



1. Who is eligible for the insurance cover?

- The primary cardholder who has been issued with an MCB Credit Card.
- The supplementary cardholder(s) to whom an MCB Credit Card has been issued for use on the same account as the primary cardholder; and
- The Cardholder's spouse 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.

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

2. Who is covered under the 'without usage of card' to purchase the air tickets?

The cardholders only.

3. How do I benefit from the maximum coverage?

By paying for all your air tickets/cruise and any other travel arrangements with your card.

4. 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 usual place of residence / country of residence.

5. 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.

6. 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.

7. 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.

8. What does Home/Home country stand for?

Your normal place of residence is your home/home country.

9. 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.

10. What is meant by a Journey or 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.

11. What are the exclusions and limitations of the policy?

Refer to the Terms and Conditions of the policy found on the MCB website.

Note: *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 on page 3 of the policy**).

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

Prior to your travel, collect your travel insurance certificate from any MCB branch.

The Travel Insurance Certificate is mandatory while traveling to Schengen countries and Reunion Island.

13. Who do I contact for assistance?

- Coverage Advisory – Contact Linkham Services
- Assistance Overseas – Call Linkham Assist
- Claims – Contact Linkham Services
- Complaints – Write to Linkham Services

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

For any information on your MCB Travel insurance policy, please contact Linkham Services during weekdays from **9:00am to 4:30pm** on:

- Local toll free: 800 2221
- Direct lines +230 405 5811/ +230 405 5809/ +230 405 5810

Or email us at mcbqueries@linkham.com

15. What if I need emergency assistance when overseas?

Linkham Assist provide 24-hour emergency and medical assistance services outside your country of residence. In an emergency you can contact the assistance service provider on: +230 405 5811 / +230 405 5809 / +230 405 5810

LINES ARE OPEN 24 HOURS A DAY, 365 DAYS A YEAR.

16. How do I make a claim under the insurance policy?

For any claims under the MCB insurance policy, please contact Linkham Services during weekdays from **9:00 am to 4:30 pm** on:

- Local toll free: 800 2221
- Direct lines: +230 405 5811/ +230 405 5809/ +230 405 5810

Or email us at mcbqueries@linkham.com

17. How do I make a complaint?

Write to Linkham Services on:

Level 5, NeXTeracom Tower 1,

Cybercity, Ebene.

Mauritius.

Or email us at mcbqueries@linkham.com

18. What are the benefits associated with the Insurance Policy?

Please see the schedule of benefits as hereunder:

SCHEDULE OF BENEFITS

Visa / MasterCard Corporate

BENEFITS	Without Card Usage	With Card Usage
	Cardholder Only	Cardholder Only
Overseas Emergency Medical Insurance	✓	higher Limit
Trip Cancellation before traveling and cutting short your trip	N/A	✓
Travel Delay exceeding 4 hours outside country of residence	N/A	✓
Damage and Loss of personal possession (Baggage)	N/A	✓
Travel Accident – in case of death and disability	✓	higher Limit

Note: *No dependents are eligible for coverage with or without usage of card on Corporate cards.*

Visa / MasterCard Gold

BENEFITS	Without Card Usage	With Card Usage
	Cardholder Only	Cardholder / Spouse and Children*
Overseas Emergency Medical Insurance	✓	higher Limit
Trip Cancellation before traveling and cutting short your trip	N/A	✓
Travel Delay exceeding 4 hours outside country of residence	N/A	✓
Damage and Loss of personal possession (Baggage)	N/A	✓
Travel Accident – in case of death and disability	✓	higher Limit

American Express Green / MCB Select Package / Platinum Credit Card

BENEFITS	Without Card Usage	With Card Usage
	Cardholder Only	Cardholder / Spouse and Children*
Overseas Emergency Medical Insurance	✓	higher Limit
Trip Cancellation before traveling and cutting short your trip	N/A	✓
Travel Delay exceeding 4 hours outside country of residence	N/A	✓
Damage and Loss of personal possession (Baggage)	N/A	✓
Travel Accident – in case of death and disability	✓	higher Limit
Purchase Protection	N/A	✓

American Express Gold and MCB Exception Package

BENEFITS	Without Card Usage	With Card Usage
	Cardholder Only	Cardholder / Spouse and Children*
Overseas Emergency Medical Insurance	✓	higher Limit
Trip Cancellation before traveling and cutting short your trip	N/A	✓
Travel Delay exceeding 4 hours outside country of residence	N/A	✓
Damage and Loss of personal possession (Baggage)	N/A	✓
Travel Accident – in case of death and disability	✓	higher Limit
Purchase Protection	N/A	✓
Collision Damage Waiver	N/A	✓

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

Note: *The above is only a summary of the main benefits, more benefits and detailed information are available on the Terms and Conditions on the MCB website.*

Please refer to the following link:

https://www.mcb.mu/en/mediacontent/f_2215-card_insurance_tc_v7_17102019_tcm55-37626.pdf

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

Revision History

Date	Author	Description of Changes	Sections
05 November 2020	BPDS_SIC	New FAQ	