

# E-Commerce Purchase Protection Frequently Asked Questions



## ***What is “E-Commerce Purchase Protection” benefit?***

E-Commerce Purchase Protection (E-Comm PP) benefit covers purchases that you make online using your eligible Visa card in the event it doesn't arrive, the wrong item arrives or is damaged when it arrives.

We will reimburse you the cost of your purchase, up to your benefit limit, if the online seller does not refund the cost of your purchase and you cannot recover your loss from any other source.

You can view or download your coverage terms and conditions [www.aig.com/visa/apac](http://www.aig.com/visa/apac).

## ***Which items are covered by E-Comm PP benefit?***

You can make your purchase from local or overseas online sellers. Most items that you purchase online are covered under this benefit. This includes electronics, gadgets, clothes, shoes, personal items... etc.

## ***Which items are not covered by E-Comm PP benefit?***

As is the case with any insurance benefit there are a number of exclusions or items that are not covered under E-Comm PP. Some of the most common exclusions are motor vehicles, permanent fixtures, cash, tickets of any kind, jewelry or art, plants or animals... etc. A full list of exclusions is available in the Terms & Conditions.

## ***Who is eligible for this benefit?***

Visa Business Infinite Credit and Debit Cards, Visa Business Signature Credit and Debit Cards, Visa Credit Platinum Cards, Visa Credit Corporate – Classic Cards and Visa Credit Purchasing – Classic Cards issued in Malaysia are eligible under E-Comm PP, including supplementary cardholders on the same account.

## ***How much am I covered for?***

Your benefit amount depends on your card type:

Card Type	Benefit Amount (USD)	
	Per Occurrence Limit	Annual Aggregate Limit
Visa Business Infinite Credit and Debit Cards	\$ 1,000	\$ 1,500
Visa Business Signature Credit and Debit Cards Visa Credit Platinum Cards Visa Credit Corporate - Classic Cards Visa Credit Purchasing - Classic Cards	\$ 200	\$ 800

## ***How do I register for this benefit?***

You do not need to register to avail of this benefit. You are automatically covered as long you purchase the item using your eligible Visa card. You also do not register your online purchase to be covered.

## ***Are purchases made outside the country where the eligible card is issued covered?***

Yes, purchases made overseas online sellers are covered as long as they are purchased with your eligible Visa card and the delivery address is within the country or territory where the card was issued.

## ***I am an eligible Visa cardholder but I paid using a different card or paid for the item using bank transfer, can I claim for the benefit?***

No. Remember that to avail of this benefit, you need to use your eligible Visa card for the transaction.

### ***Do I need to keep copies of receipts or any other records of my purchase?***

Yes. In case you will need to file a claim later on, you will need to send in a copy of your receipt or invoice that clearly identifies the item and that the purchase was made using the Visa card. You shouldn't worry, this is usually sent to your email address registered with the online seller.

### ***What should I do before I make a claim?***

In the event your online purchase doesn't arrive, the wrong item arrives or is damaged when it arrives, communicate with your seller to inform him of the situation. Normally, he should be able to offer a solution. In case he cannot, or would not, you can initiate a claim submission.

### ***How do I submit a claim?***

Visit [www.aig.com/visa/apac](http://www.aig.com/visa/apac) to download a claim form. Read the instructions carefully, complete the form and send it back to the local insurer via email.

Once you have completed this form and gathered all supporting documents required, **do remember that you will need to encrypt your files using tools like WinZip or similar tools** prior to sending it to the claims servicing company via email using the address provided in the claim form. **Also remember to send the password to the encrypted file in a separate email.**

### ***What documents do I need to support my claim?***

Make sure you send the following documents with your completed claim form to ensure faster claims processing:

1. a signed claim form, if provided by the insurer;
2. Copy of purchase receipt showing payment of the item was made entirely with the eligible card;
3. Shipment tracking number and name of designated transportation company used for delivery of goods;
4. Copy of communication informing the seller of non-delivery, incomplete delivery and/or improper functioning due to damage of delivered item;

Please note that you may be required to send in the damaged item(s), at your expenses, for further evaluation of the claim.

### ***How long would it take to process my claim?***

We will endeavor to process your claim within 7-9 working days after you have submitted all the documents required.

### ***Can I claim multiple times under E-Comm PP?***

Yes, you can claim multiple times within a 12-month period for as long as you have not fully consumed your annual aggregate limit. Also note that there is a limit per claim incident. The amount varies depending on your card type.

### ***What are the important things I should remember about E-Comm?***

- Only purchases using you eligible Visa card are covered
- Only purchases from legitimate online sellers are covered
- The delivery address must be in the same country or territory where your card was issued
- Your package shipment must have a tracking number provided by the seller or courier
- You must take all reasonable actions against the online seller to either replace the item you originally ordered or refund you the cost.