MASTERCARD WORLD CARDS
TERMS & CONDITIONS

SUMMARY OF COVER

Territories	**Bahrain**	**Iraq**	**Jordan**	**Kuwait**
	Lebanon	**Oman**	**Pakistan**	
	Qatar	**Palestine**	**United Arab Emirates**	

Accident & Health Coverage***	Maximum Benefit Amount
1. Travel Accident & Insured Journey:	
Travel Accident Common Carrier - International Trips	Up to USD 500,000
Travel Accident Common Carrier - Domestic Trips	Up to USD 100,000
Travel Accident Insured Journey - International Trips	Up to USD 150,000
Travel Accident Insured Journey - Domestic Trips	Up to USD 75,000
2. Travel Medical Benefits:	
Medical Expenses (Injury or Sickness)	Up to USD 500,000
Emergency Medical Evacuation/Return of Mortal Remains	Up to USD 500,000
Daily In-Hospital Cash Benefit	USD 100 per Day
3. Trip Inconvenience Protection:	
Trip Cancellation	Up to USD 7,500
Trip Curtailment/Trip Interruption	Up to USD 7,500
Trip Delay	For delays in excess of 4 hours, USD 300
Missed Connection	USD 300
4. Luggage Protection:	
Common Carrier/Public Transportation Lost Baggage	Up to USD 3,000 subject to a single item max limit of USD 625
Common Carrier Baggage Delay	For delays in excess of 4 hours, USD 300
5. Assistance Department Services	Included

***** Sub-limits apply for Children, Cardholder's Parents and Domestic Helper on all Accident & Health Coverage benefits listed above**.
The sub-limit for Children**,** Cardholder's Parents and Domestic Helper is equivalent to 25% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is $10,000.

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

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

ACCIDENT AND HEALTH
ASSISTANCE DEPARTMENT, TRAVEL INSURANCE & EMERGENCY MEDICAL INSURANCE

For Customer Service in case of a medical emergency call: Assistance Department	
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

For information on how to file a claim, see "General Procedure - How to File a Claim" Section

ASSISTANCE DEPARTMENT

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, medical or 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/her Spouse, Children, Cardholder's Parents 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 practice 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 have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
- 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.
- If a tragedy occurs, We'll 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 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 and where such Eligible Card is issued by a participating Issuer.

Cardholder's Parents means the biological father or mother of the Eligible Cardholder aged under eighty (80) years of age. Parents must be visiting the Eligible Cardholder in his/her Country of Permanent Residence or the country where the card was issued.

Child or **Children** means the Eligible Cardholders' son or daughter, biological offspring, stepchildren and directly and biologically related children born outside of marriage aged above 6 months and under 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, water or air conveyance operating under a valid license for conveyance of fare paying passengers and which operates to fixed, established and regular schedules and routes.

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

Country of Permanent Residence means the country where You are currently residing and hold a valid residency visa.

Covered Trip means an Insured Person's land, sea or air travel arrangements for a scheduled tour, round or one-way trip or cruise pre-paid with the Eligible Card. 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 for round trip or 90 days for one-way Trip. 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 or Cardholders spouse under a written contract of domestic services.

Eligible Card means the Mastercard World Cardholders' cards issued from time to time in the individual countries within the Territory.

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

Insured Events means an occurrence which is outlined in the Benefits as a circumstance for which coverage is provided that takes place during a Covered Trip. Insured Events include those that occur during acts of Terrorism.

Insurers/We/Us means the Insurers that 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 card program in the Territory and is participating in the Travel Insurance offering to Cardholders.

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

Medically Necessary medical services or supplies 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. is ordered by a Physician and performed under his or her care, supervision or order.

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 services 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 a contract of insurance and any attached endorsements or riders issued to Mastercard.

Policy Period means annual policy starting from 1st April 2024 that will be automatically renewed on each annual

anniversary. Any endorsement or amendments to the insurance cover, as agreed between the Insurer and Mastercard shall be binding without prior notice to the Insured.

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.

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 countries in which Eligible Cards are issued. Territories include Bahrain, Iraq, Jordan, Kuwait, Lebanon, Oman, Pakistan, Palestine, Qatar and United Arab Emirates.

Terrorist Act means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

Trip Delay means if your flight is delayed without prior notice from the Common Carrier for at least four hours prior to departure due to a covered event.

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.

TRAVEL ACCIDENT COMMON CARRIER & INSURED JOURNEY INSURANCE

World Mastercard 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 not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

Limb means entire arm or entire leg.

Loss means for

a. hand or foot means actual severance through or above the wrist or ankle joints;
b. eye means entire and irrecoverable loss of sight;
c. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
d. speech or hearing means 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/her Spouse, Children, Cardholder's Parents 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 World Mastercard and/or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

4. Coverage Description

- ***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 Your card.

  - The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 500,000 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 of the date of the Accident;
- In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), no further payment is made for the Travel Accident & Insured Journey insurance.

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

Does not cover any loss, fatal or non-fatal, caused by or resulting from loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury.

TRAVEL MEDICAL BENEFITS

We will pay the usual charges for Covered medical Expenses, not due to a Pre-Existing Medical Condition, sustained by You while travelling outside of Your Country of Permanent Residence.

1. Who is Covered

An Eligible Cardholder, his/her Spouse, Children, Cardholder's Parents and Domestic Helper, whether traveling together or separately on the 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 World Mastercard 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, 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details).
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round trip 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 for **Cardholder's Parent**, **Children and Domestic Helper**, please refer to the above SUMMARY OF COVER for more details).

1. Covered Medical Expenses include:

a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
c. Anesthetics (including administration), x-ray

examinations or treatments, and laboratory tests, the use of radium and radioactive isotypes, 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 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 excluded.

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

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

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;
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 this 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. Private hospital or medical care within The Country of Residence where public funded services or care is available;
13. Any expenses incurred in the Country of Permanent Residence or where the Eligible Card was issued (excluding the country where the card was issued does not apply to the Cardholder's Parents);
14. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
15. Treatment provided in a government hospital or services for which no charge is normally made;
16. Mental, nervous, or emotional disorders or rest cures;
17. 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.

Medical Evacuation

1. We will pay up to the maximum combined benefit of up to USD 500,000 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 and 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 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

1. We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to Your country of origin if You die. Benefits will not exceed the combined

maximum limit of USD†500,000 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 and 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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 to 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 organs of production;
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

World Mastercard 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/her Spouse, Children, Cardholder's Parents 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 World Mastercard 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 Coverage

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 for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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 to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
b. security reasons or mandatory evacuation at destination; or
c. unexpected loss of the Insured's Formal Employment; or
d. requirement to join the armed forces of the country.

2. Cancellation:

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 incident occurred.

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.

Prevented from taking 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 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 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 a ordinarily prudent person must 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 Condition

Trip Curtailment / Trip Interruption (Cutting short your trip)

1. Trip Curtailment

We will pay loss of deposits up to a maximum of USD 7,500 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above 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. a sickness, Injury or Death to: You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
b. security reasons or mandatory evacuation at destination; or
c. unexpected loss of the Insured's Formal Employment; or
d. requirement to join the armed forces of the country; or
e. Common Carrier delay.

2. Trip Interruption

We will also pay a benefit up to the maximum combined limit of USD 7,500 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details) to reimburse the following applicable expenses, for Trips that are interrupted due to any of the unforeseen events listed above:

a. cancellation penalties, and
b. the average room rental rate at the destination resort, less any used portion, on a pro-rated basis; and
c. additional transportation expenses incurred by the Insured (not to exceed the same class as the Insured's original ticket or the cost of economy airfare, less any refunds paid or payable) for travel by the most direct route to:
    1. the return destination; or
    2. Your destination, or to a place where the Insured can continue Your Trip.

If You incur additional transportation expenses and the original booking costs cannot be credited to the new booking, We will reimburse either the original unused booking costs, or the cost of the additional transportation expenses, whichever is greater.

Trip Interruption is meant to complement and not duplicate the Trip Curtailment Insurance coverage provided above.

Any Payment under the Trip Interruption benefit will not duplicate any amounts paid under the Trip Curtailment benefit.

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 scheduled 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 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.

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, Injury or Death 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 a ordinarily prudent person must 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 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 300 for losses per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), as a result of a **delay of at least four (4) consecutive hours** from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel on.

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 Your trip was booked.

Missed Connection Coverage

1. We will pay You USD 300 per person (sub-limits apply for **Cardholder's Parent**, **Children and Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), if You miss Your connecting flight due to the delay or cancellation of Your previous flight.

2. Definitions – Trip Inconvenience

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.

LUGGAGE PROTECTION

Common Carrier/Public Transportation Lost Baggage

1. We will pay benefits if Your baggage, which is in the care, custody and control of a Common Carrier or Public Transportation, is lost due to theft or due to misdirection by a Common Carrier or Public Transportation while You are a ticketed passenger on the Common Carrier or Public Transportation during the Covered Trip.

We will reimburse You, up to a maximum of USD 3,000 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details) , for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier or Public Transportation.

2. Coverage Conditions/Limitations

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

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

We will not pay more than USD 625 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), for any single item.

In case of loss to a pair or set, We may elect to:

a. repair or replace any part, to restore the pair or set to its value before the loss; or

b. pay the difference between the cash value of the property before and after the loss.

Luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the Common Carrier or Public Transportation. It must be determined (and verified) to be delayed or unrecoverable by the Common Carrier or Public Transportation.

Benefits for lost baggage will be in excess of any amount paid or payable by the Common Carrier or Public Transportation responsible for the loss or any other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible. For example, if the Eligible Cardholder's Luggage is determined to be lost or unrecoverable and the full value (total original cost) of the Luggage is USD 3,000 and the Common Carrier or Public Transportation reimburses the Eligible Cardholder USD 1,000, the Eligible Cardholder is eligible for reimbursement up to USD 2,000.

3. What Items are Not Covered

We will not pay Benefits for any of the following:

1. Animals, birds, or fish;
2. Automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other Conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier or Public Transportation);
3. Household furniture;
4. Eyeglasses or contact lenses;
5. Artificial teeth or dental bridges;
6. Hearing aids;
7. Prosthetic limbs;
8. Musical instruments;
9. Money or securities;
10. Tickets or documents;
11. Perishables and consumable.

Benefits will not be provided for any loss resulting from:

1. Wear and tear or gradual deterioration;
2. Insects or vermin;
3. Inherent vice or damage;
4. Confiscation or expropriation by order of any government or public authority;
5. Seizure or destruction under quarantine or custom regulation;
6. Radioactive contamination;
7. Usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
8. Transporting contraband or illegal trade;
9. Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

Common Carrier Baggage Delay

1. We will pay You, USD 300 per person (sub-limits apply for **Cardholder's Parent**, **Children** and **Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), if Your Checked 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, other than Your final destination, 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 Baggage means a piece of baggage which was checked in and in the custody of a Common Carrier or Public Transportation and for which a claim check has been issued to You by a Common Carrier or Public Transportation.

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 or Public Transportation has been lost, any amount claimed and paid to You under the baggage delay policy section will be deducted from any payment due to You under the baggage lost policy section.

GENERAL PLAN EXCLUSIONS

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

1. Intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane; 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 there from, 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.
15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; or
16. any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; or
17. Traveling against the advise of a physician.
18. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons.
19. planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region of Ukrain.

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 ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim.

To submit a claim, go to: https://www.mcpeaceofmind.com

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

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

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):

a) Complete documentation including a death certificate and/or attending physician statement or autopsy report;
b) 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.

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 Interruption

1. Documentation detailing the reason for cancellation or curtailment or Interruption, including evidence of the nature of to 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 or curtailment or interruption.

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.

LUGGAGE PROTECTION CLAIMS

Lost Baggage / Baggage Delay

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, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

1. Spouse;
2. Children, in equal shares;
3. Parents, in equal shares;
4. Brothers and sisters, in equal shares; or
5. Executor or administrator

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, with the official Foreign Exchange Rates published on the date Claim payment is made.

Economic Sanctions Exclusions: We will not be deemed to provide cover and We will not be liable to pay any Claim or provide any benefit hereunder if We determine that the provision of such cover, payment of such Claim or provision of such benefit would expose the Insurance Provider, its parent company or its 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, the United Kingdom, or the United States of America. We will not provide any cover in, or make any payments to any person or provider entity located in any country or region that is subject to comprehensive sanctions, which as of the effective date of this policy include Iran, Cuba, Syria, North Korea, Crimea Region of Ukraine, Donetsk People's Republic (DNR) Region and Luhansk People's Republic (LNR).
This 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 list 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; or pay any Claim, loss, or expense involving any service provider who is on any such list.

Consumer Notice Analysis: the Insurers are subject to compliance with US sanctions laws. For this reason, this 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, this policy does not cover any loss, injury, damage or liability to residents of Cuba Iran, Syria, North Korea, or the Crimea region. Lastly, this 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: this Policy is governed by the laws of the Territory 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 respective Territory.

Data Disclosure: by entering into this contract of insurance, You consent to the Insurer processing data relating to You for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to You.

You consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside Your country of domicile.