

# MASTERCARD MALAYSIA TRAVEL INSURANCE TERMS & CONDITIONS

## SUMMARY OF COVER

Travel Insurance Coverage***	Maximum Benefit Amount
<b>Travel Medical Benefits:</b> Medical Expenses (Injury or Sickness) Emergency Medical Evacuation/Return of Mortal Remains Daily In-Hospital Cash Benefit (min 3 days, max 15 days) Overseas Quarantine Allowance (max 14 days)	Up to USD 100,000 Up to USD 100,000 USD 100 per Day USD 100 per Day
<b>Trip Inconvenience Protection:</b> Trip Cancellation Trip Postponement Trip Curtailment Trip Delay (For delays in excess of 4 hours) Missed Connection	Up to USD 1,000 Up to USD 1,000 Up to USD 1,000 Up to USD 100 Up to USD 100
<b>Luggage Protection:</b> Personal Baggage Including Laptop Computer Common Carrier Baggage Delay (For delays in excess of 4 hours)	Up to USD 1,000, subject to a single item max limit of USD 625 Up to USD 100
<b>Assistance Department Services</b>	Included

\*\*\* Sub-limits apply for Spouse and Children on all Travel Insurance Coverage benefits listed above. The sub-limit for Spouse and Children is equivalent to 50% of all Travel Insurance Coverage benefits.

Please also See Assistance Department section for information on additional features and benefits.

Please see Covid-19 Covered Conditions And Exclusions section for more information.

Each insurance benefit limit described in this Guide is in United States Dollars (USD). Payment of claims will be made in local currency where required by law using the official Foreign Exchange Rates published on the date Claim payment is made.

## GENERAL CONDITIONS

### Eligibility Criteria

You are eligible for cover under the Policy if:

- (i) you are an eligible cardholder; and
- (ii) you have completed the Travel Insurance Benefit registration process prior to the commencement of your trip; and
- (iii) the entire cost of Common Carrier fare has been charged to your eligible card or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

Except for One-way Trips, coverage is valid for trips up to one hundred eighty (180) days where the entire cost of the Common Carrier fare was purchased using the Eligible Card and commencing within twelve (12) months from the date of your registration.

### Who is Covered

An Eligible Cardholder, his Spouse and Children, whether traveling together or separately on a Covered Trip.

### One-Way Trips

The following benefits end seven (7) days after Your arrival at Your final destination outside of Your Country of Residence:

1. Emergency Medical Expenses
2. Emergency Medical Evacuation/Transportation expenses
3. Emergency Dental Treatment
4. Repatriation of Mortal Remains
5. Hospital Daily Cash Benefit
6. Overseas Quarantine Allowance Benefit
7. Trip Curtailment
8. Trip Delay
9. Missed Connection
10. Personal Baggage Including Laptop Computer
11. Common Carrier Baggage Delay

For one-way trips where Common Carrier fare was purchased prior to your registration date, coverage for Trip Cancellation and Trip Postponement benefits will only be provided if the Common Carrier fare was purchased within sixty (60) days of your registration.

#### **Claims**

In the event of a claim, you will be required to provide documentation which is reasonably necessary to support your eligibility.

#### **Payments**

All payments to be made by the Insurer shall be paid to Eligible Cardholders in the Territory. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

#### **Automatic Extension of Coverage Period**

The coverage period for a Covered Trip will automatically extend for up to thirty (30) days from the original date of return stated on the Common Carrier ticket if on Your original date of return You are under Hospital Confinement and/or quarantined as advised by a Medical Practitioner.

#### **Economic Sanctions Exclusions**

If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of the Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

#### **Statement**

Pursuant to Paragraph 5 of Schedule 9 of the Malaysian Financial Services Act 2013, if You are applying for this Policy wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make a misrepresentation in answering the questions when applying for the insurance under this Policy.

Failure to take reasonable care not to make a misrepresentation may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

The above duty of disclosure shall continue until the time Your contract of insurance is entered into, varied or renewed with Us.

In addition, You are required to disclose any other matter that You know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to inform Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given when applying for the insurance under this Policy is inaccurate or has changed.

Should You require additional information about this Policy or to request a copy of the master policy, please write in to:

**AIG Malaysia Insurance Berhad (795492-W)**

Level 18, Menara Worldwide

198, Jalan Bukit Bintang, 55100 Kuala Lumpur

### **GENERAL KEY TERMS AND DEFINITIONS**

**Accident** means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

**Cardholder(s)** means all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer.

**Checked Baggage** means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

**Child or Children** means the Eligible Cardholders' son or daughter, biological offspring, stepchildren and directly and biologically related children born outside of marriage aged above 6 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

**Common Carrier** means any land, sea or air travel arrangements for a scheduled tour, trip or cruise to any location pre-paid with the Eligible Card. City of Permanent Residence means the city in which You are residing.

**City of Permanent Residence** means the city in which You are residing.

**Country of Departure** means the country from which You first departed for Your Trip as per Your Travel Itinerary.

**Country of Permanent Residence** means the country where You are currently residing and hold a valid residency visa or where You were born.

**Covered Trip** means an Insured Person's land, sea or air travel arrangements for a scheduled tour, trip or cruise pre-paid with the Eligible Card that starts from the country of the Eligible Card issuance. Covered Trip will be from the departure date to the return date as shown on the ticket purchased with the Eligible Card subject to a maximum of 180 days. This includes planned and pre-paid domestic trips only beyond 100 kilometers from Your City of Permanent Residence.

**Eligible Card** means the Mastercard credit or debit cards issued from time to time in Malaysia.

**Eligible Cardholders** means those Cardholders aged between eighteen (18) years and sixty-nine (69) years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in the Policy.

**Emergency Evacuation** means:

- a. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where

- appropriate medical treatment can be obtained; or
- b. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
- c. both (a) and (b) above.

**Family** means the Spouse and up to 3 Children.

**Hospital** means a place that:

1. holds a valid license (if required by law);
2. operates primarily for the care and treatment of Sick or injured persons;
3. has a staff of one or more Physicians available at all times;
4. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
5. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and
6. is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

**Immediate Family Member** means a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; stepparents; aunts, uncles; nieces, and nephews, who reside in The Country of Residence.

**Injury** means a bodily injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring during a Covered Trip while the Policy is in effect.

**Inpatient** means an Insured Person who is confined to a Hospital, under the recommendation of a Physician, and for whom a room and board charge is made.

**Insured Person(s)** means an Eligible Cardholder or other eligible person(s) who are defined as being eligible under each program's "Who is Covered" provision in this guide.

The Policy offers coverage only to the Eligible Cardholders ordinarily resident in Malaysia where the Eligible Card was issued.

**Insured Events** means an occurrence which is outlined in the Benefits as a circumstance for which coverage is provided that takes place during a Covered Trip. Insured Events include those that occur during acts of Terrorism.

**Insurers/We/Us** means AIG Malaysia Insurance Berhad.

**Issuer** means a Bank or financial institution (or like entity) that is admitted and/or authorized by Mastercard to operate a Mastercard credit program in the Territory and is participating in the Travel Insurance offering to Cardholders.

**Major Travel Event** means:

1. Natural Disaster;
2. epidemic or pandemic as at a Phase 4 level or higher as declared by the World Health Organization or for which a warning against non-essential travel is issued by the Malaysia government or the government of the country or territory You are travelling to;
3. major industrial accident;
4. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a relevant government warning against non-essential travel;
5. Strike resulting in cancellation of scheduled Common Carrier services; or
6. any event leading to airspace or multiple airport closures.

**Mastercard** means Mastercard Asia/ Pacific Pte. Ltd, a corporation organized under the laws of Singapore, with its offices at 3 Fraser Street, Duo Tower, Singapore, 189352.

**Medically Necessary** means medical services or supplies which:

1. are essential for diagnosis, treatment or care of the covered loss under the applicable benefit for which it is prescribed or performed;
2. meets generally accepted standards of medical practice; and
3. is ordered by a Physician and performed under his or her care, supervision or order.

**Natural Disaster** means extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

**Overseas** means beyond the territorial limits of Your Country of Departure or Country of Residence as applicable depending on the country from where You originally depart as per Your travel itinerary, but in no circumstance includes Your Country of Residence.

**Per Cover Limit** means the maximum amount payable under any single Cover per Cardholder during the Policy Period.

**Physician** means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed, however, such definition will exclude chiropractors, physiotherapists, homeopaths and naturopaths.

**Policy** means a contract of insurance and any attached endorsements or riders issued to Mastercard.

**Pre-existing Medical Condition** means 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 12 months preceding the Covered Trip.

**Prevented from taking the Trip** means:

1. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of

You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion cancels the Trip. You or Your Travelling Companion must be under the direct care and attendance of a physician.

2. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must cancel the Trip.

**Quarantine** means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

**Serious Injury or Sickness** means one which requires treatments by a legally qualified medical practitioner and which results in the Insured Person being certified by the practitioner as unfit to travel or continue with his/her original journey.

**Sickness** means illness or disease of any kind contracted and/or commencing during a Covered Trip.

**Spouse** means the Eligible Cardholders' legally married husband or wife between the ages of eighteen (18) years and sixty-nine (69) years.

**Territory** means the countries in which Eligible Cards are issued, in this case, Malaysia.

**Terrorist Act** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**Transportation** - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

**Travelling Companion** means person(s) who is/are booked to accompany You on the Trip.

**Unable to continue the Trip** means:

- a. With regard to Sickness, Injury or Death of You or Your Travelling Companion, a Physician has recommended that due to the severity of You or Your Travelling Companion's condition it is Medically Necessary that You or Your Travelling Companion interrupt the Trip. You or Your Travelling Companion must be under the direct care and attendance of a Physician.
- b. With regard to Sickness, Injury or Death of the Immediate Family Member of You or Your Travelling Companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinarily prudent person must interrupt the Trip.

**War** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

## **TRAVEL MEDICAL BENEFITS**

We will pay the usual reasonable and customary charges for Covered Medical Expenses, not due to a Pre-Existing Medical Condition, sustained by an Insured Person while travelling outside of Your Country of Permanent Residence.

### **Key Features**

- a. Trips are covered for travel worldwide.
- b. Coverage is provided for Injury or Sickness, even if it is not an emergency.
- c. Medical Expense coverage up to a maximum benefit amount of USD 100,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details).
- d. No limitation on the number of trips.
- e. Coverage is provided for both, one-way or round-trip travel.
- f. Covered losses caused by or resulting from Acts of Terrorism are included.

### **MEDICAL EXPENSES**

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 100,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details).

#### **1. Covered Medical Expenses include:**

- a. The services of a Physician including diagnosis, treatment and surgery by a Physician;
- b. charges made by a Hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the Hospital's average charge for semi-private room and board accommodation;
- c. Anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- d. Ambulance Services;
- e. Dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon; and
- f. Dental Treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of USD 100 per tooth.

The charges for services enumerated above shall not include any amount of such charges that are in excess of regular and customary charges or excluded.

**Regular and Customary** means the charge for the services and supplies for which the charge is made if it is not in excess of the average charge for such services and supplies in the locality where received, considering the nature and severity of the Sickness or Injury in connection with which such services and supplies are received.

If the charge incurred is in excess of such average charge, such excess amount shall not be recognized as covered expenses. All charges shall be deemed to be incurred on the date such services or supplies which give rise to the expense or charge are rendered or obtained.

## **2. What is Not Covered Under Medical Expenses (In addition to General Exclusions):**

*In addition to the General Exclusions, "Medical Expense" benefits are not payable for any losses, fatal or non-fatal, which are caused by or resulting from:*

- a. a Pre-existing Medical Condition, as defined herein;*
- b. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;*
- c. routine physicals, laboratory diagnostic, x-ray examinations or other examinations, except in the course of a disability established by the prior call or attendance of a Physician;*
- d. Elective, cosmetic or plastic surgery, except as the result of an accident;*
- e. dental care, except as the result of injury to sound, natural teeth caused by accident while the Policy is in effect;*
- f. Expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;*
- g. The diagnosis and treatment of acne;*
- h. Deviated septum, including sub mucous resection and/or other surgical correction thereof;*
- i. Organ transplants that competent medical professionals consider experimental;*
- j. Well child care including exams and immunizations;*
- k. Expenses which are not exclusively medical in nature.*
- l. Any expenses incurred in Country of Residence.*
- m. Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or*
- n. Treatment provided in a government hospital or services for which no charge is normally made*
- o. Mental, nervous, or emotional disorders or rest cures;*
- p. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices.*

## **MEDICAL EVACUATION**

1. We will pay up to the maximum combined benefit of up to USD 100,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), for covered expenses due to emergency medical evacuation or Return of Mortal Remains if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible.

Expenses for Transportation must be:

- a. recommended by the attending Physician;
- b. required by the standard regulations of the conveyance transporting You; and
- c. arranged and authorized in advance by the Assistance Department.

## **RETURN OF MORTAL REMAINS**

1. We will pay benefits for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to if You die. Benefits will not exceed the combined maximum limit of USD 100,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), for both the Medical Evacuation and Return of Mortal Remains.

Covered expenses include, but are not limited to, expenses for:

- embalming;
- cremation;
- coffins; and
- transportation.

**These expenses must be authorized and arranged by the Assistance Department and You or Your Family must contact the numbers listed in the Customer Service Section.**

## **DAILY IN-HOSPITAL CASH BENEFIT**

If You are hospitalized as an Inpatient, due to Injury or Illness while outside Your Country of Permanent Residence, a benefit of USD 100 per day per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

**What is Not Covered Under Daily In-Hospital Cash Benefit (In addition to General Exclusions):**

1. Pre-existing Medical Condition;
2. Hospitalization in Your Country of Residence;
3. Pregnancy and resulting childbirth, miscarriage or disease of the female organs of production;
4. Routine physical exams;
5. Cosmetic or plastic surgery, except as a result of Injury;
6. Any mental or nervous disorder or rest cures.

**OVERSEAS COVID-19 DIAGNOSIS QUARANTINE ALLOWANCE**

We will pay up to USD 100 per day as specified in the Summary of Cover per person for up to fourteen (14) consecutive days, if while Overseas, You test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside of the Territory.

We will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to Quarantine.

Any claim for Overseas COVID-19 Diagnosis Quarantine Allowance shall be offset against any amount We have paid or are liable to pay under Travel Cancellation or Travel Curtailment in respect of the same event.

**2. What is NOT Covered Under Overseas Covid-19 Diagnosis Quarantine Allowance, in addition to the General Exclusions:**

- a. This benefit will not apply where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin;
- b. We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).

**TRIP INCONVENIENCE PROTECTION**

Eligible 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 delayed.

**TRIP CANCELLATION**

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of USD 1,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Departure Your trip is cancelled and You are prevented from taking the Trip due to:

- a. a Sickness, Injury or Death to You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member; or
- b. severe weather condition that cancels the scheduled departure of a Common Carrier; or
- c. security reasons or mandatory evacuation at destination; or
- d. serious loss in the home or business owned by the Insured due to fire, explosion and flood that makes the property uninhabitable, as well as theft through the use of force from the outside to the interior of the property, in which there are traces or visible traces of said event and material damage to the property as a result of the use of force used in the theft committed; or
- e. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved; or
- f. immovable summon as a party or witness before a civil, Family, labor or criminal court; or
- g. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences; or
- h. unexpected loss of the Insured's Formal Employment; or
- i. loss of the Identification Documents of the Insured due to Assault or Theft, and in which case it is not possible to recover them in order to make the Trip, or
- j. requirement to join the armed forces of the country.

**2. Cancellation:**

Coverage is effective only if the trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

You must notify Us as soon as reasonably possible in the event of a Trip Cancellation. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

**3. What is Not Covered Under Trip Cancellation (In addition to General Exclusions):**

- a. Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;
- b. Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;

- c. *Claims arising from pregnancy and all related conditions;*
- d. *Pre-existing Medical Condition.*

#### **TRIP POSTPONEMENT**

1. If the Trip is postponed due to any of the following unexpected events occurring within 60 days (except item (c)) before the date of departure of the Trip:

- a. Major Travel Event that prevents You from travelling to Your main destination(s) as scheduled and outlined in Your Trip itinerary;
- b. death or Serious Injury or Serious Sickness or compulsory quarantine of You or Your Relative;
- c. serious damage to Your permanent place of residence in the Territory arising from Natural Disasters occurring after the issue date of the Policy and within one (1) week before the date of departure of your Covered Trip and which requires You to be present at Your permanent place of residence on the date of departure; or
- d. witness summons.

We will pay, up to the limits specified in the Summary of Cover, for the resulting administrative charges to postpone the Trip:

- a. which full payment was made by You;
- b. for which You are legally liable; and
- c. which are not recoverable from any other source.

#### **2. What is Not Covered Under Trip Postponement (In addition to General Exclusions)**

We will not pay for any loss or charges:

- a. *caused directly or indirectly by government regulations or control;*
- b. *caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;*
- c. *that is covered by any other existing insurance scheme or government program;*
- d. *which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;*
- e. *should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive) (with the exception of Your death or the death of Your Relative or Travel Companion caused by an Accident);*
- f. *that results from a Major Travel Event which was publicly known at the time You booked Your Trip or purchased this insurance, whichever occurs last; and/or*
- g. *being compensation for any air miles or holiday points You used to pay for the Trip in part or in full.*

For the avoidance of doubt, coverage continues to have force and effect with regards to other Insured Persons who continue with the Trip as scheduled.

#### **TRIP CURTAILMENT**

1. We will pay loss of deposits up to a maximum of USD 1,000 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), if prior to the Contracted Date of Return, Your Trip is cancelled and You are unable to continue the Trip due to:

- a. sickness, Injury or Death to: You; Your Travelling Companion; Your Immediate Family Member; or Your Travelling Companion's Immediate Family Member.
- b. complications of Pregnancy suffered by the Insured or the Spouse that endanger the health or life of those involved.
- c. in the event that the Insured presents or receives a separation or divorce claim that requires the insured to be present on court audiences.
- d. unexpected loss of the Insured's Formal Employment.
- e. requirement to join the armed forces of the country.

#### **2. Interruption**

We will reimburse You for the unused, non-refundable, cost of travel arrangements pre-paid to the Hotel and/or the Common Carrier ticket, less the value of applied credit from unused return travel ticket, to return home or rejoin the Land/Sea Arrangements. This benefit is limited to the cost of one-way economy airfare by scheduled carrier and is subject to the Per Cover Limit stated in the Summary of Cover.

#### **3. Accompaniment of Minors**

In the event, You are travelling alone with a minor up to 15 years old and You are unable to continue the Trip due to a Sickness, Injury or Death resulting in the minor being left unattended, We will pay the cost of a round trip economy airfare ticket in a scheduled carrier from Your Country of Residence for an adult designated by Your family to accompany the minor back to Your Country of Residence.

**These expenses must be authorized in advance by the Assistance Department and You must contact the numbers listed in the Customer Service Section.**

#### **4. Special Notification of Claim**

You must notify Us as soon as reasonably possible in the event of a Trip Interruption claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

#### **5. What is Not Covered Under Trip Curtailment (In addition to General Exclusions)**

- a. *Claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse, addiction or overdose;*
- b. *Claim arising from elective cosmetic or plastic surgery, except as a result of an accident;*
- c. *Claims arising from pregnancy and all related conditions.*
- d. *Pre-existing Medical Condition.*

#### **TRIP DELAY COVERAGE**

1. We will pay benefits for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:
  - a. inclement weather, which means any severe weather condition that delays the scheduled departure of a Common Carrier; or
  - b. equipment failure of a Common Carrier, which means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips; or
  - c. an unforeseen strike or other job action by employees of a Common Carrier, which means any labor disagreement that interferes with the normal departure and arrival of a Common Carrier; or
  - d. operational reasons at the departure airport due to air traffic restrictions and beyond the airline's control.

This coverage provides benefits up to a maximum of USD 100 for losses in total per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), as a result of a delay of at least four (4) consecutive hours from the time specified in the itinerary supplied to the Insured Person of the departure of the Common Carrier in which the Insured Person had arranged to travel to.

We will reimburse you for any expenses for meals and lodging which were necessarily incurred as the result of this delay and which were not already provided to you by the Common Carrier or any other party free of charge.

**2. What is NOT Covered Under Trip Delay (In addition to General Exclusions):**

*Trip Delay coverage shall not include benefits for:*

- a. Any loss directly or indirectly due to any delay which was made public or known to You prior to the date the original trip was booked.
- b. Any Common Carrier ticket purchased no less than twenty-four (24) hours before the original departure time specified in the itinerary.
- c. Any Common Carrier ticket where flight information is not confirmed at the time of purchase or purchased in connection with unlimited flights promotion from any Common Carrier or any third-party service provider.

**MISSED CONNECTION COVERAGE**

1. We will pay You up to USD 100 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), if You miss Your flight connection due to the delay in arrival or cancellation of Your previous flight. We will reimburse your reasonable extra expenses for travel, accommodation and meals to enable you to continue your pre-booked trip.

For avoidance of doubt, the previous and missed flights must be on the same itinerary.

**2. What is NOT Covered Under Missed Connection (In addition to General Exclusions):**

- a. Any claims arising due to a Natural Disaster.
- b. Any claims where you have not obtained written confirmation from the airline company or authority stating the reason for the delay and how long the delay lasted.

## **LUGGAGE PROTECTION**

**PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER**

We will pay You, up to the limit specified in the Summary of Cover, for loss of or damage sustained whilst a Covered Trip to personal baggage taken or purchased where such loss or damage is due to circumstances beyond Your control at the planned destination, including Natural Disasters. This includes compensation for Your clothing and personal effects which are stored in the personal baggage that is lost or which are worn or carried on You. All items must be owned by You or in Your custody or which is loaned or entrusted to You.

In the event any of Your article of personal baggage is proven to be beyond economical repair, a claim under the Policy will be treated as if the article had been lost. We will not be liable for more than USD 625, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is USD 1,000 and only for one Laptop Computer for every Covered Trip.

We will not pay more than a combined maximum limit of 10% of the maximum stated above for the following:

- a. jewelry, watches, articles consisting in whole or in part of silver, gold or platinum;
- b. furs, articles trimmed with or made mostly of fur;
- c. cameras, including related camera equipment;
- d. other electronic equipment

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its accompanying lens and any accessories even if purchased separately and are of different brands, a set of diving gear and any accessories even if purchased separately and are of different brands).

We may, at Our sole discretion and option, make payment or reinstate or repair the damaged personal baggage. All claim settlements will be subject to due allowance for wear and tear and depreciation. Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of the incident if You can produce supporting documents (i.e. original receipts or original warranty cards) for claims.

The loss must be reported to the police or relevant authority such as hotel and airline management or other service provider having jurisdiction at the place of the loss within 24-hours of the incident. Any claim must be accompanied by written documentation from such authorities. You must take every possible step and reasonable precaution to ensure:

- a. that Your baggage or personal effects are not left unattended in a Public Place; and
- b. the safety of all personal property and baggage.



Claims that result from You losing Your baggage or it being damaged while being held by an airline or service provider should be made to the airline or service provider first or any other valid and collectible insurance in place. Any payment under the Policy shall be made upon proof of compensation received from the airline, service provider or other insurer or where such compensation is denied, proof of such denial.

**What is NOT Covered Under PERSONAL BAGGAGE INCLUDING LAPTOP COMPUTER (In addition to General Exclusions):**

We will not pay for any loss or damage:

1. *for the following classes of property which are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, boards or toboggans, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Laptop Computers as provided herein above), manuscripts, gem stones, contact or corneal lenses, securities, musical instruments, bridges for tooth or teeth, dentures;*
2. *caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting in such loss or damage;*
3. *to property which does not affect the fitness for use or purpose or functionality of such property;*
4. *to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any government or public authority or risk of contraband or illegal transportation or trade;*
5. *to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party;*
6. *to Your property sent in advance, mailed or shipped separately;*
7. *to Your property left unattended in any Public Place;*
8. *resulting from Your failure to take due care and precaution for the safeguard and security of such property;*
9. *resulting from Your willful act, omission, negligence or carelessness;*
10. *arising from confiscation or retention by customs or other officials;*
11. *of business goods or samples or equipment of any kind;*
12. *to data recorded on tapes, cards, discs or otherwise;*
13. *to cash or cash equivalents, bank notes, casino chips, vouchers, cash card, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Travel Documents and Personal Money Section;*
14. *or derangement or breakage of fragile or brittle articles; and/or*
15. *resulting from mysterious disappearance of such property.*

Note: The Policy will only pay for any claim under Baggage Loss or Baggage Delay for the same event.

**COMMON CARRIER BAGGAGE DELAY**

1. We will pay You, USD 100 per person (sub-limits apply for Spouse and Children, please refer to the SUMMARY OF COVER for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket until the time it arrives. Coverage for delayed Luggage is not available in the Insured Person's City of Permanent Residence.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

**Limitation**

If upon further investigation it is later determined that Your baggage checked with the Common Carrier has been lost, any amount claimed and paid to You under the baggage delay policy section will be deducted from any payment due You under the baggage lost policy section.

**GENERAL PLAN EXCLUSIONS**

The Policy does not provide coverage for any of the following:

1. *Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor*
2. *War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor*
3. *any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor*
4. *loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor*
5. *any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor*
6. *Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor*
7. *congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor*
8. *flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor*
9. *driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor*

10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus); nor
11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
12. the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
13. Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing; nor
14. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor
15. any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor
16. Traveling against the advice of a physician; nor
17. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons, nor
18. planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan or Iraq.

#### **COVID 19- Covered Conditions And Exclusions**

<b>Benefit</b>	<b>Covered Conditions And Exclusions</b>
<b>Medical Expenses</b>	If You are diagnosed with COVID-19 whilst Overseas, We will pay up to the limit stated in the Summary of Cover for the necessary and reasonable medical costs incurred during your Covered Trip, as a result of You contracting COVID-19 during Your Trip.
<b>Emergency Medical Evacuation</b>	Included within the Medical Expenses benefit limit stated in the Summary of Cover, if You contract COVID-19 during Your Trip, We will cover the cost of emergency evacuation if deemed medically necessary.
<b>Return of Mortal Remains</b>	<p>This benefit includes the cost of returning Your body or Your ashes to the Territory up to the limit stated in the Summary of Cover.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, You or someone on Your behalf must contact Our assistance Department immediately.</p>
<b>Daily In-Hospital Cash Benefit</b>	The Policy will only pay for a claim in respect of either Daily In-Hospital Cash Benefit or Overseas Covid-19 Diagnosis Quarantine Allowance for the same event, but not both.
<b>Overseas COVID-19 Diagnosis Quarantine Allowance</b>	<p>Please note: This benefit is only payable for the time that You are placed into an unexpected mandatory Quarantine Overseas and ceases if You are required to Quarantine upon Your return to Your Country of residence. This amount is meant to help You pay reasonable and necessary accommodation costs directly related to Your Quarantine.</p> <p><b>What you are covered for:</b></p> <p>We will pay up to the amount shown in the Summary of Cover if while on an Overseas Trip, You are unexpectedly placed into a mandatory Quarantine outside Your Country of residence by a written order of a governmental body for one of the following two reasons:</p> <ul style="list-style-type: none"> <li>• You test positive for COVID-19; or</li> <li>• Such governmental body identifies You or any Travelling Companion, specifically, as having been exposed to the coronavirus that causes COVID-19.</li> </ul> <p>We will pay to cover reasonable and necessary accommodation costs directly related to such Quarantine up to the amount specified in the Summary of Cover for up to fourteen (14) consecutive days.</p> <p><b>What you are not covered for under this section:</b></p> <p>In addition to the exclusions set out in the General Exclusions section, the Policy does not cover any loss or expenses arising out of, based upon, or attributable to any Quarantine mandate that generally or broadly applies to:</p> <ul style="list-style-type: none"> <li>• all arriving/transiting passengers, or all arriving/transiting passengers from a particular geographic area of origin;</li> <li>• all individuals currently located in a particular geographic area;</li> <li>• all passengers, or a sub-group of passengers that is broader than just You and Your Travelling Companion(s), in any Common Carrier.</li> </ul>

	<p>Please note that the conditions set out in the General Conditions section apply to all benefit sections.</p> <p>Claims evidence required for this section may include:</p> <ul style="list-style-type: none"> <li>• Proof of a positive COVID-19 test, if applicable</li> <li>• Proof of a Quarantine mandate issued by a governmental body</li> <li>• Proof of Your Hospital admission and discharge dates and times, if hospitalized</li> <li>• Proof of travel (confirmation invoice, travel tickets)</li> </ul> <p><b>Please note:</b> We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.</p>
<b>Travel Cancellation</b>	<p>We will pay up to the amount shown in the Summary of Cover in the Policy if the cancellation of Your Covered Trip, for which You have paid under a contract and which is not refundable, is necessary and unavoidable as a result of You or Your Immediate Family Member being diagnosed with COVID-19 prior to the scheduled Trip departure date.</p> <p>We will not cover any Travel Cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any Travel Cancellation resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Travel Cancellation if You cancel Your Trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover Travel Cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Covered Trip for cancellation refund or compensation.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<b>Travel Curtailment</b>	<p>We will pay up to the amount listed in the table of benefits in the Policy if the disruption of Your Covered Trip is necessary and unavoidable because You or Your Immediate Family Member are diagnosed with COVID-19 while travelling and need to return to the Territory earlier than planned. In that event, We will cover:</p> <ol style="list-style-type: none"> <li>1. reasonable and necessary travel and accommodation expenses for which You have paid, and which are not refundable.</li> <li>2. reasonable and necessary additional travel costs to return to Malaysia.</li> </ol> <p>We will not cover Travel Curtailment resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<b>Travel Delay</b>	<p>We will not pay for any Travel Delay if You fail a COVID-19 related test or a medical screening at the airport.</p>

#### **ASSISTANCE DEPARTMENT**

#### **For Customer Service in case of a medical emergency call our 24 hours Assistance Departments:**

When travelling inside the US (N-America): 866 273 9079 toll free number

For Travel outside the US (N-America): 001 817-826-7014 call collect

Please keep in mind that the Assistance Department is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of the Assistance Department (for example, medical or legal bills). This benefit may reimburse You for medical related expenses (Please refer to the Travel Medical section for additional information).

#### **1. Where the service is available:**

In general, coverage applies worldwide, but there are exceptions.

Restrictions may apply to regions that may be involved in an international or internal conflict, or in those countries and territories where the existing infrastructure is deemed inadequate to guarantee service. You may contact the Assistance Department prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

## **2. Assistance Department:**

- a. During Your trip, in the event of an emergency, the Assistance Department provides information on travel requirements, including documentation (visas, passports), immunizations, or currency exchange rates. The exchange rate provided may differ from the exact rate that issuers use for transactions on Your card. Information on exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.
- b. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, the Assistance Department will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
- c. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- d. Please note that this service does not provide maps or information regarding road conditions.

## **3. Medical Assistance Departments:**

- a. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- b. Provide help with prescription refills with local pharmacists (subject to local laws).
- c. In the event of an emergency, the Assistance Department will make arrangements for a consultation with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor Your condition.
- d. If You are hospitalized, We can arrange to have messages relayed home, transfer You to another facility if medically necessary, or have a family member or close friend brought to Your bedside if You have been travelling alone (this will be at cardholder's expense).
- e. If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- f. If a tragedy occurs, We will assist in securing travel arrangements for You.

## **4. Legal Referral Services:**

If You are arrested or are in danger of being arrested as the result of any non-criminal action resulting from responsibilities attributed to You, We will assist, if required, to provide You with the name of an attorney who can represent You in any necessary legal matters.

## **GENERAL PROCEDURE - HOW TO FILE A CLAIM**

### **Notice of Service request / Claim (non-medical emergency claims on re-imbursement basis)**

Written notice of service request / claim must be given no later than thirty (30) days from the date of the incident. Failure to give notice to the claims department listed below, within thirty (30) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://my.mycardbenefits.com> or send claim notification to:

**AIG Malaysia Insurance Berhad**  
Claims Department  
Level 18, Menara Worldwide  
198, Jalan Bukit Bintang, 55100 Kuala Lumpur  
Tel: 1800-18-3333  
Languages Supported: English/Bahasa Malaysia  
Call Centre hours: 9.00 am to 5.00 pm Monday to Friday (except Public Holidays)  
Email: [APAC.Mastercard@aig.com](mailto:APAC.Mastercard@aig.com) / [MY.Mastercard@aig.com](mailto:MY.Mastercard@aig.com)

The following procedures should be followed:

1. You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Insurance Company, will furnish to a claimant the necessary Claim Form(s) along with instructions;
2. Complete the Claim Form(s) in its entirety;
3. Submit all Required Information (certificate of registration, proof of loss etc.), as outlined in this section no later than the Submission Period.

Please note, there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above

### **TRAVEL MEDICAL BENEFIT CLAIMS:**

#### **Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains / Daily In-Hospital Cash Benefit / Overseas Quarantine Allowance**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the nature of injury or sickness with a breakdown of expenses, including certified copies of medical evidence

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reports, attending physician statements, medical receipts and related documentation;

- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- c) Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim; Hospital Admission/ Discharge Card, if hospitalized;
- d) Proof of a positive COVID-19 test, if applicable; and
- e) Proof of a Quarantine mandate issued by a governmental body, if applicable;
- f) Proof of Your Hospital admission and discharge dates and times, if hospitalized.

**TRIP INCONVENIENCE PROTECTION CLAIMS:**

**Trip Cancellation / Trip Curtailment / Trip Postponement / Trip Delay / Missed Connection**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Documentation detailing the reason for cancellation or delay, including evidence of the nature of Serious Injury or Sickness such as certified copies of medical evidence reports, attending physician statements, medical receipts and related documentation;
- b) Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
- c) Your cardholder's statement of account showing the account is open and in good standing at the time of filing the claim.

**LUGGAGE PROTECTION CLAIMS:**

**Personal Baggage including Laptop Computer / Baggage Delay**

Claim Notification Period: Within ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification.

Required Information (proof of loss):

- a) Copies of the notification and reporting filed with the Common Carrier and all related correspondence, Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
- b) Details of the amounts paid (or payable) by the Common Carrier responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondence;
- c) Your cardholder's statement of account showing the account is open and in good standing.

**Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.**