

**MASTERCARD PHILIPPINES  
WORLD ELITE CREDIT CARDS**

**SUMMARY OF COVER**

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

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

\*\*\* Sub-limits apply for Spouse, Children and Domestic Helper on all Accident & Health Coverage benefits listed above.

The sub-limit for Spouse is equivalent to 50% of all Accident & Health Coverage benefits.

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

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

<p><b>Each insurance benefit limit described in this document is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rate published on the date Claim payment is made.</b></p>
---

**PART A**  
**PURCHASE PROTECTION INSURANCE**  
**TERMS & CONDITIONS FOR PHILIPPINES CARDHOLDERS**

**SECTION I GENERAL DEFINITIONS**

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

**Accidental Damage:** 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:** the maximum amount of benefit per Cardholder available under the Purchase Protection Insurance.

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

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

**Eligible Card:** a participating Issuer's Mastercard World Elite credit cards.

**Eligible Cardholders** means those Cardholders with Eligible who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

**Insurer** means AIG Philippines Insurance, Inc.

**Issuer:** a bank or financial institution or like entity that is authorized by Mastercard to operate a Mastercard credit card program in the Territory and is participating in the Purchase Protection offering to Cardholders.

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

**Territory:** means any place within the Republic of the Philippines .

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

**SECTION II COVERAGE**

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

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

**SECTION III EXCLUSIONS**

The Insurer will not pay for:

1. items that were lost or stolen from a vehicle;

2. any motor vehicle including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance;
3. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tile, air conditioners, refrigerators, or heaters;
4. travelers checks, cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
5. art, antiques, firearms, and collectable items;
6. furs, jewelry, gems, precious stones and articles made of or containing gold or other precious metals and/or precious stones;
7. items the Insured have rented or leased;
8. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
9. shipping and handling expenses or installation, assembly related costs;
10. items purchased for resale, professional, or commercial use;
11. losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
12. losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
13. items damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to sporting or recreational equipment);
14. items that the Insured damaged through alteration (including cutting, sawing, and shaping);
15. items left unattended in a place to which the general public has access;
16. losses due to or related to nuclear, biological or chemical event;
17. losses that do not occur within the policy period;
18. Losses that result from or related to business pursuits including the Insured's work or profession;
19. Losses caused by illegal acts
20. losses that the Insured have intentionally caused;
21. losses that result from the direct actions of a relative, or actions that a relative knew of or planned;
22. losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority;
23. losses due to the order of any government, public authority, or customers' officials.

**SECTION IV CONDITIONS**

1. The damage or loss of the items must be within one hundred eighty (180) days from the purchase date.
2. Items given as gifts are included.
3. The Insurer will decide whether to have the item repaired or replaced, or to reimburse the Insured either by cash or credit, up to the amount charged to the Insured's payment card, and not to exceed the original purchase price.
4. Items must be purchased entirely with the Insured's payment card.
5. If the item is part of a pair or set, the Insured will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/or cannot be replaced individually; the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.
6. Product rebates, discounts or rewards points will be deducted from the original cost of the item.
7. For theft claims, the Insured must provide an official police report regarding the incident.
8. Coverages provided by the Policy are excess; which means that if at the time of occurrence, the Insured has other valid and collectible insurance, such as but not limited to homeowner's or renter's insurance, the Policy will only cover that amount not covered by such other insurance, up to the limits of the specific coverage. If the event is covered by more than one of the policy coverages, the Insurer will only pay the amount from the coverage under which the Insured first filed the claim.
9. In any action, suit or other proceedings where the Insurer allege that by reason of the provisions of any exclusions which may be applicable, any loss, destruction or damage is not covered by the Policy, the burden of proving that such loss, destruction or damage is covered shall be upon the Insured.

## SECTION V GENERAL PROVISIONS

**1. Notice of Claim:** Notice of claim must be given to the Insurer no later than 48 hours from the date of the incident. Failure to give notice within 48 hours from the date of the incident may result in a denial of the claim.

To file a claim, log on to <https://ph.mycardbenefits.com> or send a claim notification to:

**AIG Philippines Insurance, Inc.**

Claims Department

30/F Philam Life Tower, 8767 Paseo de Roxas

1226 Makati City, Philippines

Mastercard Hotline #: +63 2 878 5501

Contact Center Hours: 8:30am to 5:30pm, Monday to Friday

Except Public Holidays

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com)

Languages supported: Tagalog, English

## 2. Proof of Loss:

The Cardholder must provide:

- a) a signed claim form, if provided
- b) Cardholder's statement of account or a copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
- c) For theft claims, official copies of the police report within thirty (30) days of incident;
- d) For damage claims, official copies of the repair estimates;

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

**3. Payment of Claims:** All benefits will be paid by the Insurer to the Eligible Cardholders. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

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

**5. Governing Law and Jurisdiction:** This Purchase Protection insurance, its eligibility and any terms and conditions are to be interpreted according to the laws of Philippines. Any dispute will be subject to the jurisdiction of the competent courts of Philippines.

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

## PART B

### E-COMMERCE PURCHASE PROTECTION INSURANCE TERMS & CONDITIONS FOR PHILIPPINE CARDHOLDERS

## SECTION I GENERAL DEFINITIONS

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

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

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

**Collectible Item(s)** means any object purchased intended to become a collection. This includes a work of art, antiques, or

any object collected as a hobby, for display, or as an investment whose value may appreciate over time, including toys, comics and stamps.

**Courier** means a company duly licensed to engage in the business of transportation of goods or documents.

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

**Credit Account** means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

**Damaged Goods** are Covered Purchases that can no longer perform the function they were intended for due to broken parts or material or structural failure due to physical damage sustained during delivery.

**Eligible Card** means a participating Issuer's Mastercard World Elite Credit cards.

**Eligible Cardholders** means those Cardholders with Eligible who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

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

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

**Policy** means the E-Commerce Purchase Protection contract of insurance.

**Seller** means a juridical entity duly organized, licensed and registered in accordance with the country of its principal place of business engaged in selling goods online.

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

**Territory** means any place within the Republic of the Philippines.

**We/Us/Our/Insurer** means AIG Philippines Insurance, Inc.

## SECTION II COVERAGE

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

a. Cost of non-delivered/and or incompletely delivered Goods purchased from the Seller including shipping charges. Goods are deemed non-delivered if the Goods are not delivered within 30 days from the scheduled delivery date to Your designated address, unless so otherwise stated by Seller and the Seller failed to refund You the cost of the goods to Your Eligible Card within 60 days from non-delivery, in excess of other applicable insurance.

There is incomplete delivery when the goods delivered are lacking or insufficient from what was purchased online in a single transaction. If the Goods are completely delivered even at a later time, the same shall not be construed as an incomplete delivery per the terms of his policy. If the Goods, by its nature are impossible of partial delivery it will be considered as non-delivered or Damaged Goods.

b. Damaged Goods: The delivered Goods are insured against malfunctioning as a result of physical damage if the Seller or Courier failed to refund to Your Eligible Card within 60 days of delivery the value of the goods, in excess of other applicable insurance.

In all events, the Goods must be purchased from a Seller as defined herein using the Eligible Card to be covered under

the Policy.

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

## SECTION III EXCLUSIONS

We will not pay for any claim, expenses or loss in connection with:

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

We shall not be liable to pay any claim for losses in connection with:

- animals or plants;
- cash, bullion, negotiable instruments, shares, traveler's checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel) ;
- consumable or perishable items (including but not limited to food, flowers, drink, medicines, nutrition supplements);
- motor vehicles, motor cycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
- Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
- access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
- services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
- Goods purchased from a natural person either through a private transaction or an online auction website;
- counterfeit or fake goods;
- loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
- losses due to mechanical failure, electrical failure; software or data failure;
- loss of data;
- Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
- permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
- items that You have rented or leased;

- items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
- art, antiques, firearms and Collectible Items;
- furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
- the costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card; or
- Goods deemed to be illegal by local government authorities.

#### SECTION IV CONDITIONS

To be eligible for this coverage, the following needs to be present or to have occurred:

1. The delivery address for the Goods must be Your postal address in the Philippines as registered with the card Issuer.
2. A shipment tracking number must be assigned and provided by the Seller or by the Courier.
3. You must take all necessary reasonable action against the Seller to demand replacement of Goods or refund the purchase amount to You, such as by:
  - i. informing the Seller in writing through registered or electronic mail of the non-delivery of Goods with a demand for a replacement within five (5) days from expected date of arrival of the goods;
  - ii. informing the Seller in writing through registered or electronic mail of the non-delivery of goods with a demand for a full refund of the value of the goods within five (5) days from the expected date of arrival of the goods;
4. In the event that a claim is submitted for Damaged Goods, You shall notify the Seller of the Goods and Us within forty-eight (48) hours of delivery of the Goods.

#### SECTION V GENERAL PROVISIONS

**1. Notice of Claim:** Written notice of claim must be given no later than thirty (30) calendar days from the date of the loss or incident. Failure to give notice within (30) calendar days from the date of the loss incident will result in the denial of the claim.

To file a claim, log on to <https://ph.mycardbenefits.com> or send a claim notification to:

**AIG Philippines Insurance, Inc.**

Claims Department

30/F Philam Life Tower, 8767 Paseo de Roxas

1226 Makati City, Philippines

Mastercard Hotline #: +632 878 5501

Contact Center Hours: 8:30am to 5:30pm, Monday to Friday

Except Public Holidays

Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com)

Languages supported: Tagalog, English

#### 2. Proof of Loss:

The Cardholder must provide to the Insurer the following:

- a) a signed Claims Form issued by Us;
- b) Cardholder's statement of account or a copy of purchase receipt showing payment of the Covered Purchases which was made entirely with the Eligible Card;

**3. Non-delivery:** In the event that a claim for non-delivery is paid to You and the original Goods eventually arrives, You shall return all amount received from Us by reason of the Policy.

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

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

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

#### 8. Sanction Limitation and Exclusion Clause

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 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.

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

**10. 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.

## PART C

### ACCIDENT AND HEALTH

#### ASSISTANCE DEPARTMENT, TRAVEL INSURANCE & EMERGENCY MEDICAL INSURANCE

##### GENERAL KEY TERMS AND DEFINITIONS

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

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

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

**Child** or **Children** means the Eligible Cardholder's child/children whether biological or legally adopted, more than 6 months old and not over eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

**Common Carrier** means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card.

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

**Country of Permanent Residence** means the country where Insured Person is currently residing and holds a valid residency visa or where the Insured Person was born.

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

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

**Eligible Card** means the Mastercard nominated credit cards issued from time to time in the Philippines.

**Eligible Cardholder(s)** means Cardholders aged 18 years old to 69 years old with Eligible Cards who are entitled to receive benefits as is provided for in the Policy.

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

**Family** means the Spouse and up to 3 Children.

**Hospital** means a place that:

1. holds a valid license (if required by law where it conducts business);
2. operates primarily for the care and treatment of Sick or injured persons;

3. has a staff of one or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

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

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

The Policy offers coverage only to the Eligible Cardholders who are residents of the Philippines and whose Eligible Card was issued in the Philippines.

**Insured Events** means any occurrence which is outlined in the Benefits as a circumstance covered in the Policy which takes place during a Covered Trip. This includes those that occur during acts of Terrorism.

**Insurer/We/Us** mean AIG Philippines Insurance, Inc. which shall be responsible for providing Travel Insurance to cardholders in their country of registration.

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

**Major Travel Event** means:

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

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

**Medically Necessary** medical services or supplies are those which:

- a. are essential for diagnosis, treatment or care of the

covered loss under the applicable benefit for which it is prescribed or performed;

- b. meets generally accepted standards of medical practice; and
- c. are ordered by a Physician and performed under his or her care, supervision or order.

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

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

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

**Policy** means an Accident and Travel Insurance policy and any attached endorsements or riders issued by the Insurer to Mastercard.

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

**Primary Residence** means the place in which **You** principally reside majority of the time and where **You** keep **Your**

personal belongings. **Primary Residence** includes, but is not limited to, a single-family structure, condominium unit, cooperative or apartment.

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

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

**Territory** means the Republic of the Philippines.

**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 intent is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

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

**You** means the beneficiary of the insurance coverage.

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

## TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

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

### 1. Definitions Travel Accident:

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

**Limb** means entire arm or entire leg.

**Loss** shall mean, for:

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

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

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

### 2. Who Is Covered

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

### 3. To Get Coverage

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

### TRAVEL ACCIDENT COMMON CARRIER

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

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 500,000 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) for international flights.
- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 100,000 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF

COVER for more details) for domestic flights outside of Your City of Permanent Residence.

- A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

**Schedule of Losses**

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

**TRAVEL ACCIDENT INSURED JOURNEY**

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

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

- The maximum Principal Benefit for Insured Journey is up to USD 150,000 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) for international trips.
- The maximum Principal Benefit for Insured Journey is up to USD 75,000 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) for domestic trips outside of Your City of Permanent Residence.
- The coverage of an Insured Journey begins when You alight from (leave) a Common Carrier while on a Covered Trip and ends when You board a Common Carrier on a

Covered Trip, whichever occurs sooner.

- A trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

**Schedule of Losses**

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

**5. Coverage Conditions/Limitations**

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

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

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

**TRAVEL MEDICAL BENEFITS**

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

**1. Who is Covered**

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

**2. To Get Coverage**

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

**3. Key Features**

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

**MEDICAL EXPENSES**

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence,



benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 500,000 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details).

#### 1. Covered Medical Expenses include:

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

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

**Regular and Customary** means the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury for which the services and supplies are rendered or received.

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

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

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

1. a Pre-existing Medical Condition, as defined herein;
2. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
3. routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician while on a Covered Trip;
4. Elective, cosmetic or plastic surgery, except as the result of an Accident;
5. Dental care, except as the result of Injury to sound, natural teeth caused by accident while the Policy is in effect;

6. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
7. The diagnosis and treatment of acne;
8. Deviated septum, including sub mucous resection and/or other surgical correction thereof;
9. Organ transplants that competent medical professionals consider experimental;
10. Well child care including exams and immunizations;
11. Expenses which are not exclusively medical in nature;
12. Any expenses incurred in Country of Residence;
13. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless an Injury or Sickness has caused the impairment of vision or hearing;
14. Treatment provided in a government hospital or services for which no charge is normally made;
15. Mental, nervous, or emotional disorders or rest cures; and
16. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.

#### EMERGENCY MEDICAL EVACUATION

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

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

Expenses for Transportation must be:

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

#### 2. Definitions

**Emergency Evacuation** means:

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

- c. both (a) and (b) above.

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

#### **RETURN OF MORTAL REMAINS**

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

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

- a. embalming;
- b. cremation;
- c. coffins; and
- d. transportation.

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

#### **DAILY IN-HOSPITAL CASH BENEFIT**

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

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

#### **Exclusions**

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

### **TRIP INCONVENIENCE PROTECTION**

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

#### **1. Who Is Covered:**

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

#### **2. To Get Coverage:**

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

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

#### **TRIP CANCELLATION**

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

- a. a Sickness, Injury or Death of the Insured Person; Your Traveling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
- b. Cancellation of the scheduled departure of a Common Carrier due to severe weather conditions;

- or
- c. security reasons or mandatory evacuation at destination as declared by local authorities; or
  - d. serious loss of Primary Residence or business owned by You due to fire, explosion or flood that makes the property uninhabitable, as well as theft through the use of force from the outside to the interior of the property, where there are traces of forced entry and material damage to the property by reason of the forced entry, within one week prior to the Covered Trip; or
  - e. complications of Pregnancy suffered by You or Your Spouse that endanger the health of the mother or the unborn child; or
  - f. summons or subpoena to appear before a civil, Family, labor or criminal court either as party or as a witness
  - g. unexpected loss of Your regular employment; or
  - h. loss of Your or Your Travelling Companion's passport or other documents required for travel due to Assault or Theft, and in which case it is not possible to recover them in order for You to make the Trip, or
  - i. an urgent requirement by law for You or Your Travelling Companion to join the armed forces of Your country.

#### **2. Coverage:**

We will reimburse You for the unused, non-refundable cancellation portion of the Hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such situation stated above

arises.

### 3. Special Notification of Claim:

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

### 4. Definitions:

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

**Prevented from taking the Trip** means:

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

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

### 5. Exclusions:

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

### TRIP CURTAILMENT

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

- a. sickness, Injury or Death to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member.
- b. complications of Pregnancy suffered by You or Your Spouse that endanger the health or life of the mother or the unborn child.

- c. in the event that You receive summons or subpoena to appear before a civil, Family, labor or criminal court either as party or as a witness.
- d. unexpected loss of Your regular employment.
- e. an urgent requirement by law for You or Your Travelling Companion to join the armed forces of Your country.

### 2. Interruption

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

### 3. Accompaniment of Minors

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

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

### 4. Special Notification of Claim

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

### 5. Definitions

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

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

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

**Unable to continue the Trip** means:

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

that an ordinarily prudent person must interrupt the Trip.

3. With regard to the Death of an Immediate Family Member of You or Your Travelling Companion, this requires an ordinarily prudent person to interrupt the Trip.

## 6. Exclusions

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

## TRIP POSTPONEMENT

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

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

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

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

## EXCLUSIONS

We will not pay for any loss or charges:

1. caused directly or indirectly by government regulations or control;
2. caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
3. that is covered by any other existing insurance scheme or government program;
4. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
5. should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);

6. that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last; and/or
7. being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.

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

## TRIP DELAY COVERAGE

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

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

This coverage provides benefits of USD 500 for losses per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) as a result of a **delay of at least four (4) consecutive hours** from the time of the scheduled departure of the Common Carrier as specified in the ticket or itinerary of the Insured Person.

## 2. What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for any loss caused directly and/or indirectly due to any delay which was made public or known to You prior to the date their trip was booked.

## Missed Connection Coverage

1. We will pay You USD 500 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) if You miss Your connecting flight due to the delay or cancellation of Your previous flight.

## 2. Definitions

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

## PERSONAL LIABILITY ABROAD

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

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

party.

## EXCLUSIONS

We will not pay for:

1. Property belonging to a member of Your family or employer or deemed by law to be your employee;
2. liability to any person who is a member of Your family or employer or deemed by law to be your employee;
3. property belonging to You or in your care, custody or control;
4. any liability assumed under contract;
5. liability arising directly or indirectly from, in respect of, or due to Your willful, malicious or unlawful acts;
6. liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
7. liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or

buildings (other than occupation only of any temporary residence);

8. liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
9. liability arising directly or indirectly from, in respect of, or due to any criminal acts;
10. legal costs resulting from any criminal proceedings;
11. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
12. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory; and/or
13. punitive, aggravated or exemplary damages.

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

## BAGGAGE PROTECTION

### PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER

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

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

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

- a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
- b. furs, articles trimmed with or made mostly of fur;
- c. cameras, including related camera equipment;

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

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the

date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and Common Carrier management or other service provider having jurisdiction at the place of the loss within 24-hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:

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

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

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

We will not pay for any loss or damage:

1. for the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, gem stones, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;

2. caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;
3. to property which does not affect the fitness for use or purpose or functionality of such property;
4. to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;
5. to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;
6. to Your property sent in advance, mailed or shipped separately;
7. to Your property left unattended in any Public Place;
8. resulting from Your failure to take due care and precaution for the safeguard and security of such property;
9. resulting from Your willful act, omission, negligence or carelessness;
10. arising from confiscation or retention by customs or other officials;
11. of business goods or samples or equipment of any kind;
12. to data recorded on tapes, cards, discs or otherwise;
13. to cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Travel Documents and Personal Money section;
14. or derangement or breakage of fragile or brittle articles; and/or
15. resulting from mysterious disappearance of such property.

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

#### **COMMON CARRIER BAGGAGE DELAY**

1. We will pay You USD 500 per person (sub-limits apply to Spouse, Children and Domestic Helper. Please refer to the SUMMARY OF COVER for more details) if Your Checked-in Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket until the time it arrives.

Coverage for delayed Luggage is not available in the Insured Person's City of Permanent Residence.

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

#### **2. Definitions**

**Checked-in Baggage** means a baggage given to the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

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

#### **Limitation**

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

#### **TRAVEL DOCUMENTS AND PERSONAL MONEY**

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

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

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

#### **What is NOT Covered Under TRAVEL DOCUMENTS and PERSONAL MONEY (Exclusions):**

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

### **GENERAL PLAN EXCLUSIONS**

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

1. Intentional self-inflicted injury, suicide or any attempted suicide; nor
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor
3. Any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor
4. Loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
5. Any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
6. Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
7. Congenital anomalies and conditions arising out of or resulting therefrom, hernia or dental treatment except to sound natural teeth as occasioned by Injury; nor
8. Flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor
9. Driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
10. Any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus); nor
11. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
12. The dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
13. The release of pathogenic or poisonous biological or chemical materials; nor
14. Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing; nor
15. Any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor
16. Any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor
17. Traveling against the advise of a physician; nor
18. Any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons, nor
19. Planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan , North Korea, or the Crimea region or actual travel in, to, or through Afghanistan.

## **ASSISTANCE DEPARTMENT**

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

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

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

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

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

#### **1. Who is Covered:**

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

#### **2. Where the service is available:**

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

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

#### **3. Assistance Department:**

- 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.
- 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.

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

#### 4. Medical Assistance Departments:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provide help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.

- If You are hospitalized, We can arrange to relay your messages to your home, transfer You to another facility if medically necessary, or facilitate the travel of a family member or close friend to be with you in Your hospital stay, if you are travelling alone. This shall be at cardholder's expense).
- 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 required.
- If a tragedy occurs, We will assist in securing travel arrangements for You.

#### 5. Legal Referral Services:

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

### GENERAL PROCEDURE – HOW TO FILE A CLAIM

#### Notice of Service Request / Claim (Non-Medical Emergency Claims on 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://ph.mycardbenefits.com> or send a claim notification to:

**AIG Philippines Insurance, Inc.**  
Claims Department  
30<sup>th</sup> Floor Philam Life Tower  
8767 Paseo de Roxas Avenue  
1226 Makati City, Philippines

Mastercard Hotline #: +632 878 5501  
Contact Center Hours: 8:30am to 5:30pm, Monday to Friday  
Except Public Holidays  
Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com)  
Languages supported: Tagalog, English

The following procedures should be followed:

1. You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify Us as required in the Claim Notification Period, or Your claim may be denied - Upon receipt of a notice of claim, the 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.

Please note, there may be additional information or document that may be required to process Your claim. Failure to submit the required additional information or document may result to the denial of the claim.

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

#### TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS

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

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

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

Required Information (proof of loss):

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

#### TRAVEL MEDICAL BENEFIT CLAIMS

##### **Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit**

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

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

Required Information (proof of loss):

1. Medical report detailing history and nature of injury or sickness together with original medical receipts;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
3. Hospital Admission/ Discharge Card (for hospital cash



benefits)

4. Copy of the passport including Entry and Exit Stamps

### **TRIP INCONVENIENCE PROTECTION CLAIMS**

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

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

Required Information (proof of loss):

#### **Trip Cancellation / Trip Curtailment / Trip Postponement**

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

#### **Trip Delay / Missed Connection**

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

### **BAGGAGE PROTECTION CLAIMS**

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

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

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

Required Information (proof of loss):

1. Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
2. Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
3. Declaration list of lost items – as declared to the airlines.
4. Confirmation from the airlines that the baggage is declared lost and cannot be located.

### **3. Payments:**

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

Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, payment shall be made in the order of succession under the Civil Code of the Philippines

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

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

#### **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 defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

#### **Consumer Notice**

AIG is subject to compliance with US sanctions laws. For this reason, the Policy does not cover any loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, the Policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, the Policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

**Governing Law and Jurisdiction:** The Policy is governed by the laws of the Philippines where the Mastercard card was issued. Any dispute arising between the Insured Person and the Insurer is subject to the exclusive jurisdiction of the competent courts of the Philippines.