

法律披露

本文件仅供参考，不能取代保险的实际条款和细则。如有冲突，以保险条款和细则为准。

一般问题

1. 谁有资格受保？

作为万事达卡持卡人的您，以及您的家人（包括您的配偶和子女），如果您使用合资格万事达卡支付旅程中的交通费。

2. 我享有旅游保险套餐的哪些福利？

作为注册万事达卡持卡人的您可享以下与旅游相关的福利：

- 旅游医疗保险福利
- 紧急援助服务
- 旅游不便险
- 行李保险

3. 我怎样才能获得这项保险福利？

您只需注册即可获得该项保险福利。万事达卡免费为您提供此项保险福利。您的发卡机构有可能会为您的保险增加一些保险福利项目，请参阅条款和细则，以及您在注册时收到的其他文件。

若要令行程受保，主要的要求是必须使用合资格的万事达卡全额支付公共运输工具的费用。

4. 我的受保期有多长？

注册后，您就有资格获得为期十二 (12) 个月的旅游保险福利。如果您符合条款和细则中规定的资格标准，将受旅游保险保险。

对于每次往返行程，您最多可受保 180 天。对于单程旅行，您自离开原出发点之日起 7 天内受保。

5. 我可以怎样提交索赔？

所有索赔必须在合理可行的情况下尽快或不迟于事故发生之日起三十 (30) 天将损失通知保险公司。

访问 cn.mycardbenefits.com 在线提出索赔。请仔细阅读说明，在线填妥表格提交索赔。

6. 谁会存储我的个人资料？

您在注册时提供的个人资料会由保险公司 AIG 收集并安全存储。

承保范围相关的问题

旅游医疗保险福利

1. 旅游医疗保险福利承保哪些项目？

旅游医疗保险福利将报销您在居住国之外的医疗费用。

- **医疗费用（受伤或疾病）**
- **医疗费用（受伤或疾病）**
- **每日住院现金津贴**
- **海外檢疫津貼**

2. 我的保额是多少？

您的保额取决于您持有的卡类型。请参阅注册时随确认电子邮件向发送的文件，了解保险的详细信息，包括条款和细则，以及每项福利的保额。

3. 旅游医疗保险不承保哪些项目？

旅游医疗保险将不承保既有医疗状况、例行体检，以及美容、牙科或眼科费用，除非因事故需要。发卡机构网站的条款和细则会列明完整的不保项目。

4. 什么是既有医疗状况？

既往医疗状况是指经医生建议的或由医生提供的医疗护理、治疗或劝说的医疗状况，或者在承保旅行前十二(12)个月内首次发病或感染的医疗状况。

5. 与新冠相关的损失是否受保？

与新冠相关的损失能在保单范围内受保。请参阅条款和细则相关文件。

紧急援助服务

紧急援助服务包括哪些服务？

进行承保行程的合资格万事达卡持卡人可以在特定情况联系紧急援助服务，以获取相关资讯和协助。服务包括：

- 转介医生、医院和其他类似服务；
- 在紧急情况下安排医疗服务，包括医疗后送或遣返；

旅游不便险

1. 旅游不便险的承保范围包括什么？

如果行程意外取消或由于之前的行程延误而错过转机航班，合资格的万事达卡持卡人可以放心，已预付的行程和住宿费用都获承保。

- **旅行取消**
- **旅行缩减**

- **旅行延期**
- **旅行延误**
- **错过转机**

2. 我的承保金额是多少？

您的保险福利取决于您持有的卡类型。请查看发卡机构的网站，了解保险的完整条款和条件，包括每项保险福利的承保金额。

3. 旅游不便险的不保范围包括什么？

旅游不便险将不会为因怀孕或精神疾病等既有健康状况而造成的损失提供赔偿。对于您或公众在预订行程之前已知的航班延误和错过转机航班、任何延误将不予承保。有关完整的不保项目，请参阅条款和条件（以下链接）。

行李保险

1. 行李保险承保范围包括什么？

如果托运行李丢失或在公共运输中出现延误，或者旅行证件和金钱在承保行程中丢失，合资格的万事达卡持卡人可获承保。

- **个人行李，包括笔记本电脑**
- **公共运输工具行李延误**

2. 我的承保金额是多少？

您的保险福利取决于您持有的卡类型。请查看发卡机构的网站，了解保险的完整条款和条件，包括每项保险福利的承保金额。

3. 行李保险的不保范围包括什么？

丢失行李中的物品，例如眼镜、助听器、金钱或乐器，不在行李保险承保范围内。对于行李延误，如果延误发生在您到达居住城市时，则不予承保。

发卡机构网站的条款和条件中提供了完整的不保项目列表。

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 cn.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, AIG.

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.