

## MASTERCARD PLATINUM PREPAID CARDS

### SUMMARY OF COVER

<b>Territories</b>	<b>Morocco, Libya &amp; Tunisia</b>
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<b>Insurance Coverage</b>	<b>Maximum Benefit Amount (USD)</b>
<b>Accident &amp; Health Coverage***</b>	
<b>1. Travel Accident:</b>	
Travel Accident Common Carrier	Up to USD 25,000
<b>2. Travel Medical Benefits:</b>	
Medical Expenses (Injury or Sickness)	Up to USD 50,000
Emergency Medical Evacuation	Up to USD 50,000
Repatriation of Remains	Up to USD 5,000
Assistance (24 Hours / Worldwide Services)	Included

\*\*\* 25% sub-limit is applicable for **Children, Cardholder's Parents and Domestic Helper** under 1. Travel Accident benefits.

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

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

### ACCIDENT AND HEALTH

#### 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 "General Procedure - How to File a Claim Section"**

### ASSISTANCE DEPARTMENT

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

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

#### 1. Who is Covered:

An Eligible Cardholder, his/her Spouse, Children, Cardholder's Parents and Domestic Helper, whether traveling together or separately.

#### 2. Where the service is available:

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

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

#### 3. Assistance Department:

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

#### 4. Medical Assistance Departments:

- Provides a global referral network of general physicians, dentists, hospitals, and pharmacies.
- Provide help with prescription refills with local pharmacists (subject to local laws).
- In the event of an emergency, the Assistance Department will make arrangements for a consultation

with a general practice physician. Additionally, the Assistance Department medical team will maintain contact with the local medical staff and monitor your condition.

- If You are hospitalized, we can arrange to have messages relayed home, transfer you to another facility if medically necessary, or have a family member or close friend brought to your bedside if you have been travelling alone (this will be at cardholder's expense).
- If the medical team determines that adequate medical facilities are not locally available in the event of an accident or illness, We will arrange for an emergency evacuation to a hospital or to the nearest facility capable of providing adequate care.
- If a tragedy occurs, we'll assist in securing travel arrangements for You.

#### 5. Legal Referral Services:

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

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

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

**Annual Aggregate Limit:** the maximum amount of benefit per Cardholder available during the policy period.

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

**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.

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

**Common Carrier:** means any land, 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.

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

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

**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 subject to a maximum of 180 days for round trip or 90 days for one-way trip. This will include planned and pre-paid domestic trips from the Insured Person's City of Permanent Residence. This includes planned and pre-paid domestic trips only beyond 100km from Your City of Permanent Residence.

**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 the MasterCard Platinum Prepaid Cardholders' cards issued from time to time in the individual countries within the Territory and that has loaded a balance of any amount in the last three (3) months prior to the trip commencement.

**Eligible Cardholders:** means those Cardholders aged between 18 years and 69 years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent)

at the time of the Covered Trip who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

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

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

**Hospital:** means a place that:

- 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.

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

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

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

**Insurers/We/Us:** means the **Insurers** that shall be responsible for providing Travel Insurance to cardholders in the **Territories**

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

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

**Medically Necessary:** medical services or supplies which (a) are essential for diagnosis, treatment; or care of the covered loss under the applicable benefit for which it is prescribed or performed; (b) meets generally accepted standards of medical practice; and (c) is ordered by a Physician and performed under

his or her care, supervision or order.

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

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

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

**Policy Period:** means annual policy starting from 1<sup>st</sup> April 2024 that will be automatically renewed on each annual anniversary. Any endorsement or amendments to the insurance cover, as agreed between the Insurer and Mastercard shall be binding without prior notice to the Insured.

**Pre-existing Medical Condition** means a condition for which medical care, treatment, or advice was recommended by or received from a Physician or which first manifested or was contracted within a period up to 12 months preceding the Covered Trip.

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

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

**Territory** means the countries in which Eligible Cards are issued. Territories are Morocco, Libya and Tunisia.

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

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

## TRAVEL ACCIDENT COMMON CARRIER

Eligible MasterCard cardholders can benefit from comprehensive travel accident insurance coverage offered through MasterCard.

### 1. Definitions Travel Accident:

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

**Limb** means entire arm or entire leg.

**Loss** means for

- hand or foot means actual severance through or above the wrist or ankle joints;
- eye means entire and irrecoverable loss of sight;
- thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- 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.

### 2. Who Is Covered:

An Eligible Cardholder, his/her Spouse, Children, Cardholder's Parents and Domestic Helper, whether traveling together or separately.

### 3. To Get Coverage:

Coverage is provided when you have loaded a balance of any amount in the last three (3) months prior to the trip commencement.

### 4. Coverage Description:

#### ➤ **Travel Accident Common Carrier:**

Provides **Common Carrier Travel Accident Insurance** coverage against Accidental Death, Dismemberment (including loss of sight, speech & hearing) **while travelling on a Common Carrier** if You are an Eligible Cardholder.

- The maximum Principal Benefit provided for Covered

Trips on a Common Carrier is up to USD 25,000 per person (sub-limits apply for **Children, Cardholder's Parents and Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), for international flights.

- The maximum Principal Benefit provided for Covered Trips on a Common Carrier is up to USD 25,000 per person (sub-limits apply for **Children, Cardholder's Parents and Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), 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.

### 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%

### 5. Coverage Conditions/Limitations:

- A covered Loss must occur within 365 days of the date of the Accident;
- In the event that you have multiple Losses due to the same Accident, only one (1) payment, the largest, will be paid;
- Coverage extends to Exposure and Disappearance;
- Loss caused by or resulting from Acts of Terrorism (defined herein) are not excluded;
- Once the limit of 25,000 USD is reached per person (sub-limits apply for **Children, Cardholder's Parents and Domestic Helper**, please refer to the above SUMMARY OF COVER for more details), no further payment is made for the Travel Accident Common Carrier insurance.

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

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

## 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 travelling outside of Your Country of Permanent Residence.

### 1. Who is Covered:

An Eligible Cardholder, his/her Spouse, Children, Cardholder's Parents and Domestic Helper, whether traveling together or separately on the Covered Trip.

### 2. To Get Coverage:

Coverage is provided when you have loaded a balance of any amount in the last three (3) months prior to the trip commencement.

### 3. Key Features:

- Trips are covered for travel worldwide.
- Coverage is provided for Injury or Sickness, even if it is not an emergency.
- Medical Expense coverage up to a maximum benefit amount of USD 50,000 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.

## MEDICAL EXPENSES

If You suffer an Injury or Illness and need medical attention while outside of Your Country of Permanent Residence, benefits are provided for Covered Medical Expenses. This coverage provides a maximum benefit up to USD 50,000 per person.

### 1. Covered Medical Expenses include:

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

any amount of such charges that are in excess of regular and customary charges or excluded.

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

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

### 2. What is Not Covered by "Medical Expenses"

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 Medical 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 card was issued (excluding the country where the 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

The charges for services enumerated above shall not include

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.

## EMERGENCY MEDICAL EVACUATION

**1. We will pay up** to the maximum benefit of up to USD 50,000 per person, for covered expenses due to emergency medical evacuation if incurred outside of Your Country of Permanent Residence. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Evacuation.

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

Expenses for Transportation must be:

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

## 2. Definitions

**Emergency Evacuation** - means:

- a. Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- b. after being treated at a local Hospital, Your medical condition warrants transportation to Your current place of residence; or
- c. both (a) and (b) above.

**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

**1. We will pay benefits** for covered expenses reasonably incurred while travelling outside of Your Country of Permanent Residence, to return Your body to Your Country of Permanent Residence if You die. Benefits will not exceed the maximum limit of USD 5,000 per person for Return of Mortal Remains.

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

- a) embalming;
- b) cremation;
- c) coffins; and
- d) transportation

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

## GENERAL PLAN EXCLUSIONS

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

1. Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; nor
2. War, civil war, invasion, insurrection, revolution, use of military power or usurpation government or military power; nor
3. any period an Insured Person is serving in the Armed Forces of any country or international authority, whether in peace or war; nor
4. loss sustained or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
5. any loss of which a contributing cause was the Insured Person's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person; nor
6. Any loss sustained while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
7. congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor
8. flying in any aircraft owned, leased or operated by or on behalf of an Insured Person or any member of an Insured Person's household; nor
9. driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
10. any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus). nor
11. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
12. the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
13. The release of pathogenic or poisonous biological or chemical materials. nor
14. Any loss sustained while the Insured person is participating in any professional sports, winter sports,

- sky diving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, potholing.
- 15. any Pre-existing Medical Condition or congenital anomalies or any complication arising there from; or
- 16. any sickness, disease, illness and any complications arising there from, unless specifically covered in the Policy; or

- 17. Traveling against the advise of a physician.
- 18. any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons.
- 19. planned or actual travel in, to or through Afghanistan, Iraq, Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

## GENERAL PROCEDURE – HOW TO FILE A CLAIM

### Notice of Service Request / Claim (Non-Medical Emergency Claims on Re-Imbursement Basis)

Written notice of service request / claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim.

#### To file a claim online go to:

<https://www.mcpeaceofmind.com>

Email address: [MEA.Mastercard@aig.com](mailto:MEA.Mastercard@aig.com)

The following procedures should be followed:

1. You (cardholder) or the beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, the Insurance Company, will take necessary details from the claimant and provide instructions;
2. Submit all Required Information (proof of loss etc.), as outlined in this section no later than the Submission Period.

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

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

### TRAVEL ACCIDENT & INSURED JOURNEY CLAIMS

#### Common Carrier – International Trips / Common Carrier Domestic Trips

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

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

Required Information (proof of loss):

- a. Complete documentation including a death certificate and/or attending physician statement or autopsy report;
- b. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;

### TRAVEL MEDICAL BENEFIT CLAIMS

#### Medical Expenses (Injury or Sickness) / Emergency Medical Evacuation & Return of Mortal Remains

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. Medical report detailing history and nature of injury or sickness together with original medical receipts. ;
2. Transaction verification confirming the full passenger fare for the Covered Trip had been charged to the eligible card, including copies of Common Carrier ticket(s) and receipts;
3. Hospital Admission/ Discharge Card (for hospital cash benefits)
4. Copy of the passport including Entry and Exit Stamps

#### 3. Payments:

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

Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

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

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

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

### **Economic Sanctions Exclusions**

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, Crimea Region of Ukraine, Donetsk People's Republic (DNR) Region and Luhansk People's Republic (LNR).

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.

### **Consumer Notice Analysis**

The insurer is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising

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

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

**Governing Law and Jurisdiction:** This Policy is governed by the laws of the **Territory** where the MasterCard card was issued. Any dispute arising between the Insured Person and the Insurer is subject to the exclusive jurisdiction of the competent courts of the respective Territory.

**Data Disclosure:** By entering into this contract of insurance, You consent to the Insurer processing data relating to You for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to You.

You consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside Your country of domicile.