

General Terms and Conditions – HOME EMERGENCY BGL BNP Paribas World MasterCard Gold

In case of an accidental event causing an incident covered as part of the home, phone the following direct number: +352 27 30 21 31

TABLE SUMMARISING HOME EMERGENCY COVER

Cover	Maximum amount paid per intervention (travel, parts and labour)
BGL BNP Paribas World MasterCard Gold Card	
Indoor Plumbing	EUR 150
Outdoor Plumbing	EUR 150
Electricity	EUR 150
Glazing and Locks	EUR 150
Maximum Intervention	A total of 2 interventions per annum
Qualifying period	30 days

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 must 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 Inter Partner Assistance (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and which is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm located at Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium. Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

1. PURPOSE OF HOME EMERGENCY COVER

Cover for Indoor Plumbing, Outdoor Plumbing, Electricity, Glazing & Locks is intended, following damage to one of the covered items of equipment, to restore normal operation of the installation via the intervention of one of our approved suppliers within the payment limits included in the table of cover

2. DEFINITIONS

Approved supplier

Professional listed and commissioned by an Insurer to intervene at the beneficiary's house as a result of his/her ability to repair the equipment or materials named in the list of covered equipment or materials.

Beneficiary / You

-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); their unmarried children, aged under 19, or age 19 to 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 at the same address on a continuous basis

Blockage

Complete obstruction of the drainage of waste water in the indoor plumbing installation, presenting obvious short-term risks for the Dwelling.

Emergency repairs

All work carried out by our approved suppliers following a Covered Event to restore the normal operation of the installation.

Home

– Your place of residence for tax purposes in your Country of Residence in metropolitan France (excluding Corsica), Germany, Luxembourg or Belgium.

For houses: Your Home is comprised of two separate, complementary elements; your accommodation and your private land. Your accommodation consists of a house, a porch, a garage and other annexes used for domestic purposes and situated within the boundaries of the Home. Your private land consists of a garden, a terrace and other outside areas situated within the boundaries of the Home.

For apartments: Collection of rooms intended for dwelling excluding the communal areas of the building.

Time shares, mobile homes and premises for communal or commercial use are not considered to satisfy the definition of a Home.

Indoor / Outdoor

The demarcation of indoor and outdoor areas is fixed at the point of entry of plumbing pipe work or electrical circuits in the facade walls of the buildings of your accommodation or their point of exit from the floor.

Indoor Plumbing

Indoor plumbing installation refers to: water pipes situated upstream and downstream the general indoor stopcock. For detached houses that are not fitted with a general indoor stopcock, the boundary is marked from the external entry of the pipe into the facade wall.

Intervention

Operation where an approved supplier goes to the address of the beneficiary's house to carry out diagnostics prior to troubleshooting according to the terms specified for each item covered under this policy.

Leak

Constant flow of water on an indoor plumbing installation. The flow must be able to be visually observed.

An unusually high water bill or a water meter that continues to run when all faucets are closed cannot be considered to be evidence of a water leak.

Outdoor Plumbing

Outdoor plumbing installation refers to:

1. General water pipes within the dwelling and its adjoining land between the water meter outlet and shut-off valves.

2. Sewage pipes, i.e. for collecting wastewater (toilets, kitchen, bathroom, for emptying appliances) situated within the dwelling and its adjoining land up to the connection with the collective drainage network (sewers).

Power cut

Malfunction on the internal electrical installation causing an interruption to the electricity supply.

Qualifying period

Cover can only be acquired after a qualifying period of 30 calendar days following the date this policy is taken out.

Territoriality

Cover extends to metropolitan France (excluding Corsica). Germany, Luxembourg and Belgium.

3. COVER FOR GUARANTEED ASSISTANCE IN RELATION TO INDOOR AND OUTDOOR PLUMBING

Leaks and blockages occurring on the following elements of the installation are covered:

Water system

1. Leak or blockage on pipes including the joints on such pipes up to the connections of household appliances and plumbing fixtures,
2. Leaks on the joints of pipe intercepts,
3. Leak on the general water supply stopcock.

Water drainage system

1. Water leak or blockage on pipework including the joints on such pipework,
2. Leak or blockage on the overflow pipe of the bath, washbasin, bidet, sink or toilet,
3. Leak or blockage on a PVC or metal floor drain,
4. Leak on the joints of pipe intercepts,
5. Blocked pipes.

Domestic hot water

1. Leak on an electric hot water tank (management of drainage only),
2. Leak on the safety group of an electric hot water tank.

Toilets

1. Leak on the toilet bowl outlet joint,
2. Leak on the flush shut-off valve.

Connection of standing water appliances (dishwasher, washing machine)

1. Leak on a joint or shut-off valve of a standing water appliance.

Heating system

1. Leak on individual water systems, on the stopcock of the boiler and the joint or lockshield valve of individual radiators.

— PARTS MANAGED

The parts managed are solely as follows:

1. water drainage and supply internal pipe joints,
2. toilet bowl outlet seal,
3. toilet flush joint,
4. seal of standing water appliances (dishwasher, washing machine),

5. shut-off valve of standing water household appliances (dishwasher, washing machine),
6. general water supply internal stopcock,
7. toilet flush shut-off valve,
8. individual heating valve or lockshield,
9. water drainage and supply internal pipe,
10. PVC or metal floor drain,
11. overflow pipe on the bath, washbasin, bidet or sink, individual heating pipes,
12. water drainage and supply pipe,
13. safety group for hot water tanks,
14. boiler stopcock.

— TERMS OF INTERVENTION

The Insurer shall conduct a preliminary remote diagnosis based on information collected from the beneficiary. During this diagnosis, the telephone support service shall check that the incident described is covered and shall guide the beneficiary to try to determine the nature of the malfunction and if possible correct it.

If remote diagnosis is unsuccessful, the Insurer shall organise emergency troubleshooting by an approved supplier and shall inform the beneficiary of the supplier's intervention methods within two hours of the end of the phone call with the beneficiary.

During the intervention, the approved supplier shall:

1. look for the origin of the incident,
2. check that the incident is within the scope of intervention and that the estimated amounts will be paid under this policy,
3. provide troubleshooting or restore the normal operation of the installation,
4. provide an intervention report or equivalent in accordance with the law in force in your country of residence which is needed to implement the contractual warranty.

The approved supplier shall solely determine the resources to be implemented and available in order to carry out any troubleshooting and shall replace any parts needed within the contractual limits.

Such parts shall be selected to restore normal operation of the installation and will not necessarily be an identical replacement.

The Insurer shall pay the costs arising from the intervention of the approved supplier, up to the maximum mentioned in the benefit summary table.

— WHAT IS NOT COVERED

The following are excluded and shall not give rise to intervention by the Insurer or be the subject of compensation for any reason whatsoever:

1. water leaks or blockages in pipes that are under the control of a condominium, for floor heating,
2. water leaks on sanitary equipment (shower, bath, bidet, sink, washbasin, WC, faucets, hot water tank) and their replacement,
3. any intervention on heating units (radiators), heat pumps, solar heaters, boilers,
4. intervention on pumps, pressure reducers and regulators, water softeners,

5. any intervention on air conditioning systems,
6. material damage caused by water,
7. any loss or damage resulting from a malfunction that must be resolved by the water supply company,
8. interruptions of water supply following non-payment of the supply company's bills,
9. costs incurred although the beneficiary was warned by the supply company of the need to perform performance repair work to avoid a repetition of situations causing a breakdown and/or failure,
10. pipe replacement in order to comply with legal, health or safety requirements or with best practices in force,
11. work to repair or replace the entire plumbing installation or to make it compliant,
12. damages covered by building insurance when it is mandatory in your country of residence,
13. costs related to a search for a water leak,
14. any intervention on components located downstream of the bib tap, watering circuits,
15. any intervention on septic tanks, grease collectors, wastewater treatment systems, drainage, sumps, rainwater drainage systems, gutters, downpipes,
16. any intervention on water meters and the water supply pipe located before this meter,
17. any intervention on pumps, pressure reducers, pressure regulators and pumping stations of sewage systems,
18. consequences and damages from a frozen unburied section of piping,
19. costs related to searching for a water leak when no leak has been found by the authorised service provider.

———— 4. ELECTRICITY COVER

— WHAT IS COVERED

Electrical outages occurring on the following elements of the installation are covered :

1. Wiring,
2. The fuse board,
3. Wall sockets,
4. Switches,
5. Ceiling light sockets and fixed wall lights.

— PARTS MANAGED

The parts managed are solely as follows:

1. fuses and fuse holders,
2. basic equipment (control switch(es)),
3. single phase sockets and cables,
4. branch circuit breaker, differential circuit breaker or differential switch.

— TERMS OF INTERVENTION

The Insurer shall conduct a preliminary remote diagnosis based on information collected from the beneficiary. During this diagnosis, the telephone support service shall check that the incident described is

covered and shall guide the beneficiary to try to determine the nature of the malfunction and if possible correct it.

If remote diagnosis is unsuccessful, the Insurer shall organise emergency troubleshooting by an approved supplier and shall inform the beneficiary of the supplier's intervention methods within two hours of the end of the phone call with the beneficiary.

During the intervention, the approved supplier shall:

1. provide a visual diagnosis of the installation,
2. look for the origin of the incident,
3. check that the incident is within the scope of intervention and that the estimated amounts will be paid under this policy,
4. provide troubleshooting or restore the normal operation of the installation,
5. provide an intervention report or equivalent in accordance with the law in force in your country of residence which is needed to implement the contractual warranty.

The approved supplier shall solely determine the resources to be implemented and available in order to carry out any troubleshooting and shall replace any parts needed within the contractual limits.

Such parts shall be selected to restore normal operation of the installation and will not necessarily be an identical replacement.

The Insurer shall pay the costs arising from the intervention of the approved supplier, up to the maximum mentioned in the benefit summary table.

— WHAT IS NOT COVERED

The following are excluded and shall not give rise to intervention by the Insurer or be the subject of compensation for any reason whatsoever:

1. interventions to adjust the intensity of the circuit breaker trip (increase in the contract power),
2. any electrical malfunction due to a failure of power supply and/or transport networks,
3. any loss or damage arising from a cut or interruption of the public power supply in the home,
4. interior electrical installations with a temporary connection not having obtained the compliance certificate required, where applicable, by the legislation of your country of residence,
5. electrical devices, electronics, electrical appliances, consumables such as light bulbs, transformers,
6. air conditioning, floor heating and heat pump systems,
7. electrical installations connected to a pump used for a swimming pool, pond, water body or aquarium, inside or outside of the home,
8. consequences of combustion (with or without flame) or explosion,
9. any intervention on any of the following elements:
 - a) any fixed installation, including wiring and grounding, when its replacement is only the consequence of changes made to health and safety legislation or directives,
 - b) burglar alarm control wiring, telephone wiring, smoke detectors, doorbells, electrical systems for garage doors, electric strikes, intercoms and videophones,
 - c) electric water heaters (except for permanent fixed wiring leading to the water heater that stays covered).

10. material damage caused by power,
11. any loss or damage resulting from a malfunction that must be resolved by the power supply company,
12. interruptions of power supply following non-payment of the supply company's bills,
13. costs incurred although the beneficiary was warned by the supply company of the need to perform performance repair work to avoid a repetition of situations causing a breakdown and/or failure,
14. wiring replacement in order to comply with legal, health or safety requirements or with best practices in force,
15. work to repair or replace the entire electrical installation or to make it compliant,
16. damages covered by building insurance when it is mandatory in your country of residence.

5. GLAZING & LOCKS COVER

— WHAT IS COVERED

The following elements are covered:

Locks or glazing on doors, windows or French doors (fixed/opening) in the home leading to outside; excluding gates, garden gates, garages, automatic or other gates.

The following events are covered:

For locks: the inability to access the home following an attempted burglary, frozen locking systems, broken keys in the lock, loss or theft of keys, door breakdown.

For glazing: broken windows in the home following an unintentional act, vandalism, burglary or attempted burglary, a climatic event, which no longer provide sufficient home security.

— PARTS MANAGED

The parts which may be replaced as part of a repair are solely those which constitute the elements covered.

— TERMS OF INTERVENTION

In case of a covered event, the Insurer shall organise emergency troubleshooting by an approved supplier and shall inform the beneficiary of the supplier's intervention methods within two hours of the end of the phone call with the beneficiary.

The Insurer reserves the right to ask the beneficiary beforehand to prove his/her capacity as occupier of the covered home, and where appropriate, the reported loss or theft of keys.

The intervention of the approved supplier is intended to restore normal operation of the covered elements:

1. either by enabling the beneficiary to access his/her home,
2. or by securing the home.

The approved supplier shall solely determine the resources to be implemented in order to carry out any troubleshooting and shall replace any parts needed within the contractual limits.

Such parts shall be selected to restore normal operation and will not necessarily be an identical replacement.

During the intervention, the approved supplier shall provide an intervention report or equivalent in accordance with the law in force in your country of residence which is needed to implement the contractual warranty.

The Insurer shall pay the costs arising from the intervention of the approved supplier, up to the maximum mentioned in the benefit summary table

— WHAT IS NOT COVERED

The following are excluded and shall not give rise to intervention by the Insurer or be the subject of compensation for any reason whatsoever:

1. interventions on elements located outside of the main house,
2. any intervention resulting from normal wear of the lock,
3. incidents on locks other than those on doors or French doors leading outside,
4. any intervention on garden gates, security gates, garage doors, boxes, automatic or other doorways,
5. carpentry work, shielding repair or door strengthening,
6. any masonry repair resulting from the intervention,
7. electrical or other interior or exterior screening systems, such as shutters, rolling shutters, venetian blinds, awnings,
8. windows of glazed interior doors,
9. cellar or porch not adjoining the home.

6. EXCLUSIONS COMMON TO ALL HOME EMERGENCY COVER

In addition to the exclusions specified in the text of this contract, the following are excluded and shall not give rise to intervention by the Insurer or be the subject of compensation for any reason whatsoever:

1. any event occurring following a fact known prior to the date this policy is taken out,
2. any event occurring in accommodation which has remained unoccupied for more than 60 consecutive days,
3. the consequences of climatic events, thunderstorms, lightning, frost, bad weather, breakdowns and malfunctions caused by a natural disaster when the law in your country of residence provides for State managed procedures,
4. the consequences of radioactive nuclear effects,
5. damage caused by any explosives that the beneficiary may own,
6. damage resulting from commercial, business or collective use.

Alterations and improvements

1. repairs to flooring or any decoration when disassembly is necessary to gain access to equipment or to the installation and to carry out the repair,
2. any disassembly/reassembly of parts embedded in furniture or other elements.

Accessibility and safety

1. any part of the covered installation, the access to which does not guarantee the safety of the approved supplier, for example, if asbestos is present,
2. repair or replacement costs if the commissioned supplier is unable to repair the installations as a result of their age or their wear and tear.

Lack of maintenance or negligence

1. any defect, damage or breakdown caused by an intentional or wilful act, the negligence, misuse or intervention of the beneficiary or a third party, including any repair attempt which does not comply with rules of good practice,
2. any installation which has not been positioned or maintained in accordance with the standards in force or in accordance with the manufacturer's or professional instructions.

Compliance

1. any defect, damage or decommissioning of the installation caused by a change to the installation which does not comply with professional recommendations or the manufacturer's instructions.

Failure to comply with recommendations

1. repeated breakdowns caused by a failure to restore the installation following an initial intervention.

In addition, the following shall not be supported or refunded:

1. expenses which are not proven by original documents,
2. the costs incurred by the beneficiary for issuing any official documents.