



Complimentary Travel Insurance for DeCard Luminaries Cardmembers

1. Each Cardmember is entitled to Complimentary Travel Insurance, provided the corresponding entire airfare of the overseas trip has been charged to his/her DeCard Luminaries ("Eligible Card").
2. Your Eligible Card has to be in good standing in order for you to be covered by this Complimentary Travel Insurance for the whole duration of your trip and at the point of any claim thereafter.
3. This programme covers cardholders up to the age of 70 and holds a valid card account with us, and not suspended by us at the time of Occurrence of a covered event.
4. This programme does not cover private or rented motor vehicles, motorcycles, or motor scooters of any kind whatsoever.
5. The programme is not a contract of insurance. Full terms, conditions and exclusions of the Complimentary Travel Insurance are provided in the certificate of insurance, which may be provided upon request. You may wish to seek advice from a qualified advisor before making a commitment. For avoidance of doubt, DCS does not hold itself out to be an insurer, insurance broker or insurance agent.
6. By applying for this Complimentary Travel Insurance, you agree that (i) we may disclose your information to the insurer in connection therewith (including but not limited to your application and processing of claims (if any) relating to this Complimentary Travel Insurance) and (ii) we or the insurer may contact you regarding this Complimentary Travel Insurance via an appropriate channel (including by email, telephone or SMS) as we and/or the insurer may determine at its sole discretion.
7. For more information, please refer to Annex A – Schedule of Benefits.
8. To submit a claim, you will need to furnish a written notice outlining the occurrence, proof of air ticket charged to your Eligible Card, and the following documents (whichever is applicable) to decard_app@dcsc.com within 30 days of occurrence:
 - i. Confirmation letter from airline for claiming for loss or delayed in baggage for more than 6 hours;



- ii. Confirmation letter from airline for claiming due to flight delay for more than 6 hours; and/or
 - iii. A police report is required for claiming for Loss of Documentation.
9. The insurer reserves the right to request for more documents if required.



Annex A – Schedule of Benefits

Benefits		Coverage in USD
1. Personal Accident Benefit - Accidental Death and Permanent Disablement, 24 Hours Worldwide, excluding sanctioned countries		
i.	Excluding on Flight and Travelling On Public Land Conveyance	Up to 1,000,000
ii.	While travelling on Public Land Conveyance	Up to 30,000
iii.	On Flight Only	Up to - Insured Person / Partner: 300,000 - Child(ren) 1 to 17 years old: 40,000 - Child(ren) 18 to 23 years old: 150,000
Emergency Assistance Services & Overseas Medical Expenses Benefits*		
2.	Emergency Medical Evacuation & Repatriation	Up to 25,000
3.	Overseas Medical Expenses	
Travel Inconvenience Benefits		
4.	Cancellation	Up to - Per Insured Person: 2,500 - Aggregate Per Family: 2,500
5.	Curtailment	Up to - Per Insured Person: 1,200 - Aggregate Per Family: 2,000
6.	Flight Delay (Payable every consecutive 6 hours)	- Per Insured Person: 300 - Per Family: 400 - Aggregate Limit Per Insured Person/Family: 1,200
7.	Loss of Baggage and Personal / Business Property	Per Insured Person or Aggregate Per Family: Up to 1,500
	Baggage Delay (Payable every consecutive 6 hours)	- Per Insured Person: 300 - Per Family: 400 - Aggregate Limit Per Insured Person/Family: 1,200
8.	Loss of Travel Documents	Up to - Per Insured Person: 300 - Aggregate Per Family: 600
9.	Felonious Assault	Up to - Per Insured Person: 300 - Aggregate Per Family: 600
10.	Funeral Expenses	Up to 3,500



Conveyance Aggregate Limit of Liability:

- Air: USD10,000,000 on any one conveyance
- Sea: USD2,000,000 on any one conveyance
- Public Land: USD1,000,000 on any one conveyance

The above is only a summary. This insurance plan is subject to the terms and conditions of the Master Group Policy and Policy Schedule which expires 31 October 2026, issued to DCS Card Centre Pte Ltd, who reserves the right to change the benefits without prior notice.

*For Emergency Assistance, please call Zurich Emergency Assist at +65 6260 0168, quoting the following information:

- i. Policyholder: DCS Card Centre Pte. Ltd.
- ii. Policy number: TTT8001173SN