

Travel Insurance

(For Physical Corporate Cards of Citi Taiwan)

When the cardholders of Citi Commercial Card encounter accident(s) during their business trips, provided that they have paid the full amount for common carrier fee (or 80% or more of group fees) using the Citi Commercial Card, cardholders can enjoy the following travel insurance compensations if claimed during the insurance period.

Qualifying Conditions	Citi Commercial Card used to pay flight or train ticket in full, or 80% or more for group fees		
Insurance Coverage	Common Carrier Safety Insurance <small>(coverage applicable only to accidents resulting in death or incapacitation, occurring during the duration spent using time-tabled common carrier tools)</small>		NT\$36,000,000
	Total Travel and Medical Insurance for Accidental Injuries	Total Trip Safety Insurance	NT\$10,000,000
		Total Trip Medical Insurance for Accidental Injuries	NT\$300,000
	Total Travel Insurance	Flight Delays	NT\$10,000
		Luggage Delays	NT\$10,000
		Missing Luggage	NT\$30,000
Notices	<p>1) Maximum payout for meal costs incurred due to flight delay: Within Taiwan (incl. outlying islands): NT\$1,000 / Overseas: NT\$10,000</p> <p>2) Maximum payout for accommodation costs incurred due to flight delay: Within Taiwan (incl. outlying islands): NT\$ 4,000 / Overseas: NT\$ 10,000</p> <p>3) Within Taiwan (incl. outlying islands), each Policy may apply for a maximum of 3 “flight delay payouts” per annum per person; no such restrictions apply for Overseas locations.</p>		

Note: The travel coverage is not applied to the Central Travel Accounts but for the physical Corporate Cards of Citi Taiwan only.

◆ **Maximum of NT\$ 10,000 Payout for Flight Delays with Payout Against Actual Expenditure**

If cardholders encounter the delay of regularly scheduled flight (of more than 4 hours, not including 4 hour), flight cancellation, offloading or inability to board the plane due to overbooking, inability to board a confirmed regular connecting flight and/or other situations, and such situation(s) lead to inability to attain air transportation within the next 4 hours, the cardholders can claim up to NT\$ 10,000 by using Citi Commercial Card at departing airport or transit location to pay for reasonable and necessary expenditure on accommodation, phone call, transportation expenses (to/from airport or accommodation), clothes and daily necessities until delayed/missing luggage is delivered.

Application Window : Within 60 days of the delayed flight

Required Documents :

1. Claim Application Form
2. Receipts for using Citi Commercial Card to purchase flight tickets and original invoices from travel agency
2. Flight ticket, boarding pass, baggage tag and airline-issued proof of flight delay
3. Original receipts for accommodation, meals, and other expenses generated by Citi Commercial Card during the flight delay period.

Please note the following:

1. Maximum payout for meal costs incurred due to flight delay:
Within Taiwan (incl. outlying islands): NT\$1,000 / Overseas: NT\$10,000
2. Maximum payout for accommodation costs incurred due to flight delay:
Within Taiwan (incl. outlying islands): NT\$ 4,000 / Overseas: NT\$ 10,000
3. Within Taiwan (incl. outlying islands), each Policy may apply for a maximum of 3 "flight delay payouts" per annum per person; no such restrictions apply for Overseas locations.

◆ **Maximum of NT\$ 10,000 for Luggage Delay / Maximum of NT\$ 30,000 for Luggage Lost with Payout Against Actual Expenditure**

(This insurance only covers only the inconveniences caused by delayed or lost luggage, not for the luggage itself.)

If cardholders have not received their luggage after 6 hours (not including 6 hours) of arriving at their destination airport, they can, if necessary, use Citi Commercial Card to purchase daily necessities. If the luggage is delayed for more than 24 hours (not including 24 hours), this would be deemed a lost luggage. Cardholders can purchase daily necessities within 5 days (120 hours) from the day they arrived at their destination and before they received their delayed luggage. Maximum payout of NT\$ 30,000 with payout against actual expenditure.

Application Period : Within 60 days after the luggage delay

Claim Restrictions : If the luggage was delayed and the cardholder has already received a payout arising from a claim for delayed luggage, should the luggage be lost, the cardholder can only receive the remaining payout amount after deducting the payout already received for luggage delays. The maximum claim payout will remain the stipulated maximum payout for lost luggage.

Required Documents :

1. Claim application form
2. Copies of receipts from using Citi Commercial Card to purchase airline tickets (authorization code must be shown on copy) or copies of invoices from travel agency for proxy payment.
3. Original copies of airline ticket, boarding pass, luggage tag, and airline-issued proof of flight delay
4. Original copies of receipts and invoices for expenditures on daily necessities generated by Citi Commercial Card

* If the cardholder uses the Citi Commercial Card to purchase, in full, confirmed return tickets for their spouse or unmarried children under 25, or 80% or more in group fees, then cardholder can receive up to NT\$ 40,000 in total payout for delayed luggage, and up to NT\$ 60,000 in total payout for lost luggage on a payment against expenditure system (“full coverage.”)

◆ **NT\$ 36,000,000 of Travel Insurance for Common Carriers**

Regardless of whether cardholders hold other insurance policies or not, Citi Commercial Card cardholders are covered under this insurance. The valid coverage period refers to the duration cardholder spends on or dis/embarks from public transport, such as taking a business flight (including additional flight); this includes other periods like:

1. The time spent traveling to the airport in a vehicle, within the 5 hours pre-departure or post-arrival,
2. The time spent at the airport,
3. The time spent on and dis/embarking the business flight (aircraft.)

Application Period : Inform insurance company within 10 days after the accident’s occurrence.

Required Documents :

1. Claim Application Form,
2. Copies of receipts, showing authorization code, from using Citi Commercial Card to purchase public transport tickets (e.g. flight tickets) or copies of invoices from travel agency for proxy payments,
3. Common carrier tickets (e.g., flight tickets) and copies of proof of reservation (e.g., ticket/seat confirmation)
4. Copies of proof of entry and departure
5. For claims for payout relating to death or funeral, please provide death certificate or equivalent, and proof of the insured being removed from household registration. However, if necessary, the Firm may request additional documents certifying the accident and/or accidental injury.
6. For claims for payout relating to incapacitation, please provide a medical certificate of incapacitation. However, if necessary, the Firm may request additional documents certifying the accident and/or accidental injury.
7. For claims for payout relating to reburial, please provide original copies of invoices of reburial and related costs.
8. Copies of the beneficiary’s ID. When the beneficiary claims payout for incapacitation, the Firm may request professional medical examination of the Insured (Policyholder)’s body. The Firm will bear costs associated with the medical examination. If needed, the Firm may review the Insured (Policyholder)’s medical records upon receiving the Beneficiary’s consent.
9. When applying for claims for death, incapacitation, funeral, or reburial costs for the Cardholder’s spouse or children, please provide copies of ID.

◆ **Total Insurance Coverage for Overseas Travel and Total Medical Insurance Coverage for**

Accidental Injury

If cardholders use Citi Commercial Card to pay the full amount for round-trip tickets of confirmed common carrier or 80% or more of group fees, then cardholders may enjoy total insurance coverage for overseas travel and total medical insurance coverage for accidental injury during the time they travel (as specified on the tickets) provided this is within the insurance period.

◆ NT\$ 10,000,000 for Total Insurance Coverage for Overseas Travel

If the cardholder uses Citi Commercial Card to pay the full amount for roundtrip tickets of confirmed common carrier or 80% or more of group fees, the cardholder can, during the period spent traveling within or outside the Republic of China (Taiwan), receive a maximum of NT\$ 10,000,000 in payout should the cardholder suffer bodily harm resulting in incapacitation or death from a sudden, unforeseen accident. If the cardholder receives payout under the aforementioned Travel Insurance for Common carrier, then this Total Insurance Coverage for Overseas Travel shall not apply.

The term “duration spent outside the Republic of China (Taiwan)” refers to the duration starting from the Insured registering their outbound departure from an airport or pier within the borders of the Republic of China (Taiwan) until their overseas activity has ended and the Insured has registered their entry into the borders of the Republic of China (Taiwan) at an airport or pier within said borders. The Insured must use the tickets for common carrier tools (or related transportation tools) with previously confirmed departure and return transportation numbers (e.g. flight numbers.)

◆ NT\$ 300,000 for Total Insurance Coverage of Accidental Injury

If the cardholder uses Citi Commercial Card to pay the full amount for roundtrip tickets of confirmed common carrier or 80% or more of group fees, during the period spent traveling within or outside the Republic of China (Taiwan), if the cardholder receives treatment at a legally and appropriately registered hospital or clinic deemed necessary and reasonable by the medical staff for injuries suffered from a sudden and unforeseen accident within one calendar year of the accident date, the Firm will provide medical insurance payout under the total coverage system for all medical fees that exceed the portion covered by the National Health Insurance. The Cardholder may claim up to a maximum of NT\$ 300,000 in payout.

Application Period : Inform insurance company within 10 days after the accident’s occurrence.

Required Documents :

1. Claim Application Form.
2. Copies of receipts, showing authorization code, from using Citi Commercial Card to purchase public transport tickets (e.g. flight tickets) or copies of invoices from travel agency for proxy payments,
3. Transportation tickets (e.g., flight tickets) and copies of proof of reservation (e.g., ticket/seat confirmation)
4. Copies of proof of entry and departure
5. Medical certificate/diagnosis or proof of hospitalization; when necessary the Company may request

necessary documents to prove the accident and/or accidental injury to be provided.

6. Original copies of receipts/invoice of medical expenses
7. Copies of the Beneficiary's ID
8. If claiming medical insurance payout for Cardholder's spouse or children, please provide copies of identity.

*If the Cardholder pays for the full amount of their spouse and/or unmarried children under 25's common carrier fees or 80% or more in group fees, they may enjoy the same insurance coverage. In accordance to Article 107 of the Insurance Act, no payout will be provided for death of those Insured under the age of 15. For the Insured with mental illness or other cognitive disabilities that result in inability to cognitively recognize one's behavior, no death-related payout will be provided apart from payouts for funeral costs. Relating to the funeral cost payouts, it cannot exceed 50% of related funeral costs and estate tax as stipulated by Article 17 of the Estate and Gift Tax Act.

Please go through Cathay Century Insurance Co. Ltd. To apply for credit card related payouts. The relevant contact information can be found below:

- Contact number: Monday to Friday 08:30~17:30, please call (04) 2302-0770 Ext: 3113 or 3123
- Fax: (04) 2302-0610
- Mailing address: Cathay Century Insurance Credit Card Insurance Center, Room B2, 8 Floor, No. 239 Minquan Road, West District, Taichung City, Taiwan R.O.C. 40341
- For all other time slots or other queries, please dial 0800-212-880 to contact the Cathay Century Insurance Customer Service, a Cathay Century Insurance Customer Service Agent will assist you.
- Dedicated webpage for Cathay Century Insurance's Credit Card related coverage can be found here:

<https://www.cathay-ins.com.tw/insurance/services/creditclaimsapplication/>

Please note that in the event of inconsistencies or disputes, the Chinese Language version shall prevail.