

旅遊保險

保險產品資料文件

本文件不是保險合同。本文件匯總了您註冊合資格 Mastercard World 卡後，會獲得的保險保障。Mastercard Asia/Pacific Pte. Ltd. 提供的保險總保單會提供這些保險保障。

我的受保項目有甚麼？

您在旅行時享有以下保險福利

- ✓ 疾病和傷害的海外醫療費用
- ✓ 緊急醫療後送
- ✓ 遺體遣返
- ✓ 每日住院現金津貼，最長 15 天
- ✓ 海外檢疫津貼，最長 14 天
- ✓ 旅程取消
- ✓ 旅程縮短
- ✓ 旅程延遲
- ✓ 旅行延誤，超過 4 小時的延誤
- ✓ 錯過轉接交通
- ✓ 個人行李丟失
- ✓ 一般交通工具行李延誤，超過 4 小時的延誤

有甚麼不保項目？

- ✗ 沒有使用合資格卡支付交通費的行程
- ✗ 因既有醫療狀況導致的疾病
- ✗ 如果您在實施旅遊限制期間出遊
- ✗ 如果您前往受制裁的目的地

承保範圍有限制嗎？

有的，有一些限制：

- 每次承保的往返行程，最多為期 180 天
- 每次承保的單程行程，保險保障在抵達目的地 7 天後結束
- 您或您的配偶在行程日期不得超過 69 歲，您的孩子不得超過 18 歲（如果是全日制學生，則為 23 歲）
- 如果您在您居住的國家/地區旅行，我們將無法提供這些保險保障。
- 我們將無法為在居住國家/地區的行程提供醫療保險福利。

我在哪裏會受保險保障？

除美國、英國、歐盟和聯合國制裁名單上的少數目的地外，您在全球範圍內的行程均受保。

我需要做甚麼才能獲得保險保障？

- 註冊是您獲得保險保障的第一步。如果已經完成註冊，請保存好所有文件
- 使用合資格卡支付行程交通費，您將自動獲得保險保障

我需要支付保費嗎？

- 這些保險福利由您的發卡機構免費提供給您。

我甚麼時候開始受保？

- 您從完成註冊時開始受保，保險期為一年。這代表未來 12 個月內，您的旅遊行程將根據資格和承保要求得到承保。

我可以取消保險嗎？

- 您無法取消保險，我們建議您不要這樣做。如果您在旅遊時遇到意外或不可預見的情況，這會為您提供免費保險，能保障您。

本保險由誰提供？

- 總保單由 AIG Asia Pacific Insurance Pte. Ltd. 發出。

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 these benefits if you travel 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 Mastercard

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 Asia Pacific Insurance Pte. Ltd.