

# 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**

#### **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 [ap.mycardbenefits.com](https://ap.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;