

Shanghai Commercial Bank World Credit Card Up to HK\$1,000,000 Free Travel Protection



Policy No.: ATP-2021-000002

Shanghai Commercial Bank World Credit Card (“World Credit Card”) provides you with comprehensive Free Travel Protection. You can enjoy **unlimited** FREE 90-day worldwide Free Travel Protection¹ every year.

Promotion Period	1 January to 31 December 2021
Exclusive Privilege	Free Annual ² Multi-Trip Family / Individual Travel Insurance
Procedure	Enrolment is not required. To enjoy the Free Travel Protection ³ for your trip, you must make at least one settlement before departure with your World Credit 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 products (including transportation fee, airport taxes and carrier-imposed surcharges or accommodation fee of your trip).
Insured period per trip	Up to 90 days
No. of Trips Covered per year	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)

If there are other accompanying family members who do not hold any 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
- Enquiry Hotline: (852) 2290 3560

Remarks:

1. The above insurance product is underwritten by Paofoong Insurance Company (Hong Kong) Limited.
2. Free Annual Multi-Trip Family/ Individual Travel Insurance refer to customers who can enjoy Free Multi-Trip (up to 90 days per trip) Travel Insurance during the year.
3. Please refer to the Schedule of Benefits and the Terms and Conditions.

Shanghai Commercial Bank World Credit Card Free Travel Protection Plans Details – Schedule of Benefits

Coverage		Maximum Indemnity per Insured Person (HK\$)
1.	Medical Protection <ul style="list-style-type: none"> Medical Expenses including Follow-up Medical Treatment Expenses Overseas Hospital Daily Cash Allowance 	<p>800,000</p> <p>3,000 (250 per day)</p>
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 	<p>40,000</p> <p>Actual Expenses</p> <p>Actual Expenses</p> <p>1 economy class return airfare</p> <p>1,950 per day and Maximum 7,800</p> <p>1 economy class one-way airfare and maximum</p> <p>30,000</p> <p>10,000</p> <p>Free of charge</p>
3.	Personal Accident Protection <ul style="list-style-type: none"> Burns Cover Loss of Income (Maximum 12 weeks) 	<p>1,000,000</p> <p>200,000</p> <p>1,000 per week</p>
4.	Compassionate Death Cash Benefit <ul style="list-style-type: none"> Compassionate Visit 	<p>10,000</p> <p>One economy class return airfare and actual hotel accommodation costs up to 30,000</p>
5.	Personal Baggage (Benefit including golf equipment and lap-top computer)	20,000
6.	Loss of Money	3,000
7.	Credit Card Protection	30,000
8.	Loss of Travel Documents or Tickets	3,000
9.	Loss of Home Contents due to Burglary	100,000
10.	Personal Liability <ul style="list-style-type: none"> Reimbursement of excess due to rental private car damage 	<p>2,500,000</p> <p>5,000</p>
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 	<p>1,500</p> <p>2,000</p> <p>10,000</p>
12.	Baggage Delay/ Emergency Purchase	1,500
13.	Cancellation of Trip	30,000
14.	Curtailment of Trip	30,000

Remarks:

- The above insurance product is underwritten by Paofoong 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) World Credit Card cardholder or/and accompanying family member who is over 75 years old; and (ii) trip lasts longer than 90 days.

Terms and Conditions for Free Travel Protection Plan

1. The promotion period is from 1 January to 31 December 2021(the "Promotion Period").
2. The free Travel Protection ("the Offer") is only eligible for the Principal and Supplementary Cardholders of World Credit Card ("World Credit Card") (the "Cardholder") issued by Shanghai Commercial Bank (the "Bank")
3. Each Cardholder can enjoy Free Travel Protection each year for unlimited trips. Cardholders who at least one purchase designated travel related services before departure by 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 travel insurance plan at their own cost.
4. 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), excluding transaction made via e-wallets , all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank. In case of any dispute, the Bank / Pafoong Insurance Company (Hong Kong) Limited ("Pafoong Insurance") reserves the right to request the Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Offer. All sales slips and/or such further documentation submitted to the Bank / Pafoong Insurance will not be returned.
5. The Bank will determine the eligibility of the transactions based on the merchants codes / transaction types defined from time to time by Mastercard Asia/Pacific (Hong Kong) Limited or merchants' acquiring banks. The Bank has its sole and absolute discretion to determine an eligible transaction. The Bank has no obligation to clarify which transactions are eligible for the promotion before the transactions are made.
6. The Offer is not applicable to the Cardholder or/and accompanying family member who is over 75 years old.
7. The Offer cannot be transferable or redeemed for cash.
8. The insurance plan of the Offer is underwritten by Pafoong Insurance. Pafoong Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region. 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 World Credit Card 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.
9. Pafoong Insurance is a subsidiary of the Bank. The Bank is an appointed insurance agent of Pafoong Insurance (with Insurance Agency License Number FA3130). The Offer is a product of Pafoong Insurance but not the Bank. Pafoong Insurance 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.
10. 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.
11. The Bank reserves the right to amend these Terms and Conditions for the Offer and/or early terminate the Offer without prior notice.
12. 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.
13. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.