

# 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 [au.mycardbenefits.com](http://au.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.