



Policy No.: ATP-2019-000001

Up to HK\$1,000,000 Free Travel Protection

Shanghai Commercial Bank My Smart Card (“My Smart Card”) / World Credit Card (“World Credit Card”) provide you with comprehensive travel insurance plans. You can enjoy **unlimited** FREE 90-day worldwide travel insurance plans every year.

	My Smart Card	World Credit Card
Exclusive Privilege	Free Annual ¹ Multi-Trip Family Travel Insurance	Free Annual ¹ Multi-Trip Personal Travel Insurance
Procedure	Enrolment is not required. To enjoy the Free Travel Protection for your trip, you must make at least one settlement with your My Smart Card for purchase of any designated travel related services each time.	Enrolment is not required. To enjoy the Free Travel Protection for your trip, you must settle the full payment with your World Credit Card for purchase of the designated travel related services each time.
Designated travel related services	Include travel package, self-travel package and self-purchase travel products (including transportation fee, airport taxes and carrier-imposed surcharges or accommodation fee of your trip).	Include travel package, self-travel package and self-purchase travel products (including round trip transportation fee or accommodation fee of your trip).
Insured period per trip	Up to 90 days	Up to 90 days
No. of Trips per year	Unlimited	Unlimited
Insured Person	It is applicable to 1) Principal cardholder; 2) Supplementary cardholder(s); 3) Principal cardholder and his/her accompanying family members (including spouse and maximum 2 children under the age of 17)	It is applicable to principal cardholders and supplementary cardholder(s). If the payment of travel products is settled by the principal cardholder with the World Credit Card, the supplementary cardholder(s) who travel(s) with principal cardholder can also enjoy the free travel insurance.

If the accompanying family members do not hold any My Smart Card(s) / World Credit Card(s), they can still enjoy **30%** off to purchase the travel insurance plan. Please contact our staff for more details.

Notes for Travel Insurance Claim

- Follow the “Travel Insurance Claims Guide” and complete the Travel Insurance Claim Form
- Pafoong Insurance Enquiry Hotline: (852) 2290 3560

Remarks:

1. Free Annual Multi-Trip Family/ Personal Travel Insurance refer to customers who can enjoy Free Multi-Trip (up to 90 days per trip) Travel Insurance during the year.
2. For the first year, the insurance coverage period shall be valid from the card issuance date until 31st of December of that year. From the second year onwards, the insurance coverage period shall be valid from 1st January to 31st December of the same year. The validity of the insurance coverage period is subject to Shanghai Commercial Bank’s final decision.
3. Please refer to the Schedule of Benefits and the Terms and Conditions.
4. The above insurance plans are underwritten by Pafoong Insurance Company (Hong Kong) Limited. Coverage and indemnity limit are subject to the terms and conditions of the relevant insurance policy.



上海商業銀行
SHANGHAI COMMERCIAL BANK

**Shanghai Commercial Bank My Smart Card / World Credit Card Free Travel Protection Plans
Details – Schedule of Benefits**

Coverage		Maximum Indemnity per Insured Person (HK\$)	
		My Smart Card	World Credit Card
1.	Medical Protection <ul style="list-style-type: none"> Medical Expenses including Follow-up Medical Treatment Expenses Overseas Hospital Daily Cash Allowance 	800,000 3,000 (250 per day)	800,000 3,000 (250 per day)
2.	24-hour Global Emergency Assistance <ul style="list-style-type: none"> Hospital Admission Guarantee Medical Evacuation or Repatriation Service Repatriation of Mortal/Remains/Ashes Compassionate Visit by Relative Additional Accommodation Expenses Return of Unattended Child and Home-nursing Fee Dispatch of Essential Medicine/Medical Equipment Other Advisory Services and Referral Service 	40,000 Actual Expenses Actual Expenses 1 economy class return airfare 1,950 per day and Maximum 7,800 1 economy class one-way airfare and maximum 30,000 10,000 Free of charge	40,000 Actual Expenses Actual Expenses 1 economy class return airfare 1,950 per day and Maximum 7,800 1 economy class one-way airfare and maximum 30,000 10,000 Free of charge
3.	Personal Accident Protection <ul style="list-style-type: none"> Burns Cover Loss of Income (Maximum 12 weeks) 	1,000,000 200,000 1,000 per week	1,000,000 200,000 1,000 per week
4.	Compassionate Death Cash Benefit <ul style="list-style-type: none"> Compassionate Visit 	10,000 One economy class return airfare and actual hotel accommodation costs up to 30,000	10,000 One economy class return airfare and actual hotel accommodation costs up to 30,000
5.	Personal Baggage (Benefit including golf equipment and lap-top computer)	20,000	20,000
6.	Loss of Money	3,000	3,000
7.	Credit Card Protection	30,000	30,000
8.	Loss of Travel Documents or Tickets	3,000	3,000
9.	Loss of Home Contents due to Burglary	100,000	100,000
10.	Personal Liability <ul style="list-style-type: none"> Reimbursement of excess due to rental private car damage 	2,500,000 5,000	2,500,000 N/A
11.	Travel Delay/Re-routing (Must settle payment of additional expense with My Smart Card / World Credit Card) <ul style="list-style-type: none"> Travel Delay Extra Hotel Costs due to Travel Delay Extra Re-routing Costs due to Travel Delay 	1,500 2,000 10,000	1,500 2,000 10,000
12.	Baggage Delay/ Emergency Purchase	1,500	1,500
13.	Cancellation of Trip	30,000	30,000
14.	Curtailement of Trip	30,000	30,000

Remarks:

- The above insurance product is underwritten by Paofong Insurance Company (Hong Kong) Limited. Unless otherwise provided in this Schedule of Benefits, coverage, maximum benefits and exclusions are subject to the terms and conditions of this Schedule of Benefits and the relevant Travel Insurance Policy. Please visit the Bank's website www.shacombank.com.hk for the details of the relevant Travel Insurance Policy.
- The above insurance product is not applicable if (i) My Smart Card / World Credit Card cardholder who is over 75 years old; and (ii) the relevant trip lasts longer than 90 days.

Terms and Conditions for Free Travel Protection Plan

1. The free overseas travel insurance protection (“the Offer”) is only eligible for the Principal and Supplementary Cardholders of My Smart Card (“My Smart Card”) / World Credit Card (“World Credit Card”) (the “Cardholder”) issued by Shanghai Commercial Bank (the “Bank”)
2. Each Cardholder can enjoy Free Travel Protection each year for unlimited trips. Cardholders who purchase designated travel related services by My Smart Card (“My Smart Card”) / World Credit Card (“World Credit Card”) each time will be entitled to the Free Travel Protection of the trip and the insured period cannot exceed 90 days. If the trip lasts for more than 90 days, cardholders must purchase additional travel insurance plan at their own cost.
3. For the first year, the insurance coverage period shall be valid from the card issuance date to 31st December of that year. From the second year onwards, the insurance coverage period shall be valid from the 1st January to 31st December of the same year. The insurance effective date will be based on purchase date of My Smart Card / World Credit Card.
4. **To enjoy this Free Family Travel Protection for your trip, My Smart Card Cardholders must make at least one settlement with My Smart Card for purchase of any designated travel related services each time. Designated travel related services include travel package, self-travel package and self-purchase travel services (including transportation fee, airport taxes and carrier-imposed surcharges or accommodation fee of your trip).**
5. **To enjoy this Free Personal Travel Protection for your trip, World Credit Card Cardholders must settle the full payment with World Credit Card for purchase of the designated travel related services each time. Designated travel related services include travel package, self-travel package and self-purchase travel services (including round trip transportation fee or accommodation fee of your trip).**
6. **The Free Travel Protection will be valid after the payment of the travel product is settled by My Smart Card / World Credit Card. The round-trip journey must be from, and returning to, the Hong Kong and the travel services arrangements must be made and paid in Hong Kong.**
7. The Offer is not applicable to the Cardholder who is over 75 years old.
8. The Offer cannot be transferable or redeemed for cash.
9. The insurance plan of the Offer is underwritten by Pafoong Insurance, which is authorised and regulated by the Insurance Authority of the HKSAR. Unless otherwise provided in the Schedule of Benefits of the Offer, coverage, maximum benefits and exclusions are subject to the terms and conditions of this Schedule of Benefits and the relevant insurance policy. Please visit the Bank’s website www.shacombank.com.hk for the contents of the relevant insurance policy. Should the Cardholders require any emergency assistance, please contact Pafoong Emergency Assistance Hotline: (852) 2863 5541.
10. Pafoong Insurance is a subsidiary of the Bank. The Bank is an appointed insurance agent of Pafoong Insurance. Pafoong Insurance Company (Hong Kong) Limited shall be solely responsible for the service and the legal liability of the travel insurance protection, to which the Bank shall have no legal liability whatsoever.
11. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) between the Bank and the customer arising out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product shall be resolved directly between the customer and Pafoong Insurance.
12. The Bank reserves the right to amend these Terms and Conditions for the Offer and/or early terminate the Offer without prior notice.
13. The Bank reserves the right to interpret the terms of eligible travel product and eligible spending. In case of any disputes, the decision of the Bank shall be final.
14. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.