

MASTERCARD GOLD, PLATINUM, ELITE: WE'VE GOT YOU COVERED



**PAYMENT WITH YOUR MASTERCARD
INSURANCE INCLUDED**



**BGL
BNP PARIBAS**

**The bank
for a changing
world**

Travel insurance and assistance abroad, online or in-store purchases...



Extensive travel and purchase protection

When you make payment with your Mastercard Gold, Platinum or Elite card, you and your family benefit from worldwide insurance and assistance cover (see table on the following pages for details of the services).

- **Enjoy worry-free travel** thanks to the **insurance cover provided**:
 - trip cancellation or curtailment costs
 - delayed departure
 - lost or delayed luggage
- **Enjoy peace of mind** wherever you are with **assistance services**, which guarantee you 24/7 emergency assistance abroad:
 - advance payment of hospital expenses
 - repatriation
 - advance payment of legal fees, etc.
- **Pay for your purchases securely online and at merchants** worldwide thanks to special insurance cover:
 - undelivered items
 - unwanted items
 - accidentally damaged items, etc.



In case of need, all you have to do is call the phone number on the back of your card.



Extensive home insurance coverage

In case an incident occurs at home, you can count on **Home Emergency**, a 24/7 assistance service offered with your Mastercard that protects you against accidental damage involving plumbing, electricity, glazing and locks.



The concierge service: your own personal assistant!

Do you have specific ideas or needs, but not enough time to take care of them personally? The **Platinum and Elite** cards are the ideal solution since they also include a **concierge service** to meet all your needs:



A fast, innovative payment system

Your Mastercard is equipped with **contactless technology**)). Easily recognisable thanks to the icon , it enables you to pay for your purchases with a single touch. You no longer need to insert your card or enter your PIN for small amounts! For security reasons, you may be asked to enter your PIN from time to time as part of a random checking procedure.

...pay with your Mastercard World to enjoy a whole range of benefits!¹⁾



	MASTERCARD GOLD	MASTERCARD PLATINUM	MASTERCARD ELITE
Services ²⁾	Maximum amounts	Maximum amounts	Maximum amounts
Insurance			
Trip cancellation or curtailment costs	EUR 3,000 per person EUR 10,000 for all insured persons travelling together	EUR 5,000 per person EUR 15,000 for all insured persons travelling together	EUR 5,000 per person EUR 20,000 for all insured persons travelling together
Delayed departure (delay of more than four hours on a scheduled flight)	EUR 250	EUR 500	EUR 500
Loss of personal items while away	EUR 500 per claim (excess EUR 125 per person)	EUR 750 per claim (excess EUR 125 per person)	EUR 1,000 per claim (excess EUR 125 per person)
Luggage delayed for more than four hours³⁾	EUR 25 per hour up to a maximum of EUR 500	EUR 40 per hour up to a maximum of EUR 750	EUR 50 per hour up to a maximum of EUR 1,000
Payment protection (theft or accidental damage)	EUR 3,000 per year up to a maximum of EUR 1,500 per claim (min. purchase of EUR 50)	EUR 6,000 per year up to a maximum of EUR 3,000 per claim (min. purchase of EUR 50)	EUR 10,000 per year up to a maximum of EUR 5,000 per claim (min. purchase of EUR 50)
Online purchases (lost or unwanted)	EUR 3,000 per year up to a maximum of EUR 1,500 per item (min. purchase of EUR 50)	EUR 6,000 per year up to a maximum of EUR 3,000 per item (min. purchase of EUR 50)	EUR 10,000 per year up to a maximum of EUR 5,000 per item (min. purchase of EUR 50)
Extended guarantee	N/A	EUR 6,000 per year (max. 2 claims per year)	EUR 5,000 per claim
Civil liability abroad	EUR 500,000	EUR 750,000	EUR 1,000,000
Rental vehicle – CDW (Collision Damage Waiver)	N/A	EUR 10,000 per trip	EUR 10,000 per trip
On-slope rescue costs	N/A	EUR 10,000	EUR 15,000
Missed event insurance	N/A	EUR 300 per event per year	EUR 500 per event per year
Golf equipment	N/A	EUR 750 for the equipment up to a maximum of EUR 250 per item	EUR 1,000 for the equipment up to a maximum of EUR 300 per item
Assistance			
Traveller assistance (advance payment of legal fees)	EUR 5,000	EUR 5,000	EUR 5,000
Medical assistance (advance payment of hospital expenses, repatriation, etc.)	EUR 100,000	EUR 100,000	EUR 100,000
Home Emergency assistance (home damage)			
Indoor plumbing	EUR 150	EUR 1,000	EUR 1,000
Outdoor plumbing	EUR 150	EUR 1,000	EUR 1,000
Electricity	EUR 150	EUR 1,000	EUR 1,000
Glazing and locks	EUR 150	EUR 1,000	EUR 1,000
Maximum number of call-outs	Two a year	Unlimited	Unlimited
Concierge service			
Booking plane tickets, finding a babysitter, sending flowers, etc.	N/A	Accessible 24/7 Tel.: (+352) 27 30 21 30	Accessible 24/7 Tel.: (+352) 27 30 21 33

²⁾ Services valid subject to approval of your application. For more information: the general terms and conditions of our card insurance (specifying in particular the conditions of eligibility) are available from your advisor or online at bgl.lu

³⁾ Reimbursements subject to production of receipts for expenses incurred (clothing, medication and toiletries). Cover does not include return flights.

OUR BRANCHES IN LUXEMBOURG CITY

Bonnevoie	Kirchberg Siège social
Cloche d'Or	Limpertsberg
Gare	Merl-Belair
Grand-Rue	Merl-Jardins de Luxembourg
Kirchberg Europe	Royal Monterey

OUR BRANCHES IN LUXEMBOURG

Bascharage Kordall	Ettelbruck	Redange-sur-Attert
Bereldange	Grevenmacher	Remich
Bettembourg	Howald	Schifflange
Clervaux	Junglinster	Steinfort
Diekirch	Larochette	Strassen
Differdange	Mamer	Tétange Käldall
Dudelange	Mersch	Vianden
Echternach	Mondorf-les-Bains	Wasserbillig
Esch Belval	Niederanven	Weiswampach
Esch Benelux	Pétange	Wiltz
Esch Centre		

CONTACT US

 (+352) 42 42-2000  info@bgl.lu  bgl.lu



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