SUCCESS BEYOND NUMBERS

MASTERCARD FOREIGN CURRENCY TRAVEL INSURANCE FAQ

May 2026

1. Who is eligible for the insurance cover?

The Cardholder of the Mastercard Foreign Currency.
The Cardholder's spouse or civil partner* and dependent children** when they are accompanying the Cardholder on the same trip, provided the full cost of the spouse's and dependent child's trip was charged to the Cardholder's card before boarding the transportation.

*Civil partner includes someone of either sex with whom the Cardholder has been living for at least one year as though they were spouses. This must be evidenced by a joint account, or utility bill, used by each partner and being registered as living permanently together at the same address.

*Dependent children should be under 18 years, or under 25 years and on full time education.

2. What is the age limit?

No age limit for Cardholders.

3. Is there any limit on the length of cover for an overseas journey?

The maximum period of cover is 90 consecutive days from the time you leave Your main place of residence / country of residence.

4. Does the coverage apply to all destinations?

Coverage is applicable worldwide, except in countries where there are travel restrictions due to war and spread of diseases, as well as, your Country of Residence as per our records at MCB.

You may contact your Relationship Manager to make sure we have the latest one.

5. Is there the Epidemic and Pandemic coverage under the MCB Mastercard Foreign Currency?

Yes, you are covered for a positive diagnosis of coronavirus or any Epidemic and Pandemic related disease, illness or virus. Please refer to your policy schedule of benefits under PART 4 for the sub-limits.

6. In which benefits does the Epidemic and Pandemic cover applies?

- Cancellation of Trip (Before Departure).
- Curtailment of Trip (After Departure).
- Emergency Medical and Other Expenses.

7. What if I cancel my trip due to the Epidemic and Pandemic?

You will be covered if you, your travel companion(s) or any person you have arranged to stay with during your trip receives a positive diagnosis of coronavirus or any epidemic or pandemic related disease, illness or virus within 14 days of the start of the trip.

8. What if I was tested positive for Epidemic and Pandemic before the 14 days of the start of the trip?

You will be covered if you, your travel companion(s) or any person you have arranged to stay with during your trip is admitted to hospital due to coronavirus or any epidemic or pandemic related disease, illness or virus within 28 days of the start of the trip.

9. What if I book my trip 1 day before departure?

The cancellation benefit is only applicable if your trip is booked more than 14 days prior your departure date.

10. What if I curtail my trip due to the Epidemic and Pandemic?

You can only curtail your trip if your booked accommodation being required to close after you checked in at your booked accommodation because of coronavirus or any epidemic or pandemic related disease, illness, or virus.

11. What if I am being denied for boarding?

You are covered if you or your travel companion(s) being denied boarding following either a positive coronavirus or any epidemic or pandemic related disease, illness or virus diagnosis or receives a temperature or other medical test reading which falls outside of the transport provider's terms of travel.

12. What if I am tested positive for coronavirus/COVID-19?

We will pay you up to the limit shown in the Schedule of Benefits for the following expenses which are necessarily incurred, during a trip as a result of you suffering from coronavirus or any epidemic or pandemic related disease, illness or virus: Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your Country of Residence.

13. Special conditions

We will only consider claims relating to coronavirus or any epidemic or pandemic related disease, illness or virus that are supported with a positive result from a government certified test in the country of departure prior to departure or from the country of destination prior to your return journey.

14. What if my flight is delayed?

You will receive compensation if your flight is delayed by more than four (4) consecutive hours beyond the scheduled departure time shown on your travel itinerary and provided that you have purchased your travel ticket using your MCB Credit Card. Please refer to your policy schedule of benefits under PART 1 Section B1 for the limits.

15. Procedures and Assistance

- **Coverage Advisory –** Please contact Cover Edge Assistance Morocco.
- **Assistance Overseas –** Please call Cover Edge Assistance Morocco.
- **Claims –** Please Contact Cover Edge Assistance Morocco.
- **Complaints –** Please write to Cover Edge Assistance Morocco. If unresolved, please write to MUA as per Terms and Conditions

16. What if I need more information on my Travel insurance policy?

For any information on your MCB Travel insurance policy, please contact Cover Edge Assistance Morocco Services during weekdays from 11:00 am to 9:00 pm Mauritius time on:

- Direct line: +33 1 70 95 70 37
- Email address for all medical related claims and assistance: **medical-services-mcb@cover-edge.com**
- Email address for all travel inconveniences claim: **travel-inconveniences-mcb@cover-edge.com**

17. What if I need emergency assistance when overseas?

Cover Edge Assistance Morocco provide 24-hour emergency and medical assistance services outside your Country of Residence. In an emergency you can:

Contact the Assistance service provider on +33 1 70 95 70 37
LINES ARE OPEN 24 HOURS A DAY, 365 DAYS A YEAR.

18. How do I make a claim under the policy?

For any claims under the MCB insurance policy, please contact Cover Edge Assistance Morocco during weekdays from 11:00 am to 9:00 pm Mauritius time on:

Direct line: +33 1 70 95 70 37

Email address for all medical related claims and assistance**: medical-services-mcb@cover-edge.com**

Email address for all travel inconveniences claim**: travel-inconveniences-mcb@cover-edge.com**

19. How do I make a complaint?

Please write to MUA on:
Customer Care
The Mauritius Union Assurance Cy Ltd
4 Léoville L'Homme Street
Port Louis
Mauritius
OR email us on complaints@mua.mu

20. How long will it take to get reimbursed if my claim is approved?

The Insurance Service Provider has 15 working days to settle your claim provided all the relevant documents have been received.

21. How many days do I have to make a claim to the Insurance Service Provider?

31 days to submit your claim, as from the day you are back to your Country of Residence.

22. What does Home/Home country stand for?

Your normal place of residence is your Country of Residence as per our records at MCB.You may contact your Relationship Manager to make sure we have the latest one.

23. What does Country of Residence mean?

- Where you currently live and have a permanent residence;
- The country where you live and have a work permit;
- The country to which you will be repatriated to in the event of a medical emergency.
- The Country of Residence in our record at MCB. You may contact your Relationship Manager to makesure we have the latest one.

24. Journey/Trip

A holiday or business trip, of not more than 90 days, that takes place during the period of insurance, which begins when you leave your home or business address (whichever is the latest), and ends when you get back home or a hospital or nursing home in your Country of Residence.

25. Exclusions and Limitations

Please refer to the Terms and Conditions of the policy.

N.B.: Important conditions relating to health.
This policy only covers unforeseen emergency medical treatment that occurs while you are on a trip and for conditions that you were unaware of prior to travel (refer to detailed terms and conditions of the policy).

26. When and How to collect my Travel Insurance Certificate?

- Prior to your travel, please collect your travel insurance certificate from any MCB branch.
- You may request your soft copy travel insurance certificate by email from your Relationship Manager.
- Travel insurance certificate is mandatory while traveling to Schengen countries and Reunion Island.

Special Note:

The plans are subject to benefit limits, exclusions and excesses as detailed in the Policy Terms and Conditions.

Summary of Benefits

INSURANCE LIMITS OF COVER PER PERSON				
LIMITS APPLICABLE PER TRIP			LIMIT (EUR)	
			WITH USAGE OF CARD	EXCESS
TRAVEL ASSISTANCE			ABROAD ONLY	
Cash Advance			750 €	No Excess
Concierge Services			Service Only	N/A
PART 1 - COVERS FOR YOUR TRIP				
SECTION A - CANCELLING YOUR TRIP				
A	A1	Cancellation of Trip (Before Departure)	3,250 €	20 €
SECTION B - DELAYED DEPARTURE				
B	B1	Delayed International Departure (additional costs incurred)	75€ after every completed 4 hrs - max 16 hrs - 300€	4 hours
SECTION C - CUTTING SHORT YOUR TRIP				
C	C1	Curtailment of Trip (After Departure)	3,250 €	20 €
SECTION D - MISSED CONNECTION				
D	D1	Missed Connection	100 €	No Excess
SECTION E - INVOLUNTARY DENIAL OF BOARDING				
E	E1	Involuntary Denial of Boarding	N/A	N/A
SECTION F - MISSED EVENT				
F	F1	Missed Event	500 €	20 €
PART 2 - COVERS FOR YOU				
SECTION G - EMERGENCY MEDICAL, REPATRIATION & RELATED COSTS				
G	EMERGENCY MEDICAL, REPATRIATION & RELATED COSTS		ABROAD ONLY	
	G1	Emergency Medical Expenses (Inpatient & Outpatient) and Related Costs	75,000 €	20 €
	G1.1	Extension Of Stay	100 €/night for 5 nights - included in Section G1	
	G1.2	Emergency Visit (Hotel accommodation plus Return Air ticket - Economy)	100 €/night for 5 nights - plus Return Air Ticket (Economy) - included in Section G1	
	G1.3	Hospital Cash Benefit	25 € per night up to 625 € - included in Section G1	No Excess
	G1.4	Dispatch of Essential Medicines	Cost of Dispatch only - included in Section G1	No Excess
	G1.5	Organise and pay for the reasonable additional cost of return travel for travel companion	Return Air Ticket (Economy) - included in Section G1	20 €
	G1.6	Repatriation of mortal remains in the event of death	Cost included in Section G1	
	G1.7	Local Burial	2,500 € - included in Section G1	
	G1.8	Emergency Dental Expenses	250 € - included in Section G1	
	G2	Medical Repatriation & Medical Evacuation	75,000 €	20 €
SECTION H - PERSONAL ACCIDENT				
H	Personal Accident		WITH USAGE OF CARD ABROAD ONLY	

	H1.1	Death	125,000 €	No Excess
	H1.2	Loss of both hands or both feet	125,000 €	
	H1.3	Loss of one hand and one foot	125,000 €	
	H1.4	Loss of the entire sight of both eyes	125,000 €	
	H1.5	Loss of entire sight of one eye and the Loss of one hand or one foot	125,000 €	
	H1.6	Loss of one hand or one foot or the entire sight of one eye	6,250 €	
SECTION I - PERSONAL LIABILITY				
I	**I1**	Personal Liability	125,000 €	20 €
SECTION J - LEGAL COSTS				
J	**J1**	Legal Assistance	12,500 €	No Excess
	J2	Advance on Bail bond	1,500 €	
PART 3 - COVERS FOR YOUR PROPERTY				
SECTION K - BAGGAGE				
K	**K1**	Luggage Loss	1,250 €	20 €
		Single Article	750 €	
		Valuables	750 €	
SECTION L - DELAYED BAGGAGE				
L	**L1**	Delayed Baggage	250 € after completed 8 hours and an additional of 150 € if exceeds 24 hours	8 hours
SECTION M - LOSS PASSPORT				
M	**M1**	Loss of Passport	125 €	20 €
SECTION N - BUSINESS SAMPLES COVER				
N	**N1**	Business Samples	125 €	20 €
	N2	Business Colleague	Return Air Ticket - Economy Flight	20 €
PART 4 - EXTENSION - EPIDEMIC AND PANDEMIC COVER				
Sub-limit - Cancellation of Trip (Before Departure)			1,000 €	NIL
Sub-limit - Curtailment of Trip (After Departure)			1,000 €	NIL
Sub-limit - Emergency Medical and Other Expenses			15,000 € in respect of Covid-19 but sub-limited to 3,750 € for other Epidemic and Pandemic	NIL