

VISA BUSINESS CREDIT CARD

A credit card with lots of insurance and assistance benefits*

SCOPE OF THE AGREEMENT

Type of travel covered	Business travel
Geographical cover	Worldwide
Duration of the guarantee	90 consecutive days (< 180 cumulative days outside the country of domicile over a 12-month period) No kilometre-based excess
Guarantee conditions	Travel (transport and accommodation) paid for using the card (minimum 30%)

ASSISTANCE BENEFITS

Illness/injury	Dispatch of a doctor	Actual cost
	Transport/repatriation and baggage	Actual cost
	Baby born abroad following a complicated pregnancy	EUR 75,000 (EUR 100,000 for the US and Caribbean)
	Hospital visitation	Return ticket + EUR 100 per day for hotel (max. 10 days)
	Advance payment of hospital expenses	EUR 100,000
	Extended stay	EUR 150 per day (max. 10 days)
	Accompanying minors	Care for children under age 15
	Replacement colleague	Return ticket
	Replacement driver	Return ticket + EUR 100 per day for hotel (max. 10 days)
	Additional repayment of medical expenses (insurance cover after social security and mutual insurance reimbursement)	EUR 20,000 Dental emergencies: EUR 700
Death	Transportation of body	
	Coffin or urn expenses	EUR 4,500
Other	Travel information	Europ Assistance will provide information about all the formalities you need to be aware of prior to your business trip (vaccinations, customs, visas, etc.)
	Advance payment of bail abroad	EUR 15,000
	Advance payment of legal fees abroad	EUR 5,000
	Local transportation: hotel/hospital (taxi, ambulance, wheelchair at airport, etc.)	Actual cost
	Transmission of urgent messages	Yes
	Telephone expenses	EUR 100
	Dispatch of medication (+ prescribed medical device: spectacles, contact lenses, hearing aids, etc.)	Organisation + shipping expenses
	Theft, loss or destruction of ID or means of payment	Organisation + issuing expenses

* Insurance and assistance supplied by Europ Assistance.

INSURANCE GUARANTEES

Travel cancellation/ curtailment	Medical reasons, serious material damage and business reasons. Refund of unused benefits in event of repatriation, early return (death of a relative) or hospitalisation > 45 days	EUR 4,000 per person No annual ceiling
Baggage	Compensation for delays in baggage delivery	Delay > 4hrs: EUR 30 per hour of delay Up to EUR 600 per claim
	Fees for replacing ID or visa	EUR 250
	Business equipment. Theft, total or partial destruction, loss during conveyance by a transport company	EUR 475 per claim Up to EUR 1,000 per year
Travel accident cover	Insured party: death	Age 18 to 70: EUR 300,000
	Insured party: total permanent disability	
	Insured party: partial permanent disability	Age 18 to 70: EUR 150,000
Missed transport/connections	New ticket if departure within 24 hrs	> 4 hrs: EUR 250
Delayed departure	Refund of penalties imposed by airlines for changing the date of departure or return	Scheduled flights > 4 hrs and chartered flights > 6 hrs: EUR 300 Scheduled and chartered flights > 24 hrs: EUR 450
Rental vehicle	Refund of excess	Up to EUR 10,000
Missed event	Refund of ticket in event of illness, bodily injury, death, break-in, flooding to home	EUR 75 per ticket Up to EUR 300 per event and per year