

Complimentary Travel Insurance

1. Complimentary Travel Insurance is available for any of the following DCS Card Centre Pte. Ltd. ("DCS") cards (the "Eligible Card"):
 - i. Diners Club International Charge Card
 - ii. Diners Club International Credit Card
 - iii. DCS CASHBACK Credit Card
 - iv. DCS Delivery Chinatown Credit Card
 - v. DCS DON DON DONKI Credit Card
 - vi. DCS JP Pepperdine Credit Card
 - vii. DCS Long Beach Credit Card
 - viii. DCS Mustafa Credit Card
 - ix. DCS NU SKIN Credit Card
 - x. DCS POPULAR Credit Card
 - xi. DCS Sheng Siong Credit Card
 - xii. DCS VICOM Credit Card
 - xiii. DCS Ultimate UnionPay Card
 - xiv. DCS Ultimate Platinum Mastercard
 - xv. Courts DCS Mastercard
 - xvi. DCS Flex Platinum Visa Card
 - xvii. DCS DeCard Mastercard
2. For avoidance of doubt, the Eligible Card **does not include** the DCS S\$500 Limit Credit Card.
3. This Complimentary Travel Insurance is only applicable for your trip when you have charged the entire airfare to any of the Eligible Card(s).
4. The Eligible Card has to be in good standing 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.
5. This programme covers cardholder 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.
6. This programme does not cover private or rented motor vehicles, motorcycles, or motor scooters of any kind whatsoever.
7. 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.
8. 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.

9. For more information, please refer to Annex A – Schedule of Benefits.

10. To submit a claim, you will need to furnish a written notice outlining the occurrence, proof of air ticket charged to your DCS Card, and the following documents (whichever is applicable) to insurance@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 missing of connecting flight for more than 6 hours; and/or
 - iii. A police report is required for claiming for Loss of Documentation.



Annex A – Schedule of Benefits

Benefits	Credit Cardmembers (S\$)
1. Personal Accident (excluding on Flight and travelling on Public Land Conveyance) – 24 hours worldwide except sanctioned countries	
Accidental Death & Permanent Disablement	The sum of 12 months cumulative card related expenses as declared multiplied by number of years of continuous card membership, up to 25 years, up to S\$1,000,000 per Cardmember
2. Personal Accident (while travelling on Public Land Conveyance only) – 24 hours worldwide except sanctioned countries	
Accidental Death & Permanent Disablement	The sum of 12 months cumulative card related expenses as declared multiplied by number of years of continuous card membership, up to 25 years, up to S\$25,000 per Cardmember
3. Personal Accident (on Flight only)	
Accidental Death & Permanent Disablement	
i. Insured Person / Partner	250,000
ii. Child(ren) [1 – 17 years old]	35,000
iii. Child(ren) [18 – 23 years old]	125,000
4. Travel Inconvenience	
a) Flight Delay Due to Misconnection of Flight <i>(payable every consecutive 6 hours)</i>	Up to
i. Per Insured Person	250
ii. Per Family	350
iii. Aggregate Limit Per Insured Person and / or Family	1,000
b) Baggage Delay <i>(payable every consecutive 6 hours)</i>	Up to
i. Per Insured Person	250
ii. Per Family	350
iii. Aggregate Limit Per Insured Person and / or Family	1,000
c) Journey Cancellation Expenses	Up to
i. Per Insured Person	2,000
ii. Aggregate Per Family	2,000

Benefits	Credit Cardmembers (S\$)
d) Travel Curtailment / Journey Interruption	Up to
i. Per Insured Person	1,000
ii. Aggregate Per Family	1,500
e) Felonious Assault	Up to
i. Per Insured Person	250
ii. Aggregate Per Family	500
f) Loss of Travel Documents	Up to
i. Per Insured Person	250
ii. Aggregate Per Family	500
g) Funeral Expenses	Up to 2,500
h) Baggage and Personal / Business Property & Baggage (limit for single / pair or set of article – S\$1,000)	Up to 1,000 (per insured person / family)

Conveyance Aggregate Limit of Liability:

- Air – S\$10,000,000 on any one occurrence
- Sea – S\$2,000,000 on any one occurrence
- Public Land – S\$1,000,000 on any one occurrence.

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 on 31 October 2025, issued to DCS Card Centre Pte Ltd, who reserves the right to change the benefits without prior notice.

DCS Card Centre Pte Ltd reserves the right to change the above benefits without prior notice. Benefits under this TMP may vary with other TMPs as well as of DCS Card Centre cardmembership. Participation in and renewal of this programme is automatic unless otherwise stated.