic items that are purchased less than one (1) year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.
6. The loss or damage must be reported to the police or relevant authority such as hotel and airline management or other Service Provider having jurisdiction at the place of the loss or damage within 24-hours of discovering the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:
 - a. that Your baggage or personal effects are not left Unattended in a Public Place; and
 - b. Your personal baggage items are kept safe and are properly carried and secured during the Trip.
7. Claims that result from You losing Your baggage or it being damaged while being held by a Common Carrier or Service Provider should be made to the Common Carrier or Service Provider first. Any payment under the Policy shall be made upon proof of compensation received from the Common Carrier or other Service Provider

or where such compensation is denied, proof of such denial. Our payment shall be reduced to the extent of compensation received from the Common Carrier Provider or other Service Provider.

Additional Exclusions

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

- 1. wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;*
- 2. scratching or denting, damage that is limited to impacting the aesthetic appeal of the item or which does not affect the fitness for use or purpose or functionality of such property unless the damage has rendered the item no longer fit for the original purpose for which it was designed;*
- 3. insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority;*
- 4. property insured under any other insurance policy, or reimbursed by any Common Carrier, hotel or any other party;*
- 5. Your property sent in advance, mailed or shipped separately;*
- 6. Laptop Computer, watches, including smart watches or other electronic equipment checked in with the Common Carrier;*
- 7. Your property left Unattended in Public Place or given to someone else to look after who is not Your travelling companion, Your relative or an authorized person such as accommodation provider or Common Carrier representative;*
- 8. Your property left Unattended in any motor vehicle, unless stored in a locked (where possible out of sight or covered) compartment;*
- 9. Your failure to take due care and precaution for the safeguard and security of such property;*
- 10. damage caused by leaking powder or fluid carried in Your baggage;*
- 11. Your wilful act, omission, negligence or carelessness;*
- 12. confiscation or retention by customs or other officials; or*
- 13. Mysterious Disappearance.*

Additional Definitions

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

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

Public Place means any place the public has access to.

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

4b. COMMON CARRIER BAGGAGE DELAY

We will reimburse You for all the reasonable and essential expenses incurred, up the Maximum Benefit Amount shown in the Summary of Cover as a result of Your Checked Baggage is delayed or misdirected by a Common Carrier for more than four (4) consecutive hours from Your scheduled arrival time at the destination stated on Your ticket for the

Covered Trip, subject to the terms and conditions of this Policy. Coverage for Common Carrier Baggage Delay is not available in the Insured Person's City of Permanent Residence.

Additional Conditions

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

4c. TRAVEL DOCUMENTS AND PERSONAL MONEY ITEMS

Travel Documents

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

Personal Money Items

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

Additional Conditions

1. You must take every possible step and reasonable precaution to ensure Your Travel Documents and Personal Money Items are kept safe and are properly carried and secured during the Trip.
2. For the additional transportation and accommodation expenses covered when Travel Documents lost outside of Your Country of Permanent Residence, We will only reimburse:
 - a. additional Common Carrier expenses necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate Overseas, which is limited to the cost of economy class transport by scheduled Common Carrier; and
 - b. additional accommodation expenses equivalent to a standard room in a hotel which is necessarily incurred by You for the sole purpose of making necessary travel arrangements for replacing Your Travel Documents at a consulate overseas;if such expenses are not covered elsewhere under this Policy.
3. For any losses due to, caused by or contributed to by the Service Provider:
 - a. a report must be made to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss;
 - b. a claim for compensation must first be made against the Service Provider;
 - c. proof of compensation received from the Service Provider must be submitted to Us upon submission of claim and if such compensation is denied, any claim submitted to Us must contain written proof of such denial; and
 - d. Our payment shall be reduced to the extent of compensation received from the Service Provider.
4. Any losses:

- a. must be reported to the police or relevant authority having jurisdiction at the place of the loss as soon as reasonably practicable but in any event no later than 24-hours after the discovery of loss; and
- b. must be accompanied by written documentation from the policy such authority pertaining to the circumstances of the loss.

Additional Exclusions

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

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

Additional Definitions

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

IV. GENERAL EXCLUSIONS

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

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

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

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

- ii. *provided by a recognised local commercial tour operator or activity provider;*
 - iii. *provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and subject always to You following their advice and/or instruction; and*
 - iv. *undertaken below 5,000 metres.*
17. *any claim caused by opportunistic infection or malignant neoplasm, or any other Sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus);*
 18. *mental and nervous or sleep disorders including, but not limited to, insanity or any diagnosed psychological or psychiatric disorder, anxiety or depression;*
 19. *You travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip;*
 20. *the dispersal or application of pathogenic or poisonous materials;*
 21. *any claim arising from elective cosmetic or plastic surgery, except as a result of an Accident during Your Trip;*
 22. *any Pre-existing Medical Condition or congenital anomalies or any complication arising there from;*
 23. *any condition that results from or is a complication of pregnancy, childbirth, miscarriage;*
 24. *any Sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy;*
 25. *any loss sustained while the Insured Person is traveling against the advice of a Physician, or any claim arising from You acting in a way that goes against the advice of a Physician (including, but not limited to, travelling with COVID-19 symptoms);*
 26. *any losses caused by government-issued orders, advisories, cessations or interventions that impact the ability to travel except due to epidemic or pandemic as defined under Major Travel Event;*
 27. *a tour operator, airline or any other company firm or person's suffering Financial Default;*
 28. *a tour operator, airline or any other company, firm or person being unable or unwilling to fulfil any part of their legal or contractual obligation to You;*
 29. *any claim arising from You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimising any claim under the Policy;*
 30. *any Terrorist Incident except Personal Accident Benefits, or any terrorist, any member of a terrorist organization;*
 31. *any claim arising from:*
 - a. *Quarantine unless specifically covered under Overseas COVID-19 Quarantine Benefit;*
 - b. *travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures unless it is due to epidemic or pandemic as specified under Major Travel Event; or*
 - c. *any preventive or preemptive government action taken to prevent the spread of a potential pandemic or epidemic, unless specifically covered under Major Travel Event.*
 32. *any expenses for tests to diagnose a communicable disease the outbreak of which has been declared an epidemic or pandemic by the World Health Organization or by any official governmental body or health authority of either Your Country of Permanent Residence or Your destination country, whether such testing is done pre-travel, required at a departure or arrival point, or as part of mandatory testing required by an official governmental body or health authority;*
 33. *any illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;*
 34. *You acting as a law enforcement officer, emergency medical or fire service personnel, civil defence or military personnel of any country or international authority, whether in full-time service or as a volunteer or for reservist training pursuant to Section 14 of the Enlistment Act 1970;*
 35. *You engaging in naval, military, air force service or operations, or testing of any kind of conveyance, engaging in manual work during the Trip, engaging in missionary or humanitarian work, engaging in any offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger); or*
 36. *planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.*

V. ASSISTANCE DEPARTMENT SERVICES

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

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

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

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

1. Who is Covered:

An Eligible Cardholder, his/her Spouse, up to three (3) Children and one (1) Domestic Helper whether traveling together or separately.

2. Where the service is available:

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

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

3. Assistance Department:

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

4. Medical Assistance Departments:

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

VI. GENERAL PROCEDURE – HOW TO FILE A CLAIM

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

Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://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 (Eligible Cardholder) or someone legally acting on behalf of either, must notify Us as required in the Claim Notification Period, or Your claim may be denied. Upon receipt of a notice of claim, the Insurance Company, will take necessary details from the claimant and provide instructions;
2. Submit all Required Information (proof of loss etc.), as outlined in this Section no later than the Submission Period, or Your claim may be denied.

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

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

PERSONAL ACCIDENT BENEFIT CLAIMS

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

Claim Notification Period: Within thirty (30) days from the date of loss.

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

Required Information (proof of loss):

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

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

OVERSEAS TRAVEL MEDICAL BENEFIT CLAIMS

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

Claim Notification Period: Within thirty (30) days from the date of loss.

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

Required Information (proof of loss):

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

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case

We will request this from You.

TRIP INCONVENIENCE PROTECTION CLAIMS

Claim Notification Period: Within thirty (30) days from the date of loss.

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

Required Information (proof of loss):

Trip Cancellation / Trip Curtailment / Trip Postponement

1. Documentation detailing the reason for cancellation or curtailment, including but not limited to evidence of the nature of Serious Injury or Sickness such as copies of medical evidence reports, attending Physician statements, additional supporting documentation to validate the employment circumstances and related documentation;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts; and
3. Receipts of refunded amount / confirmation on non-refundable amounts incurred due to the cancellation / curtailment.

Trip Delay / Missed Connection

1. Copy of ticket and boarding pass;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the Eligible Card, including copies of Common Carrier ticket(s) and receipts;
3. Invoices and receipts for Your expenses;
4. For Trip Delay - an official letter from the Common Carrier or authority confirming the reason for Your late arrival and the length of the delay; and
5. For Missed Connection- an official letter from the airline company or authority confirming the reason for Your late arrival and the length of the delay, or the reason for the cancellation.

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

PERSONAL BAGGAGE PROTECTION CLAIMS

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

Claim Notification Period: Within thirty (30) days from the date of loss.

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

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and/or Service Provider and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
2. Details of the amounts paid (or payable) by the Common Carrier and/or Service Provider responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
3. Declaration list of lost items – as declared to the airlines;
4. Proof of purchase- The loss or damage of each article must be accompanied by proof of purchase such as but not limited to receipts, bank statements or credit card statements. If no proof of purchase is provided, We may agree to receive other proof deemed reasonable by Us of ownership for the items being claimed. Otherwise, We will use the reasonable and average cost determined by Us for the claim assessment; and
5. Confirmation from the Common Carrier and/or Service Provider that the baggage is declared lost and cannot be located.

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

VII. GENERAL CONDITIONS

Payments

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

Off-Set Clause

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

Due Diligence

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

Economic Sanctions Exclusions

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

Governing Law and Jurisdiction

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

Arbitration

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

Waiver of Your Rights

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