



Tokio Marine Explorer Campaign

Complimentary MasterCard® Flight Delay Pass

Frequently Asked Questions

About The Campaign

1. What is Tokio Marine Explorer Campaign?

Tokio Marine Explorer Campaign ("Campaign") offers complimentary Mastercard® Flight Delay Pass to eligible customers who purchase Tokio Marine Explorer policies via **TokioNow.com**. The Campaign is only applicable to customers who tagged under Online Direct account. Customers who are tagged under agency or worksite account are not entitled to the Campaign.

[Get Insured Now!](#)

2. What is the campaign period?

The campaign runs from **10 July to 30 September 2025**; both dates inclusive ("Campaign Period").

3. What are the Campaign's eligible criteria?

- Customers who purchase Tokio Marine Explorer policy via TokioNow Online Direct during the Campaign Period, applicable to both Individual and Family plans.

Note: TokioNow customers who are tagged under agent or corporate worksite account are not entitled to the Campaign.

- Open to all customers within age eligibility as per the policy wording.
- Open to all customers who travel to Area 1, Area 2 and Area 3.
- The Mastercard® Flight Delay Pass will be distributed to each insured person covered by the Tokio Marine Explorer policy that eligible for the Campaign benefits.

Product	Plans	Campaign benefits
Tokio Marine Explorer	P100 & P325	1 pass per Insured Person
Tokio Marine Annual Explorer	P100 & P325	3 passes per Insured Person

4. I purchased a Tokio Marine Explorer policy from TokioNow.com during the Campaign Period. How do I know if I'm eligible for the Campaign's benefits?

If you are eligible, you will receive an email confirmation that includes unique passcode(s) for flight registration.

5. I have purchased Tokio Marine Explorer policy for my upcoming trip in March 2026. Can I sign up for the Mastercard® Flight Delay Pass program after this Campaign ends?

Yes, so long you complete your flight registration at least 24 hours before the scheduled departure.

About The Mastercard® Flight Delay Pass

A) Services

1. What is Mastercard® Flight Delay Pass?

Mastercard® Flight Delay Pass is a service that offers complimentary airport lounge access in the event of flight delay by more than 2 hours. Exclusively brought to you by TMIM in partnership with GMAT for the MasterCard® Flight Delay Pass.

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Customer Service Hotline: 1800 88 0812
tokiomarine.com

A member of the
Tokio Marine Group



2. How does Mastercard® Flight Delay Pass work?

You are required to register your flight with the Mastercard® Flight Delay Pass program at least 24 hours prior to the departure.

Click here to register:

[Mastercard | Flight Delay Pass](#)

Once successful registration and if your flight is delayed by 120 minutes or more, you'll receive a LoungeKey™ pass, giving you complimentary access to an airport lounge at the location of your delay.

LoungeKey™ Lounge Finder:

[Stranded Traveller | LoungeKey Single Use Pass](#)

3. Do I need to pay to use the Mastercard® Flight Delay Pass?

No, Mastercard® Flight Delay Pass is a complimentary benefit" provided during this Campaign. This complimentary benefit is available with the purchase of Tokio Marine Explorer via TokioNow Online Direct from 9 July 2025 to 30 September 2025.

4. How can I get more details about these services?

Click for more details about MasterCard® Flight Delay Pass. [Mastercard | Flight Delay Pass](#)

B) Registration

1. I've purchased Tokio Marine Explorer via TokioNow Online and received the passcode. What should I do next?

You may refer to the registration guide provided in the email notification and proceed to register at [Mastercard | Flight Delay Pass](#). You may register at any time, but make sure to complete it at least 24 hours before your original scheduled departure.

Once registration successful, you will receive an email from Mastercard® Flight Delay Pass.

notifications@fdp.mastercard.com

If you did not receive the email, please contact Mastercard® Flight Delay Pass customer service at customerservice@flightdelaypass.mastercard.com

2. What personal information will be captured during registration?

During lounge registration, the following information will be captured:

- i) Passenger's name (as per flight booking)
- ii) Passenger's email address & phone number
- iii) Flight number (please enter both flight number (ie:MH713) if it's a return trip)
- iv) Flight departure date (please enter both flight number (ie:MH713) if it's a return trip)

3. I have a connecting flight for my trip. How many flights can I register for?

Each passcode provided allows you to register up to four (4) flights, including connecting flights, under the Mastercard® Flight Delay Pass service.

4. I have purchased a Tokio Marine explorer family plan, can I register my family members using the same passcode?

No, each passcode is unique to one individual. When you purchase the Tokio Marine Explorer Family Plan, you will receive a separate passcode for each insured person - this includes yourself, your spouse, and your children(s).

The passcodes will be sent via email to the **policyholder** who completed the insurance purchase.



For example, if you purchased a Family Plan for yourself, your spouse, and two children, you will receive four individual passcodes - one for each person. Each person must register their flight separately using their own passcode.

5. I've received passcodes for each of my family members under the Family Plan. Can I register on their behalf?

Yes, you may register on behalf of your family members using your own email address and mobile number. If a flight delay occurs, you will receive the LoungeKey™ QR code and will need to share it with your family members so they can access the lounge.

Alternatively, you can provide each family member with their individual passcode, allowing them to register using their own email address and mobile number. In the event of a flight delay, they will receive their QR code directly.

Note for children:

Before registering your child, please check the **admission policies of the lounges** at your departure airport to confirm the admission policies for entry.

Click here for lounge-specific information:

[Stranded Traveller | LoungeKey Single Use Pass](#)

6. Why did my flight registration fail?

Your registration may be unsuccessful due to the following reasons:

- You attempted to register after your flight's actual departure time.
- There are no participating lounges in the LoungeKey™ network at your departure airport.
- Flight data is unavailable for the airline or flight you selected.

For further assistance, please contact Mastercard® Flight Delay Pass customer service: customerservice@flightdelaypass.mastercard.com

C) Cancellation or amendment of the registration

1. Can I make changes (such email address/flight registration) or cancellation after successful registration?

Yes, but any updates must be made before your flight's scheduled departure time. To make changes, you'll need to cancel your existing registration using the cancellation link provided in your confirmation email, and then re-register with the correct details.

Please note failure to do so will result in forfeiture lounge access eligibility.

2. I've deleted my confirmation email. How can I retrieve the cancellation link?

For further assistance, please contact Mastercard® Flight Delay Pass customer service: customerservice@flightdelaypass.mastercard.com

D) Flight Delay & Lounge Access

1. I have received Flight Delay notification from the airline operator, how do I know that I will receive Mastercard® Flight Delay Pass?

You will automatically receive an SMS and email containing your LoungeKey™ QR code if all the following conditions are met:

- You registered your flight at least 24 hours before the original scheduled departure time.
- Your flight is delayed by 2 hours or more.
- A participating lounge is available at your airport terminal at the time of the delay.



Important note:

Flights that are cancelled or rescheduled for the next day (24 hours after the flight's scheduled departure time) are not considered as a flight delay.

2. I purchased a Tokio Marine Explorer - Family Plan. Will I receive a LoungeKey™ QR code for each family member if our flight is delayed?

Yes. If you register on behalf of your family members using your own email address and mobile number, you will receive a single email and SMS containing multiple PDF attachments - each with a unique LoungeKey™ QR code for every insured person. These QR codes grant access to participating lounges at your departure airport.

You may forward the individual lounge passes to your family members so they can access the lounge without needing your physical presence.

Alternatively, if your family members register using their own email addresses and mobile numbers, they will receive their LoungeKey™ QR codes directly in the event of a flight delay.

Please note:

- The name on each lounge pass must match the name on the boarding pass. Passes are non-transferable.
- Each QR code is unique and valid for one person only. Guests are not permitted unless they are individually registered

3. How can I locate the lounge at the airport?

The email containing your LoungeKey™ QR code also includes instructions and a location guide for the available lounges at your departure airport. You'll also find a link to the Lounge Finder, where you can check lounge details such as exact location, access conditions, and operating hours.

Please note:

Lounge access is subject to availability with our partners and the opening hours of each lounge at the time of your delay.

4. How do I access the lounge at the airport?

To enter the lounge, simply present the LoungeKey™ QR code you received via email. You may also be asked to show your boarding pass and passport for verification at the lounge entrance.

Please note that this service is also subject to lounge availability and policies of service with our partner & opening hours at each airport.

LoungeKey™ Lounge Finder:

[Stranded Traveller | LoungeKey Single Use Pass](#)

5. Can more than one person enter a lounge with the same LoungeKey™ QR code ?

Access to lounge is only for each registered passenger and each QR code is unique and non-transferable. Hence, non-registered people are not allowed.

6. What should I do if my LoungeKey™ QR code is not working or appears invalid?

If you experience any issues accessing the lounge, please contact 24/7 Mastercard® Flight Delay Pass customer service via email: customerservice@flightdelaypass.mastercard.com

Alternatively, you may reach out to us at letusknow@tokiomarine.com.my for further assistance.

7. What should I do if there is no lounge service available at the airport?

If lounge service is not available at your selected airport, the system will prevent you from completing the registration.



Click here to check lounge availability and terms:

[Stranded Traveller | LoungeKey Single Use Pass](#)

8. Why was I denied entry to the lounge?

Access to the lounge may be denied even with a valid LoungeKey™ QR code due to the following reasons:

- a) The lounge was closed at the time of your flight delay.
- b) The lounge was at full capacity and unable to accommodate additional guests.

c) The name on your boarding pass does not match the name on the lounge voucher. Please note that the voucher is non-transferable.

d) You did not meet the lounge's entry requirements, such as minimum age, dress code, or other terms and conditions.

If you experience any issues accessing the lounge, please contact 24/7 Mastercard® Flight Delay Pass customer service via email: customerservice@flightdelaypass.mastercard.com

Important Information Guide

Matter of references		Information Link
Mastercard® Flight Delay Pass	Flight registration	https://fdp.mastercard.com/gmat
	Details Information	https://fdp.mastercard.com/faq/gmat
	Contact information	https://fdp.mastercard.com/contact/gmat
	Customer service email contact	customerservice@flightdelaypass.mastercard.com
LoungeKey™ Lounge Finder	Lounge information and availability	https://loungefinder.loungekey.com/pass
Tokio Marine contact	Customer service email contact	letusknow@tokiomarine.com.my