

BAIDURI BANK CARD TRAVEL INSURANCE

ELIGIBLE CARDS:

1. Visa Infinite credit card (including Baiduri Prestige Visa Infinite and Royal Brunei Visa Infinite)
2. Visa Platinum credit card (including Smart Executive Visa Platinum and Royal Brunei Visa Platinum)
3. Visa Platinum debit card (including Royal Brunei Visa Platinum)
4. Baiduri Prestige Mastercard World Debit card
5. Mastercard Platinum credit card
6. Mastercard Business Platinum credit card and BSP Mastercard Business Platinum credit card
7. Baiduri Smart Executive Mastercard Platinum debit card

SCOPE OF COVER

Provides 24 hours coverage/protection against risk of death or permanent disability caused solely and directly by sudden and unforeseen accident AND travel inconvenience for unlimited trips out of Brunei Darussalam during the Period of Insurance.

Cardholders are covered upon purchasing their airfare tickets by charging onto their Baiduri Visa Infinite/Visa Platinum Credit/Debit Card and Baiduri Mastercard World/Platinum Credit/Debit Card.

LIMIT OF INDEMNITY

No.	BENEFITS	SUM INSURED (B\$)
	INSURED	Principal Cardholder Only
1.	Accidental Death and Total Permanent Disablement: Limit of benefit for persons holding Supplementary Card (other than spouse) aged between 18 to 23 years old is B\$100,000.00	B\$500,000.00 per Insured Person
2.	Medical Expenses: Maximum Limit per event per Insured Person	Up to B\$2,500.00
3.	Missed Flight Connection (after 8 consecutive hours): Maximum Limit per event per Insured Person – B\$200.00 Travel Delay (after 8 consecutive hours): Maximum Limit per event per Insured Person Baggage delay (after 8 consecutive hours): Maximum Limit per event per Insured Person	Up to B\$1,500.00 in the aggregate
4.	Loss or damage of baggage and personal effect	Up to B\$1,000.00 per Insured Person

EXTENDED CONDITIONS

1. This policy provides the coverage as per the benefits stated herein to Principal Cardholders or Supplementary Cardholders upon purchasing their airfare tickets by charging onto their Eligible Cards and being the named in the airfare tickets as the passenger.
2. Supplementary Cardholders – refers to Principal's spouse or a dependent whose age is between 18 Years to 23 Years old.
3. The benefits under this policy are not transferable or extended to any other individual(s) upon purchasing an airfare ticket by charging onto the Debit or Credit card.
4. Maximum number of days of cover – up to ninety (90) consecutive days per overseas trip travelling outside Brunei Darussalam.
5. Commencement of Cover – Two (2) hours prior to departure from the place of residence, stay or office (whichever is the later) to commence the journey or trip.
6. Termination of COVER – Upon returning to Brunei Darussalam and leaving the airport upon completion of the journey or trip.