



Coverage Summary for Cardholders

- AEON American Express Credit Card
- AEON Gold American Express Credit Card
- AEON Privilege American Express Credit Card
- AEON Privilege Plus American Express Credit Card

Period of Insurance: 1 September 2017 to 31 August 2018 (Both dates inclusive)

Schedule of Benefits

COVERAGE	PRINCIPAL SUM FOR INSURED PERSON	FAMILY LIMIT
1. Travel Accident Protection		
Accidental Death and Disablement Indemnity	US\$100,000 / CARDHOLDER US\$100,000 / SPOUSE US\$12,500/ EACH DEPENDANT CHILD	FAMILY LIMIT: US\$200,000
2. Travel Guard - Free 24-hour Telephone Assistance Services		
Free 24-hour Telephone Assistance Services	Included	Included

Claim Services Hotline: (852) 3666 7090

24-hour Worldwide Emergency Assistance Hotline (Travel Guard): (852) 3516 8699

Terms & Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto to the Master Policy No.: 01G-SNF5000028, AIG Insurance Hong Kong Limited (hereinafter called "the Insurer") agrees to insure the Insured Person(s) as declared by the Policyholder to the extent provided herein.

Part 1 Declaration

1. Insured Person

The Cardholder, their Spouse and each Dependent Child traveling on a Covered Trip.

2. Insurer

AIG Insurance Hong Kong Limited.

Part 2 Scope of Insurance Cover under this Policy

1. Travel Accident Benefit

The benefit under this section is payable to the Insured Person who suffers an Injury while riding (or preparing to ride) as a fare paying passenger (and not as pilot, operator or crew member) in or on, boarding or alighting from any Common Carrier during the Covered Trip which, directly and independently of all other causes, results in an event specified in the Benefit Table below (a "Covered Event") within one hundred and eighty (180) days from the date of the Accident.

Benefit Table

Covered Event(s)	Percentage of the Principal Sum
1.Accidental death	100%
2.Loss of or Loss of Use of both hands or both feet	100%
3.Loss of Sight of both eyes	100%
4.Loss of or Loss of Use of one hand and one foot	100%
5.Loss of or Loss of Use of one hand and Loss of Sight of one eye	100%
6.Loss of or Loss of Use of one foot and Loss of Sight of one eye	100%
7.Loss of Speech and Loss of Hearing	100%
8.Loss of or Loss of Use of one hand or one foot	50%
9.Loss of Sight of one eye	50%

Compensation:

1. If more than one Covered Event is suffered by the Insured Person during the Covered Trip, only the Covered Event with the highest compensation will be payable. The total amount payable under this section shall not exceed 100% of the Principal Sum stated in the Schedule of Benefits.
2. In the event the accumulation of the Percentage of the Principal Sum in respect of one or more Covered Events for an Insured Person is below one hundred percent (100%) of the Principal Sum, the Insurer shall only be liable for the remaining balance payable thereafter up to one hundred percent (100%) of the Principal Sum.
3. Once the Insured Person has exhausted 100% of the Principal Sum of the Travel Accident Benefit, the Travel Accident Benefit under this section shall no longer be available to that Insured Person.
4. Disappearance - If the body of an Insured Person has not been found within twelve (12) months of the disappearance, forced landing, stranding, sinking or wrecking of the

Common Carrier in which the Insured Person was traveling on during the Covered Trip, it shall be deemed that the Insured Person has suffered accidental death—and the Insurer will pay the Travel Accident Benefit.

2. Travel Guard

Travel Guard - Free 24-hour Telephone Assistance Services

For any emergency assistance services, simply call collect to the alarm centre: 852-3516-8699. Remember to quote your name, policy number, location (name of hospital if any), phone number and kinds of services when you seek for assistance. Then, the alarm centre will handle your case and perform the following duties:

- a) Re-organise flights if necessary;
- b) Organise emergency medical evacuation if necessary;
- c) Handle Repatriation of Remains when required;
- d) Authorise guarantee of payment to hospital;
- e) Liaise with on-site medical staff regarding the condition of the patient;
- f) Advise relatives of accident/illness of patient; or
- g) Speak directly to the patients with regard to decisions made on their behalf;
- h) Emergency referral service to local medical and legal providers worldwide;
- i) Emergency telephone translation services in all major languages and offers referrals to interpreter services;
- j) Emergency ticket replacement and emergency cash advances (to be charged to the Cardholder's Account and subject to authorization by the Issuer);
- k) Pre-trip advice like inoculation, visa and customs information.

Aggregate Limit of Indemnity

The maximum limit of indemnity for which the Insurer shall be liable under this Policy during the Period of Insurance, regardless of the number of Cardholders and Insured Persons covered and the number of claims made for the same incident, shall be US\$10,000,000 (the "Aggregate Limit of Liability") for each incident. In the event the Aggregate Limit of Indemnity is insufficient to pay the full amount of the Principal Sum for each Insured Person, then the amount payable for each Insured Person shall be in the proportion that the limit of indemnity for any one event bears to the total Principal Sum stated in the Schedule of Benefits that would have been payable but for such Aggregate Limit of Indemnity.

Part 3 Definitions

"Accident" shall mean an unforeseen and involuntary event which causes an Injury.

"AEON American Express Credit Card, AEON Gold American Express Credit Card, AEON Privilege American Express Credit Card, AEON Privilege Plus American Express Credit Card" shall mean the named cards issued by AEON Credit Service (Asia) Co. Ltd in Hong Kong.

"Cardholder" shall mean a holder of a AEON American Express Credit Card, AEON Gold American Express Credit Card, AEON Privilege American Express Credit Card, AEON Privilege Plus American Express Credit Card.

"Principal Sum" shall mean the amount of cover available to an Insured Person under each section listed in the Schedule of Benefits.

"Qualified Medical Practitioner" shall mean any person legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a qualified medical practitioner who is the Insured Person, or an Immediate Family Member, partner or co-partner of the Insured Person.

"Spouse" shall mean the legal marriage partner of the eligible Cardholder.

"Strike" shall mean any labour disagreement or other industrial action by employees of the Common Carrier.

"Travel Guard" shall mean AIG's affiliate company which specialises in providing travel assistance, security and other travel related services under the Travel Guard brand.

"War" shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Part 4 Exclusions

This Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

- a) suicide or attempted suicide by an Insured Person while sane or insane
- b) disease of any kind
- c) bacterial infections except pyogenic infections which occur through an accidental cut or wound
- d) hernia of any kind
- e) Injury sustained in the course of riding as a passenger or otherwise in any vehicle or device of aerial navigation, except as provided under the terms of this Policy
- f) declared or undeclared War, invasion, Civil War, insurrection, revolution, use of military power or usurpation of government or military power
- g) service in the military, naval or air service of any country or jurisdiction
- h) wholly or in part, childbirth, miscarriage, infertility or pregnancy
- i) Acquired Immune Deficiency Syndrome (AIDS) or any sickness or Injury commencing in the presence of a sero-positive test for HIV, AIDS related complex, or any other sexually transmitted disease.
- j) The Insurer will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the Insurer, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Part 5 General Provisions

- a) The maximum period of a Covered Trip cannot exceed ninety (90) days per trip.
- b) Time and Sufficiency of Notice

Written notice of a claim must be given to the Insurer within thirty (30) days after the occurrence of any event likely to give rise to a claim under this Policy or as soon as is reasonably possible thereafter. However immediate notice must be given to the Insurer in the event of accidental death. Notice by or on behalf of the Insured Person or estate, as the case may be, given to the Insurer or to any authorized agent of the Insurer in writing, with particulars sufficient to identify the Insured Person, shall be deemed to be notice to the Insurer. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it can be shown that it was not possible to give notice within the time provided and that notice was given as soon as was reasonably possible.

c) Filing Proof of Loss

Upon receipt of notice given under (b) above, the Insurer will furnish to the claimant a form for filing proof of loss. If such form is not furnished by the Insurer within fifteen (15) days after receipt of notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting, within the time fixed in the Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Insurer shall be furnished at the expense of the Insured Person or his legal personal representative(s) and shall be in a form and nature as the Insurer may prescribe.

d) Time for Filing Proof of Loss

Affirmative proof of loss must be furnished to the Insurer at its said office in case of a claim for loss from disability within ninety (90) days after the expiration of the period for which the Insurer is liable, and in case of a claim for any other loss, within one hundred eighty (180) days after the date of such loss.

e) Medical Examination and Treatment

The Insurer will have the right, at its expense, to have an Insured Person examined as often as reasonably necessary while a claim is pending. The Insurer may also require an autopsy to be carried out, unless an autopsy is prohibited by law. The Insured Person shall as soon as possible after sustaining Injury obtain and follow the advice of a Qualified Medical Practitioner and the Insurer shall not be liable to obtain or follow such advice and use such appliances or remedies as may be prescribed.

f) Payment of Indemnities

All indemnities provided in this Policy for loss other than that for disability will be paid immediately after receipt of due proof. Indemnity for disability will be paid upon receipt of proof of Permanent disablement certified by a Qualified Medical Practitioner. Indemnity for accidental death of the Insured Person is payable to the estate of the Insured Person. All other indemnities are payable to the Insured Person.

g) Rights of Beneficiary

Unless provided otherwise by law, consent of the beneficiary shall not be required to surrender or assign this Policy, or to the change of the beneficiary, or to any other change in this Policy.

h) Limitation of Time for Bringing Suit

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of the time within which proof of loss is required by this Policy.

i) Limitations Controlled by Statute

If any time limitation of this Policy, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the applicable law governing this Policy, such limitation is hereby extended to comply with the minimum period permitted by such law.

j) Assignment

No assignment of interest under this Policy shall be binding upon the Insurer unless and until the original or a duplicate thereof is provided to the Insurer. The Insurer does not assume any responsibility for the validity of an assignment. No change of the beneficiary under this Policy shall bind the Insurer, unless consent thereto is formally endorsed hereon by an executive officer of the Insurer. No provision of the charter, constitution or by-laws of this Insurer shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

k) Compliance with Policy Provisions

Failure by the Policyholder or the Insured Person (where appropriate) to comply with all provisions contained in this Policy shall invalidate the related claims hereunder.

l) Duplicate or Multiple cards

In no event will duplicate or multiple AEON American Express Card, AEON American Express Credit Card, AEON Gold American Express Credit Card, AEON Privilege American Express Credit Card, AEON Privilege Plus American Express Credit Card, AEON Privilege American Express Credit Card (Travel Indus oblige the Insurer to pay in excess of the Principal Sum stated in Schedule of Benefits for any one loss sustained by any one individual Cardholder as a result of any one incident under this Policy. The maximum amount payable where duplicate cards are held by any Cardholder will not exceed the Principal Sum listed in the Schedule of Benefits.

Part 6 Additional Provisions

- a) Coverage shall be effective throughout the duration of the Covered Trip. Coverage with respect to any Insured Person shall immediately cease upon termination of this Policy or when the Insured Person ceases to be an eligible Insured Person, whichever is earlier, provided such termination shall be without prejudice to any claim originating prior thereto.
- b) Proof of loss shall include, as appropriate to the relevant claim: (i) receipts evidencing that the fares or tickets or a minimum of 50% of the packaged tour cost was purchased or settled with the AEON American Express Credit Card, AEON Gold American Express Credit Card, AEON Privilege American Express Credit Card, AEON Privilege Plus American Express Credit Card; (ii) proof of any purchases with the AEON American Express Credit Card, AEON Gold American Express Credit Card, AEON Privilege American Express Credit Card, AEON Privilege Plus American Express Credit Card; (iii)

medical evidence and certificates issued by a Qualified Medical Practitioner; and (iv) any other evidence reasonably required by the Insurer.

- c) Written notice of relevant Injury on which the claim is based must be given to the Insurer within thirty (30) days after date of the event giving rise to the claim. In the event of accidental death, immediate notice must be given to the Insurer.

Part 7 Governing Law

This Policy shall be governed and construed in accordance with the laws of Hong Kong. Any dispute under this Policy shall be settled in accordance with the laws of Hong Kong.

Part 8 Arbitration

If any dispute arises concerning or arising from this Policy, such dispute shall be referred to an independent arbitrator to be appointed jointly as agreed between the parties to such dispute, failing which the choice of arbitrator shall be referred to the Chairman for the time being of Hong Kong International Arbitration Centre (“HKIAC”). Arbitration shall take place in Hong Kong using any of the rules available to the HKIAC. The language of the arbitration shall be English.

Part 9 Data Privacy

The Insured person agrees that:

- (a) the personal data collected during the application process or administration of this policy may be used by the Insurer (“AIG HK”) for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG HK may use the Insured’s contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured to use such contact details for this purpose).
- (c) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified:
 - i) third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
 - ii) financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);
 - iii) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);

- iv) for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
- v) another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
- vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.

(d) The Insured Person may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG HK with any comments in relation to the services it provides. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

Copyright in this Policy is reserved. No part of this Policy may be reproduced in whole or part without the express consent of AIG Insurance Hong Kong Limited.

- End -