AIG PERSONAL PROTECTION FOR MASTERCARD WORLD CARD HOLDERS

AIG South Africa Limited agrees to provide insurance in terms of this policy during any period of insurance for which a premium has been paid.

IMPORTANT: CONSENT TO THE DISCLOSURE OF PRIVATE UNDERWRITING AND CLAIMS INFORMATION

By acceptance of this contract of insurance the insured acknowledges that the sharing of claims information and underwriting information (including credit information) by Insurers is essential to enable the Insurance Industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums

The insured, on his own behalf and on behalf of any person he represents herein, hereby waives any right to privacy in any insurance information provided by him or on his behalf in respect of any insurance policy or claim made or lodged by him and he consents to such information being disclosed to any other insurance company or its agent. The insured also acknowledges that the information provided by him may be verified against other legitimate sources or databases and waives any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning him. Any reference to the masculine gender shall include the female gender.

This insurance contract is conditional upon and will only come into effect following payment of the premium by Mastercard and receipt thereof by or on behalf of ourselves in accordance with the Premium Payment Due Date Clause below and is conditional upon acceptance by You of the **CONSENT TO THE DISCLOSURE OF PRIVATE UNDERWRITING AND CLAIMS INFORMATION** clause referred to above.

Any information supplied to Us by Mastercard or by any other person acting on their behalf forms the basis of this contract.

DECLARATIONS AND SCHEDULE OF BENEFITS	
The Insured:	Mastercard
Period of Insurance:	1 April 2018 to 31 March 2019

Insurance Coverage:	Maximum Benefit Amount (USD)	
WORLD CARDHOLDERS – PER CARD ISSUED	**Maximum amount payable Per occurrence:**	**Maximum aggregate limit per 12 months period:**
Purchase Protection	$3,000	$20,000
ATM Robbery	$500	$700

Accident and Health Coverage	Maximum Benefit Amount (US$)
Travel Accident & Insured Journey:	
Common Carrier Travel Accident-International Trips	Up to $500,000
Common Carrier Travel Accident-Domestic Trips	Up to $100,000
Insured Journey Travel Accident for International Trips	Up to $150,000
Insured Journey Travel Accident for Domestic Trips	Up to $75,000
Travel Medical Benefits:	
Medical Expenses (Injury or Sickness)	Up to $500,000
Emergency Medical Evacuation / Return of Mortal remains	Up to $500,000
Daily In-Hospital Cash Benefit	$100 per Day
Trip Inconvenience Protection:	
Trip Cancellation	Up to $7,500
Trip Curtailment	Up to $7,500
Trip Delay	For delays in excess of 4 hours, $300
Missed Connection	$300
Luggage Protection:	
Common Carrier Lost Baggage	Up to $3,000 subject to a single item max limit of $625
Common Carrier Baggage Delay	For delays in excess of 4 hours, $300

***** Sub-limits apply for Spouse and Children on all Accident & Health Coverage benefits listed above**. The sub-limit for Spouse is equivalent to 50% of all Accident & Health Coverage benefits with the exception of Travel Accident & Insured Journey where the maximum benefit is $250,000. The sub-limit for Children is equivalent to 10% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is $10,000, a maximum of $100,000 under Medical Expenses (Injury or Sickness) and a maximum of $200,000 under Emergency Medical Evacuation/Return of Mortal Remains.

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 DEFINITIONS

Wherever used in the policy, the terms stated below will have the meanings stated below.

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

ATM means an Automatic Teller Machine

Bank Account means any account for personal use, with the financial institution that issued the card, against which the account holder can deposit and withdraw money, or, deposit and draw checks.

Business means Your employment, trade, profession, occupation or business in which You are engaged for money or other compensation

Card means a current and valid, Mastercard World Credit or Debit Card issued by any issuer in South Africa including secondary or additional Cardholders on the same account

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. This includes planned and pre-paid domestic trips only beyond 100km from Your City of Permanent Residence.

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

born there.

Covered Rental Trip means hire of the rental vehicle where the period of hire shown in the rental agreement is 30 days or less.

Credit account means any credit arrangement for personal use with the financial institution that issued the card, such as a credit card account or a car financing or a home loan account

Eligible Card means a participating Issuer's Mastercard World Credit or Debit cards.

Eligible Cardholders means those Cardholders with Eligible Cards that are valid and open at the time of service request 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.

Hospital means a place that:

a. holds a valid license (if required by law);

b. operates primarily for the care and treatment of Sick or injured persons;

c. has a staff of one or more Physicians available at all times;

d. provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;

e. has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital or a pre-arranged basis; and

f. 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.

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.

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

Insurers/We/Us means the Insurers that shall be responsible for providing Travel Insurance to Cardholders in their country of registration.

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

Mastercard means Mastercard Asia/Pacific Pte. Ltd., 3 Fraser Street, Duo Tower, Singapore 189352.

Medically Necessary means 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.

Natural Catastrophe means flood, windstorm, lightning, fire, explosion, landslide, volcanic action earthquake and/or tsunami

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

Per Occurrence Limit means the maximum amount payable under the Policy for any single covered loss occurrence.

Physical Damage means direct and accidental loss to the rented vehicle including its permanently installed equipment, caused by, collision, upset, unintended physical harm, fire, flood, earthquake, windstorm, malicious mischief or vandalism, contact with a bird or animal, missiles or falling objects, or breakage of glass.

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 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.

Relative means Your legal spouse, civil partner, or any other person to whom You are a blood relative or related by marriage or adoption or customary law

Rewards Program means a program offered by Your issuing bank allowing You to earn value (points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on Your eligible World Mastercard card.

Robbery means the taking of Your property by and person by using violence or threat of violence to You, Your spouse, Your children age under 21 or Your civil partner

Schedule means the Schedule of Benefits shown in the Declarations and Schedule of Benefits

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

Territory means the country in which Eligible Cards are issued; herein is South Africa.

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.

We / Us means **AIG SOUTH AFRICA LIMITED**, Sandown Mews West 88 Stella Street Sandown, 2196 South Africa

You / Your / Cardholder means All individual natural persons who hold any current Mastercard World Credit or Debit Card issued by any issuer in South Africa that are valid.

GENERAL EXCLUSIONS (apply to the whole policy unless specifically stated otherwise in any section of this policy)

We will not pay for:

1.
   1.1. loss of or damage to property related to or caused by:
      a. civil commotion, labor disturbances, riot, strike, lockout or public disorder or any act or activity which is calculated or directed to bring about any of the foregoing;
      b. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
      c.
         i. mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege;
         ii. insurrection, rebellion or revolution;
      d. any act (whether on behalf of any organization, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
      e. any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
      f. any attempt to perform any act referred to in clause d) or e) above;
      g. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause 1.1 a), b), c), d), e) or f) above.
      h. If We allege that, by reason of clause 1.1 a), b), c), d), e), f) or g) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on You.
   1.2. loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No.85 of l976) or any similar Act operative in any of the territories to which this policy applies.

2. any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof nor for any attempt to perform any such act.

3. any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to or arising from:
   3.1. ionizing radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
   3.2. nuclear material, nuclear fission or fusion, nuclear radiation;
   3.3. nuclear explosives or any nuclear weapon;
   3.4. Nuclear waste in whatever form regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

   For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

   If We allege that loss or damage is not covered by this policy, the burden of proving the contrary shall rest on You.

4. consequential loss of any kind or depreciation in value except as specifically provided for in any section of this policy.

5. confiscation or nationalization or detention or requisition of any of the property insured by this policy by customs or other officials or authorities.

This policy shall be null and void and We will not liable to make any payments for liability under any section of this policy for any loss or claim where You or any beneficiary (ies) are the subject of laws, regulations, an embargo or other form of economic sanction that would prohibit Us from providing such insurance or transacting business with You or any beneficiary (ies).

Furthermore no benefits or payments will be made to any beneficiary (ies) who is/are declared unable to receive economic benefits under the laws or regulations governing this policy, You or any beneficiaries (ies).

This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any terrorist or member of a

terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

GENERAL EXTENSIONS (apply to the whole policy unless specifically stated otherwise in any section of this policy)

Riot and Strike Extension – applicable only to property that is elsewhere than in the Republic of South Africa or Namibia
We will pay for loss of or damage to property related to or caused by civil commotion, labor disturbances, riot, strike, lockout or public disorder or any act or activity which is calculated or directed to bring about any of the foregoing.

GENERAL CONDITIONS (apply to the whole policy unless specifically stated otherwise in any section of this policy)

1. **Jurisdiction**
   This policy is subject to the laws of the Republic of South Africa.

   We will not pay for damages in respect of judgements delivered or obtained in the first instance otherwise than by a court of competent jurisdiction within the Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland

2. **Prevention of loss**
   You must take all reasonable precautions to prevent loss, damage or liability.

3. **Misrepresentation, misdescription and non-disclosure**
   This policy or any section or item hereof will be voidable in the event of any misrepresentation, misdescription or non-disclosure of any material particular relating to this policy or any part of this policy throughout the entire period of insurance and not only at inception or renewal.

4. **Other insurances**
   If the loss theft damage or breakdown is insured by any other policy or any other maintenance or repair contract, We will not pay more than Our ratable proportion of such loss, theft, damage or breakdown. If such other insurance is subject to any condition of average, this policy will, if not already subject to average, be subject to average.

5. **Cancellation**
   This policy may be cancelled by Mastercard or by Us on giving 180 days written notice of cancellation.

   If Mastercard cancel this policy, Mastercard will be entitled to a refund premium for the unexpired period of insurance after deduction by Us of Our customary short-term premium for the period for which this policy was in force.

   We may amend or cancel one or multiple covers by providing thirty (30) days written notice to Mastercard

   If We cancel this policy, We will refund to Mastercard a pro rata portion of the premium for the unexpired period of insurance

   Mastercard will notify the Cardholder on or before the date of such termination. It is Your responsibility to ensure this insurance is current at the time a Credit Card was used to purchase an insured product.

6. **Claims Conditions**
   6.1. On the happening of any event which may result in a claim under this policy You must:

   a. notify Us in writing as soon as possible after such event and provide Us with whatever details We may reasonably require;

   b. notify Your bank of an ATM robbery as soon as possible;

   c. report the theft or loss of Your payment card to the payment card issuer (s), bank account issuer(s) or credit account issuer(s) as soon as You discover such theft or loss;

   d. give Us particulars of any other insurances covering the event;

   e. give Us all the necessary information and assistance to:
      i. settle or resist any claim;

      ii. recover Our costs;

      iii. identify lost or stolen property should such property be recovered.

   f. not abandon any property;

   g. provide Us with the following documentation:
      i. PURCHASE PROTECTION CLAIMS - a copy of the original purchase receipt and a copy of the Mastercard card statement(s) reflecting the full purchase price of the product;

      ii. ATM ASSAULT

      - an authorization for Us to obtain records from Your bank (if applicable);

      - an original medical receipt showing a description of the emergency first aid charges for bodily injury that You incurred during an ATM robbery;

   6.2. We will not pay or be liable for any claim:
   a. unless You comply with all the above conditions;

   b. after 12 months have elapsed from the date of the event which gives rise to a claim;

   c. documentation from the card issuer verifying the unauthorized charges for which You are responsible;

d. a police report relating to the loss or theft or ATM withdrawals or unauthorized charges;

e. evidence from the police that the loss or theft or unauthorized charges or ATM withdrawal was made;

f. a completed claim form and all other documentation We may require You to provide;

g. particulars of any other insurances covering the event;

h. if We deny liability and You do not take legal actions within 180 days of such denial or dispute provided that such 180 days period shall commence on:

   i. The date We have informed You of such denial or dispute; or

   ii. If within 90 days of such denial You have made representations to Us to reconsider such denial or dispute, the date on which We have informed You of Our final decision.

7. **Our rights after an event**
After an event in respect of which a claim is or may be made under this policy We may:
   7.1. enter, take or keep possession of the insured property where loss or damage has occurred and deal with it in any reasonable manner;

   7.2. take over and conduct in Your name the settlement of any claim and take proceedings at Our expense and for Our benefit in Your name to recover any payment We have made under this policy. You must give Us all necessary information and assistance in this regard;

   7.3. take any action We deem necessary to enforce Our rights by way of subrogation either prior or subsequent to Our paying a claim.

8. **Fraud**
We will not pay for any claim if fraudulent means are used by You or anyone acting on Your behalf to obtain any benefit under this policy or, if any loss destruction damage or liability arises from any willful act or connivance on Your part.

9. **Breach of conditions**
The conditions of this policy and its sections apply individually to each of the risks insured and not collectively to them so that any breach shall render voidable the section only in respect of the risk to which the breach applies.

10. **Rights to other persons**
Nothing in this policy gives any rights to any person other than You unless specifically provided otherwise. Any extension providing indemnity to any other person will not give the rights of claim to such person, the intention being that You must claim on behalf of such person. Your receipt shall in every case be a full discharge to Us.

GENERAL PROVISIONS (apply to the whole policy unless specifically stated otherwise in any section of this policy)

1. **Liability under more than one section**
We will not be liable under more than one section of this policy in respect of loss or damage arising from the same event.

2. **Meaning of words**
Every word or expression to which a specific meaning has been given shall mean the same throughout this policy.

3. **Premium payment**
The premium is payable on or before the due date. We will not be obliged to accept any offer to pay premium after inception or renewal date but We may do so upon terms which We may determine.

PURCHASE PROTECTION

DEFINITION OF ITEMS INSURED

All items purchased new anywhere in the world but excluding living animals, plants, checks, transportation tickets, securities or financial documents with an attached value, jewelry or gems, food or drinks or vehicles, watercraft or aircraft and their accessories.

INSURED EVENT

In the event of any item purchased and paid for entirely and solely by use of a card being lost stolen or damaged within 3 months of the date of such purchase that took place during the period of insurance, We will at Our discretion replace or pay for the replacement of such item provided that:

1. such property is not otherwise insured;

2. We will not pay more than the Maximum amount payable per occurrence shown on the schedule or more than the amount shown under the heading “Per 12 months period of insurance”.

We will not pay for loss of or damage to property resulting from or caused by:

1. theft from any unattended vehicle unless the property is contained in a locked boot or concealed in a compartment of the vehicle in such a manner that the property is not visible to passers-by and there is forcible and violent entry in to the vehicle provided that this exclusion shall not apply to theft where the vehicle has been hijacked or has been involved in a road accident and due to circumstances beyond Your control such property is left unprotected;

2. any process of cleaning, repairing, dyeing, altering or restoring;

3. the action of light or climatic or atmospheric conditions, but not storm, wind, water, hail, or snow, unless following an event

which is not otherwise excluded;

4. inherent vice or defect, vermin, insects, damp, mold, mildew, fungi, wet or dry rot, bacteria or rust;
5. the willful act or the dishonesty of any member of Your family whether acting alone or in collusion with others;
6. wear and tear or depreciation;
7. mechanical or electrical breakdown, failure, breakage or derangement not accompanied by other damage;
8. items purchased for resale or items which are used goods, damaged goods, seconds or shop-soiled goods at the time of purchase;
9. purchase of real estate and moveable fixtures or fittings which are intended to form part of a real estate purchase;
10. items without the original manufacturer's serial number;
11. items used for, or intended to be used for, commercial, retail, property rental, or other business purposes;
12. damage to or breakage of firearms whilst in use;
13. damage to china, glass (including cameras or spectacle lenses) or any other material of a brittle nature not accompanied by other damage;
14. the special value which any item may have as part of a set or pair;
15. the cost of reproducing images, sounds or data on tapes, compact disks, film or other magnetic medium;
16. theft of any insured pedal cycle that is not securely locked to a fixed object or whilst not in a securely locked building when not in use nor for any accessory of such pedal cycle unless the whole pedal cycle is stolen at the same time.

SPECIFIC CONDITIONS

Basis of Settlement

The basis upon which the amount payable is to be calculated shall be the current replacement cost of the stolen lost or damaged property with new property of the same kind or type at the date of the insured even subject to the following limitations.

1. **Coin or bank note collections**
   If a coin or bank note collection is purchased We will not pay:
   1.1. for current coins or bank notes;
   1.2. more than 65% of the value shown in any current recognized catalogue or US$ 125.00 for any one coin or bank note whichever the lesser amount Is.

2. **Stamp collections**
   If a stamp collection is purchased We will only be liable if one or more complete pages of the collection are lost or damaged but We will not pay more than 65% of the value shown in any current recognized catalogue or US$ 125.00 for any one stamp whichever the lesser amount is.

CLAIM NOTIFICATION/ MAKING A CLAIM

To register Your claim, log on to https://www.mcpeaceofmind.com/World

Notice of claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice within 90 days from the date of the incident may result in a denial of the claim.

ATM ROBBERY

INSURED EVENT

If during the period of insurance You withdrew money from any ATM anywhere in the World using Your payment card and You are robbed of such money within 15 minutes of such withdrawal or if You are forced through a threat of violence to You by an unknown person to draw money from an ATM, We will pay You:

1. the amount You withdrew from that ATM;
2. any medical expenses incurred by You directly and solely resulting from such robbery.

Provided that We will not pay in more than the limit any one claim or in any 12 month period of insurance more than the Maximum payable.

SPECIAL EXCLUSIONS

We will not pay for:

1. any claim for less than US$ 30;
2. money drawn and intended for use in Your business;
3. any claim related to any medical treatment due to mental illness, post-traumatic stress disorder or real or perceived emotional distress if You are robbed of money within 15 minutes of Your having withdrawn such money from an ATM or if You are forced through a threat of violence to You by an unknown person to draw money from an ATM.

CLAIM NOTIFICATION/ MAKING A CLAIM
To register Your claim, log on to https://www.mcpeaceofmind.com/World

Notice of claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice within 90 days from the date of the incident may result in a denial of the claim.

ACCIDENT AND HEALTH COVERAGE

TRAVEL ACCIDENT

CUSTOMER SERVICE CENTRE
To register Your claim, log on to https://www.mcpeaceofmind.com/World

GENERAL DEFINITIONS
Wherever used in the policy, the terms stated below will have the meanings stated below:

Card refers to World Mastercard card.

Cardholder, **You**, and **Your** refers to a Mastercard World Cardholder who is between 18 and 69 years of age, has an eligible World Mastercard Account and whose name is embossed on the surface of the eligible Mastercard card.

Family Members means Spouse and up to three children.

Spouse means the husband, wife, partner in a same sex partnership or any de facto partner who is between 18 to 69 years of age with whom the Cardholder has permanently and continuously lived in the same household in a relationship which is not casual or impermanent for a period longer than 6 consecutive months. Only one Spouse shall be eligible for cover.

Children means the Insured Person's dependent children who are not in full-time employment and who are between the ages of 3 months up to and including the age of 18 years (or under the age of 25 years provided they are in full-time education), unmarried, not pregnant, without children and primarily dependent on the Cardholder for maintenance and support.

Insurance Company, **We** refers to **AIG South Africa Limited**.

The following sections of this Summary of Coverage provide detailed information about extensive insurance coverage and/or assistance services You are eligible for as a preferred Cardholder. Please note each section may have specific Terms and Definitions You should review. All descriptions of insurance coverage and travel assistance are also subject to the General Exclusions and General Terms & Definitions section.

TRAVEL ACCIDENT INSURANCE:

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

Who Is Covered:
Mastercard World Cardholders who have been issued an Eligible Card, in the Territory where such Eligible Card is issued by a participating Issuer, the Cardholder's Spouse and up to 3 children.

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

The Kind of Coverage You receive:

1. provides **Common Carrier Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) while traveling on a Common Carrier if tickets are purchased with Your card.
   - the maximum principal benefit provided for covered trips on a common carrier is up to $500,000 per person for international flights.
   - the maximum principal benefit provided for covered trips on a common carrier is up to $100,000 per person for domestic flights outside of Your city of permanent residence.
   - a 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.

2. provides **Insured Journey Travel Accident Insurance** coverage **after You disembark** from the Common Carrier at the destination of the trip (as designated on the passenger ticket), against Accidental Death, Dismemberment (including loss of sight, speech & hearing), 24 hours/day worldwide. This coverage is meant to complement and not duplicate the Common Carrier Travel Accident Insurance coverage provided above.
   - the maximum principal benefit for insured journey is up to $150,000 per person for international trips.
   - the maximum principal benefit for insured journey is up to $75,000 per person for domestic trips outside of Your city of permanent residence.
   - the coverage of an insured journey begins when You alight from (leave) a common carrier while on a covered trip and ends when You board a common carrier on a covered trip, whichever occurs sooner.
   - a 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 Loss of:	Percentage of the Principal Benefit:

Life	100%
Two Members	100%
One Member	50%
Thumb and Index Finger of Same Hand	25%

Coverage Conditions/Limitations:

1. A covered Loss must occur within 365 days of the date of the Accident.
2. In the event that You have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid.
3. Coverage extends to Exposure and Disappearance.
4. Loss caused by or resulting from Acts of Terrorism (defined herein) are not excluded.

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: loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary solely as a result of Injury;

Definitions – Travel Accident
Exposure 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.

Disappearance 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.

Limb means entire arm or entire leg.

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

Member is defined as 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.

TRAVEL ASSISTANCE SERVICES:

Rely on Travel Assistance Services when You're away from home. Travel Assistance is Your guide to many important services You may need when traveling. Benefits are designed to assist You when You're traveling 100 miles or more from home. This is reassuring, especially when You visit a place for the first time or do not speak the language.

Please keep in mind that Travel Assistance Services is not insurance coverage and that You will be responsible for the fees incurred for professional or emergency services requested of Travel Assistance Services (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).

Who is Covered:
Mastercard World Cardholders who have been issued an Eligible Card, in the Territory is issued by a participating Issuer.

Where the service is available:

1. In general, coverage applies worldwide, but there are exceptions.
2. 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 Travel Assistance Services prior to embarking on a Covered Trip to confirm whether or not services are available at Your destination(s).

Travel Assistance Services:

1. In case of loss or theft Your travel tickets, passport, visa or other identity papers necessary to return home, Travel Assistance Services will provide assistance in replacing them by contacting local police, consulates, airline company or other appropriate entities.
2. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket can be arranged.
3. If You have a travel emergency and need cash, Travel Assistance Services can arrange for cash payments to You through a variety of sources, including credit cards, hotels, banks, consulates and Western Union. Credit card transactions performed by the Assistance Service are subject to confirmed credit.
4. Please note that this service does not provide maps or information regarding road conditions.

Medical Assistance Services:

1. Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
2. In the event of an emergency, Travel Assistance Services will make arrangements for a consultation with a general practice physician. Additionally, the Travel Assistance Services medical team will maintain contact with the local medical staff and monitor Your condition.
3. 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.

4. If a tragedy occurs, We'll assist in securing travel arrangements for You.

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.

For questions or to contact Travel Assistance Services please refer to the Customer Service Center section for the appropriate contact numbers.

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 You while traveling outside of Your Country of Permanent Residence. All expenses must be incurred within **52** weeks of the date Your coverage terminates under this Policy.

Who Is Covered:
Mastercard World Cardholders who have been issued an Eligible Card, in the Territory where such Eligible Card is issued by a participating Issuer, the Cardholder's Spouse and up to 3 children.

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

Key Features:
- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness.
- Medical Expense coverage up to a maximum benefit amount of up to $500,000 per person.
- No limitation on the number of trips.
- Coverage is provided for both, one-way or round trip travel.
- Covered losses caused by or resulting from Acts of Terrorism are not excluded.

Coverage	Maximum Benefit Amount (US$):
Medical Expenses (Injury or Sickness)	Up to $500,000
Emergency Medical Evacuation/Repatriation	Up to $500,000(combined limit)
Daily In-Hospital Cash Benefit	$100 per Day

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 (a-f and which are not excluded). This coverage provides a maximum benefit up to $500,000.

Covered Medical Expenses include:
1. the services of a Physician including diagnosis, treatment and surgery by a Physician;
2. 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;
3. anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, the use of radium and radioactive isotypes, oxygen, blood transfusions, iron lungs and medical treatment;
4. ambulance services;
5. dressings, drugs, medicines and therapeutic services and supplies that can only be obtained upon a written prescription from a Physician or surgeon;
6. dental treatment resulting from injuries sustained to sound, natural teeth subject to a maximum of $100 per tooth.

Note: 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.

What is Not Covered by 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:

1. a Pre-existing Condition, as defined herein;
2. services, supplies or treatment, including any period of hospital confinement, which was not recommended, approved and certified as necessary and reasonable by a Physician;
3. 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;
4. elective, cosmetic or plastic surgery, except as the result of an accident;
5. dental care, except as the result of injury to sound, natural teeth caused by accident while this policy is in effect;
6. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
7. the diagnosis and treatment of acne;
8. deviated septum, including sub mucous resection and/or other surgical correction thereof;
9. organ transplants that competent medical professionals consider experimental;
10. well child care including exams and immunizations;
11. expenses which are not exclusively medical in nature;
12. private hospital or medical care within the country of residence where public funded services or care is available;
13. any expenses incurred in country of residence;
14. 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
15. treatment provided in a government hospital or services for which no charge is normally made
16. mental, nervous, or emotional disorders or rest cures;
17. 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.

INPATIENT 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 $100 per day will be provided for each day an Insured Person is hospitalized. The Hospital confinement must be recommended by a Physician.

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.

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 reproduction.
4. Routine physical exams.
5. Cosmetic or plastic surgery, except as a result of Injury.
6. Any mental or nervous disorder or rest cures.

MEDICAL EVACUATION
We will pay up to the maximum combined benefit of up to $500,000 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 Service or a Physician who certifies that the severity or the nature of Your Injury or Sickness and 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:

1. recommended by the attending Physician;
2. required by the standard regulations of the conveyance transporting You;
3. arranged and authorized in advance by the Assistance Service.

Definitions:
Emergency Evacuation - means:
1. 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;
2. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence to obtain further medical treatment or to recover;
3. both 1. and 2. above.

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.

RETURN OF MORTAL REMAINS
We will pay benefits for covered expenses reasonably incurred while traveling outside of Your country of Permanent Residence, to return Your body to if You die. Benefits will not exceed the combined maximum limit of $500,000 for both the Medical Evacuation and Return of Mortal Remains.

Covered expenses include, but are not limited to, expenses for:
1. embalming;
2. cremation;
3. coffins;
4. transportation.

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

TRIP INCONVENIENCE PROTECTION

World Mastercard Cardholders may benefit from peace of mind knowing that travel and accommodation expenses paid in advance are covered if a trip is unexpectedly cancelled or delayed.

Trip Inconvenience Protection	Maximum Amount Payable (US$)
Trip Cancellation	Up to $7 500
Trip Curtailment	Up to $7 500
Trip Delay	For delays in excess of 4 hours, $300
Missed Connection	$300

Who Is Covered:
Mastercard World Cardholders who have been issued an Eligible Card, in the Territory where such Eligible Card is issued by a participating Issuer, the Cardholder's Spouse and up to 3 children.

To Get Coverage:
Coverage is provided automatically when the entire cost of the Common Carrier passenger fare has been charged to Your eligible Mastercard World 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 trip is purchased before the Insured Person becomes aware of any circumstances that could lead to the cancellation of his/her journey.

TRIP CANCELLATION
We will pay loss of travel and/or accommodation deposits up to a maximum limit of $7 500 if prior to the Contracted Date of Departure Your trip is canceled and You are prevented from taking the Trip due to a Sickness, Injury or Death to You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member.

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.

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.

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 Traveling Companion, a Physician has recommended that due to the severity of You or Your Traveling Companion's condition it is Medically Necessary that You or Your traveling Companion cancels the Trip. You or Your Traveling 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 Traveling 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.

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

Exclusions:

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

TRIP CURTAILMENT

We will pay loss of deposits up to a maximum of $7,500 if prior to the Contracted Date of Return, Your Trip is canceled and You are unable to continue the Trip due to a Sickness, Injury or Death to: You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member.

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 Schedule

Accompaniment of Minors

In the event, You are traveling 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 Service and You must contact the numbers listed in the Customer Service Section.

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.

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.

Traveling 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 Traveling Companion, a Physician has recommended that due to the severity of You or Your Traveling Companion's condition it is Medically Necessary that You or Your Traveling Companion interrupt the Trip. You or Your Traveling 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 Traveling 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.

Exclusions

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

Definitions:

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.

TRIP DELAY

We will pay benefits for Trip Delay, if Your Trip is delayed for at least four (4) hours and the delay is caused by:

1. inclement weather, which means any severe weather condition that delays the scheduled arrival or departure of a Common

Carrier;

2. 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;

3. 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.
   a) This coverage provides benefits up to a maximum of $300 for losses 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.

   b) 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.

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 their trip was booked.

MISSED CONNECTION
We will reimburse You $300 (sub-limits apply for Spouse and Children, please refer to the above schedule for more details) if You miss Your connection flight due to the delay of Your previous flight and which were not already provided to You by the Common Carrier or any other party free of charge.

LUGGAGE PROTECTION

Luggage Protection	Maximum Amount Payable ($)
Common Carrier Lost Baggage	Up to $3,000 subject to a single item max limit of $625
Common Carrier Baggage Delay	For delays in excess of 4 hours, $300

BAGGAGE LOSS
We will pay benefits if Your baggage, which is in the care, custody and control of a Common Carrier, is lost due to theft or due to misdirection by a Common Carrier while You, are a ticketed passenger on the Common Carrier during the Trip.

We will reimburse You, up to a maximum of $3,000 for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier.

Coverage Conditions/Limitations
1. We will not pay more than a combined maximum limit of 10% of the maximum stated above ($300) for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, and cameras, including related camera equipment, computers and electronic equipment.

2. We will not pay more than $625 for any single item.

3. in case of loss to a pair or set, We may elect to:

   a. repair or replace any part, to restore the pair or set to its value before the loss; or

   b. pay the difference between the cash value of the property before and after the loss.

4. luggage, which appears to be delayed or lost, at the final destination, must be formally notified (immediately) and a claim must be filed with the common carrier.

5. it must be determined (and verified) to be delayed or unrecoverable by the common carrier.

6. benefits for baggage and personal effects will be in excess of any amount paid or payable by the common carrier responsible for the loss or any other valid and collectible insurance. if at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible. for example, if Your luggage is determined to be lost/unrecoverable and the full value (total original cost) of the luggage is $ 3,000 and the common carrier reimburses You $1,000, You're eligible for reimbursement up to $ 2,000

What Items are Not Covered:
We will not pay Benefits for any of the following:
1. animals, birds, or fish;

2. automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other conveyances or their appurtenances (except bicycles while checked as baggage with a common carrier);

3. household furniture;

4. eyeglasses or contact lenses;

5. artificial teeth or dental bridges;

6. hearing aids;

7. prosthetic limbs;

8. musical instruments;
9. money or securities;
10. tickets or documents;
11. perishables and consumable

Benefits will not be provided for any loss resulting (in whole or in part) from:
1. wear and tear or gradual deterioration;
2. insects or vermin;
3. inherent vice or damage;
4. confiscation or expropriation by order of any government or public authority;
5. seizure or destruction under quarantine or custom regulation;
6. radioactive contamination;
7. usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
8. transporting contraband or illegal trade;
9. breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

BAGGAGE DELAY
We will reimburse You for the expense of necessary personal effects, up to a maximum limit of $ 300, 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 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.
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 baggage delay policy section will be deducted from any payment due You under the baggage lost policy section.

HOW TO FILE A CLAIM

Notice of claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice within 90 days from the date of the incident may result in a denial of the claim.
To register Your claim, log on to https://www.mcpeaceofmind.com/World

MEDICAL 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):
1. claim form - physical/digital;
2. a medical report (showing diagnosis and treatment);
3. original medical receipts.

TRIP INCONVENIENCE PROTECTION
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 DELAY:
1. claim form - physical/digital;
2. common carrier confirmation (letter or email) of delay or the insurer will check flight status on website;
3. proof that the ticket was purchased on the card.

TRIP CANCELLATION AND TRIP CURTAILMENT:
1. claim form - physical/digital;
2. a medical report (showing diagnosis and treatment);

3. a physician statement indicating the need to cancel the trip.

LUGGAGE PROTECTION
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):

BAGGAGE DELAY:
1. claim form - physical/digital;
2. property indemnity report (PIR) - form must include flight number, vessel number, or bill of lading and baggage check number;
3. proof that the ticket was purchased on the card.

BAGGAGE LOSS:
1. claim form - physical/digital;
2. common carrier confirmation (letter or email) that baggage is lost – this confirmation would typically mention any compensation amount paid (not mandatory).
3. list of items with Cardholder declared value (receipts may be requested but not mandatory).
4. proof that the ticket was purchased on the card.

Payment of Claims:
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.

WHAT IS NOT COVERED (GENERAL PLAN EXCLUSIONS)

Apply to the entire plan of insurance unless specifically states otherwise in any section of this plan. This plan of insurance does not provide coverage for any of the following:
1. intentionally self-inflicted injury, suicide or any attempt thereat while sane or insane;
2. war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power,
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;
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;
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;
6. any loss sustained while flying in any aircraft or device for aerial navigation as pilot or crew;
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;
8. bacterial infections except pyogenic infections which are caused by an accidental wound;
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;
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;
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);
12. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
13. the dispersal or application of pathogenic or poisonous biological or chemical materials;

14. the release of pathogenic or poisonous biological or chemical materials;
15. 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, potholing;
16. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from;
17. any sickness, disease, illness and any complications arising there from, unless specifically covered in the policy;
18. traveling against the advice of a physician.

GENERAL PROVISIONS AND DISCLAIMERS

General: These benefits and services are effective for eligible Mastercard Cardholders effective April 1, 2009. The information contained herein is provided solely for general informational purposes. This document is not a Policy, contract, warranty or promise of insurance or other benefit. It does not intend to be a complete description of all terms, conditions and exclusions of the policies or other benefits, all of which are subject to change by Mastercard or the underwriters or other service providers at any time and without prior notice. Travel Assistance Services are provided by AIG Travel. Insurance coverage is underwritten by approved Member Companies of AIG International. Complete provisions pertaining to these plans of insurance are contained in the Master Policy (ies) on file with the Plan Administrator, Aon on behalf of Mastercard, If there are any discrepancies between this document and the Master Policy (ies) or the applicable Mastercard contract for other benefits, the Master Policy (ies) or the applicable Mastercard contract for other benefits shall govern. The Insurance Company has the final authority to determine the outcome of an insurance claim.

Cancellation: Mastercard can cancel these benefits at any time or choose not to renew insurance coverage for all Cardholders. Insurance coverage or benefits provided by these programs may cease on the date indicated in the Master Policy in existence between Mastercard and the Insurance Company; or will be terminated on the date Your Mastercard card terminates or ceases to be a Valid Account, whichever occurs first. If a benefit/program is cancelled, Cardholders will be notified in advance, as soon as reasonably practical. The effective time for any Cancellation referenced in this section shall be 12:01 a.m., Central African Time. Any claim for benefits that occurs prior to the effective date of cancellation shall not be prejudiced by the cancellation or non-renewal, subject to the terms and conditions of the Master Policy (ies).

Cardholder Duties After a Loss (Due Diligence): You must use all reasonable means to avoid future loss at and after the time of loss and provide full compliance with the duties that are described. This includes full cooperation with the Insurance Company, Plan Administrator(s) who act on behalf of Mastercard for programs or other services offered as benefits to a Cardholder; with investigating, evaluating and settling a claim.

Concealment, Fraud or Misrepresentation: Insurance coverage/benefits or services described herein, will be void, whether before or after a loss or request for services are made, if You willfully concealed or misrepresented any material fact or circumstance concerning or provided fraudulent information concerning the plans of insurance or other services described herein to: Mastercard, the Insurance Company, financial institution issuing the card Account, or any other company performing services and/or administration on behalf of these programs.

Legal Actions: No legal action may be brought to recover on this Policy until sixty (60) days after the Company has been given written proof of loss. No such action may be brought after three (3) years from the time written proof of loss is required to be given.

Conformity with local statutes: Any provision of the Policy, which; on its effective date, is in conflict with the statutes of the country in which the policy was delivered or issued for delivery is hereby amended to conform to the minimum requirement of such statutes.

Sanctions: Coverage and benefits provided by these programs shall be null and void if it violates U.S. economic or trade sanctions such as, but not limited to, the sanctions administered and enforced by the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department.

Arbitration: Any dispute regarding the terms of any Master Policy (ies) of insurance, including any question regarding its existence, validity or termination will be referred to and resolved by arbitration and in accordance with the arbitration rules/regulations of the country where Your Mastercard card account has been issued.

Confidentiality And Security: We may disclose all information We collect, as described above, to companies that perform administrative services on Our behalf solely in connection with insurance coverage You have received. We restrict access to personal information to Our employees, Our affiliates' employees, or others who need to know that information to service the account or in the course of conducting Our normal business operations. We maintain physical, electronic, and procedural safeguards to protect personal information.

DISCLOSURE NOTICE

Important Information: Please read carefully. This contains disclosures and other legal requirements, some of which will appear here, and the rest in more detail elsewhere as indicated. (THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT)

About Your Financial Services Provider (Sponsor Details)

AIG South Africa Limited is both the product supplier and the FSP in this instance; therefore AIG South Africa Limited has a 100% financial interest in this transaction.
AIG's FSP Number is 15805.
AIG South Africa Limited has Professional Indemnity and Fidelity Insurance.

About Your Financial Services Provider (Claims and Policy Administration)

AIG South Africa Limited administers all claims and claim administration matters, please contact:
Postal Address: P.O. Box 31983, Braamfontein, 2017; Telephone: +27 (0)11 547 2066 or 0800 991 730 (toll free);
Email: satravelclaims@aig.com or go to https://www.mcpeaceofmind.com
For the detailed claims procedure, please refer to the Claims Procedure in the Policy Wording. If You have any complaint regarding a claim, please contact AIG Claims on the above details.

About the Product

- This is a Travel Insurance policy and is a Short-Term Insurance policy. It does not have a surrender or maturity value.
- For the complete nature and extent of benefits – PLEASE REFER TO THE POLICY WORDING.
- For Your monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium – PLEASE REFER TO THE POLICY WORDING.
- For details of special conditions, exclusions, excesses or restrictions – PLEASE REFER TO THE POLICY WORDING.

About the Insurer (Product Supplier)

This Travel Insurance policy is underwritten by AIG South Africa Limited (Registration no. 1962/003192/06).
AIG South Africa Ltd contact details are:
Physical Address: Sandown Mews West, 88 Stella Street, Sandown, 2196; Postal Address: P.O. Box 31983, Braamfontein, 2017; General Switchboard Telephone: +27 (0)11 551 8000.

If You have any queries about this product, please contact: +27 11 547 2066 or 0800 991 730 (toll free).

If You have a complaint about this product, please contact:
AIG South Africa Limited, The Customer Care Unit; P.O. Box 31983, Braamfontein, 2017; Telephone: 0861 488 864 or 0860 111 601; Facsimile: +27 (0)11 551 8894; Email: sacomplaints@aig.com

If You need to contact the Compliance Officer, please contact:
AIG South Africa Limited, The Compliance Officer; P.O. Box 31983, Braamfontein, 2017; Telephone: +27 (0)11 551 8000; Facsimile: +27 (0)11 551 8811; Email: AIG-SACompliance@aig.com

Matters of Importance

- If You have a complaint about this policy, please first try and resolve it with the FSP stated above.
- If the matter cannot be resolved, please then submit a complaint in writing to the insurer's Customer Care Unit.
- If You have a dispute regarding a claim that is not resolved by the FSP to Your satisfaction, You may submit the complaint to the Ombudsman for Short-term Insurance, the contact details are below.
- All material facts must be accurately, fully and properly disclosed by You. All information provided by You or on Your behalf is Your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by Your FSP on Your behalf.
- Misrepresentation, incorrect or non-disclosure by You of any material facts or circumstances may impact negatively on any claims arising from Your insurance contract.
- You are entitled to a full copy of the policy wording. Please contact Your bank or go to their website. The policy wording and the Travel Insurance Certificate must be read as one document.

Particulars of The Short-term Insurance Ombudsman who is available to advise You in the event of claim problems which are not satisfactorily resolved by Your Financial Services Provider and/or the insurer:

The Short-term Insurance Ombudsman
P.O. Box 32334, Braamfontein, 2017.

Telephone: +27 (0)11 726 8900
Facsimile: +27 (0)11 726 5501