

Travel Insurance Benefits

Insurance Product Information Document

This document is not a contract of insurance. It summarizes the benefits that will be provided to you if you register your eligible Mastercard World card. The provision of these benefits is enabled by an insurance master policy held by Mastercard Asia/Pacific Pte. Ltd.

What am I covered for?

You are covered with these benefits when you travel:

- ✓ Overseas Medical Expenses for both sickness and injury
- ✓ Emergency Medical Evacuation
- ✓ Repatriation of Mortal Remains
- ✓ Daily In-Hospital Cash Benefit for a maximum of 15 days
- ✓ Overseas Quarantine Allowance for a maximum of 14 days
- ✓ Trip Cancellation
- ✓ Trip Curtailment
- ✓ Trip Postponement
- ✓ Trip Delay, minimum 4 hours
- ✓ Missed Connection
- ✓ Loss of Personal Baggage
- ✓ Baggage Delay, minimum 4 hours

What is not insured?

- ✗ Trips where you do not purchase travel tickets using your eligible card
- ✗ Sicknesses due to a pre-existing condition
- ✗ If you travel while travel restrictions are in place
- ✗ If you travel to sanctioned destinations

Are there any restrictions on cover?

Yes, there are restrictions:

- For roundtrips, The maximum no. of days per covered trip is 180 days
- For one-way trips, your benefits end 7 days after arriving in your destination
- You or your spouse should not be more than 69 years old and your children, not more than 18 years old (or 23, if full-time student) on the date of your trip
- We will not be able to provide medical benefits for your trips within your country of residence.

Where am I covered?

You are covered for trips worldwide, except for a few destinations included in the US, UK and UN sanctions list.

What do I need to do to get myself covered?

- Registering is your first step to being protected. If you have, make sure that you keep all the documents
- Pay your travel fare using the eligible card and you will be automatically covered

Do I need to pay for these benefits?

- These benefits are provided to you for free by your card issuer.

When does my coverage start?

- Your coverage begins when you register, and you will be covered for a period of one year. This means that your future trips within the 12-month period will be covered subject to the eligibility and coverage requirements.

Can I cancel my coverage?

- You will not be able to cancel your coverage and we advise you not to. These are free benefits provided to you for the unexpected or unforeseen when you travel. Keep yourself protected.

Who provides this insurance cover?

- The master policy is issued by AIG Insurance New Zealand Limited.