

旅遊保險

常見問題

法律披露

本文件僅供參考，不能取代保險的實際條款和細則。如有衝突，以保險條款和細則為準。

一般問題

1. 誰有資格受保？

作為萬事達卡持卡人的您，以及您的家人（包括您的配偶和子女），如果您使用合資格萬事達卡支付旅程中的交通費。

2. 我的旅遊保險套餐受保甚麼項目？

作為註冊萬事達卡持卡人的您可享以下與旅遊相關的保險保障：

- 旅遊醫療保險
- 緊急援助服務
- 旅遊不便險
- 行李保險

3. 我怎樣才能受保？

您只需註冊即可受保。萬事達卡免費為您提供此項保險保障。您的發卡機構有可能會為您的保險增加一些保障項目，請參閱條款和細則，以及您在註冊時收到的其他文件。

若要令行程受保，主要的要求是必須使用合資格的萬事達卡全額支付公共運輸工具的費用。

4. 我的受保期有多長？

註冊後，您就有資格獲得為期十二 (12) 個月的旅遊保險保障。如果您符合條款和細則中規定的資格標準，您將受旅遊保險保障。

對於每次往返行程，您最多可受保 180 天。對於單程旅行，您自離開原出發點之日起 7 天內受保。

5. 我可以怎樣提交索賠？

所有索賠必須在合理可行的情況下盡快或不遲於事故發生之日起三十 (30) 天將損失通知保險公司。

訪問 tw.mycardbenefits.com 在線提出索賠。請仔細閱讀說明，在線填妥表格提交索賠。

6. 誰會存儲我的個人資料？

您在註冊時提供的個人資料會由保險公司 Taiwan Fire and Marine Insurance Company 收集並安全存儲。

承保範圍相關的問題

旅遊醫療保險

1. 旅遊醫療保險承保哪些項目？

旅遊醫療保險將報銷您在居住國之外的醫療費用。

- 醫療費用（受傷或疾病）

- 緊急醫療後送/遺體送返
- 每日住院現金津貼
- 海外檢疫津貼

2. 我的保額是多少？

您的保額取決於您持有的卡類型。請參閱註冊時隨確認電子郵件向發送的文件，了解保險的詳細信息，包括條款和細則，以及每項福利的保額。

3. 旅遊醫療保險不承保哪些項目？

旅遊醫療保險將不承保既有醫療狀況、例行體檢，以及美容、牙科或眼科費用，除非因事故需要。發卡機構網站的條款和細則會列明完整的不保項目。

4. 甚麼是既有醫療狀況？

既往醫療狀況是指經醫生建議的或由醫生提供的醫療護理、治療或勸說的醫療狀況，或者在承保旅行前十二(12)個月內首次發病或感染的醫療狀況。

5. 與新冠相關的損失是否受保？

與新冠相關的損失能在保單範圍內受保。請參閱條款和細則相關文件。

緊急援助服務

緊急援助服務包括哪些服務？

進行承保行程的合資格萬事達卡持卡人可以在特定情況聯繫緊急援助服務，以獲取相關資訊和協助。服務包括：

- 轉介醫生、醫院和其他類似服務；
- 在緊急情況下安排醫療服務，包括醫療後送或遣返；

旅遊不便險

1. 旅遊不便險的承保範圍包括甚麼？

如果行程意外取消或由於之前的行程延誤而錯過轉機航班，合資格的萬事達卡持卡人可以放心，已預付的行程和住宿費用都獲承保。

- 行程取消
- 行程縮減
- 旅行延期
- 行程延誤
- 錯過接駁交通

2. 我的承保金額是多少？

您的保險福利取決於您持有的卡類型。請查看發卡機構的網站，了解保險的完整條款與細則，包括每項保險福利的承保金額。

3. 旅遊不便險的不保範圍包括甚麼？

旅遊不便險將不會為因懷孕或精神疾病等既有健康狀況而造成的損失提供賠償。對於您或公眾在預訂行程之前已知的航班延誤和錯過轉機航班、任何延誤將不予承保。有關完整的不保項目，請參閱條款與細則（以下鏈接）。

行李保險

1. 行李保險承保範圍包括甚麼？

如果托運行李丟失或在公共運輸中出現延誤，或者旅行證件和金錢在承保行程中丟失，合資格的萬事達卡持卡人可獲承保。

- **個人行李丟失**
- **公共運輸工具行李延誤**

2. 我的承保金額是多少？

您的保險福利取決於您持有的卡類型。請查看發卡機構的網站，了解保險的完整條款與細則，包括每項保險福利的承保金額。

3. 行李保險的不保範圍包括甚麼？

丟失行李中的物品，例如眼鏡、助聽器、金錢或樂器，不在行李保險承保範圍內。對於行李延誤，如果延誤發生在您到達居住城市時，則不予承保。

發卡機構網站的條款與細則中提供了完整的不保項目列表。

TRAVEL INSURANCE BENEFITS

Frequently Asked Questions

Legal Disclosure

This document is for information purposes only and does not replace the actual terms and conditions of the insurance benefit offered. In the event of a conflict, the insurance terms and conditions shall prevail.

GENERAL QUESTIONS

1. *Who is eligible for this benefit?*

You, the Mastercard Cardholder, and your family which includes your spouse and children if you use your eligible Mastercard card to purchase the ticket for the trip.

2. *What are my benefits under Travel Insurance Benefits Package?*

As a registered Mastercard cardholder you are entitled to the following travel-related benefits:

- **Travel Medical Benefits**
- **Emergency Assistance Services**
- **Trip Inconvenience Protection**
- **Baggage Protection**

3. *How do I avail of this benefit?*

You simply need to register for this benefit. Mastercard is providing this benefit to you free of charge. Your card issuer may also add some benefits to your coverage so do refer to the Terms and Conditions and other documents you will receive when you register.

For you to be covered on your trip, the main requirement is that the entire cost of the common carrier passenger fare must be paid using your eligible Mastercard card.

4. *For how long am I covered?*

Once you register, you are eligible for coverage for trips within twelve (12) months. You will be covered on your trips if you meet the eligibility criteria stated in the Terms and Conditions.

For each roundtrip travel, you may be covered for up to 180 days. For one-way trips, you are covered for 7 days from the time you depart from your original point of departure.

5. *How do I submit a claim?*

For all claims you must notify the insurer of the loss as soon as reasonably practicable or no later than thirty (30) days from the date of the incident.

Visit tw.mycardbenefits.com to file a claim online. Read the instructions carefully, complete the online form submit your claim.

6. *Who stores my personal data?*

The personal data you provide when you register is collected and safely stored by the insurer, Taiwan Fire and Marine Insurance Company.

COVERAGE-RELATED QUESTIONS

TRAVEL MEDICAL BENEFITS

1. *What do Travel Medical Benefits cover?*

The Travel medical benefit will reimburse you for medical expenses, while travelling outside your country of residence.

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

2. *How much am I covered for?*

Your benefits may depend on the card type that you have. Please refer to the documents included in the confirmation email you would have received when you registered for the full details of your coverage, including the terms and conditions and amount of each of your benefits.

3. *What is not covered by the Travel Medical Benefit?*

The Travel Medical Benefit will not cover you for losses due to a pre-existing medical condition, routine physical check-up, and cosmetic, dental or optical costs incurred unless required due to an accident. A full list of exclusions is available in the terms and conditions from your card issuer's website.

4. *What is a Pre-existing Medical Condition?*

A Pre-existing Medical Condition is 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 twelve (12) months preceding a covered trip.

5. *Am I covered for losses related to Covid-19?*

Your losses related to Covid-19 may be covered under the Policy. Please refer to the Terms and Conditions document for guidance.

EMERGENCY ASSISTANCE SERVICES

What services are provided under Emergency Assistance Services?

Eligible Mastercard cardholders who are traveling on a covered trip may contact the Emergency Assistance Services for information or assistance in certain situations. The service may include:

- Referral to doctors, hospitals and other similar services;
- Arrangement of medical services in case of emergencies, including medical evacuation or repatriation;

TRIP INCONVENIENCE PROTECTION

1. *What does Trip Inconvenience Protection cover?*

Eligible 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 if you missed your connecting flight due to an earlier delay, you are also covered.

- **Trip Cancellation**
- **Trip Curtailment**
- **Trip Postponement**
- **Trip Delay**
- **Missed Connection**

2. *How much am I covered for?*

Your benefits depend on the card type that you have. Please check your card issuer's website for the full terms and conditions of your coverage, including the amount of each of your benefits.

3. *What is not covered under the Trip Inconvenience Protection?*

The Trip Inconvenience Protection will not provide benefit for losses due to pre-existing conditions including pregnancy or mental illness. For flight delay and missed connections, any delay known to you or the general public before your travel was booked will not be covered. For the complete exclusion list please refer to the terms and conditions (Link provided below).

BAGGAGE PROTECTION

1. *What does Luggage Protection cover?*

Eligible Mastercard cardholders may benefit under this coverage if their checked-in baggage is lost or delayed by a common carrier, or if their travel documents and money are lost while on a covered trip.

- **Personal Baggage Including Laptop Computer**
- **Common Carrier Baggage Delay**

2. *How much am I covered for?*

Your benefits depend on the card type that you have. Please check your card issuer's website for the full terms and conditions of your coverage, including the amount of each of your benefits.

3. *What is not covered under Luggage Protection?*

Loss of items in your baggage such as eyeglasses, hearing aids, money or musical instruments will not be covered under Luggage Protection. For baggage delay, if the delay happens when you arrive at your city of residence, there will be no coverage.

A full list of exclusions is available in the terms and conditions from your card issuer's website.