

MasterAssist – TRAVEL INSURANCE CERTIFICATE

To Whom It May Concern

Issue Date:

Every trip is an opportunity for Adventure. Mastercard® & AIG Asia Pacific Insurance Pte. Ltd hope this one takes you on a priceless journey.

CARD INFORMATION

Card Issuer	Card Type	BIN Number
Mastercard	Mastercard Card	

TRIP INFORMATION

Destination	Departure Date	Return Date
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INSURED & FAMILYMEMBERS INFORMATION

Cardholder/Insured	DOB	Nationality	Passport Number
Spouse	DOB	Nationality	Passport Number

Covered Benefits	Maximum Limit
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 (minimum 3 days, maximum 15 days)	USD 100 per Day
Overseas Quarantine Allowance (maximum 14 days)	USD 100 per Day
Trip Cancellation	Up to USD 5,000
Trip Postponement	Up to USD 5,000
Trip Curtailment	Up to USD 5,000
Flight Delay (for delays in excess of 4 hours)	USD 500
Missed Connection	USD 500
Personal Baggage Including Laptop Computer (Subject to a single item maximum limit of USD 625)	Up to USD 5,000
Common Carrier Baggage Delay (for delays in excess of 4 hours)	USD 500

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.

For Customer Service in case of a medical emergency:

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

Important

- For the coverage to be valid, Cardholder or Spouse must be between 18 and 69 years old. Covered Child or Children must be between six (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.
- Limited to regular and customary medical expenses incurred outside the cardholder's country of residence.
- Expenses relating to any pre-existing conditions are excluded.
- Coverage is effective the date the covered trip begins up to the maximum number of days shown in the table above.
- Covered Benefits meet Schengen Treaty Requirements of minimum EUR (€) 30,000 while traveling in Schengen Territories.
- This policy will not cover any loss, injury, damage, or legal liability caused by, sustained, or arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region and travel in, to, or through Afghanistan or Iraq.



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- Coverage is valid Worldwide including Schengen states. It excludes any country declared by United Nations, United States of America, United Kingdom, and/or European Union as sanctioned countries. Please refer to Terms & Conditions for more details.
- Coverage is effective for travel up to a maximum of one hundred and eighty (180) days for round trip or ninety (90) days for one-way trip.
- Medical expenses related to Covid-19 while traveling will be covered under the medical expenses benefit if all the terms and conditions of the policy are met. Please read your policy carefully to understand the coverage, eligibility, limitations, and exclusions.

The International use of this Mastercard® card provides medical expense coverage for Insured Person if the following conditions are fulfilled: (a) the entire cost of the Common Carrier passenger fare has been charged to your eligible card and/or; (b) passenger fare has been acquired with points earned by an eligible Rewards Program associated with your Mastercard card (i.e. mileage points for travel); (c) cardholder must pay all associated taxes, shipping & handling fees and any other required fees to your eligible card; (d) the cardholder is outside his/her home country of residence and/or country of issuance of the Mastercard card; and (e) cardholder account is in good standing. Coverage is subject to the terms and conditions of the policy and the disclaimer below.

To file a claim, please visit <https://mycardbenefits.com/>

Mastercard Travel Rewards - Use your Mastercard and save at over 400 points of sale and e-commerce merchants in 24 destinations. No coupons, just cashback. Visit mtr.mastercardservices.com/ to find out more.

Disclaimer

The information contained herein is provided solely for general informational purposes. It does not intend to be a complete description of all terms, conditions, limitations, exclusions, or other provisions of any program or insurance benefits provided by, or for, or issued to Mastercard. The insurer will not be liable to provide any coverage or indemnity under this insurance if to do so would be in violation of any sanctions law or regulation which prohibits the insurer from providing coverage or paying an indemnity under this insurance.

