

旅游保险

保险产品资料文件

本文件不是保险合同。本文件汇总了您注册合格 Mastercard World 卡后，会获得的保险保障。Mastercard Asia/Pacific Pte. Ltd. 提供的保险总保单会提供这些保险保障。

我的受保项目有什么？

您在旅行时享有以下保险福利：

- ✓ 疾病和伤害的海外医疗费用
- ✓ 紧急医疗后送
- ✓ 遗体遣返
- ✓ 每日住院现金津贴，最长 15 天
- ✓ 海外检疫津贴，最长 14 天
- ✓ 旅行取消
- ✓ 旅行缩减
- ✓ 旅行延期
- ✓ 旅行延误，延误超过 4 小时
- ✓ 错过转机
- ✓ 个人行李丢失
- ✓ 一般交通工具行李延误，延误超过 4 小时

有什么不保项目？

- ✗ 没有使用合格卡支付交通费的行程
- ✗ 因既有医疗状况导致的疾病
- ✗ 如果您在实施旅游限制期间出游
- ✗ 如果您前往受制裁的目的地

承保范围有限制吗？

有的，有一些限制：

- 每次往返行程，承保最多为期 180 天
- 每次单程行程，在抵达目的地 7 天后结束承保
- 您或您的配偶在行程日期不得超过 69 岁，您的孩子不得超过 18 岁（如果是全日制学生，则为 23 岁）
- 我们将无法为在居住国家/地区的行程提供医疗保险福利。

我在哪里会受保？

除美国、英国、欧盟和联合国制裁名单上的少数目的地外，您在全球范围内的行程均受保。

我需要做什么才能受保？

- 注册是您获得保险保障的第一步。如果已经完成注册，请保存好所有文件
- 使用合格卡支付行程交通费，您将自动受保

我需要支付保险费吗？

- 这些保险福利由您的发卡机构免费提供给您。

我什么时候开始受保？

- 您从完成注册时开始受保，保险期为一年。这代表未来 12 个月内，您的旅游行程将根据资格和承保要求得到承保。

我可以取消保险吗？

- 您无法取消保险，我们建议您不要这样做。如果您在旅游时遇到意外或不可预见的情况，这会为您提供免费保险，能保障您。

本保险由谁提供？

- 总保单由 AIG Asia Pacific Insurance Pte. Ltd. 发出。

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 medical benefits for your trips 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 your card issuer.

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.