

*本保險單為英文保單，中文節譯僅供參考，應以英文條款內容為準。

萬事達卡台灣
萬事達卡世界商務卡和萬事達卡世界商務Debit 金融卡
保單期限：2025年2月10日-2025年12月31日

保險摘要資訊

保障範圍	最高保障金額（新台幣）
個人電子設備保障 A (行動電話)	每宗事故：19,150 年度累計：31,900 自付額：800

台灣持卡人條款及細則

第一節 一般定義

具特定意義的名詞定義如下，且無論使用於何處，皆應具有相同之意義：

意外損壞：係指承保品項因零件故障或因意外導致材料或結構發生瑕疵，而無法發揮原有的設計功能。

年累計限額：係指持卡人於信用卡綜合保險期間得享有的最高理賠金額。

持卡人 / 被保險人 / 您 / 您的：係指在台灣區獲專案發卡機構所發行合格卡片之持有人，包括相同帳戶的副卡持卡人。

商業卡：係指發卡機構發行用於商業或商業用途的合格卡。

自負額：依據適用之保險的理賠上限，我方將僅支付超過保單明細表列載之自負額部分的所有承保損失。

合格卡片：係指保單明細表中專案發卡萬事達卡世界商務卡和萬事達卡世界商務 Debit 金融卡。

合格持卡人：係指在發生損失時持有有效、已開卡及符合資格（未遭取消、停卡或拖欠帳款）的合格卡片，且有權依據本保險之保險摘要取得款項或其他給付的持卡人。

合格裝置：係指與合格持卡人有關，且採用後付或預付方案的個人電子設備裝置。

個人電子設備：係指電腦、平板電腦或保單明細表中載明的通信設備。

保單：係指保險公司與保單持有人所簽署之保險契約。

保險期間：係指保單之保障期間，自保單明細表所列起始日起至到期日止。

後付：係指持卡人與電信網路提供商簽約，以按每月發單收款之方式進行的方案。

預付：係指預先購買使用電信網路提供商之服務額度的合格裝置方案。

保險公司 / 我方 / 我們 / 我們的：係指臺灣產物保險股份有限公司

發卡機構：係指獲核准於台灣經營信用卡或簽帳金融卡計畫，並為持卡人提供保險服務之實體機構。

神祕失蹤：係指物品以無法解釋之方式消失，且無證據可證明係由一人或多人之錯誤行為所導致。

天然災害：係指水災、暴風、雷擊、火災、爆炸、山崩、火山活動及 / 或地震。

每次理賠上限：係指依本保險契約，在保險期間內每次可以理賠的最高金額。

保單持有人：係指 Mastercard Asia/Pacific Pte. Ltd.（“MAPPL”）。

偷竊：係指未經被保險人同意取得其合格裝置，並意圖剝奪該人擁有之價值的違法行為。

區域：係指合格卡片發行所在國家或地區，於本保單係指台灣。

恐怖份子行動：係指任何個人或團體以威嚇、強迫或傷害政府、人民或其任何部分，或中斷經濟體的任何環節為目的，針對個人或財產而使用或威脅使用武力或暴力，或從事危及人類生命或財產之行為，或從事干擾或中斷電力或通訊系統之行為，無論該等個人或團體是否代表任何組織、政府、政權、當權者或軍事力量，或是否與前述各方有關，皆同。恐怖主義亦應包括在發生時，經所在國政府確認或認定屬於恐怖主義行動的任何行動。

戰爭：係指所有已宣布或未宣布之戰爭或任何好戰活動，包括由任何主權國家使用軍事武力，以達到經濟、地理區域、國家、政治、種族、宗教或其他目的。

第二節 承保範圍

以下章節詳細說明了保險公司將提供給合格持卡人的承保範圍，且將遵守保單明細表中的保單限額規定。

個人電子設備保障 A (行動電話)

a. 個人電子設備保障 A 適用之保障

保險公司將於每次理賠上限內，支付因意外損壞或偷竊所導致之下列損失，惟須遵守每名持卡人之年累計限額規定：

1. 若屬於後付方案，則為發生意外損壞或偷竊事件之月分的前一個帳單週期內，使用合格卡片支付之電信網路提供商月對帳單金額。
2. 若屬於預付方案，則為發生意外損壞或偷竊事件之月分前，發卡機構之月對帳單金額中屬於電信網路提供商服務部分的加值金額。

個別終止日

合格持卡人依據本合約享有之保障，應於下列日期（以最早發生者為準）終止：

1. 合格持卡人不再符合合格持卡人資格之日。
2. 合格卡片遭發卡機構認定不合格之日。
3. 發卡機構停止參與保險之日，或
4. 保險單終止之日。

應依據第 s. 節個人電子設備保障適用之保障，以及第 b. 節個人電子設備保障適用之條件，為於保險生效日之後及個別終止日之前遭竊或受損之合格裝置提供保障。於個別終止日後，遭竊或損壞之所有合格裝置，皆不適用相關保障規定。

承保範圍僅限保單明細表所列每次理賠上限內之意外損壞或偷竊事件，且須遵守本保險各項條款、條件、除外項目及與責任限額，以及保單明細表所列自負額規定。每年最高責任限額，請詳保險單明細表。

評價

我方應僅須就下列金額（以較低者為準）負擔責任：

1. 自維修或替換合格裝置之成本扣除自負額後，所實際負擔之合格裝置維修或替換成本；或
2. 每次理賠上限。

承保範圍

我方依據本保險單承擔之最大責任，不得超過每一張合格卡片在每十二個月期間內適用的年累計限額。

b. 個人電子設備保障 A 適用之條件

1. 您將可獲得合格裝置意外損壞或遭竊之補償。
2. **保障生效日**
相關保障將自您支付您的後付月帳單、或預付加值金額後之次月第一日開始生效。相關保障將有效至您支付您的後付月帳單、或預付加值金額後之次月最後一日。
3. **暫停承保**
若合格持卡人未使用前一月分有效之合格卡片，支付合格裝置後付帳單款項或預付加值款項時，將自次月第一日開始暫停適用本保險之保障。
4. **恢復承保**
若保險單之保障遭到暫停時，相關保障將於使用合格卡片支付任何未來合格裝置後付帳單款項或預付加值款項之次月第一日恢復生效，惟應符合在使用合格卡片支付後付帳單款項或預付加值款項後，等待 15 日（以發生時間較晚者為準）之規定。保障將有效至相關月份最後一日。
5. 承保範圍已超過合格持卡人可能擁有之任何其他適用保險或給付。

c. 適用個人電子設備保障A 之除外項目

本保險計畫不適用下列任何項目之承保：

1. 製造商所提供標準電池及 / 或標準天線以外之其他行動電話配件。
2. 遺失或神祕失蹤之合格裝置。
3. 由一般貨運承攬商管理與控制之合格裝置，包括但不限於郵寄服務、航空或快遞服務。
4. 自包包中遭竊之合格裝置，除手提，且由合格持卡人保管或由合格持卡人同行夥伴（且合格持卡人認識該人）保管的手提包外。
5. 表面損壞，例如合格裝置之凹痕或刮痕，或不影響合格裝置操作與功能之意外損壞（包括長度不超過 5 公分之微小螢幕破裂與裂縫，且不影響撥打或接聽電話，或不影響使用合格裝置的其他操作與功能）。
6. 因不當使用、蓄意行為、詐騙、任何種類之敵意行為（包括但不限於戰爭、入侵、恐怖份子行動、叛亂或暴動）、主管機關扣押、違禁風險、非法活動、正常磨損、天然災害、輻射線污染導致的意外損壞或偷竊，或因產品固有瑕

疵或問題導致的損壞。

7. 因交付錯誤或自願從合格裝置上拆除，而導致的意外損壞或偷竊。
8. 為轉售或商業使用目的而購買的電子裝置。根據本文件之各條款，相關保障僅適用於合格持卡人為個人目的而使用的個人電子設備。
9. 無意外損壞證據之電子、電氣或機械瑕疵。
10. 未於保單明細表中載明之任何個人電子產品。

第三節 損失後責任

1. 理賠通知：應於事件發生日起三十（30）日內，發出書面理賠通知。未於事件發生日起算三十（30）日內發出通知，可能遭拒絕理賠。欲申請理賠，請登入萬事達卡網站理賠申請專區 <https://tw.mycardbenefits.com>，或將理賠通知發送至：

臺灣產物保險股份有限公司

100 台北市中正區館前路 49 號 8 樓

電話：(02)23120923

客戶服務中心營業時間：上午 9:00 至下午 5:00（不含週六、週日和公休日）

Email: claims_mastercard@tfmi.com.tw

2. 損失證明：若發生納保損失時，持卡人必須提供：

個人電子設備保障 A

- a. 合格持卡人之卡片對帳單，以反映於合格裝置遭竊或遭受意外損壞前一個月之合格每月帳單款項、或預付加值金額。
- b. 若係後付，則應提供合格持卡人當期網路提供商帳單之影本。
- c. 於可行時，請提供原始合格裝置購買收據影本，或目前與合格持卡人之合格裝置帳戶連結之合格裝置型號的其他充分證明。
- d. 若持卡人另向網路提供商購買其他保險，請提供申請合格持卡人個人電子產品保護保險之保險理賠申請書影本，或若理賠金額低於合格持卡人的自負額，則應提供保單聲明書之影本。
- e. 若係因意外損壞而申請理賠，請提供維修估計金額之影本以及意外之損壞照片。
- f. 若係因遭竊而申請理賠，請提供於遭竊時間起算四十八（48）小時內，向警方報案之收據影本。

***持卡人可能須自費寄送損壞品項，以供評估理賠金額。**

第四節 一般條款

1. **舉證責任**：被保險人須負責向保險公司提供與損失相關之充分證據，以評估理賠金額。
2. **契約（第三方權利）法 [Contracts (Rights of Third Parties) Act]**：非屬本保險契約簽約方之他人，將無權引用「契約（第三方權利）法」執行本條款之規定。
3. **詐騙理賠申請**：若理賠申請於任何方面係屬詐騙行為，則與該等理賠申請有關之所有給付皆應無效。
4. **準據法與司法管轄地**：本保險以臺灣法律為準據法，並依其解讀。所有爭議皆須以臺灣法院為專屬管轄法院。
5. **合法權利**：您將與我方合作，並協助我方行使您或我方，就您的理賠相關事宜可能擁有之所有合法權利。
6. **調解**：若發生任何因本保險或其違約而產生或相關的歧見或求償時，簽約雙方茲此同意，在交付仲裁、提起訴訟或部分其他爭議解決程序之前，努力透過保險業委員會或任何知名調解機構，依據其調解程序進行調解，以解決爭議。
7. **支付理賠款**：保險公司支付之所有款項，皆將支付給臺灣之合格持卡人，且此等款項皆應遵守臺灣有效之法律與規則。
8. **退還理賠款**：若我方針對您遭竊之任何品項支付理賠款時，您必須在找回遭竊品項之後，立即通知我方。於此情形下，您可以採行下列任一措施：(i) 取回遭竊品項，並將我方支付給您的理賠款返還我方，或 (ii) 將遭竊品項交付我方，且該等品項將成為我方的財產。
9. **制裁**：若提供保障、支付理賠款或提供其他保單利益，可能會使我方或我方母公司或我方最終控制實體遭到依據聯合國之決議進行的任何制裁、禁止或限制，或遭到任何貿易或經濟制裁，或必須遵守歐盟、英國或美國法律或條例時，不應視為我方提供了該等保障，且我方應無須為任何理賠款或任何保單利益負擔責任。

MASTERCARD TAIWAN
World Mastercard for Business and World Business Debit Mastercard
Policy Period: February 10, 2025 - December 31, 2025

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (NTD)
Personal Electronics Protection A (Mobile Phone)	Per Occurrence: 19,150 Annual Aggregate: 31,900 Deductible: 800

TERMS & CONDITIONS FOR TAIWAN CARDHOLDERS

SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and shall have the same meaning wherever they appear:

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

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

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

Commercial Card means a type of card issued by the Issuer for business or commercial use.

Deductible Subject to the Policy limits that apply, We will pay only that part of the total of all covered loss that exceeds the deductible amount shown in the Summary of Cover.

Eligible Card means a participating Issuer's World Mastercard for Business and World Business Debit Mastercard as specified in the Summary of Cover.

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

Eligible Device means Personal Electronics device with Postpaid or Prepaid associated with the Eligible Cardholder.

Insurer / We / Us / Our means **Taiwan Fire & Marine Insurance Co., Ltd.**

Issuer means an entity that is authorized to operate a credit or debit card program in the Taiwan and is participating in the insurance offering to Cardholders.

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

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

Personal Electronics means Computers, Tablets, or Communication devices as specified in the policy schedule.

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

Policy means the contract of insurance between the Insurer and the Policyholder.

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

Policy Period means Policy coverage period commencing of the inception date and ending of the expiration date as specified on the Summary of Cover.

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

Prepaid means Eligible Device subscription for which credit is purchased in advance of using the mobile network provider's services.

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

Territory means the country or region in which Eligible Cards are issued, in this case, Taiwan.

Terrorist Act means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system,

undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the Government of the country where the act of terrorism occurs.

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

SECTION II COVERAGE

The Insurance Coverage which will be provided to the Eligible Cardholder is detailed in the sections below and in accordance with the policy limits set out in the Policy Schedule.

PERSONAL ELECTRONICS PROTECTION A

a. COVERAGE specific to Personal Electronics Protection A

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

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

Individual Termination Date

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

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

Coverage shall be provided in accordance with **section a. Coverage specific to Personal Electronics Protection** and **section b. Conditions specific to Personal Electronics Protection**, for the Eligible Device stolen or damaged after the Policy effective date and before the individual termination date. Coverage shall not be provided for any Eligible Device stolen or damaged after the individual termination date.

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

Valuation

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

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

Scope of Coverage

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

b. CONDITIONS specific to Personal Electronics Protection A

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

2. Effective Date of Coverage

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

3. Suspension of Coverage

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

4. Resumption of Coverage

If coverage under the Policy is suspended, coverage will resume on the first day of the calendar month following the date of any future Eligible Device Postpaid bill payment or Prepaid Top-up using an Eligible Card subject to a 15-day waiting period following the date of Postpaid bill payment or Prepaid Top-up using an Eligible Card, whichever is later. Coverage will be valid until last day of the calendar month.

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

c. EXCLUSIONS specific to Personal Electronics Protection A

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

- 1. Mobile telephone accessories other than the standard battery and/or standard antenna provided by the manufacturer.*
- 2. Eligible Devices that are lost or Mysteriously Disappear.*
- 3. Eligible Devices under the care and control of a common carrier, including, but not limited to, the postal service, airplanes or delivery service.*
- 4. Eligible Devices stolen from baggage unless hand-carried and under the Eligible Cardholder's supervision or under the supervision of the Eligible Cardholder's traveling companion who is previously known to the Eligible Cardholder.*
- 5. Cosmetic damage such as a dent or scratch to the Eligible Devices or Accidental Damage that does not impact the Eligible Mobile Telephone's operation and functions (including minor screen cracks and fractures less than 5 cm in length that does not prevent the ability to make or receive phone calls or to use other operations and functions of the Eligible Devices).*
- 6. Accidental Damage or Theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, War, invasion, Terrorist Act, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, Natural Catastrophe, radioactive contamination, or damage from inherent product defects or vermin.*
- 7. Accidental Damage or Theft resulting from mis-delivery or voluntary parting from the Eligible Device.*
- 8. An electronic devices purchased for resale or commercial use. Subject to the terms of this document, coverage is for Personal Electronics devices and for use by Eligible Cardholder for personal purposes only.*
- 9. Electrical, electronic or mechanical defects where there is no evidence of Accidental Damage.*
- 10. Any Personal Electronics not specified in the policy schedule.*

SECTION III DUTIES AFTER LOSS

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

Taiwan Fire & Marine Insurance Co., Ltd.

8F, No.49, Guanqian Rd., Zhongzheng Dist.Taipei City 100, Taiwan (R.O.C.)

Tel.: (02) 23120923

Customer Service Timing: 9:00 AM to 5:00 PM (excluding Saturday, Sunday and Public Holidays)

Email: claims_mastercard@tfmi.com.tw

2. Proof of Loss: In the event of a covered loss, the Cardholder must provide:

Personal Electronics Protection A

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

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

SECTION IV GENERAL POLICY PROVISIONS

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

2. Contracts (Rights of Third Parties) Act: A person who is not a party to the Policy contract will have no right under the Contracts (Rights of Third Parties) Act and to enforce any of its terms.

3. Fraudulent Claims: If the claim is in any respect fraudulent all benefits in respect of such claim shall be forfeited.

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

5. Legal Rights: You will cooperate with Us and help Us to enforce any legal rights You or We may have in relation to Your claim.

6. Mediation: In the event of any controversy or claim arising out of or in relation to the Policy, or a breach thereof, the parties hereto agree first to try and settle the dispute by mediation, administered by the Insurance Commission or any recognized mediation institution under its Mediation Rules, before resorting to arbitration, litigation or some other dispute resolution procedure.

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

8. Recovery: If We pay your claim for any item that was Stolen, You must inform Us immediately in the event the Stolen item is recovered. In such an event, there are two options available to You: (i) the recovered Stolen item is returned to You and You return the claim payment We made to You, or (ii) You hand over the recovered Stolen item to Us and it will become Our property.

9. Sanctions: We shall not be deemed to provide cover and We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us, Our parent company or Our ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.