

ONLINE SHOPPING INSURANCE PLAN

(Dah Sing Bank "ONE+ Credit Card Online Shopping Insurance Promotion")

Summary of Benefits

This is the information summary, which is for reference only and does not constitute any part of the contract. For the full list and details of terms, conditions and exclusions of Online Shopping Insurance, please refer to the Master Policy.

SUMMARY OF BENEFITS (subject to terms and conditions of the Master Policy)

Coverage		Maximum Benefit Per Policy Year (HK\$)
A)	Fraudulent Website - Sub-limit per delivery - Excess per event	20,000 2,000 500
B)	Unauthorised Use of Credit Card - Sub-limit per event - Excess per event	20,000 2,000 500
C)	Delivery of Goods i) Non-Delivery of Goods - Sub-limit per event - Excess per delivery ii) Late Delivery of Goods - Sub-limit per event - Daily limit (whichever is lower) iii) Damage to Goods - Sub-limit per item/set/pair - Excess per delivery iv) Return of Goods - Sub-limit per item/set/pair per year	10,000 10,000 500 1,000 10% of the purchase price of the Purchased Goods or HK\$200 2,000 500 500
D)	Loss of Goods - Sub-limit per item/set/pair - Excess per item/set/pair	10,000 2,000 500
E)	Loss of Unused Services - Sub-limit per event - Excess per event (not applicable to "Extension" cover)	10,000 2,000 500

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This Policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

- Any pre-existing medical condition, pre-existing condition, congenital and hereditary condition;
- Any illegal or unlawful act by the ONE+ Credit Card (Principal card) ("the Card"); holder ("the Eligible Cardholder") or confiscation, detention, destruction by customs or other authorities;
- Failure of the Eligible Cardholder to take all reasonable efforts to safeguard his/her property/money, or to avoid Injury to minimise any claim under this insurance;
- Suicide or intentional self-inflicted Injury;
- Insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a Medical Practitioner), alcoholism, drug addiction or solvent abuse;
- Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
- Any home leave while the Eligible Cardholder is Confined to a Hospital as an in-patient;
- Any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
- Any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;

- any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- 10. Any expenses that can be compensated from any other sources;
- 11. Any consequential loss not specified in the Policy;
- 12. Any payment the Eligible Cardholder would normally have made, if nothing had gone wrong;
- 13. Any Purchased Goods/Services are not under the name of the Eligible Cardholder;
- 14. Any future earned value or income of the Purchased Goods/Purchased Services;
- 15. Any purchase transaction not paid by the Card;
- 16. Any purchase not made on the internet;
- 17. Any loss not incurred within the Eligible Cardholder;
- 18. Any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of any jurisdiction applicable to the Company.

NOTES

1. The coverage of Online Shopping Insurance Plan under the Master Policy is for the period of 12 months from the card issuance date. For example, if the card issuance date is 30 May, 2020, the plan should last till 29 May, 2021. The Master Policy only cover transactions conducted with the Eligible Credit Card.
2. If the eligible cardholder is covered under more than one Online Shopping Insurance Plan underwritten by Dah Sing Insurance Company (1976) Limited ("Dah Sing Insurance"), any compensation should be limited to the insurance policy with the greatest compensation of the section(s) to claim and only the benefits under that insurance policy be payable.
3. Dah Sing Insurance is the insurance underwriter of the Master Policy, and is solely responsible for all coverage and compensation. Dah Sing Insurance reserves the right of final approval of the Master Policy.
4. For full terms and conditions, policy coverage and exclusions of the Master Policy, please refer to the Master Policy which shall prevail. Please contact DSI Customer Service Hotline at 2808 5000 during office hours Monday to Friday 9:00 am to 5:45 pm (Except Public Holidays) for enquiry or visit Dah Sing Insurance Website at www.dahsinginsurance.com for details.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.