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GENERAL TERMS AND CONDITIONS BGL BNP PARIBAS WORLD MASTERCARD GOLD INSURANCE/ASSISTANCE CONTRACT NO. 915-932

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1. IMPORTANT INFORMATION

1. Europ Assistance is not a replacement for local emergency services.
2. You shall inform Us as soon as possible in the event of a Medical Emergency or if You are hospitalized.
3. Claims arising from, or related to, any Pre-existing Medical Condition(s) are not covered.
4. You are not covered when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice)
5. You are not covered when You are travelling with the intention of obtaining medical treatment or consultation Abroad.
6. You are not covered if You have any undiagnosed symptoms are likely to require medical attention or tests in the future (that is, symptoms for which You are awaiting medical tests, test results or consultations, where the underlying cause has not been established).
7. If You experience an injury, illness, loss, theft or damage, You shall call Europ Assistance immediately on (+352) 27 30 21 31 to request assistance or report any loss, theft or damage.
8. In the event of Curtailment necessitating Your early return Home, You shall contact Europ Assistance. The service is available 24 hours a day, 365 days a year to provide You advice and assistance with Your return Home. Europ Assistance will arrange Your transport Home when You are notified of the serious illness, imminent demise, or death of a Close Relative at Your Home.
9. These benefits will be governed by the laws of Your Country of Residence unless We have specifically agreed otherwise in writing.
10. You are covered for Trips of up to 30 consecutive days and a maximum total of 180 days outside of the Country of Residence in any 12-month period. Trips shall begin and end in the Country of Residence. Trips using one way or open tickets are not covered unless the outbound and inbound tickets for travel Abroad were purchased before the Trip begins. If travel tickets are not required, You shall provide evidence that the entire Trip falls within the Period of Coverage.
11. In order to receive benefits under Section A – Trip Cancellation or Curtailment Charges, 30% of the full cost of Your Trip (costs for accommodation and/or transportation) shall be charged to Your Covered Card.
12. You will only be covered for the following benefits if 100% of the total cost has been charged to the Covered Card: Section J – Purchase Protection and Section K – Online Purchases – cover for Eligible Items purchased with the Covered Card.

2. IMPORTANT LIMITATIONS UNDER SECTION A – TRIP CANCELLATION OR CURTAILMENT CHARGES

You shall contact Europ Assistance in the event of an incident that results in the Curtailment of Your Trip and Home journey. Service is available 24 hours a day, 365 days a year to provide You with advice and assistance for Your return Home.

This policy will not cover any claims for Trip Cancellation or Curtailment arising from, or related to, any Pre-existing Medical Condition(s) known to You before these benefits took effect or before the Trip booking date (whichever is the later) and which affects any Close Relative, travelling companion who is not insured under the policy, or any person with whom You have arranged to reside with while on a Trip if:

1. they had received a terminal diagnosis prior to the commencement of the policy or prior to booking any Trip (whichever is the later); or
2. they were on a waiting list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the policy or prior to booking any Trip (whichever is the most recent); or
3. during the 90 days immediately prior to the commencement of the policy or prior to booking any Trip (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.

3. TABLE OF BENEFITS

The compensation amounts are indicated per Beneficiary and per Trip, unless otherwise indicated.

Section A – Trip Cancellation or Curtailment Charges	
Trip Cancellation or Curtailment	EUR 3,000
- Maximum for all Beneficiaries travelling together	EUR 10,000
Section B – Missed Departure/Missed Connection	
- More than 4 hours	up to EUR 250
Section C – Delayed Departure	
Maximum for all Beneficiaries travelling together after delay of 4 hours for scheduled flight, 6 hours for charter flight and 2 hours for a long-distance train	up to EUR 250
Maximum additional payment after 24 hours delay for all Beneficiaries travelling together	up to EUR 125
Section D – Baggage and Baggage Delay	
Personal Belongings, maximum per incident	up to EUR 500
- Excess per person and per incident	EUR 125
Theft of Personal Belongings in a hotel room or a rental vehicle, maximum amount per year	EUR 1,000
Baggage delay, after 8 hours, maximum amount for all Beneficiaries travelling together	EUR 25 per hour up to EUR 500
Travel to replace lost or stolen passport, identity card or visa	up to EUR 200
Section E - Travel Accident Abroad	
Travel accident maximum	up to EUR 250,000
– Accidental death, (age 18 to 70)	EUR 250,000
– Accidental death, (age 5 to 17)	EUR 10,000
– Accidental death, (age 4 and under)	EUR 5,000,
– Permanent Total Disability	EUR 250,000
Maximum per event	EUR 2,500,000
Section F - Personal Liability Abroad	
Personal liability, maximum per incident	EUR 500,000
– Bodily Injury	EUR 500,000
– Material damage	EUR 15,000
Section G – Travel Advice	
Travel advice	Included
Section H – Travel Assistance	
Advance of bail bond, maximum	EUR 15,000
Advance of lawyers' fees, maximum	EUR 5,000
Medical assistance	Included
Lost baggage assistance	Included
Delivery and replacement of Personal Belongings	Included
Delivery of essential medicine	Included
Section I - Medical Assistance, Emergency Medical and Other Expenses Abroad	
Advance of hospitalisation expenses Abroad	EUR 100,000
Additional reimbursement of medical expenses Abroad	EUR 20,000 EUR 700
Transportation and repatriation expenses	Included
Visit of a Close Relative	EUR 75 per night, max. 10 nights + Economy class transportations
Extended stay of Beneficiary/companion	EUR 125 per night, max. 10 nights
Funeral expenses and repatriation of mortal remains	up to EUR 4,500
Replacement driver to repatriate Your vehicle	EUR 75 per night, max. 3 nights + Economy class transport

Return Trip Home of children	EUR 75 per night, max. 3 nights + Economy class transport
Return in the event of death, imminent death or hospitalization of a Close Relative	Economy class transport
Section J – Purchase Protection	
– Limit per 365-day period	EUR 3,000
– Limit per incident	EUR 1,500
– Single article minimum limit	EUR 50
Section K – Online Purchases	
Maximum per 365-day period	EUR 3,000

4. INTRODUCTION

This document does not constitute an insurance contract. It constitutes the General Terms and Conditions which summarise the terms in force, the scope of the benefits and the process for filing a claim under the insurance contract that BGL BNP Paribas has signed with Inter Partner Assistance, under policy number 5538804, for the benefit of the holders of the BGL BNP Paribas World MasterCard Gold Card.

BGL BNP PARIBAS S.A. – 50 avenue J.F. Kennedy, L-2951 Luxembourg – R.C.S. Luxembourg: B 6481 – TVA LU 10875081, is the only Policyholder of the insurance contract and possesses inherent rights under this contract against the insurer.

You shall comply strictly with the terms and conditions mentioned in the General Terms and Conditions in order to benefit from it.

ELIGIBILITY

The benefits summarised in this document are dependent upon You being a valid BGL BNP Paribas World MasterCard Gold Cardholder at the time of any incident giving rise to a claim.

INSURER

Benefits under this policy are underwritten by Europ Assistance, a limited company (société anonyme), governed by the Insurance Code, with capital of €35,402,786, Nanterre Trade and Companies Register (RCS) 451 366 405, whose registered office is at 1, promenade de la Bonnette, 92230 Gennevilliers, also acting in the name of and on behalf of its Irish branch, whose business name is EUROP ASSISTANCE SA IRISH BRANCH and whose principal place of business is at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate no. 907089.

Hereinafter referred to as "Europ Assistance" or "the Insurer".

These General Terms and Conditions are subscribed to through SPB, an insurance brokerage company, a simplified joint stock company with capital of €1,000,000, with registered office at 71 Quai Colbert – 76600 Le Havre, registered in the Le Havre Trade and Companies Register (RCS) under no. 305 109 779 and the ORIAS (www.orias.fr) under no. 07 002 642, and subject to supervision by the Prudential Supervision and Resolution Authority, 61 rye Taitbout, 75436 Paris Cedex 09.

Europ Assistance delegates its insurance claims management to SPB.

5. DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout these General Terms and Conditions, unless otherwise noted, and is displayed in capital letters.

– ABROAD

The term Abroad refers to any country other than Your Country of Residence.

ADVERSE WEATHER CONDITIONS

– rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological event (such as an ash cloud) or a catastrophic event such as but not limited to an earthquake, volcano or tsunami.

BODILY INJURY

– an identifiable physical injury caused by a sudden, external, unexpected specific event. Injury as a result of Your unavoidable exposure to the elements shall be deemed to be a Bodily Injury.

CARDHOLDER

– holder of a BGL BNP Paribas World MasterCard Gold Card, being valid at the time of the incident.

CLOSE RELATIVE

– mother, father, sister, brother, spouse, partner or fiancé/fiancée or Common-Law Partner (any couple, including same-sex, in a common-law relationship living permanently at the same address) daughter, son, (including adopted daughter or son), grandparent, grandchild, parent- in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step- parent, step-child, step-sister, step-brother, foster child, legal guardian, or legal ward of the Cardholder.

COMPLICATIONS OF PREGNANCY

– the following unforeseen Complications of Pregnancy as certified by a Medical Practitioner which first arise after departing on Your Trip (and/or between the date of booking and the date of departure for the only cancellation guarantee): toxaemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean section/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

COUNTRY OF RESIDENCE

– Your primary place of residence in the country in which You legally reside.

COVERED CARD

– BGL BNP Paribas World MasterCard Gold Card, being valid at the time of the incident.

CURTAILMENT/CURTAIL YOUR TRIP

– interrupting Your Trip in order to return to Your Home, after We have authorised Your return for a covered event.

EUROP ASSISTANCE

The service provider, arranged by EUROP ASSISTANCE, a limited company (société anonyme), governed by the Insurance Code, with capital of €35,402,786, Nanterre Trade and Companies Register (RCS) 451 366 405, whose registered office is at 1, promenade de la Bonnette, 92230 Gennevilliers, also acting in the name of and on behalf of its Irish branch, whose business name is EUROP ASSISTANCE SA IRISH BRANCH and whose principal place of business is at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate no. 907089.

The medical services specified in sections I and J are arranged by Europ Assistance Luxembourg authorised to provide assistance (branches 13, 16 and 18), Luxembourg branch of Europ Assistance Belgium S.A., established 12 rue Léon Laval at L-3372 Leudelange.

GOLF EQUIPMENT

– Golf clubs, Golf balls, Golf bag, Golf trolley and Golf shoes forming part of Your baggage.

HOME

– Your normal place of residence in Your Country of Residence.

LOSS OF LIMB

– loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

LOSS OF SIGHT

– total and irrecoverable Loss of Sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

MEDICAL CONDITION(S)

– any medical or psychological disease, sickness, condition, illness or injury, confirmed by a Medical Practitioner, that has affected You or any Close Relative while on Your Trip.

MEDICAL EMERGENCY

– a Medical Condition or sudden and unforeseen illness suffered by You while You are on a Trip and in relation to which a registered Medical Practitioner tells You that You need immediate medical treatment or medical attention.

MEDICAL PRACTITIONER

– a legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment, is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

OUR/WE/US

Europ Assistance, a limited company (société anonyme), governed by the Insurance Code, with capital of €35,402,786, Nanterre Trade and Companies Register (RCS) 451 366 405, whose registered office is at 1, promenade de la Bonnette, 92230 Gennevilliers, also acting in the name of and on behalf of its Irish branch, whose business name is EUROP ASSISTANCE SA IRISH BRANCH and whose principal place of business is at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate no. 907089.

Hereinafter referred to as "Europ Assistance" or "the Insurer".

PAIR OR SET

– items forming part of Your baggage associated because they are similar, complementary or used together.

PERIOD OF COVERAGE

– the cover shall end when the card account is closed or when these benefits are terminated or expire.

Cover begins for any Trip commencing on or after 01/01/2017. Eligible Items purchased after 01/01/2017 are covered under Section J – Purchase Protection and Section K – Online Purchases.

You are covered for Trips of up to 30 consecutive days with a maximum of 180 days outside of the Country of Residence in any 12-month period. Trips shall begin and end in the Country of Residence.

Under Section A – Cancellation, cover shall be effective from the time You book the Trip and ceases upon commencement of Your Trip. For all other sections of the Table of Benefits, the benefits commence when You leave Your Home or hotel, or Your place of business (whichever is the later) to commence the Trip and terminate at the time You return to Your Home, hotel or place of business (wherever You arrive first) on completion of the Trip.

Extension to the Period of Coverage
The Period of Coverage is automatically extended for the duration of the delay in the event that Your return to Your Country of Residence is unavoidably delayed due to an event covered by these General Terms and Conditions.

PERMANENT TOTAL DISABILITY

- disability which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevent You from engaging in, or giving any attention to, any business or occupation for the remainder of Your life.

PERSONAL BELONGINGS

- luggage, clothing, personal effects and other articles which belong to You and are worn, used or carried by You or that were purchased by You during Your Trip.

POLICYHOLDER

- BGL BNP Paribas, 50 avenue JF Kennedy, L-2951 Luxembourg.

PRE-EXISTING MEDICAL CONDITION(S)

- any past or current Medical Condition that during the 12 months prior to the commencement of cover under these General Terms and Conditions and/or prior to any Trip:

- has resulted in symptoms; or for which:
- any form of treatment or prescribed medication;
- or advice of a medical professional; or
- investigation or follow-up/check-up

has been required or received.

No claim arising from, or related to, any Pre-existing Medical Condition(s) will be covered.

PUBLIC TRANSPORT

- any publicly licensed aircraft, sea vessel, train or coach for which You are booked to travel.

SKI EQUIPMENT

- skis (including bindings), ski boots, ski poles, snowboards and helmets.

SPB

- SPB, registered with ORIAS under number 07 002 642 (www.orias.fr), is the Managing Broker mandated by the Insurer to carry out the management of this Contract. SPB is Your primary contact for all information regarding Your insurance contract or events arising from it.

STRIKE OR INDUSTRIAL ACTION

- any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

TABLE OF BENEFITS

- schedule appearing on page 2 listing the amounts of compensation.

TERRORISM

- an act, including but not limited to the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes with the intention of influencing any government or putting the public, or any section of the public, in fear.

TRIP

any journey for business or leisure purposes worldwide, during the Period of Coverage. Trips using one way or open tickets are not covered unless the outbound and inbound tickets for travel Abroad were purchased before the Trip begins.

A Trip solely within Your Country of Residence is only covered where You are travelling more than 20 kilometres from Home and have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Cover for Benefits in Section E – Travel Accident Abroad, Section F – Personal Liability Abroad, Section G – rental vehicle, – CDW (Collision Damage Waiver) Section I – Assistance for travellers and Section J – Medical Assistance, Emergency Medical and Other Expenses Abroad is excluded in the Country of Residence.

UNATTENDED

when You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

VALUABLES

jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs or leather articles; photographic, audio, video, computer, television, games, and telecommunications equipment (including CD's, DVD's, tapes/cassettes, films, cartridges, memory devices and headphones); telescopes or binoculars; mobile phones, laptops, tablets and notebooks; e-readers or MP3/4 players and any other item with a purchase price of EUR 500 or more.

WEAR AND TEAR

Depreciation of the value of property resulting from the passage of time, use or maintenance conditions on the day of loss.

YOU/YOUR/YOURSELF/BENEFICIARY

- the Cardholder and
- his/her spouse or legal partner (any couple, including same-sex, in a common-law relationship living permanently at the same address).
- his/her unmarried children – or the children of his/her spouse or legal partner – aged under 19, or aged 19-25 if in full-time education, who are legally and financially dependent (according to the regulations of the Country of Residence) on the Cardholder, all living in the Country of Residence;
- his/her first-degree relatives in the direct ascending line, who live with the Cardholder at the same address;

all travelling on a Trip.

6. REQUESTS FOR ASSISTANCE

Contact Europ Assistance by phone on: (+352) 27 30 21 31.

In the event of a Medical Emergency which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of Curtailment necessitating Your early return Home, if You need assistance or in the event of Your incurring medical expenses in excess of EUR 500 relating to any one incident, You shall contact Europ Assistance (any minor Medical Condition costs shall be paid for by You and reclaimed). This service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment, You shall contact Europ Assistance as soon as possible. Private medical treatment is not covered unless authorised specifically by Europ Assistance.

Medical Assistance
Europ Assistance has the medical expertise, contacts and facilities to help should You be injured in an accident or fall ill. Europ Assistance will also arrange transport Home when this is considered to be medically necessary, or when You have notice of serious illness or death of a Close Relative at Home.

Payment for Medical Treatment Abroad
If You are admitted to a hospital/clinic while outside Your Country of Residence, Europ Assistance will arrange for medical expenses covered by the Table of Benefits to be paid direct to the hospital/clinic. To take advantage of this benefit someone shall contact Europ Assistance for You as soon as possible.

For simple out-patient treatment, You should pay the hospital/clinic yourself and claim back medical expenses from Us on Your return to the Country of Residence. Beware of requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call Europ Assistance for guidance.

7. RECIPROCAL HEALTH AGREEMENTS

EUROPEAN UNION (EU), EUROPEAN ECONOMIC AREA (EEA) AND SWITZERLAND
Before travelling to a European Union (EU) country, the European Economic Area (EEA) or Switzerland, We recommend that You apply for a European Health Insurance Card (EHIC). This card entitles You to certain free or reduced cost health cover arrangements in the EU, EEA or Switzerland.

8. GENERAL CONDITIONS

You shall comply with the following conditions in addition to the items listed under the SPECIAL CONDITIONS in Section A-K below to be fully protected by the Table of Benefits. If You do not comply, We may at our option, refuse to deal with Your claim or reduce the amount of any claim payment.

1. You are covered for Trips of up to 30 consecutive days with a maximum of 180 days outside of the Country of Residence in any 12-month period. Trips shall begin and end in the Country of Residence. Trips using one way or open tickets are not covered unless the outbound and inbound tickets for travel Abroad were purchased before the Trip begins. If travel tickets are not required, You shall provide evidence that the entire Trip falls within the Period of Coverage.

2. In order to receive benefits under Section A – Trip Cancellation or Curtailment Charges, 30% of the full cost of Your Trip (costs for accommodation and/or transportation) shall be charged to Your Covered Card.

3. You will only be covered for the following benefits if 100% of the total cost has been charged to the Covered Card: Section J – Purchase Protection and Section K – Online Purchases – cover for Eligible Items purchased with the Covered Card.

4. You shall take all reasonable care and precautions to protect yourself against accident, illness, disease or injury and to safeguard Your property against loss, theft or damage. You shall act as if You are not covered and take steps to minimise Your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.

5. In the event of Curtailment necessitating Your early return Home, You shall contact Europ Assistance. The service is available to You and operates 24 hours a day, 365 days a year for advice and assistance with Your return Home. Europ Assistance will arrange Your transport Home when You are notified of the serious illness, imminent demise, or death of a Close Relative in Your Country of Residence.

6. You shall tell Us as soon as possible in the event of a Medical Emergency or if You are hospitalised (any minor Medical Condition costs shall be paid for by You and reclaimed).

7. We ask that You notify Us within 28 days of Your becoming aware of any incident or loss leading to any other claim and that You return the completed claim form and any additional information to Us as soon as possible.

8. You shall report any incident to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.

9. You shall not abandon any property for Us to deal with or dispose of any damaged items, as We may need to see them.

10. You or Your legal representatives shall supply at Your own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills. Please keep copies of all documents sent to Us.

11. You shall not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.

12. You shall also immediately send Us any writ or summons, letter of claim or other document relating to Your claim.

13. In the event of a claim and if We require it, You shall agree to be examined by a Medical Practitioner of our choice, at our expense. In the event of Your death We may also request and will pay for a post- mortem examination.

14. If We provide transportation or settle Your claim and as a result You have unused travel ticket(s) You shall surrender those tickets to Us. Otherwise We will deduct the amount of those tickets from any amount paid to You.

15. We have the right, if We choose, in Your name but at Our expense, to:

    a) take over the defence or settlement of any claim;

    b) take legal action in Your name to get compensation from anyone else for our own benefit or to get back from anyone else any payments that have already been made;

    c) take any action to get back any lost property or property believed to be lost.

16. If You or anyone acting for You in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Table of Benefits shall become void. We may inform the police and You shall repay to Us any amount already received under the policy.

17. If We pay any expense for which You are not covered, You shall pay this back within one month of our asking.

18. We will make every effort to apply the full range of services in all circumstances as shown in the General Terms and Conditions. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

19. Whenever We can pursue recoveries for amounts that We have paid under guarantees provided for in these General Terms and Conditions, You shall help with any compensation formalities that We undertake. We will pay all costs associated with this recovery. You agree not to do anything that could prejudice our request with respect to the other insurance. You shall inform Us if You take steps to obtain compensation from another insurer on a benefit indemnified or paid by Us. If You receive compensation for one of these guarantees, We will be repaid for the amount We would have paid under this guarantee.

20. If You possess multiple BNP Paribas cards, You may only claim once and We will only pay up to the highest limit of the cards; the benefit values will not be cumulative.

9. GENERAL EXCLUSIONS

These exclusions apply throughout Your Table of Benefits in addition to the items listed under What is not covered in Sections A-K below. We will not pay for claims arising directly or indirectly from:

1. Any Pre-existing Medical Conditions.

2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. However, this exclusion shall not apply to losses under Section I – Medical Assistance, Emergency Medical and Other Expenses Abroad, and Section E – Travel Accident Abroad, unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of Your Trip.

3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5. Your engagement in or practice of manual work with the exception of: bar and restaurant work, wait staff, chalet maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking (excluding the use of cutting tools, power tools and machinery); flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft; the use of motorised two- or three-wheeled vehicles unless a full driving licence issued in Your Country of Residence is held permitting the use of such vehicles and You and Your passengers are all wearing helmets; or professional entertaining.

6. Any claim relating to: sporting activities on board any motorised device on land, water or air, or when You are pulled by one of these machines or jumping from one of these devices; sports which involve jumping or falling from a fixed or moving point with or without equipment; canyoning; caving; cave diving; clay pigeon shooting; cliff diving or jumping; combat sports, deep sea fishing; flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft); horse jumping; hot air ballooning; hunting; hunting on horseback; all climbing which uses ice axes, ropes, cables, harnesses, belays or carabiners; motor rallies; rock climbing; scuba diving deeper than 30 metres; wreck diving; tour operator safari (where You or any other tourist will be carrying guns); use of weapons including guns; sailing or yachting more than 20 nautical miles from the nearest coastline; white-water or open water rafting, canoeing or kayaking; ski jumping; bobsleigh; ski racing and skiing off-piste without a guide. Any organised team sports or competitions and practising a sport or a sport in a professional capacity or as part of a competition (including training, exercise or practice) or refereed sports; racing (other than on foot); or racing, speed, performance and endurance tests.

7. Any claim resulting from You attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered Medical Practitioner, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.

8. Self-exposure to needless peril (except in an attempt to save human life).

9. Any claim resulting from Your involvement in a fight except in self- defence.

10. Your undertaking travel contrary to any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

11. Your own unlawful action or any criminal proceedings against You.

12. Any claim where You are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

13. Any other loss, damage or additional expense following on from the event for which You are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of Your business, inconvenience, distress, or loss of enjoyment.

14. Operational duties as a member of the Armed Forces.

15. Your travel to a country or specific area or event to which the Foreign Affairs ministry in Your Country of Residence or the World Health Organisation has advised the public not to travel.

16. Any costs You would have been required or been expected to pay, if the event resulting in the claim had not happened.

17. Any circumstances You are aware of before You book or depart on a Trip that could reasonably be expected to give rise to a claim under these General Terms and Conditions.

18. Costs of telephone calls or faxes, meals, (with the exception of the guarantees under section B – missed departure/missed connection and section C – delayed departure), taxi fares, newspapers, laundry costs, or interpreters' fees.

19. A condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.

20. Cover for Benefits in Section E – Travel Accident Abroad, Section F – Personal Liability Abroad, Section H – Travel Assistance, and Section I – Medical Assistance, Emergency Medical and Other Expenses Abroad is excluded in the Country of Residence.

10. SECTION A – TRIP CANCELLATION OR CURTAILMENT CHARGES

YOU SHALL ALWAYS CONTACT EUROP ASSISTANCE BEFORE CURTAILING YOUR TRIP BY CALLING (+352) 27 30 21 31.

To qualify for this benefit, You shall pay 30% of the cost of Your Trip

(transportation and/or accommodation costs) with Your Covered Card.

WHAT IS COVERED

We will pay up to the amount shown in the Table of Benefits per Trip for all Beneficiaries for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

a) cancellation or rebooking of the Trip is necessary and unavoidable; or

b) the Trip is Curtailed before completion;

CANCELLATION

As long as the cancellation of the Trip is necessary and unavoidable as a result of any of the following events, which is beyond Your control, and of which You were unaware at the time You booked Your Trip:

1. Medical Emergency or unexpected death of You or a Close Relative.
2. serious damage caused by fire, explosion, storm, flood, landslide, malicious acts or burglary affecting Your primary or second residence (or business premises) forcing You to return to Your Home. These damages shall first occur within 30 days of the scheduled departure date and Your presence is required by the police or gendarmerie.

CURTAILMENT

We will reimburse You up to the amount shown in the Table of Benefits:

a. unused, non-recoverable transport or accommodation costs

b. transport costs and any other costs that You prepaid or are contractually required to pay

c. reasonable additional travel costs incurred

as long as Your Trip is Curtailed before completion as a result of any of the following events, which is beyond Your control, and of which You were unaware at the time You booked Your Trip:

1. Medical Emergency or unexpected death of You, a Close Relative or Your hospitalisation on site.
2. Your economic redundancy (entitling You to benefits in accordance with the laws in force in the Country of Residence and which no one could suspect to occur at the time of the booking of the Trip).
3. serious damage caused by fire, explosion, storm, flood, landslide, malicious acts or theft affecting Your primary or second residence (or business premises) forcing You to return to Your Home.

SPECIAL CONDITIONS

You shall obtain:

1. A medical certificate from Your treating Medical Practitioner and prior approval from Europ Assistance to confirm the necessity to return Home prior to Curtailment of the Trip.
2. If You are late in cancelling or do not cancel Your Trip with Your travel agency, tour operator or hotel or transport provider, as soon as You become aware of an event justifying cancellation of Your Trip, We can only compensate Your payable cancellation fees if You did not cancel or did not cancel late.
3. If You cancel Your Trip due to a Medical Emergency You shall provide a medical certificate from the Medical Practitioner treating the injured/ill person, stating that this necessarily and reasonably prevented You from travelling.
4. You shall contact Us to make necessary travel arrangements for You in case of Trip Curtailment.

In the event of a claim for Curtailment, indemnity will be calculated strictly from the date You return to Your Home in Your Country of Residence

MPORTANT LIMITATIONS UNDER SECTION A – TRIP CANCELLATION OR CURTAILMENT CHARGES

This policy will not cover any claims under Section A – Trip Cancellation or Curtailment arising from, or related to, any Pre-existing Medical Condition(s) known to You before these benefits took effect or booking any Trip (whichever is later) affecting any Close Relative, travelling companion who is not insured under the policy, or any person with whom You have arranged to reside with while on a Trip if:

1. they had received a terminal diagnosis prior to the commencement of the policy or prior to booking any Trip (whichever is later); or
2. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the policy or prior to booking any Trip (whichever is later); or
3. during the 90 days immediately prior to the commencement of the policy or prior to booking any Trip (whichever is the most recent) they had required surgery, in-patient treatment or hospital consultations.

WHAT IS NOT COVERED

1. Any claim arising from, or related to, Your Pre-existing Medical Conditions.
2. The cost of recoverable airport charges and levies.
3. Any costs incurred because You did not contact Europ Assistance to make the necessary travel arrangements, immediately when You knew that Your Trip was to be Curtailed.
4. Any claims arising directly or indirectly from redundancy caused by or resulting from misconduct leading to Your dismissal or from Your resignation or voluntary redundancy or where a warning or notification of redundancy was given to You prior to the date these benefits became effective or the time of booking any Trip (whichever is the later).
5. Any claim arising directly or indirectly from circumstances known to You prior to the date these benefits became effective or the time of booking any Trip (whichever is the later) which could reasonably have been expected to give rise to Trip Cancellation or Curtailment of the Trip.
6. Any costs paid for using any airline mileage reward scheme, for example Air Miles or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
7. Any claim arising from pregnancy or childbirth unless certified by a Medical Practitioner as necessary due to unforeseen complications which commence after the date these benefits became effective or after booking any Trip, whichever is the later.
8. Any costs incurred when You do not get a medical certificate from the treating Medical Practitioner at Your place of incident, explaining why it is deemed medically necessary to return early to Your Country of Residence.
9. Any claim resulting from Your inability to travel due to Your failure to hold, obtain or produce a valid identity card, passport or any required visas.

11. SECTION B – MISSED DEPARTURE/MISSED CONNECTION

WHAT IS COVERED

We will reimburse You up to the amount shown in the Table of Benefits for reasonable food and beverage costs, hotel costs (lodging only) and transport costs paid by You to reach Your final destination Abroad as well as connecting flights outside of Your Country of Residence if You arrive late at Your check-in point for the schedule international Public Transport for which You booked the initial part of Your Trip as long as this results from:

1. the breakdown of another scheduled Public Transport; or
2. an accident involving or breakdown of the vehicle in which You are travelling: and the carrier does not offer You comparable travel within four hours of the scheduled time or within four hours of the actual arrival time of a connecting flight.

SPECIAL CONDITIONS

1. You shall allow sufficient time for the scheduled Public Transport or other transport to arrive on schedule and to deliver You to the departure point on time
2. You shall obtain a written report from the carrier confirming the delay and cause.
3. All itemised receipts shall be retained.
4. You shall obtain a written report from the police or attending emergency service if the vehicle You are travelling in breaks down or is involved in an accident.
5. Cover is only applicable in the country on outbound international flights and Abroad.
6. You may claim only once under Section B – Missed Departure/Missed Connection or under Section C – Delayed Departure for the same event.

WHAT IS NOT COVERED

1. Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or You booked Your Trip (whichever is the later).
2. An accident to or breakdown of the vehicle in which You are travelling for which a police or emergency service report is not provided.
3. Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
4. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
5. Additional costs when the scheduled Public Transport has offered a reasonable alternative.
6. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or more than two hours if flight reservations systems require longer periods for connections.
7. Any expenses incurred when a reasonable alternative has been offered within four hours of the scheduled departure time or within four hours of the actual connecting flight arrival time.

12. SECTION C – DELAYED DEPARTURE

WHAT IS COVERED

If departure of the scheduled Public Transport on which You are booked to travel is delayed due to:

1. strike or industrial action or
2. Adverse Weather Conditions or
3. mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which You are booked to travel

We will reimburse You up to the amount shown in the Table of Benefits for Your costs incurred in respect of meals, refreshments, outward/return journey to the station/airport and the first night in a hotel after a minimum delay of:

a) 4 hours from the originally scheduled departure time of scheduled flights;

b) 6 hours from the originally scheduled departure time of charter flights; and

c) 2 hours for (long-distance) train journeys in relation to the originally scheduled departure as shown on the train ticket.

d) If You are delayed for 24 hours or more We will pay up to the additional amount as shown in the Table of Benefits.

SPECIAL CONDITIONS

1. You shall check in according to the itinerary supplied to You, if applicable.
2. You shall obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You shall comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. All itemised receipts shall be retained.
5. You may claim only once under Section B – Missed Departure/Missed Connection or under Section C – Delayed Departure for the same event.

WHAT IS NOT COVERED

1. Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or You booked Your Trip (whichever is the later).
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
3. Any costs or charges for which any carrier or provider shall, has or will compensate You.
4. Any expenses when reasonable alternative travel arrangements have been made available within - 4 hours for scheduled flights, 6 hours for charter flights and 2 hours for train - of the scheduled departure time

13. SECTION D – PERSONAL BELONGINGS AND BAGGAGE DELAY

WHAT IS COVERED

Personal belongings
We will reimburse You, up to the amount shown in the Table of Benefits, for loss of and/or accidental damage to Personal Belongings resulting from its loss during transport by a transport company or theft of Personal Belongings in a hotel room or a rental vehicle. The amount payable will be the value at today's prices less a deduction for Wear and Tear (or We may at our option replace, reinstate or repair the lost or damaged Personal Belongings).

Baggage delay
We will pay You up to the amount shown in the Table of Benefits for Baggage delay for the purchase of emergency replacement of clothing, medication and toiletries if Your checked Personal Belongings are temporarily lost in transit during Your outbound Trip and not returned to You within four hours of Your arrival.

Passport, identity card or visa
In the event Your passport, identity card or visa is stolen or lost outside of Your Country of Residence, We will pay You up to the amount shown in the Table of Benefits for reasonable additional travel and accommodation expenses incurred necessarily outside of Your Country of Residence to obtain a replacement of Your lost or stolen passport, identity card or visa. The cost of the replacement document is not covered.

Replacement Value
Value calculated according to the time elapsed between the date of purchase of the Luggage or the Item of value and the date of the Loss:

- a period less than or equal to one year: 100% of purchase value
- a period between 1 and two years: 75% of purchase value
- a period between 2 and 3 years: 65% of purchase value with a reduction of %10 for every additional year beyond 3 years

SPECIAL CONDITIONS

1. Written confirmation shall be obtained from the carrier, confirming the number of hours the baggage was delayed.
2. All amounts indicated are only for real expenses in excess of and in addition to any compensation paid by the carrier.
3. Claims will be considered only for the purchase of essential clothing and toiletries and only if such purchases are made within 4 days of actual arrival at destination and are charged to the Covered Card account. If the Covered Card could not be used for the essential purchases, the itemised receipt for these purchases shall be retained.
4. No reimbursement will be made if purchases were made after Your baggage was returned.
5. All itemised receipts shall be retained.
6. Cover for Baggage Delay only applies to Your outbound Trip outside of the Country of Residence.
7. You shall report all incidents of theft or attempted theft of Your Personal Belongings to the local police within 24 hours of discovery and obtain a written report.
8. For items damaged while on Your Trip You shall obtain an official report from an appropriate local authority.
9. If Your Personal Belongings are lost, stolen or damaged while in the care of a carrier or transport company You shall report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If Your baggage is lost, stolen or damaged while in the care of an airline You shall:
   a) Obtain a PIR (Property Irregularity Report) or "Baggage Problem" report from the airline.
   b) Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) Retain all travel tickets and tags for submission if a claim is to be made under these General Terms and Conditions.
10. You shall provide an original receipt or proof of ownership for items lost, stolen or damaged to help You to substantiate Your claim.
11. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

WHAT IS NOT COVERED

1. Loss, theft of or damage to Valuables.
2. Ski Equipment and Golf Equipment.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Cheques, traveller's cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards or passport.
5. Unset precious stones, non-prescription sunglasses, cosmetics, perfumes, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
8. Loss of, theft of or damage to tools of trade, motor accessories and other items used in connection with Your business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
11. Claims arising from theft from Your accommodation or Rental Vehicle, except in case of breaking and entering noted in a police report.
12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
13. Claims arising from loss, theft or damage of baggage shipped as freight or under a bill of lading.

14. SECTION E – TRAVEL ACCIDENT ABROAD

WHAT IS COVERED

If You suffer an accidental Bodily Injury while on Public Transport during Your Trip which, within 12 months is the sole and direct cause of Your death or Loss of Limb, Loss of Sight or Permanent Total Disability, We will pay to You or Your legal personal representative one of the benefits as shown in the Table of Benefits.

SPECIAL CONDITIONS

1. The benefit is not payable under permanent disability, until one year after the date You sustain Bodily Injury.
2. The benefit is not payable to You under more than one of the items shown in the Table of Benefits.

3. Normal and habitual travel to and from the Beneficiary's Home and place of employment or second residence shall not be considered as a covered Trip.

WHAT IS NOT COVERED

1. Any claim arising from, or related to, any Pre-existing Medical conditions 2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a Bodily Injury.

15. SECTION F – PERSONAL LIABILITY ABROAD

WHAT IS COVERED

We will pay up to the amount shown in the Table of Benefits, against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a Trip outside of the Country of Residence in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a relative, Close Relative or member of Your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of You, one of Your parents, Close Relatives, anyone in Your employment or any member of Your household other than any temporary accommodation occupied (but not owned) by You.

In the event of an accident related to the practice of Golf, We will pay the amounts that You are required to pay as compensation for a claim or a series of claims up to the maximum amount indicated in the Table of Benefits.

SPECIAL CONDITIONS

1. You shall give Us written notice as soon as possible of any incident, which may give rise to a claim.
2. You shall forward every letter, writ, summons and process to Us as soon as You receive it.
3. You shall not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
4. We will be entitled if We so desire to take over and conduct in Your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Us all necessary information and assistance which We may require.
5. In the event of Your death, Your legal representative(s) will have the protection of the Table of Benefits provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.

WHAT IS NOT COVERED

Compensation or legal costs arising directly or indirectly from:

1. Liability which has been assumed by You which would not apply had You not agreed to take on the liability.
2. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
3. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
4. The transmission of any communicable disease or virus. 5. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first EUR 250 of each and every claim arising from the same incident).
6. Your criminal, malicious or deliberate acts.
7. Damages resulting from riding exotic animals; any form of skiing off-piste; driving special devices such as go-karts, jet skis, jet bikes or similar; tobogganing; qualified scuba diving and diving over 40 metres; and paintball.

16. SECTION H – TRAVEL ADVICE

WHAT IS COVERED

Before and during Your Trip We will provide You with information on:

1. preparation for a journey.
2. current visa and entry requirements for all countries. If You hold a passport from a country other than the Country of Residence, We may need to refer You to the embassy or consulate of the country concerned.
3. current vaccination requirements for all countries and information on current World Health Organisation warnings.
4. customs duties and regulations.
5. foreign exchange rates and value added taxes.
6. referrals to embassies or Consulates.
7. weather forecasts Abroad.
8. specific languages spoken at the travel destination.
9. time zones and time differences.

17. SECTION H – TRAVEL ASSISTANCE

WHAT IS COVERED

During Your Trip outside of the Country of Residence We will:

1. advance bail bond (excluding deposits required to cover civil liabilities, fines or personal indemnities to be paid by You) and advance of lawyers' fees both up to the amount listed in the Table of Benefits, if You are arrested or threatened with arrest while travelling. All advances and delivery fees will only be made if accepted means of repayment (security from the bank or a third party) to Us are made in advance.
2. provide the necessary information and help You to obtain the replacement identity documents from the appropriate local authority in case of loss or theft of documents necessary for the return Trip. We will not cover the costs of issuing new identity documents.
3. organise and pay for the dispatch of Your replacement corrective contact lenses, glasses or hearing aids that You usually wear that are essential to the continuation of Your Trip. This service will be provided upon the condition that either We are permitted and given access to such replacement items or that such replacement items are delivered to our office as indicated by Us to You or Your representative.
4. organise and pay for dispatch of essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when You are outside the Country of Residence. We will bear the costs for dispatch, but all costs of obtaining the medicine will be borne by You. The transportation of medicine remains subject to the regulations imposed by airline companies or any other transportation company, as well as local and/or international law.

WHAT IS NOT COVERED

The cost of any advance or delivery fee.

18. SECTION I – MEDICAL ASSISTANCE, EMERGENCY MEDICAL AND OTHER EXPENSES ABROAD

WHAT IS COVERED

We will pay the following costs, up to the amount shown in the Table of Benefits, for each Beneficiary who suffers a sudden and unforeseen Medical Emergency, or Complications of Pregnancy involving You, or who dies, during a Trip outside the Country of Residence.

1. Advance of hospitalisation expenses Abroad

Important
This service is provided only on the condition that our Chief Medical Officer, after consulting with Your treating Medical Practitioner, decides that You cannot be transported. No advance is granted from the moment that We are in a position to carry out the transport, regardless of the eventual decision that You may take

We will advance the hospital costs incurred up to the amount stated in the Table of Benefits for the prescribed treatment as agreed with our Chief Medical Officer. We will first send to You or to a Close Relative or, where applicable, a designated third party a form showing the sums due that the person will need to sign and return to Us. In this case, You shall reimburse Us for this advance within three months of the date that the invoice was sent. Beyond this period, We will be entitled to claim the reimbursement of sums due as well as any interest calculated at the statutory rate. Our advances cease on the day when our Chief Medical Officer deems it possible to repatriate You. In all cases, You will need to send a request for reimbursement of Your hospitalisation expenses to Your primary sickness insurance fund or Your insurance company or to any other insurance or organisation to which You can submit Your request.

2. Additional reimbursement of medical expenses Abroad

We will reimburse You up to the amount stated in the Table of Benefits for medical costs incurred and not reimbursed by Your primary sickness insurance fund, Your insurance company, or any other insurance or organisation to which You pay premiums. We will reimburse You for costs not covered by the organisations mentioned above, provided that You supply Us with the original documents as proof of the reimbursement made by these organisations. If the organisation to which You pay premiums does not cover the incurred medical costs, We will reimburse You for them up to the amount stated in the Table of Benefits, provided that You provide the original invoices for medical costs and proof that these costs were not covered by these organisations.

Eligible expenditure for an additional reimbursement

- medical fees,
- medical examinations
- costs of drugs prescribed by a Medical Practitioner,
- ambulance costs prescribed by a Medical Practitioner to transport You to the nearest hospital, only if Your health insurance organisation refuses to cover the cost,
- cost of a hospital stay emergency dental treatment to immediately relieve pain and/or for emergency repairs of dentures or artificial teeth only to reduce disruptions during meals, which will be reimbursed up to the amount specified in the Table of Benefits.
- all reasonable and necessary emergency medical expenses for all infants born following Complications of Pregnancy. Claims involving multiple births are considered as one event.

3. With the prior authorisation of Europ Assistance, additional travelling costs to repatriate You to Your Home when recommended by our Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be covered only for the identical class of travel utilised on the outward journey unless Europ Assistance agrees otherwise.

4. Up to the amount shown in the Table of Benefits per night for 10 nights for reasonable accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date. This includes, with the prior authorisation of Europ Assistance, up to the amount shown in the Table of Benefits per night for reasonable additional accommodation expenses for a friend or Close Relative to remain with You and escort You Home. If You and Your friend or Close Relative cannot use the original return ticket, Europ Assistance will provide an economy class ticket to return You to Your Home.

5. Economy class transport and up to the amount shown in the Table of Benefits per night for 10 nights' accommodation expenses for a Close Relative from the Country of Residence to visit You or escort You to Your Home if You are travelling alone and if You are hospitalised as an in-patient for more than 10 days, with the prior authorisation of Europ Assistance.

6. Economy class transport and up to the amount shown in the Table of Benefits per night for 3 nights' accommodation expenses, for a friend or Close Relative to travel from the Country of Residence to escort Beneficiaries under the age of 15 to Your Home in the Country of Residence if You are physically unable to take care of them. If You cannot nominate a person We will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, We will pay for economy one way travel to return the child to the Home.

7. In the event of Your death the reasonable additional cost of funeral expenses Abroad plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your remains to Your Home up to the amount shown in the Table of Benefits.

8. If We accept a valid claim under this section and You nor any of Your travelling companions is able to drive Your vehicle (which is registered to You in Your Country of Residence and in which You were travelling on the Trip), We will pay for economy class transport. We will also pay for a replacement driver – up to the maximum amount indicated in the Table of Benefits – to return the vehicle to Your Country of Residence or the destination country by the most direct route.

9. While travelling, You learn of an unplanned hospitalisation, imminent death or the death of a Close Relative confirmed by a Medical Practitioner. We will arrange for Your economy class Trip to the train station or airport closest to the place of hospitalisation or the funeral in Your Country of Residence. Outside of Your Country of Residence, We will pay for travel costs up to the estimated amount for return to Your place of residence under the conditions provided above.

Important
The "Early return of the Insured" service is only provided on the following conditions:

- the Beneficiary's initially planned return does not occur within 24 hours following the request for assistance.

The Beneficiary's early return service shall only be provided if the Beneficiary provides, at the request of Europ Assistance, a hospitalisation report, a medical certificate or a death certificate and/or any proof establishing the link to Close Relative in question.

SPECIAL CONDITIONS

1. You shall give notice as soon as possible to Europ Assistance of any Bodily Injury or Medical Condition which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation

2. You shall contact Europ Assistance as soon as possible in the event of Your incurring medical expenses in excess of EUR 500 relating to any one incident. You shall always contact Europ Assistance before Curtailing Your Trip.

3. In the event of a Medical Condition, We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to the Country of Residence at any time during the Trip. We will do this if, in the opinion of Your treating Medical Practitioner in attendance or Europ Assistance, You can be moved safely and/or travel safely to the Country of Residence to continue treatment.

4. Replacement driver cover is provided for Trips in the countries stated in the "Green Card" or Care Insurance Certificate, issued by Your motor vehicle insurance company. Your vehicle shall be less than 8 years old and have less than 150,000 km on the clock and shall comply with the legal requirements of the Country of Residence.

WHAT IS NOT COVERED

1. Any claim arising from, or related to, any Pre-existing Medical Conditions.

2. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.

3. Any expenses which are not usual, reasonable or customary to treat Your Medical Condition.

4. Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be delayed reasonably until Your return to the Country of Residence.

5. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the Country of Residence.

6. Additional costs arising from single or private room accommodation.

7. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing Home or any rehabilitation centre unless agreed by Europ Assistance.

8. Treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by these General Terms and Conditions.

9. Any expenses incurred after You have returned to the Country of Residence unless previously agreed to by Europ Assistance.

10. Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations or vaccinations and/or taken the recommended medication.

11. Any costs You incur outside the Country of Residence after the date on which You should return Home, as advised by our Chief Medical Officer, or on which We arrange for You to return Home. (Our liability to pay further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.)

12. You shall not unreasonably refuse the medical repatriation services We agree to provide and pay for under these General Terms and Conditions. If You choose alternative medical repatriation services, You shall notify Us in writing in advance and it will be at Your own risk and Your own cost.

13. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets shall be at the personal expense of the person(s) travelling).

14. Any claim arising from pregnancy or childbirth unless certified by a Medical Practitioner as necessary due to unforeseen complications which arise after You commence Your Trip. Any normal delivery or pregnancy, or even any attempted travel in spite of the fact that Your Medical Practitioner has established that Your pregnancy presents an increased risk of premature delivery, does not constitute an unexpected event.

15. Any treatment or diagnostic testing that was pre-planned or Pre-known by You.

16. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.

17. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.

18. Costs of telephone calls, other than calls to Europ Assistance notifying them of the problem for which You are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.

19. Air-sea rescue costs.

20. Under replacement driver cover, the cost of fuel, tolls, hotel and meal costs for You or any passengers.

19. SECTION J – PURCHASE PROTECTION

DEFINITIONS – APPLICABLE TO THIS SECTION ELIGIBLE ITEM

– An item solely for personal use (including gifts), which has been charged fully (100%) to the Covered Card and is not listed under WHAT IS NOT COVERED in this section.

PURCHASE PRICE

The sum appearing on the invoice from the store corresponding to the Eligible Item, the value of which is greater than the minimum purchase amount appearing in the Table of Benefits,

WHAT IS COVERED

In the event of theft and/or accidental damage to an Eligible Item within 90 days of purchase, We will, at our option, replace, reinstate or repair the Eligible Item or credit the Cardholder account an amount not exceeding the purchase price of the Eligible Item, or the single item limit shown in the Table of Benefits, whichever is lower. We will not pay more than the amount shown in the Table of Benefits for any one event, or more than the maximum amount shown in the Table of Benefits in any one 365-day period.

SPECIAL CONDITIONS

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.

2. Claims for an Eligible Item belonging to a pair or set will be paid up to the full purchase price of the pair or set, provided the items are not usable individually and cannot be replaced individually.

3. If You purchase the Eligible Item as a gift for someone else, We will, if You wish, pay a valid claim to the recipient, subject to Your making the claim.

4. You shall exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an Eligible Item.

5. You will need to transfer to Us, on our request and at Your expense, any damaged Eligible Item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount We have paid.

6. You shall certify in writing that the claims request has not been sent to another insurance company.

7. You shall provide Us with the original sales receipt from the store, the original of the Card receipt, the original account statement showing the transaction, as well as the police report in the event of theft and the repair invoice in the event of damage.

WHAT IS NOT COVERED

1. Events not connected to theft or damage caused by accident.

2. Mysterious disappearance of Eligible Items.

3. Events caused by fraud, mistreatment or carelessness or by not following the manufacturer's manual.

4. Eligible Items which were used before purchase, second-hand, altered, or bought fraudulently by the Cardholder.

5. Damage to Eligible Items caused by product defects or error during production.

6. Expenses due to repairs not performed by workshops approved by Europ Assistance.

7. Theft not reported to the police within 48 hours of discovery and a written report obtained.

8. Eligible Items left Unattended in a place accessible to the public.

9. Damage due to normal wear and tear, normal use or normal activity during sports and games (example Golf or tennis balls).

10. Motorised vehicles of any type, bicycles, nautical vehicles, caravans, trailers, hovercraft, aircraft and parts or accessories of any one of these objects and consumable products necessary for their use and maintenance.

11. Damage due to water, humidity, earthquake, unexplainable disappearance or error in production.

12. Theft, loss or damage while the item is under the supervision, control or custody of a third party other than the authorised persons in accordance with the security guidelines.

13. Items not received by the Cardholder or another party designated by the Cardholder.

14. Loss of any element of any property, land or premises unless the entry into or exit from the property or premises resulted from use of force and caused apparent physical damage to the property or premises.

15. Theft or direct physical damage of items in a car or following the theft of this car.

16. Jewellery, watches, precious metals, gemstones and any item made from precious metals and gemstones.

17. Service, cash, travel checks, tickets, documents, currency, silver, gold, art, antiques, rare coins, stamps and collector's items.

18. Animals, living plants, consumables, perishable goods or permanent installations.

19. Electronic items and equipment, including but not limited to personal stereos, MP3/4 players, computers or computer-related equipment while at Your place of employment, items used for business purposes.

20. Any mail-order sale item or object delivered by the post until receipt of the item(s), establishment that there is no damage, and acceptance at the indicated delivery address.

21. Theft or accidental damage to any Eligible Item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

22. Mobile phones.

23. Damage to clothing or equipment by cleaning or modification.

20. SECTION K – ONLINE PURCHASES

DEFINITIONS – APPLICABLE TO THIS SECTION

Eligible Item
- a new, moveable item, purchased by the Cardholder solely for personal use (including gifts), which has been purchased through an online retailer and for which the internet transaction has been charged fully (100%) to the Cardholder's Covered Card account, provided that it is sent by postal mail with delivery tracking or by a private transporter, and is not listed as excluded.

Lost in Delivery
- when You have not received the Eligible Item within 30 (thirty) calendar days after the debit for the order appearing on the bank statement of the Cardholder.

Non-compliant in Receipt
- an Eligible Item will be considered non-compliant if the Eligible Item does not correspond to the item ordered initially from the online merchant, or if the Eligible Item is delivered with a failure that prevents its proper functioning, or is broken or incomplete.

Purchase price
- the sum appearing on the invoice for the online transaction corresponding to the Eligible Item, the value of which is greater than the minimum purchase amount appearing in the Table of Benefits.

You/Your/yourself
- the Cardholder.

WHAT IS COVERED

For items that are lost in delivery, We will replace the Eligible Item or credit the Cardholder account an amount not exceeding the purchase price of the Eligible Item or the limit per incident listed in the Table of Benefits, whichever is lower. We will not pay more than the maximum amount shown in the Table of Benefits for any one event or per 365-day period.

For items that are non-compliant in receipt, We will reimburse

1. the cost of returning the merchandise if the merchant does not cover these costs; or

2. the costs of shipping the Eligible Item to the insurer, and We will, at our option, replace, reinstate or repair the Eligible Item or credit the Cardholder account an amount not exceeding the purchase price of the Eligible Item or the limit per incident listed in the Table of Benefits, whichever is lower. We will not pay more than the maximum amount shown in the Table of Benefits for any one event or per 365-day period.

SPECIAL CONDITIONS

1. You shall provide Us with evidence that the online merchant has refused to replace or exchange the Eligible Item in the event of an item being non-compliant in receipt.

2. You shall provide Us with evidence that the online merchant has refused to send a replacement item or reimburse the purchase price in the event of an item being lost in delivery.

3. If You receive the Eligible Item or any other replacement goods or a refund from the online merchant after We have settled Your claim, You shall return the payment in full or the replacement item to Us.

4. Claims for an Eligible Item belonging to a pair or set will be paid up to the full purchase price of the pair or set, provided the items are not usable individually and cannot be replaced individually.

5. If You purchase the Eligible Item as a gift for someone else, We will, if You wish, pay a valid claim to the recipient, subject to Your making the claim.

WHAT IS NOT COVERED

1. Mobile phones.

2. Jewellery, watches, precious metals, gemstones and any item made from precious metals and gemstones.

3. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.

4. Cash, travel checks, tickets, documents, currency, silver, gold, art, antiques, rare coins, stamps and collector's items.

5. Animals, living plants, consumables, perishable goods or permanent installations.

6. Items viewed or downloaded from the internet (mp3, photos, software, etc.)

7. Loss or non-compliance of Eligible Items not reported to the online merchant within 5 days of discovery and a written report obtained.

8. Non-delivery of the Eligible Item resulting from a strike of the mail services or the carrier.

9. Events caused by mistreatment, carelessness or not following the manufacturers manual.

10. Eligible Items used in a professional or industrial context or purchased for resale.

11. Eligible Items which were used before purchase, second-hand, altered, rebuilt, refurbished, from closing-down sales, purchased on auction websites or bought fraudulently.

12. Damage to Eligible Items caused by product defects or error during production.

13. Expenses due to repairs not performed by workshops approved by Europ Assistance.

14. Damage due to water, damp or earthquake.

15. Confiscation by order of any government or public authority, or arising from illegal acts.

21. CLAIMS PROCEDURE

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

2. Making a claim.
   a) Europ Assistance is not a substitute for public services, particularly emergency services. In the event of a Medical Emergency, You should first call a local emergency service and then provide Us with the information for Your attending physician. Any minor Medical Condition costs shall be paid for by You and then reclaimed.

b) For all other claims, contact SPB and provide them with:

- Your name,
- Your Covered Card number,
- Your address including postal code and a telephone number,
- brief details of Your claim.
- by internet: website: https:/assur-lux/spb.eu.
- by telephone:
  (+352) 27 30 21 31 (non-surcharged number, charged at local, regional or national price according to the offer of each operator), accessible 7 days a week from 9am to 5pm (except for public holidays and unless prohibited by law or regulation).
- by email:
  at the following address: gestionsinistres@europ-assistance.be
- by post:
  SPB Assurance – Cartes BGL BNPP World MasterCard Gold – CS 90000 – 76095 Le Havre Cedex

We ask that You notify Us within 28 days of Your becoming aware of an incident or loss leading to a claim and that You return Your completed claim form and any additional information to Us as soon as possible.

Additional Information.
You shall supply all of Your original invoices, receipts and reports etc. You should check the section under which You are claiming for any specific conditions and details of any supporting evidence that You shall give Us. It is always advisable to keep copies of all the documents that You send to Us.

Claims Handling Agents
The insurer reserves the right to occasionally use an outside manager if necessary in order to fulfil its commitments to its clients.

22. COMPLAINTS PROCEDURE

MAKING YOURSELF HEARD

We are committed to providing You with an exceptional level of service and client care. We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens, We want to hear about it so that We can try to put things right.

HOW TO CONTACT US

STEP 1: Report Your claim
1 Claims for assistance services shall be addressed to Europ Assistance Belgium S.A. for the attention of the Complaints Officer, boulevard du Triomphe 172, 1160 Brussels (reclamation-lux@europ-assistance.be) tel:+ 32 2 541 90 48, Monday through Thursday from 10am to 12pm and from 2pm to 4pm.

2 Claims concerning insurance coverage shall be addressed to the SPB Claims Department according to the following channels:

- Online claims form at www.spb-assurance.fr
- Email address: reclamation-lux@spb.eu
- Postal address: SPB Claims Department – CS 90000 – 76095 Le Havre Cedex

The SPB Claims Department undertakes to acknowledge the receipt of Your claim within 10 business days of receiving it (even if a reply to Your claim also comes within this period) and, at all events, to respond to the claim within a maximum period of 2 months following the date of reception.

Step 2 – Appeals
If our response does not meet Your expectations, You can directly contact the Customer Service Office at the following address:

Europ Assistance Belgium S.A. for the attention of the Complaints Officer, boulevard du Triomphe 172, 1160 Brussels (reclamation-lux@europ-assistance.be)

Step 3 – Contacting the mediator
If the dispute persists following review of Your request, You may contact the Insurance Commission, Boulevard Royal 7, L-2449 Luxembourg, or the Insurance Mediator, A.C.A. B.P. 29, L-8005 Bertrange.

23. LEGAL FRAMEWORK

Supervisory Authority
For insurance:
Insurance Commission
(Management and Supervisory Service)
7, boulevard Joseph II
L-1840 Luxembourg

CONTRACT LAW

This contract is governed by the amended law of 27 July 1997 regarding insurance contracts.

SUBROGATION

We are subrogated to Your rights and actions against all third parties liable for our disbursements. Excepting cases of malevolence, We have no recourse against Your descendants, forebears, spouse or siblings, nor against persons living under Your roof, Your hosts and members of Your domestic personnel. However, We can appeal against these persons to the extent that their liability is effectively covered by the insurance contract.

ACKNOWLEDGEMENT OF DEBT

You agree to reimburse Us within a period of one month for the cost of services which are not guaranteed by the agreement and which We have granted You as an advance.

PRESCRIPTION

Any action derived from this contract is prescribed within a period of 3 years from the event that gave rise to it.

ATTRIBUTION OF JURISDICTION

This contract is governed by the law of Luxembourg. Any dispute concerning this insurance contract shall be the exclusive jurisdiction of the courts of the Grand Duchy of Luxembourg, without prejudice to the application of international treaties or agreements.

PERSONAL DATA PROTECTION

General information
You authorise Europ Assistance Belgium and SPB to store and process the data which You have communicated to them, as well as the data You will subsequently communicate to them, in order to carry out risk assessment, prepare, establish, manage and execute insurance contracts, process claims and prevent fraud.

Support
The data controller is Europ Assistance Belgium, which complies with the Belgian Law of 8 December 1992 concerning personal data protection. It may communicate this data to third parties in accordance with the terms and conditions set forth in Article 300 of the amended Law of 7 December 2015 on the insurance sector devoted to the professional secrecy of insurance companies.

You have the right to access and modify Your data and oppose its use, and You may exercise this right by sending a written request to the following address:

Europ Assistance Belgium S.A.
Boulevard du Triomphe 172
1160 Brussels

Insurance
The management of insurance coverage is carried out in France, therefore, SPB complies with French Law no. 78-17 of 6 January 1978 concerning technology and data protection.

It may communicate this data to third parties in accordance with the terms and conditions set forth in Article 300 of the amended Law of 7 December 2015 on the insurance sector devoted to the professional secrecy of insurance companies.

You are informed that Your personal data may give rise to the exercise of the right of access, rectification and opposition, under the conditions laid down by Act no. 78-17 of 6 January 1978 as amended relating to data processing, files and individual liberties, by mail addressed to:

SPB - Clients-BNP Paribas
CS 90000
76095 Le Havre Cedex

Personal Data Management Assistance and Insurance
Your personal data collected at the moment of entering into the contract and in the course of its management are intended for Europ Assistance Belgium and SPB, in charge of data processing. They are mandatory and are used by Europ Assistance Belgium and SPB in particular to study Your requests to settle Your claims.

To this end, please note that Your personal data will be sent to sub-contractors, subsidiaries and agents of the Insurer, within or outside the European Union, who carry out some material and technical tasks necessary for the performance of the services on its behalf. This includes the processing of Your information in countries where the legislation concerning data protection is not as comprehensive as in the European Union. Nevertheless, Europ Assistance Belgium and SPB have taken adequate steps to ensure the same level (or an equivalent level) of protection for Your information in other countries as there is in the European Union.

Please also note that telephone conversations between You and Europ Assistance Belgium or between You and SPB are likely to be recorded for purposes of quality control of the services rendered, or in the framework of claims management.

CONSENT OF BENEFICIARIES

You allow Europ Assistance Belgium and SPB to process Your medical or sensitive data to the extent necessary for the pursuit of the following purposes: the management of the assistance, the management of the expenses and counts of the assistance and the management of a possible dispute.

You allow BGL BNP PARIBAS to transmit data concerning Your Card, BGL BNP Paribas World MasterCard Gold, and its use to Europ Assistance Belgium and SPB to the extent necessary to enable You to benefit from the support and cover defined within these General Conditions.

FRAUD

If You commit fraud in the preparation of the insurance claim or in Your responses to the questionnaires, You may be deprived of Your rights vis-à-vis the Insurer. All documents shall, therefore, be filled in in a comprehensive, thorough manner. The Insurer reserves the right to take legal action against the Fraudulent Beneficiary before the competent courts.