

**MASTERCARD SINGAPORE
OCBC WORLD ELITE DEBIT CARDS**

SUMMARY OF COVER

| <u>Travel Insurance Coverage***</u> | <u>Maximum Benefit Amount (USD)</u> |
|--|--|
| 1. Travel Accident: Travel Accident Common Carrier - International Trips | Up to USD 25,000 |
| 2. Trip Inconvenience Protection: Trip Cancellation Trip Curtailment Trip Postponement Trip Delay Personal Liability Abroad | Up to USD 2,000 Up to USD 2,000 Up to USD 2,000 For delays in excess of 4 hours, USD 250 Up to USD 25,000 |
| 3. Baggage Protection: Personal Baggage Including Laptop Computer Common Carrier Baggage Delay Travel Documents and Personal Money | Up to USD 1,000, subject to a single item max limit of USD 200 For delays in excess of 4 hours, USD 250 Up to USD 300 |
| 4. Assistance (24 Hours / Worldwide Services) | Included |

*** 50% sub-limit is applicable for Spouse and a 10% sub-limit is applicable for Children under 1. Travel Accident benefits.

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

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 KEY TERMS AND DEFINITIONS

Accident or Accidental 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.

Child or Children means the Eligible Cardholders' legally recognized son or daughter, biological offspring and stepchildren 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.

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

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. 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.

Eligible Card means the participating Issuer's Mastercard World Elite Debit card.

Eligible Cardholders / You / Your means those Cardholders aged between 18 years and 69 years with Eligible who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

Excess/Deductible/Elimination Period means the amount of expenses or the number of days of each and every Loss payable by You before the Policy benefits become payable.

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 or 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.

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 this Policy is in effect.

Insured Person(s) means an Eligible Cardholder or other eligible person(s) who are defined as being eligible under "Who is Covered"

provision in this guide.

This Policy offers coverage only to the Eligible Cardholders ordinarily resident in the Territory where the Mastercard card was issued.

Insurer/We/Us means the Insurer that shall be responsible for providing this Policy to Eligible Cardholders in their country of registration within the countries specified under the definition of Territory.

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

Mastercard / Policyholder 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 medical services or supplies which (a) are essential for diagnosis, treatment; or care of the covered loss under the applicable benefit for which it is prescribed or performed; (b) meets generally accepted standards of medical practice; and (c) is ordered by a Physician and performed under his or her care, supervision or order.

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. The attending Physician must not be the Insured Person, the business partner of the Insured Person, employer, employee, agent, any Immediate Family Member of the Insured Person

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.

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 country where the Eligible Cards were issued, in this case Singapore.

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.

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 ACCIDENT COMMON CARRIER

Mastercard Eligible Cardholders can benefit from comprehensive travel accident insurance coverage offered through Mastercard.

1. Definitions Travel Accident:

Exposure and Disappearance means if an Insured Person suffers a Loss resulting from being unavoidably exposed to the elements due to a covered Accident, it will be covered as if resulting from an Injury. If the body of an Insured Person has not been found within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was a passenger, then it shall be deemed the Insured Person has suffered loss of Life.

Loss means:

- a. of hand or foot means actual severance through or above the wrist or ankle joints;
- b. of eye means entire and irrecoverable loss of sight;
- c. of thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- d. of speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Member means one hand; one foot; sight of one eye; speech; or hearing in both ears.

Principal Benefit means the maximum amount payable for: Accidental loss of Life; two (2) or more Members.

2. Who Is Covered:

An Eligible Cardholder and his Family.

3. To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your

Mastercard card and/or has been acquired with points earned by a rewards program associated with Your Eligible Card (i.e. mileage points for travel).

4. Coverage Description:

Provides Common Carrier Travel Accident Insurance coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) while travelling on a Common Carrier if tickets are purchased with Your Eligible Card.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 25,000 per person (sub-limits apply for Spouse and Children, please refer to the above SUMMARY OF COVER for more details), for international flights.
- A Covered Trip commences when the Insured Person boards a Common Carrier for the purpose of going on such trip and continues until such time as the Insured Person alights (departs) from the Common Carrier.

Schedule of Losses:

| For Accidental Loss of: | Percentage of the Principal Benefit: |
|-------------------------------------|---|
| Life | 100% |
| Two Members | 100% |
| One Member | 50% |
| Thumb and Index Finger of Same Hand | 25% |

5. Coverage Conditions/Limitations:

- A covered Loss must occur within 365 days of the date of the Accident;
- In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;

- Coverage extends to Exposure and Disappearance;
- Loss caused by or resulting from Terrorist Act (defined herein) are not excluded;
- Once the limit of 25,000 USD is reached per Insured Person (sub-limits apply for Spouse and Children, please refer to the above SUMMARY OF COVER for more details), no further payment is made under the Travel Accident Common Carrier

benefit.

6. What is NOT Covered by Travel Accident – In addition to General Exclusions:

Does not cover any loss, fatal or non-fatal, caused by or resulting from directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of an Injury.

TRIP INCONVENIENCE PROTECTION

Mastercard 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.

1. Who Is Covered:

An Eligible Cardholder and his Family.

2. To Get Coverage:

Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your eligible Mastercard card; or has been acquired with points earned by a rewards program associated with Your card (i.e. mileage points for travel).

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

TRIP CANCELLATION

1. We will pay loss of travel and/or accommodation deposits up to a maximum limit of USD 3,000 per Insured Person, if prior to the contracted date of departure Your Covered Trip is cancelled and You are prevented from taking the Covered 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.

2. Cancellation:

We will reimburse You for the unused, non-refundable cancellation portion of the Hotel cost and/or the Common Carrier ticket cancellation charges provided that You booked and paid for these costs before such Sickness, Injury or Death occurred.

3. Special Notification of Claim:

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.

4. Definitions:

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; step-parents; aunts, uncles; nieces, and nephews, who reside in The Country of Residence

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 Covered Trip.

Travelling Companion - means up to two (2) person(s) who is/are booked to accompany You on the Covered Trip.

5. 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; and/or
- d. Pre-existing Medical Condition.

TRIP CURTAILMENT

1. We will pay loss of deposits up to a maximum of USD 3,000 per Insured Person, if prior to the contracted date of return, Your Covered Trip is cancelled and You are unable to continue the Covered 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.

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 Covered 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 Permanent Residence for an adult designated by Your Family to accompany the minor back to Your Country of Permanent Residence.

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

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. Definitions:

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; step-parents; aunts, uncles; nieces, and nephews.

Injury or Sickness - means one which requires treatments by a legally qualified Physician and which results in the Insured Person being certified by the Physician as unfit to travel or continue with

his/her original journey.

Travelling Companion - means up to two (2) person(s) who is/are booked to accompany You on the Trip.

Unable to continue 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 interrupt the Covered 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 interrupt the Covered Trip.

6. Exclusions:

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

TRIP POSTPONEMENT

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.

EXCLUSIONS

We will not pay for any loss or charges:

1. caused directly or indirectly by government regulations or control;
2. caused by cancellation by the Common Carrier or any other provider of the travel and/or accommodation;
3. that is covered by any other existing insurance scheme or government program;
4. which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation;
5. 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);

6. 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
7. 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 DELAY

1. We will pay benefits for Trip Delay, if Your Covered 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 arrival or 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.

This coverage provides a benefit of USD 250 per Insured Person, 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.

2. What is NOT Covered by Trip Delay (Exclusions):

Trip Delay coverage shall not include benefits for any loss caused directly and/or indirectly due to any delay which was made public or known to You prior to the date the Covered Trip was booked.

PERSONAL LIABILITY ABROAD

We will indemnify You, up to the limit specified in the Summary of Cover, for legal liability to a third party arising during the Trip as a result of:

- a. death or Injury to any third party; or
- b. Accidental loss of or damage to property of any third party.

EXCLUSIONS

We will not pay for:

1. Property belonging to a member of Your family or employer or deemed by law to be your employee;
2. liability to any person who is a member of Your family or employer or deemed by law to be your employee;
3. property belonging to You or in your care, custody or control;
4. any liability assumed under contract;
5. liability arising directly or indirectly from, in respect of, or due to Your willful, malicious or unlawful acts;
6. liability arising directly or indirectly from, in respect of, or due to the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
7. liability arising directly or indirectly from, in respect of, or due to ownership or occupation of land or buildings (other than occupation only of any temporary residence);
8. liability arising directly or indirectly from, in respect of, or due to the undertaking or pursuit of any trade, business or profession;
9. liability arising directly or indirectly from, in respect of, or due to any criminal acts;
10. legal costs resulting from any criminal proceedings;

11. Your participation in any motor rallies, or car, motorcycle, boat or aerial racing;
12. judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction within the Territory; and/or
13. punitive, aggravated or exemplary damages.

As a condition precedent to Our liability, You must not make any offer or promise of payment or admit any liability or fault to any other party or become involved in any litigation without our written approval.

BAGGAGE 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 this Policy will be treated as if the article had been lost. We will not be liable for more than USD 200, in respect of any one article or pair or set of articles. The limit of liability for a Laptop Computer is \$500 and only for one Laptop Computer for every Covered Trip.

We will not pay more than a combined maximum limit of USD 200 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;

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 Common Carrier 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 a Common Carrier or service provider should be made to the Common Carrier 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 Common Carrier, 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 (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 a benefit of USD 250 per Insured Person, 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, other than Your final destination, until the time it arrives. Coverage for delayed Checked Baggage 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.

2. Definitions:

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.

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 Common Carrier Baggage Delay Policy section will be deducted from any payment due to You under the Common Carrier Lost / Damaged Baggage Policy section.

TRAVEL DOCUMENTS AND PERSONAL MONEY

We will pay You, up to the limit specified in the Summary of Cover, for the cost of obtaining replacement passports, travel tickets and visa, if any, which have been lost as well as additional travel expenses and hotel accommodation incurred whilst on a Covered Trip outside Your Country of Residence to replace such lost travel

documents. Such loss must be due to robbery, burglary, theft or Natural Disasters whilst on a Covered Trip.

Where replacement passports which have been lost whilst on a Covered Trip are to be obtained upon Your return to the Territory, We will pay You, up to the limit specified in the Summary of Cover only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in the Territory.

If as a result of robbery, burglary, theft or Natural Disasters You experience a loss of cash, travelers' cheques or banknotes which were on your person, or properly secured in a locked safe or strongroom or under your active supervision when the event occurs during a Trip, We will pay for the actual loss up to \$150, provided that such loss is reported to the police or relevant authority having jurisdiction at the place of the loss no later than 24-hours after the incident. Any claim must be accompanied by written documentation from the police or such other authorities.

What is NOT Covered Under TRAVEL DOCUMENTS and PERSONAL MONEY (Exclusions):

We will not pay for any shortage due to exchange rate or depreciation in value and for loss of travelers' cheques not immediately reported to the local branch or agent of the issuing authority.

ASSISTANCE DEPARTMENT

For Customer Service in case of a medical emergency call: Assistance Department

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

Rely on the Assistance Department when You're away from home. The Assistance Department is Your guide to many important services You may need when travelling. Benefits are designed to assist You when travelling out of Your Country of Permanent Residence. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that the services provided by the Assistance Department at Your request shall not be considered as benefit under the Policy 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. Who is Covered:

An Eligible Cardholder and his Family.

2. 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).

3. Assistance Department:

- During Your Covered 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 Eligible Card. Information on

exchange rates for items billed on Your statement should be obtained from the financial institution that issued Your card.

- In case of loss or theft of 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.
- In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
- Please note that this service does not provide maps or information regarding road conditions.

4. Medical Assistance Departments:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provide help with prescription refills with local pharmacists (subject to local laws).
- 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.
- 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).
- 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.

- If a tragedy occurs, we'll assist in securing travel arrangements for You.

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.

5. Legal Referral Services:

If You are arrested or are in danger of being arrested as a result of

GENERAL PLAN EXCLUSIONS

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

1. Intentionally self-inflicted injury, suicide or any attempt thereat 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, and in such an event the Company, upon written notification by the Policyholder, shall return the pro rata premium for any such period of service; 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. Bacterial infections except pyogenic infections which are caused by an accidental wound; nor
9. 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
10. 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
11. 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
12. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
13. the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
14. Any loss sustained while the Insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hand gliding, bungee jumping, scuba diving, mountain climbing, pot-holding; nor
15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; nor
16. any Sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; nor
17. Traveling against the advice of a Physician; nor
18. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons; nor
19. planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region or actual travel in, to, or through Afghanistan.

GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service Request / Claim (Non-Medical Emergency Claims on Reimbursement Basis)

Written notice of service request / claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim. To file a claim, log on to <https://sg.mycardbenefits.com> or send a claim notification to:

AIG Asia Pacific Insurance Pte. Ltd.

AIG Building
78 Shenton Way #09-16
Singapore 079120
Tel: +65 6419 1667

Business Hours: 09.00 – 18.00 Mon – Fri (except public holidays)

Languages supported: English

Email: APAC.Mastercard@aig.com

The following procedures should be followed for claim notifications:

1. You (Eligible 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 take necessary details from the claimant and provide instructions;
2. Submit all Required Information (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 ACCIDENT CLAIMS:

Common Carrier – International Trips

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):

1. Complete documentation including a death certificate and/or attending Physician statement or autopsy report;
2. 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;

TRIP INCONVENIENCE PROTECTION CLAIMS

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):

Trip Cancellation / Trip Curtailment / Trip Postponement

1. Documentation detailing the reason for cancellation or curtailment, including evidence of the nature of serious Injury or Sickness such as copies of medical evidence reports, attending Physician statements, and related documentation;
2. 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;
3. Receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation / curtailment.

Trip Delay

1. Copy of Ticket & Boarding Pass;
2. Letter from the Common Carrier certifying the delay / missed connection; and
3. 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.

BAGGAGE PROTECTION CLAIMS

Personal Baggage including Laptop / 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):

1. Copies of the notification and report filed with the police, Common Carrier or hotel management and all related correspondences;
2. If reported with the Common Carrier, copy of the Property Indemnity Report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
3. Details of the amounts paid (or payable) by the Common Carrier or other insurer responsible for the loss, description of contents, cost determination of contents and all other appropriate documents and correspondences;
4. Declaration list of lost items – as declared to the Common Carrier.
5. Confirmation from the Common Carrier that the baggage is declared lost and cannot be located.

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.

Where allowable by law, benefit for Loss of Life is payable to the

beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

1. Spouse;
2. Children, in equal shares;
3. Parents, in equal shares;
4. Brothers and sisters, in equal shares; or
5. Executor or administrator.

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

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, with the official Foreign Exchange Rates published on the date Claim payment is made.

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 this Policy or at any time thereafter, providing coverage to the Insured Person 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.

Consumer Notice

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

This exclusion applies pari passu to coverage directly affected by any sanctions issued by any other country.

Governing Law and Jurisdiction: This Policy is governed by the laws of Singapore. Any dispute arising between the Insured Person and the Insurer is subject to the exclusive jurisdiction of the competent courts of Singapore.