

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 st April 2023 to 31 st March 2024

Insurance Coverage:	Maximum Benefit Amount (USD)	
	Maximum amount payable Per occurrence:	Maximum aggregate limit per 12 months period:
WORLD CARDHOLDERS – PER CARD ISSUED		
Purchase Protection	USD 3,000	USD 20,000
e-Commerce Purchase Protection	USD 1,000	USD 1,000
ATM and Agent Outlet Robbery	USD 500	USD 700

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

*** Sub-limits apply for Children, Cardholder's Parents and Domestic Helper on all Accident & Health Coverage benefits listed above. The sub-limit for Children, Cardholder's Parents and Domestic Helper is equivalent to 25% of all benefits listed above with the exception of Travel Accident & Insured Journey where the maximum benefit is \$10,000.

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.

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

Agent means a third-party entity that is licensed and engaged by a financial institution to provide specific financial services on its behalf using the agent's premises.

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.

Collectable Item(s) means an object suitable for a collection, originally a work of fine art or an antique, including also any of a wide variety of items collected as a hobby, for display, or as an investment whose value may appreciate that may include but not limited to antiques, toys, coins, comic books and stamps.

Common Carrier means any land, water or air conveyance operating under a valid license for conveyance of fare paying passengers and which operates to fixed, established and regular schedules and routes.

Courier means licensed transportation company.

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

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.

Covered Trip means an Insured Person's land, sea or air travel arrangements for a scheduled tour, round or one-way 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 for Round Trip or 90 days for one-way Trip. This includes planned and pre-paid domestic trips only beyond 100 kilometers from Your City of Permanent Residence.

Damaged/Damage means items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

Domestic Helper means a full-time worker with a valid work permit and sponsored by the Cardholder or Cardholders spouse under a written contract of domestic services.

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.

Goods means items, other than those listed in the Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card.

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.

Outlet means the physical location or place used by the Agent to conduct business.

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.

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 Mastercard World 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

Seller means online entity legally selling goods via the internet.

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.

Trip Delay means if your scheduled flight is delayed without prior notice from the Common Carrier due to a covered event.

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 1976) 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 Mastercard World 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 or Agent Outlet robbery as soon as possible;

- c. give Us particulars of any other insurances covering the event;
- d. give Us all the necessary information and assistance to:
 - i. settle any claim;
 - ii. recover Our costs;
 - iii. identify lost or stolen property should such property be recovered.
- e. provide Us with the following documentation:
 - i. **PURCHASE PROTECTION CLAIMS**
 - a copy of the original purchase receipt;
 - a copy of the Mastercard card statement(s) reflecting the full purchase price of the product;
 - photos of the damaged Goods and repair estimate or invoice if the damaged item is repairable;
 - for theft claims, file a police report within five (5) days from the date of incident.
 - ii. **E-COMMERCE PURCHASE PROTECTION**
 - a copy of purchase receipt showing payment of the Covered Goods which was made entirely with the Eligible Card;
 - a copy of the Mastercard card statement(s) reflecting the full purchase price of the Covered Goods;
 - confirmation of items not delivered and/or non-refundable from the seller;
 - photos of the damaged Goods and repair estimate or invoice if the damaged item is repairable.
 - iii. **ATM OR AGENT OUTLET ASSAULT**
 - file a police report within 5 days of experiencing an ATM or agent-outlet robbery;
 - 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 or Agent Outlet 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. if You fail to file a police report within five (5) days of experiencing an ATM or Agent Outlet Robbery;
- d. if You fail to complete the claim form or any other documentation We may require You to provide;
- e. 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.

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.

COVERAGE

In the event of any item purchased and paid for entirely and solely by use of a card being lost stolen or damaged within 6 months of the date of such purchase that took place during the period of insurance, We will at Our discretion repair or replace or pay for the replacement of the 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".

SPECIAL EXCLUSIONS

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

1. any motor vehicle, airplanes, drones, boats, automobiles and motorcycles and any equipment, parts or accessories;
2. permanent fixtures, including but not limited to carpeting, flooring, tile, air conditioners, refrigerators, or heaters;
3. travelers check(s), cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps;
4. art, antiques, collectable items, furs, jewelry, gems, precious stones and fragile items;
5. consumables or perishables;
6. plants or animals;
7. hazardous materials and any item banned in the Territory;
8. access to internet websites, mobile applications, software or data files downloaded from the internet including but not limited to music files, photos, reading materials, books and movies; or reinstatement or recovery thereof;
9. used, rebuilt, refurbished, or remanufactured items at the time of purchase;
10. Mysterious Disappearance;
11. items rented out, rented or leased;
12. items purchased for resale, professional, business or commercial use;
13. services, shipping, handling, installation or assembly costs;
14. Losses occurring to item(s) you purchased online prior to your taking possession of such item(s);
15. items damaged through alteration (including cutting, sawing, and shaping);
16. items left unattended in a place to which the general public has access;
17. any item confiscated by government authorities;
18. losses caused by abuse, willful damage, vermin and insect infestation, wear and tear, inherent product defect, mechanical or electrical failure, nuclear, biological or chemical event, terrorism or war.
19. loss of or damage to property resulting from or caused by:
 - 19.1. 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;
 - 19.2. any process of cleaning, repairing, dyeing, altering or restoring;
 - 19.3. 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;
 - 19.4. inherent vice or defect, vermin, insects, damp, mould, mildew, fungi, wet or dry rot, bacteria or rust;
 - 19.5. the wilful act or the dishonesty of any member of your family whether acting alone or in collusion with others;
 - 19.6. items which are used goods, damaged goods, seconds or shop-soiled goods at the time of purchase;
 - 19.7. purchase of real estate and moveable fixtures or fittings which are intended to form part of a real estate purchase;
 - 19.8. items without the original manufacturer's serial number;
 - 19.9. damage to or breakage of firearms whilst in use;
 - 19.10. damage to glass (including cameras or spectacle lenses) or any other material of a brittle nature not accompanied by other damage;

- 19.11.the special value which any item may have as part of a set or pair;
- 19.12.the cost of reproducing images, sounds or data on tapes, compact disks, film or other magnetic medium;
- 19.13.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 USD 125.00 for any one coin or bank note whichever is the lesser amount.

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 USD 125.00 for any one stamp, whichever is the lesser amount.

CLAIM NOTIFICATION/ MAKING A CLAIM

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

Notice of claim must be given no later than ninety (60) days from the date of the incident. Failure to give notice within 60 days from the date of the incident may result in a denial of the claim.

E-COMMERCE PURCHASE PROTECTION

COVERAGE

Subject to the coverage, limits and conditions specified in this Policy, We will cover You under the e-Commerce Purchase Protection, and reimburse You for the following:

- a. Non-delivery/and or incomplete delivery of Goods and shipping charges that are purchased on the internet: Goods are insured against non-delivery if the Goods have not been delivered to Your designated address within 30 days of the scheduled delivery, unless otherwise stated by the Seller, and the Seller has failed to refund You to Your Eligible Card within 60 days of non-delivery.
- b. Malfunctioning due to damage of delivered Goods: the delivered Goods are insured against malfunctioning as a result of physical damage if the Seller or Courier has failed to refund to Your Eligible Card within 60 days of delivery.
- c. The Goods must have a value of at least USD 25 including applicable taxes but excluding delivery/transportation costs and must be purchased using the Eligible Card.

In the event of a valid claim, We will pay You the purchase price for each item(s) of Your purchase, up to the amount as specified in the Schedule of Benefits.

To be eligible for this coverage, the following needs to be present or to have occurred:

- 1. The delivery address for the Goods must be to Your postal address in the Territory as registered with the card Issuer.
- 2. A shipment tracking number must be assigned and provided by the Seller of the Goods or a designated transportation company.
- 3. You must take all necessary reasonable action against the Seller to send replacement Goods or refund the purchase amount to You.
- 4. You must have informed the Seller in writing through registered or electronic mail of the non-delivery of Goods with a demand for a replacement Goods or a full refund of the value of the Goods that have not been delivered.
- 5. In the event that a claim is submitted for malfunctioning due to damage of delivered Goods, You shall notify the seller of the Goods and Us within 48 hours.

SPECIAL EXCLUSIONS

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

We will not pay for any claim, expenses or loss under this section in connection with:

- 1. lawful confiscation by the Police, Government Agencies, Courts or other empowered authorities;
- 2. any fraudulent or willful act by You.

We shall not be liable to pay any claim under this Section for the non-delivery of or in connection with:

1. animals or plant life;
2. cash, bullion, negotiable instruments, shares, travelers checks, or tickets of any description (including but not limited to tickets for sporting and entertainment events, and travel);
3. consumable or perishable items (including but not limited to, food, flowers, drink, drugs, nutrition supplements);
4. motor vehicles, motorcycles or motor scooters, watercraft, aircraft and any equipment and/or parts necessary for its operation and/or maintenance;
5. Goods purchased for commercial use including items purchased for re-sale or tools of trade or profession;
6. access to internet websites, software or data files downloaded from the internet including music files, photos, reading material, books and movies;
7. services provided via the Internet such as cinema tickets, air tickets, hotel bookings, car rental, financial advice;
8. Goods purchased from a natural person either through a private transaction or an online auction website.
9. counterfeit or fake goods
10. loss or damage due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
11. losses due to mechanical failure, electrical failure; software or data failure;
12. loss of data;
13. Goods purchased for resale or items which are used goods, damaged goods or second-hand goods at the time of purchase;
14. permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tiling, air conditioners, refrigerators, or heaters;
15. Goods used for, or intended to be used for, retail and/or property rental, or other business purposes;
16. items that You have rented or leased;
17. items that were, at the time of purchase, used, rebuilt, refurbished, or remanufactured;
18. art, antiques, firearms and Collectable Items;
19. furs, watches, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
20. the costs or charges which do not relate to any purchase, which You paid for using Your Eligible Card;
21. misplacement or disappearance;
22. Goods deemed to be illegal by local government authorities.

CLAIM NOTIFICATION/ MAKING A CLAIM

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

Notice of claim must be given no later than ninety (60) days from the date of the incident. Failure to give notice within 60 days from the date of the incident may result in a denial of the claim.

ATM AND AGENT OUTLET ROBBERY

COVERAGE

If during the period of insurance You withdrew money from any ATM or Agent Outlet anywhere in the world using Your payment card and You are robbed of such money within 30 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 or Agent Outlet, We will pay You:

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

Provided that we will not pay more than the per-occurrence or the aggregate limits in any 12-month period of insurance.

SPECIAL EXCLUSIONS

We will not cover costs or losses:

1. incurred by any third parties;
2. resulting from the Robbery of anything other than the Money You withdrew from the ATM or the Agent Outlet;
3. that happened before and/or after the covered Robbery period;
4. related to any medical treatment due to mental illness, post-traumatic stress disorder, or real or perceived emotional distress following an ATM or Agent Outlet Robbery;
5. for emergency First Aid to anyone other than You;
6. that do not occur within the Policy Period;
7. caused by the Your illegal acts or those of a Relative;
8. that You have intentionally caused;
9. that result from the intentional actions of a Relative of the You, or actions that a Relative knew of or planned;
10. due to War, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, Terrorist Act, riot or the act of any lawfully constituted authority or vandalisms of any kind.

CLAIM NOTIFICATION/ MAKING A CLAIM

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

Notice of claim must be given no later than ninety (60) days from the date of the incident. Failure to give notice within 60 days from the date of the incident may result in a denial of the claim.

ACCIDENT AND HEALTH COVERAGE

TRAVEL ACCIDENT

GENERAL DEFINITIONS

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

Card refers to Mastercard World card.

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

Cardholder's Parents means the lawful and biological father or mother of the Eligible Cardholder aged under eighty (80) years of age. Parents must be visiting the Eligible Cardholder in his/her Country of Permanent Residence or the country where the card was issued.

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 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, up to 3 children, Cardholder's Parents and Domestic Helper.

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 USD 500,000 per person for international flights.
 - the maximum principal benefit provided for covered trips on a common carrier is up to USD 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 USD 150,000 per person for international trips.
 - the maximum principal benefit for insured journey is up to USD 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:**ASSISTANCE DEPARTMENT, TRAVEL INSURANCE & EMERGENCY MEDICAL INSURANCE**

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

For information on how to file a claim, see “How to File a Claim” Section

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 where such Eligible Card is issued by a participating Issuer, the Cardholder's Spouse, up to 3 children, Cardholder's Parents and Domestic Helper.

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.

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, up to 3 children, Cardholder's Parents and Domestic Helper.

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 USD 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 (USD):
Medical Expenses (Injury or Sickness)	Up to USD 500,000
Emergency Medical Evacuation/Repatriation	Up to USD 500,000(combined limit)
Daily In-Hospital Cash Benefit	USD 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 USD 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 isotopes, 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 USD 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 the Country of Permanent Residence or where the Eligible Card was issued (excluding the country where the Eligible Card was issued does not apply to the Cardholder's Parents);
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 USD 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 USD 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 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;
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 Your country of origin if You die. Benefits will not exceed the combined maximum limit of USD 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

Mastercard World 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 (USD)
Trip Cancellation	Up to USD 7 500
Trip Curtailment / Trip Interruption	Up to USD 7 500
Trip Delay	For delays in excess of 4 hours, USD 300
Missed Connection	USD 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, up to 3 children, Cardholder's Parents and Domestic Helper.

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 USD 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. a Sickness, Injury or Death to You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member; or
- b. security reasons or mandatory evacuation at destination; or
- c. unexpected loss of the Insured's Formal Employment; or
- d. requirement to join the armed forces of the country.

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 incident 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 Permanent 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 / TRIP INTERRUPTION**Trip Cancellation**

We will pay loss of deposits up to a maximum of USD 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. a Sickness, Injury or Death to You; Your Traveling Companion; Your Immediate Family Member; or Your Traveling Companion's Immediate Family Member; or
- b. security reasons or mandatory evacuation at destination; or
- c. unexpected loss of the Insured's Formal Employment; or
- d. requirement to join the armed forces of the country; or
- e. Common Carrier delay.

Trip Interruption:

We will also pay a benefit up to the maximum combined limit of USD 7,500 to reimburse the following applicable expenses, for Trips that are interrupted due to any of the unforeseen events listed above:

- a. cancellation penalties; and
- b. the average room rental rate at the destination resort, less any used portion, on a pro-rated basis; and
- c. additional transportation expenses incurred by the Insured (not to exceed the same class as the Insured's original ticket or the cost of economy airfare, less any refunds paid or payable) for travel by the most direct route to:
 1. the return destination; or
 2. the Your destination, or to a place where the Insured can continue Your trip.

If You incur additional transportation expenses and the original booking costs cannot be credited to the new booking, We will reimburse either the original unused booking costs, or the cost of the additional transportation expenses, whichever is greater.

Trip Interruption is meant to complement and not duplicate the Trip Cancellation Insurance coverage provided above. Any Payment under the Trip Interruption benefit will not duplicate any amounts paid under the Trip Curtailment benefit.

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.
4. operational reasons at the departure airport due to air traffic restrictions or airline's control.

This coverage provides benefits of USD 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 on.

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 Your trip was booked or the date of departure.

MISSED CONNECTION

We will reimburse You USD 300 (sub-limits apply for Cardholder's Parent, Children and Domestic Helper, please refer to the above schedule for more details) if You miss Your connecting flight due to the delay or cancellation 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 (USD)
Common Carrier/Public Transportation Lost Baggage	Up to USD 3,000 subject to a single item max limit of USD 625
Common Carrier Baggage Delay	For delays in excess of 4 hours, USD 300

BAGGAGE LOSS

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

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

Coverage Conditions/Limitations

1. We will not pay more than a combined maximum limit of 10% of the maximum stated above (USD 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 USD 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 or Public Transportation.
5. it must be determined (and verified) to be delayed or unrecoverable by the Common Carrier or Public Transportation.
6. benefits for lost baggage will be in excess of any amount paid or payable by the Common Carrier or Public Transportation 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 USD 3,000 and the Common Carrier or Public Transportation reimburses You USD 1,000, You're eligible for reimbursement up to USD 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 or Public Transportation);
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 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 pay You, USD 300 per person (sub-limits apply for Cardholder's Parent, Children and Domestic Helper, please refer to the Schedule of Benefits for more details), if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 4 hours from the time You arrive at the destination stated on Your ticket, 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 or Public Transportation and for which a claim check has been issued to You by a Common Carrier or Public Transportation.

Public Transportation means buses, trains and other forms of group transportation that transport the public, charge set fares, and operated on established routes between Airports and Hotels.

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

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 / TRIP CURTAILMENT / TRIP INTERRUPTION:

1. claim form - physical/digital;
2. a medical report (showing diagnosis and treatment);
3. a physician statement indicating the need to cancel the trip;
4. receipts of refunded amount / confirmation on non-refundable amount incurred due to the cancellation or curtailment or interruption.

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.
3. list of items with Cardholder declared value (receipts may be requested).
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;
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. 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;
9. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving;
10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the insured person had been diagnosed as having aids (acquired immune deficiency syndrome), arc (aids related complex) or having an antibody positive blood test to HIV (human immune virus);
11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;
12. the dispersal or application of pathogenic or poisonous biological or chemical materials;
13. the release of pathogenic or poisonous biological or chemical materials;
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, potholing;
15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from;
16. any sickness, disease, illness and any complications arising there from, unless specifically covered in the policy;
17. 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, 2023. 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: we will not be deemed to provide cover and We will not be liable to pay any Claim or provide any benefit hereunder if We determine that the provision of such cover, payment of such Claim or provision of such benefit would expose the Insurance Provider, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, the United Kingdom, or the United States of America. We will not provide any cover in, or make any payments to any person or provider entity located in any country or region that is subject to comprehensive sanctions, which as of the effective date of this policy include Iran, Cuba, Syria, North Korea, and the Crimea Region of Ukraine.

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 list 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; or pay any Claim, loss, or expense involving any service provider who is on any such list.

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: MEA.Mastercard@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.

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: +27 11 547 2066 or 0800 991 730 (toll free); Email: MEA.Mastercard@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; 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.