

GENERAL QUESTIONS

Q: May I purchase an extension regarding the coverage offered with the Card?

A: No, what is included is a fixed programme that cannot be extended on an individual basis. If you wish to have additional coverage, please take out an insurance policy with your insurer.

Q: Once my claim file has been sent to Gras Savoye Luxembourg, what phone number do I have to dial in order to obtain information about my case? What reference should I provide?

A: You will receive a confirmation letter regarding the opening of your claim file with the insurer. The telephone number and the reference for your file are stated therein at the top.

Q: What are the member countries of the European Community?

A: Austria, Belgium, Bulgaria, Cyprus, Croatia, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the United Kingdom.

Q: I have a claim. Can you confirm the coverage for me?

A: We cannot confirm the coverage based on information provided over the phone.

You can consult the procedure to follow in order to present your claim file: the document is made available for you on the website www.ing.lu.

Please fill in the claim declaration and send it to Gras Savoye Luxembourg at the address referred to in this declaration. The claim declaration may be downloaded from the website www.ing.lu.

If you wish to receive the claim declaration via mail or via e-mail, please send us your postal or e-mail address.

The declaration, along with all the documents referred to in the section regarding the guarantee/cover in question, must be mailed to Gras Savoye Luxembourg, 145 Rue du Kiem, L-8030 Strassen. Your file will be assessed by the claims manager based on all the supporting documentation and this will be done in accordance with the general conditions of the insurance policy. You will be contacted by the claims manager regarding any request for additional information.

EXTENSION OF MANUFACTURER'S GUARANTEE

Visa Classic

Visa CyberCard

Visa Classic & Assistance

Visa Gold

Q: What does the extension of the manufacturer's guarantee cover?

A: The insurance extends the manufacturer's initial guarantee of 24 months for an additional period of 24 months.

Q: What assets are covered?

A: The extension of the manufacturer's initial guarantee covers

⇒ New WHITEWARE: Household products such as washing machines, dryers, dishwashers, stoves, ovens, refrigerators, vacuum cleaners, irons, toasters, and electric toothbrushes.

⇒ New HOME ENTERTAINMENT UNITS: Audio and video equipment such as televisions, LCD screens, plasma screens, DVD players and recorders, home cinema equipment, hi-fis, MP3 players, cameras, video cameras, and GPS systems.

⇒ New COMPUTER EQUIPMENT: Communication and IT products such as printers, laptops, mobile phones, and fax machines.

- 1) Purchased by the Insured and for which the full amount was paid using the Card,
- 2) Accompanied by an Initial Guarantee for a period of 24 months,
- 3) With a purchase price greater than or equal to 50 Euros (including taxes, but without taking delivery costs into account).

THESE CONDITIONS ARE CUMULATIVE

Q: Is there a minimum purchase value?

A: The coverage applies to goods with a minimum unit value of 50 Euros (incl. tax).

Q: In which countries does the coverage apply?

A: The coverage applies within the countries of the European Community, in addition to Norway, Monaco, Andorra, Liechtenstein and Switzerland.

Q: I hold a United Kingdom Residence Card. I purchased a microwave oven and paid £150 using my Card. Does the coverage apply?

A: Is the period of the manufacturer's initial guarantee 24 months?

If the answer is YES, your microwave oven would be covered.

If the answer is NO, coverage does not apply.

Q: What types of breakdowns are covered?

A: The extension of the manufacturer's guarantee covers operating faults in the guaranteed device which prevent it from being used for the purpose for which it was designed, solely due to a breakdown or a fault.

No external damage or damage due to an external cause will be covered.

Only the breakdowns guaranteed by the manufacturer's initial 24-month guarantee are covered.

The extension of the manufacturer's guarantee extends the manufacturer's initial guarantee for a further 24 months.

Q: What is not covered?

A: The following are excluded from coverage:

- Boats, automobiles, motorboats, aircraft and motor vehicles and/or the parts that are part of them,
- Items for which the Initial Guarantee lasts more than or less than 2 years,
- Items that are not accompanied by the manufacturer's serial number,
- The replacement of any type of consumable items including, but not limited to, batteries, covers, filters, light bulbs, belts, bags, cartridges, and similar items,
- Items used for professional or commercial purposes,

- The costs for repairing superficial damage when the functioning of the device is not adversely affected by this damage, such as damage in the form of dents, caused by a finishing product, paintwork, scratches or rust,
- Damage stemming from a handling error,
- Damage caused by the repairer,
- Repairs or damage to the insured item when repair has not been approved by the Insurer,
- External damage.

Q: Do the goods have to be paid for using the Card?

A: In order to be insured, the goods must be paid for using the Card and must have a minimum unit value of 50 Euros (incl. tax).

Q: Does the coverage apply to goods that have partly been paid for using the Card?

A: The coverage applies when all of the purchase price for the goods is paid using the Card. If just part of the price is paid using the Card, the coverage does not apply.

Q: Is there an insurance limit?

A: For 24 months following the expiry of the manufacturer's initial guarantee, the insurance limit amounts to:

| Visa Classic | Visa CyberCard | Visa Classic & Assistance | Visa Gold |
|--|--|--|--|
| € 1,000 per claim /€ 2,000 per year | € 1,000 per claim /€ 2,000 per year | € 2,000 per claim /€ 4,000 per year | € 3,000 per claim /€ 5,000 per year |

A year = a consecutive period of 12 months

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: The insured item is broken. What should I do?

A: Please contact Gras Savoye Luxembourg in order to gain its approval before having repairs carried out. Then, please present a claim file.

Q: A washing machine I purchased in 2008 using my Card has broken down. May I file a claim?

A: The coverage applies for goods purchased using the Card during the policy period.

Q: What documents should I provide the Insurer with within the context of a claim?

A: If you want to present a claim file to the Insurer, please send the filled-in, signed claim declaration to Gras Savoye Luxembourg, as well as:

- The original or a copy of the purchase invoice and a copy of the Visa statement proving purchase of the insured item using the Card and stating the manufacturer's serial number.
- The detailed repair invoice, stating:
 - The name, address and signature of the Insured,
 - The date of the breakdown,
 - The brand, type and model of the item insured,
 - A description of the breakdown,
 - The nature of the work carried out,
 - An estimate by the repairer (carrying the repair company's official stamp) providing specific details about the deliverables, the expenditures and the labour costs.
- A copy of the initial guarantee.

INSURANCE FOR DELIVERY OF GOODS PURCHASED ON THE INTERNET

Visa Classic

Visa CyberCard

Visa Classic & Assistance

Visa Gold

Q: What does the insurance for delivery of goods purchased on the Internet cover?

A: This insurance offers coverage in the event of non-delivery or non-compliant delivery of insured goods.

“Non-delivery” is understood to mean non-delivery within 30 calendar days of the debit from the Card featured on the Visa statement.

“Non-compliant delivery” is understood to mean goods that have gone through an acceptance procedure and which do not match the manufacturer’s or distributor’s reference indicated on the order form; or guaranteed goods which are delivered faulty, broken or incomplete.

Q: What goods are covered?

A: The insurance for delivery of goods purchased on the Internet covers any movable goods for private use

- 1) Purchased new via the Internet from a retailer domiciled in a European Union country or in the United States,
- 2) Sent via post or via a private carrier to one of the countries of the European Community, as well as Norway, Monaco, Andorra, Liechtenstein or Switzerland,
- 3) Which has a minimum unit value of 50 Euros (incl. tax),
- 4) Which is not excluded from this guarantee.

Q: What is the coverage for a set of goods?

A: If the insured goods are part of a set of goods, the guarantee is effective for the goods as a whole.

For example: China ware

Q: Is there a minimum purchase value?

A: The coverage applies to goods with a minimum unit value of 50 Euros (incl. tax).

Q: I ordered 5 shirts on the Internet from a retailer for the price of 35 Euros per shirt. The shirts were not delivered. May I request reimbursement of the 175 Euros?

A: The coverage applies to goods with a minimum unit value of 50 Euros, and not for the overall amount of the order. As one shirt costs 35 Euros, the coverage does not apply.

Q: What is excluded from the coverage?

A: Goods for which the purchase price is lower than 50 Euros are excluded from this guarantee, as well as:

- Animals;
- Perishable goods and commodities, and foodstuffs;
- Drinks;
- Plants;
- Motor vehicles;
- Cash, shares, bonds, coupons, securities and bills, and all sorts of stocks;
- Jewellery or precious items such as art objects, goldsmith’s art and silverware with a value greater than € 150;
- Digital data to be viewed or downloaded on-line (particularly MP3 files, photographs, software, etc.);
- Provisions of service, including those consumed on-line;
- Goods for professional use;
- Goods purchased for resale as merchandise;
- Goods purchased on an auction website;
- Intentional or fraudulent wrongdoing by the Insured;
- The consequences of actions committed or sustained by the Insured during a civil or foreign war;
- A strike by service providers or carriers, or a lock-out or sabotage committed within the context of a concerted action involving a strike, a lock-out, or sabotage;
- Any claim resulting from fraudulent use of the Card.

Q: Do the insured goods have to be paid for using the Card?

A: The goods must be paid for using the Card and they must have a minimum unit value of 50 Euros (incl. tax).

Q: Does the coverage apply to goods that have been partly paid for using the Card?

A: The coverage applies when all of the purchase price of the goods is paid using the Card. If just part of the price is paid using the Card, then the coverage does not apply.

Q: Is there an insurance limit?

A: The insurance limit amounts to:

| Visa Classic | Visa CyberCard | Visa Classic & Assistance | Visa Gold |
|--|--|--|--|
| € 1,000 per claim /€ 2,000 per year | € 1,000 per claim /€ 2,000 per year | € 2,000 per claim /€ 4,000 per year | € 3,000 per claim /€ 5,000 per year |

A year = a consecutive period of 12 months

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: What should I do if the goods purchased on the Internet and paid for in full using the Card are not delivered or are received damaged?

A: If the goods were not delivered or were received damaged, please contact the retailer and try to find a solution such as replacement of the goods or reimbursement for them.

If no solution is found, please present a claim file to the Insurer. The claim manager will negotiate with the retailer in order to find a satisfactory solution.

⇒ If no solution is found within 90 days, the Insurer will reimburse the purchase price of the goods. Please send the goods (if available) to the Insurer, who will take care of the shipping costs for the guaranteed goods.

⇒ If the retailer agrees to the goods being sent back and to sending replacement goods or reimbursing the Insured for the purchase price, the guarantee covers the costs for sending the guaranteed goods to the retailer, if these costs are not covered by the retailer.

⇒ If the retailer agrees to the goods being sent back and does not send the replacement goods and does not reimburse the Insured for the purchase price, the guarantee covers the costs of sending the guaranteed goods and reimbursing the purchase price (excluding carriage costs).

Q: I paid for my purchase using PayPal. Would it be covered in the event of a delivery problem?

A: For goods purchased on the Internet to be covered, the Visa statement must mention the precise purchase price for the goods paid for via PayPal.

If this is the case, the insurance shall take effect as set out in the general conditions.

On the other hand, if PayPal is replenished with an overall amount and there is no trace of the transaction from the Visa card to PayPal for the goods purchased on the Internet, the insurance will not take effect.

Q: What documents must I provide the Insurer with in the context of a claim?

A: If you want to present a claim file to the Insurer, please send the filled-in and signed claim declaration to Gras Savoye Luxembourg, as well as:

- A print-out of the document proving the order was placed (the e-mail), any acceptance confirmation of the order from the retailer, or a print-out of a screenshot of the order,
- A copy of the Visa statement or a debit advice from the Insured certifying the amount(s) debited for the order,
- In the case of a delivery made by a private carrier: the delivery slip presented to the Insured,

- In the case of a postal delivery received by the Insured: follow-up concerning the delivery that the Insured has in his or her possession,
- In the case of guaranteed goods being returned to the retailer: supporting documentation regarding the amount of the shipping costs, along with acknowledgement of receipt.

PROTECTION OF PURCHASES

Visa Classic

Visa CyberCard

Visa Classic & Assistance

Visa Gold

Q: What does the purchases protection insurance cover?

A: The insurance covers accidental damage or aggravated theft (involving assault or a break-in) of the insured goods.

In the case of accidental damage, the Insurer will reimburse the repair costs or the purchase price of the insured goods.

In the case of aggravated theft, the insurer will reimburse the purchase price of the insured goods.

Q: What goods are insured?

A: What will be covered are any movable goods with a unit value equal to or greater than 50 Euros (incl. tax), purchased new and paid for in full using the Card.

Q: What is the coverage for a set of goods?

A: If the insured goods are part of a set of goods, the guarantee is effective for the goods as a whole.

For example: China ware

Q: What is excluded from the coverage?

A: Goods with a purchase price lower than 50 Euros are excluded from this guarantee, as well as:

- Jewellery (any object intended to be worn by the person, consisting in part or in whole of precious metals or precious stones),
- Furs
- Live animals,
- Plants,
- Perishable food or drinks,
- Cash,
- Currency,
- Traveller's cheques,
- Travel tickets and any other tradable securities,
- New or used motor vehicles.

Q: Do the insured goods have to be paid for using the Card?

A: In order to be insured, the goods must be paid for using the Card and they must have a minimum unit value of 50 Euros (incl. tax).

Q: Is there a minimum purchase value?

A: The coverage applies for goods with a minimum unit value of 50 Euros (incl. tax).

Q: Does the coverage apply to goods that have been partly paid for using the Card?

A: The coverage applies when all of the purchase price of the goods is paid using the Card. If just part of the price is paid using the Card, then the coverage does not apply.

Q: I purchased a gold chain using my Card. May I present a claim file?

A: The gold chain is considered to be jewellery. Consequently, it is excluded from this coverage.

Q: I dropped my watch and it broke. May I present a claim file?

A: Is your watch partly made from metals and/or does it feature precious stones?

If your answer is "Yes", then it is considered to be jewellery. Consequently, it is excluded from this coverage.

If your answer is "No", then please present a claim file.

Q: Is there an insurance limit?

A: The insurance limit amounts to

| Visa Classic | Visa CyberCard | Visa Classic & Assistance | Visa Gold |
|--|--|--|--|
| € 1,000 per claim /€ 2,000 per year | € 1,000 per claim /€ 2,000 per year | € 2,000 per claim /€ 4,000 per year | € 3,000 per claim /€ 5,000 per year |

A year = a consecutive period of 12 months

Q: What is the duration of the coverage?

A: Coverage is granted if the aggravated theft or accidental damage occurs within:

| Visa Classic | Visa CyberCard | Visa Classic & Assistance | Visa Gold |
|--------------|----------------|---------------------------|-----------|
| 30 days | 30 days | 90 days | 90 days |

counting from the date of purchase or the date of delivery of the insured goods.

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: What documents must I provide the Insurer with in the context of a claim?

A: If you want to present a claim file to the Insurer, please send the filled-in and signed claim declaration to Gras Savoye Luxembourg. In all cases, the Insured must provide the following documents:

- The Visa statement certifying payment of the insured goods using your Card,
- Any supporting document permitting the insured goods to be identified as well as their purchase price and the purchase date, such as the invoice or the purchase receipt.

In the case of aggravated theft, the Insured must, moreover, forward the following documents:

- The original of the police report;
- Any proof of the incident, namely:
 - In the case of a theft involving assault: Any proof such as a medical certificate, an eyewitness account, or a written certificate,
 - In the case of a break-in: Any document proving the break-in such as, for example, the quotation or the invoice for repairing the locking mechanism or a copy of the declaration made by the Insured with his or her multi-risk home or motor vehicle insurer.

In the case of Accidental Damage, the Insured must, moreover, forward:

- The original of the quotation or of the invoice for the repairs, or
- The vendor's certificate specifying the nature of the damage and certifying that the insured goods cannot be repaired.

TRAVEL INSURANCE

Visa Classic & Assistance

Visa Gold

GENERAL QUESTIONS

Q: What travel is covered?

A: The travel insurance covers all private and business trips

- 1) Involving a distance greater than 100 km from the Insured's domicile,
- 2) With a minimum of one overnight stay booked in advance,
- 3) With a maximum of 90 consecutive days,
- 4) For which at least 50% of the travel tickets or accommodation vouchers were paid for using the Card.

Q: What is considered to be a business trip covered by the insurance?

A: Any movement by the Card Holder, as described above, with a view to fulfilling his or her role as an employee, owner or manager of the Company that is the main holder of the Card account, and at least 50% of whose travel tickets or accommodation vouchers were paid for using a Card made available to the Card Holder by the Company where the Card Holder works as an employee of that company or of which he or she is the owner or manager.

Q: What is considered to be a payment using the Card?

A: Any payment made by:

- Signing a paper credit card slip, or
- By validating the transaction using the Card's secret code (PIN number), or
- By forwarding the Card number, duly recorded in writing or via an IT tool (Internet, or any form of electronic trading) duly dated by the service provider, the airline, or the travel agency.

Q: Who is covered?

A: The following people are covered by this policy:

Within the context of a private trip:

- The Holder of a Card residing in a European Community country, as well as Norway, Monaco, Andorra, Liechtenstein or Switzerland;
- The spouse or partner, and the children of the Card Holder.

Within the context of a business trip:

- The Holder of a Card residing in a European Community country, as well as Norway, Monaco, Andorra, Liechtenstein or Switzerland.

TRAVEL CANCELLATION/INTERRUPTION GUARANTEE

Q: What does the travel cancellation/interruption guarantee cover?

A: The Insurer will reimburse:

- In the case of a travel cancellation or change ⇒ the non-recoverable costs borne by the Insured which are set out contractually in the travel contract's conditions
- In the case of travel interruption ⇒ the portion of the services provided that was not used, proportional to the period of time

The Insurer will reimburse the non-recoverable costs.

Airport taxes must be recovered from the travel agency.

Q: What is the insurance limit?

A: The insurance limit is:

| Visa Classic & Assistance | Visa Gold |
|---|--|
| € 5,000 per trip, per family & per year | € 10,000 per trip, per family & per year |

A year = a consecutive period of 12 months

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: Under what conditions does the coverage apply?

A: The compensation will be paid to the Insured in the following cases:

- Illness, accident or death of:
 - The Insured,
 - His or her spouse or partner,
 - Their parents (maximum: 2nd degree),
 - Descendants (maximum: 2nd degree),
 - Brothers, sisters,
 - Collateral relatives by marriage (maximum: 2nd degree),
 - Family by marriage (maximum: 2nd degree),
 - Travelling companions named on the registration form,
 - Associates, or any other people prompted to temporarily replace the Insured within the context of his or her professional activities (for example: doctors, pharmacists, etc.)

The people mentioned above are not compensated if they do not qualify as an Insured party.

Example 1: Grandparents leave on a **private trip**. Their grandchild falls seriously ill and is hospitalised. If at least 50% of the travel costs were paid using the Card, the grandparents will be covered for travel cancellation/interruption.

Example 2: The Card Holder leaves on a **private trip** with his sister; the journey was paid for in full using the Card. The sister falls ill and the trip has to be cancelled. The Card Holder is insured and may request reimbursement of his share of the travel costs, but not his sister's costs, as she is not insured.

Example 3: The Card Holder leaves on a **private trip** with his girlfriend, who does not live at the same address as him; the journey was paid for in full using the Card. The Card Holder falls ill and the trip has to be cancelled. The Card Holder is insured and he may request reimbursement of his share of the travel costs, but not his girlfriend's costs, as she is not insured.

Example 4: The Card Holder leaves on a **private trip** with his partner who lives at the same address as him; the journey was paid for in full using the Card. The Card Holder falls ill and the trip has to be cancelled. The Card Holder and his partner are both insured and may request reimbursement of all of the travel costs.

Example 5: The Card Holder leaves on a **business trip** (see the definition on p.8) with his partner who lives at the same address as him; the voyage was paid for in full using the Card. The Card Holder falls ill and the trip has to be cancelled. The Card Holder is insured and he may request reimbursement of his part of the travel costs, but not his partner's costs as he/she is not insured.

- Major Property Loss (fire, theft, water damage, explosion, collapse) caused to the Insured's domicile or to his or her business premises
- Theft involving assault or a break-in, of the travel documents (the passport or ID card required by the transport company in order to make the trip abroad) at most 48 hrs before departure
 - Theft involving assault: Any act of violence committed by a third party
 - Theft involving a break-in: The forcing open of a closed room or a locked motor vehicle

The guarantee is supplementary to any other compensation paid by the carrier.

The compensation is granted based on the costs actually incurred by the Insured.

Q: I am ill and I have a medical certificate certifying that I am unfit to travel. What should I do?

A: Please CANCEL the trip with your travel agency/airline etc.

If you cancel a flight, please request reimbursement of the airport taxes.

Please present a claim file.

Q: I have not obtained the visa/passport etc. required to travel.

I do not have the time to get my travel ticket.

I have not been vaccinated.

Am I covered for a travel cancellation?

A: This is not covered by this guarantee.

Q: I purchased travel cancellation insurance from my tour operator for a price of 20 Euros. I would like to cancel my trip; may I request reimbursement of these 20 Euros from the Insurer?

A: The premium for additional cancellation insurance is not covered by this guarantee.

Q: I have to go on a trip in 4 days. My passport was stolen yesterday, and without this passport I will not be allowed to travel. May I cancel the voyage and present a claim file?

A: If your departure is scheduled in 4 days, please request the replacement document from the competent authorities. If you decide to cancel your trip, the coverage will not apply.

Q: I was diagnosed with diabetes/cancer etc. in July. I booked my trip in September. Now, I do not feel well/I need to take a course of treatment and I would like to cancel the trip. Will I be covered?

A: The coverage does not apply for a trip cancelled due to a not stabilised illness known about before the trip was booked.

Q: I am travelling and I have a broken toe/bleeding nose/a fever blister. I have decided to discontinue the trip and I have purchased a return air ticket. May I be compensated for the unused part of the trip?

A: If the illness is superficial and can be treated *in situ*, the coverage does not apply.

Q: My wife is 8 months pregnant. We have booked a trip to Madrid. When we arrived at the airport, the airline agents refused to allow us to board. May I ask for compensation for the travel cancellation?

A: The coverage does not apply when the carrier refuses to allow you to board.

Q: We booked a trip when my wife was 5 months pregnant. Now she is experiencing complications and we have to cancel the trip. Are we covered?

A: The coverage applies when the trip is cancelled due to pregnancy complications.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to your Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- Proof of payment using the Card.

- In the event of a trip being cancelled:

- Confirmation of the booking,
- Proof of cancellation.

- In the event of a trip being interrupted:

IN THE EVENT OF A DISPUTE, THE GENERAL CONDITIONS OF THE INSURANCE POLICY SHALL TAKE PRECEDENCE

- Confirmation of the booking,
 - The travel agency's declaration concerning the number of days not used.
- **In the event of a Death:**
- The death certificate.
- **In the event of Illness:**
- A medical certificate.
- **In the event a Major Property Loss:**
- A document providing proof of this, drawn up by the local authorities (a report, fire brigade declaration, etc.).

LATE FLIGHT GUARANTEE

Q: What does the guarantee cover in the event of a late flight?

A: The Insurer will reimburse the costs incurred by the Insured for his or her:

- Meals,
- Refreshments,
- Hotel costs,
- Return transfer costs to the airport or terminal.

If the delay exceeds 4 hours in relation to the initial departure time indicated on the travel ticket

The guarantee is granted only in the following cases:

- 1- Delay or cancellation of a regular flight that has been booked and confirmed;
- 2- Overbookings that prevent the Insured from embarking on a regular flight that has been booked and confirmed;
- 3- Late arrival of a regular flight which prevents the Insured from catching a regular connecting flight.

Example 1: The Insured contacted the airline 24 hrs in advance and received confirmation of the flight. Upon arriving at the airport, the Insured learned that the flight was delayed or had been cancelled – the coverage applies.

Example 2: The Insured arrived at the airport check-in and was not allowed to board because of an overbooking - the guarantee applies.

This guarantee only covers regular flights by airlines with published timetables.

The guarantee is supplementary to any other compensation paid by the carrier.

The compensation is granted based on the costs actually incurred by the Insured.

Q: What is the insurance limit?

A: The insurance limit is:

| Visa Classic & Assistance | Visa Gold |
|--------------------------------------|-----------------------------------|
| € 250 per trip, per family | € 500 per trip, per family |

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: Under what conditions does the coverage apply?

A: Coverage will be granted provided that no similar means of transport is made available to the Insured by the carrier within 4 hours of the initial departure time (or arrival time in the case of a connecting flight) of the regular flight that has been booked and confirmed.

Q: My flight was cancelled because of an airline/airport strike. Am I covered?

A: Coverage does not apply to late flights resulting from a strike.

Q: My flight is over 4 hrs late. Will the Insurer pay me a lump sum of 250 Euros/500 Euros?

A: This guarantee does not grant entitlement to payment of a lump sum. If the coverage applies, the Insurer will reimburse the ACTUAL COSTS for meals, refreshments, hotel costs, and return transfer costs to the airport or terminal of up to a maximum amount of 250 Euros/500 Euros.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- Proof of payment using the Card,
- The carrier's certificate,
- The originals of the invoices/purchase receipts,
- Details of the compensation paid by the carrier, where applicable.

EXTENDED STAY IF HELD UP DUE TO A CASE OF FORCE MAJEURE

Q: Under what conditions does the coverage apply?

A: Provided that at least 50% of the costs of the insured trip were paid for using the Visa Gold Card and if the Insured is held up for at least 24 hours due to force majeure [an act of God].

Q: What is the insurance limit?

A: The Insurer will reimburse a maximum of 150 Euros per day, for a maximum of 10 days, with a maximum of 1,500 Euros per trip (regardless of the number of people) for the costs incurred by the Insured.

Q: What costs will the Insurer cover?

A: The Insurer will cover reasonable non-recoverable costs incurred for staying in a hotel and transport costs between the airport and the hotel, for meals and drinks, as well as telephone costs.

Q: What is excluded from coverage?

A: The following are excluded from this guarantee:

- War, civil war,
- Delays affecting non-regular flights (particularly charter flights),
- No reimbursement will be owed if the delay experienced is less than 4 hours in relation to the initial departure or arrival time (in the case of a connecting flight) of the regular flight that you have booked,
- No reimbursement will be owed if the lateness or extension is the result of a strike or a war,
- No reimbursement will be owed in the case of the temporary or final withdrawal of a plane being ordered:
 - Either by the airport authorities,
 - Or by the civil aviation authorities,
 - Or a similar organisation, the measures of which were announced prior to the departure date for your trip,
 - No reimbursement will be owed if a similar means of transport is made available to the Insured by the carrier within 4 hours of the initial departure time (or arrival time in the case of a connecting flight) for the regular flight that was booked and confirmed.

Q: What is a case of Force majeure?

A: A case of Force majeure is an event which is the consequence of an unforeseeable cause that is external to and beyond the control of the Insured, and which is the result of:

- A Natural Disaster or;
- A major political event **except for a War or Civil War** or;
- An illness or;
- An accident.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- In the case of an accident or illness: the medical certificate,
- Proof of the cancellation of the scheduled flight due to a volcanic eruption occurring,
- Hotel receipts and proof of transfer between the airport and the hotel,
- The receipts for meals, drinks and telephone costs,
- The composition of the household if the claim relates to several passengers covered.

BAGGAGE LATENESS OR LOSS GUARANTEE

Q: What does the guarantee cover in the case of late or lost baggage?

A: Provided that the Insured's checked-in baggage arrived more than **4 hours late**, the Insurer will reimburse the Insured for urgent replacement purchases and purchases of basic necessities.

Examples: Urgent replacement purchases and purchases of basic necessities: Toiletry items, replacement clothes, specific equipment for children (a push chair, milk, flannel blankets for babies), bikinis (in the case of summer holidays), etc.

This guarantee is supplementary to any other compensation paid by the carrier.

The compensation is granted based on the costs actually incurred by the Insured.

Q: What is the insurance limit?

A: The insurance limit is:

| Visa Classic & Assistance | Visa Gold |
|--------------------------------------|-------------------------------------|
| € 500 per trip, per family | € 1,000 per trip, per family |

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: Under what conditions does the coverage apply?

A: Coverage will be granted provided that the expenses were incurred at the destination location and before the baggage was returned to the Insured.

Q: As my baggage did not arrive, I bought myself some replacement clothes. My baggage arrived at my hotel 3 hrs late. May I present a claim?

A: The coverage applies provided that the baggage was delivered more than 4 hours late.

Q: When my baggage did not arrive, I left the airport without contacting the airline. I do not have a Property Irregularity Report. May I present a claim?

A: The coverage applies provided that the Insured can provide the Insurer with a Property Irregularity Report.

Q: What is a Property Irregularity Report?

A: If the baggage is damaged, the passenger must immediately contact the airport's lost property office. When you report a baggage handling error, the airline or the airport agent must fill in a Property Irregularity Report (PIR) and provide you with a copy.

Q: When my baggage did not arrive, I purchased some perfumes. May I present a claim?

A: The guarantee only covers urgent replacement purchases and purchases of basic necessities. Luxury perfumes are not considered to fall within those categories. The coverage does not apply.

Q: When my baggage did not arrive, I did not buy anything *in situ*. When I returned to my country, I bought myself some replacement clothes. May I present a claim?

A: The guarantee only covers urgent replacement purchases and purchases of basic necessities made at the destination location. As your purchases were made after your return, the coverage does not apply.

Q: My baggage was delayed following an airline/airport strike. Am I covered?

A: The guarantee does not cover delays resulting from a strike announced at least 24 hrs before the departure.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- Proof of payment using the Card,
- A Property Irregularity Report,
- The originals of the invoices/purchase receipts,
- Details of the compensation paid by the carrier, where applicable.

TICKET UPGRADES

Q: What does the ticket upgrades guarantee cover?

A: The Insurer reimburses the Insured for additional costs incurred due to a change in his or her regular one-way or return travel ticket to a similar or higher comfort category.

Q: What is the insurance limit?

A: The insurance limit is:

| Visa Classic & Assistance | Visa Gold |
|------------------------------|------------------------------|
| € 2,500 per trip, per family | € 5,000 per trip, per family |

The guarantee is supplementary to any other compensation paid by the carrier.

The compensation is granted based on the costs actually incurred by the Insured.

If, on the date of purchase and on the claim date, the Holder of the Visa CyberCard also holds a Visa Classic & Assistance card or a Visa Gold card that is valid and was issued by ING Luxembourg, the coverage shall apply according to the general conditions of the Visa Classic & Assistance card or Visa Gold card respectively, even for goods paid for using the Visa CyberCard.

Q: Under what conditions does the coverage apply?

A: Coverage will be granted provided that:

- The departure of a regular confirmed flight or a rail connection is delayed for 4 or more hours or is cancelled, or
- The Insured is not allowed on board a regular confirmed flight or a rail connection due to overbooking, or
- The Insured misses a connection at the transit location following the late arrival of a flight on a regular route, or a rail connection,

AND if no other means of transport are made available to him or her by the carrier within the 4 hours following the actual arrival time of the initial flight, or of a rail connection.

The guarantee only comes into force when the costs relating to changing the ticket are paid for using the Card.

Q: My flight was 6 hours late. After 2 hours' wait, an airline employee suggested leaving on a flight 3 hours later. I preferred to buy tickets for another airline's flight leaving within 1 hour. Does the coverage apply?

A: The guarantee is excluded should the Insured have refused to take an alternative means of transport made available by the carrier within 4 consecutive hours of the departure time of the plane on a regular route.

IN THE EVENT OF A DISPUTE, THE GENERAL CONDITIONS OF THE INSURANCE POLICY SHALL TAKE PRECEDENCE

Q: My flight was delayed 8 hours. After 2 hours' wait, an airline employee suggested leaving on a flight the following day. I preferred to buy tickets for another airline's flight leaving on the same day. Does the coverage apply?

A: If what the airline suggested was not reasonable (the delay was too long, the conditions were not as good, etc.), then the guarantee applies.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- Proof of payment using the Card,
- The carrier's certificate,
- A document proving that additional travel costs were paid using the Card.

PERSONAL SECURITY: THEFT OF HANDBAGS, PERSONAL DOCUMENTS AND KEYS

Visa Gold

Q: What does the insurance in case of theft of handbags, personal documents and keys cover?

A: The coverage applies in the case of aggravated theft (involving assault or a break-in) of:

- **Keys:** Keys (including locks) of primary and secondary residences and of motor vehicle(s)
- **Papers:** The Insured's national identity card, driving licence, boat licence, hunting licence, fishing licence, vehicle registration card, and passport
- **Handbags:** The Insured's bags, wallets and card holders

The guarantee covers:

- **Keys and Papers:** Reimbursement of replacement costs
- **Handbags:** Reimbursement of repair and replacement costs
These costs are covered subject to a Depreciation deduction: 10% of the purchase price per year, with a ceiling of 70%, deducted from the purchase price (incl. tax), counting from the purchase date.

Q: Who is covered?

A: The Card Holder

Q: What is the insurance limit?

A: The insurance covers the following sums:

- **Keys and Papers: 150 Euros** per claim, per consecutive period of 12 months
- **Handbags: 250 Euros** per claim, per consecutive period of 12 months

Reimbursement may not exceed 400 Euros per claim, per consecutive period of 12 months

Q: What is excluded from the coverage?

A: The following are excluded from this guarantee:

- Intentional wrongdoing by the Insured.
- Disappearance or loss of the insured goods.
- The contents of the handbags (other than a wallet, card holder or keys and papers).
- Jewellery or valuable items worn by the Insured at the time the theft.
- A theft that is not the result of an assault or a break-in.

Q: May I ask the Insurer for reimbursement of the wallet and keys which were inside my bag when it was stolen?

A: If the wallet and keys were inside the bag at the time it was stolen, you can ask for reimbursement. The other items in the bag are excluded from coverage. The Insurer's coverage is limited to 400 Euros per claim.

Q: My bag was stolen. What should I do?

A: Please present a claim file.

Q: I was absent-minded and I left my wallet on the counter; my wallet disappeared. What should I do?

A: Please present a claim file.

Q: I left my locker open at my sports club; when I returned to the changing room after taking a shower, my bag was gone. What should I do?

A: Please present a claim file.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- a filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved
- In all cases – the police report
- In the case of aggravated theft of keys ⇒ the original of the replacement invoice
- In the case of aggravated theft of papers ⇒ A copy of both sides of the re-issued official papers and the original of the replacement invoice
- In the case of aggravated theft of a handbag ⇒ the original of the purchase invoice for the stolen or damaged handbag and any document providing proof of the assault

COVERAGE OF RENTAL VEHICLE EXCESS

Visa Gold

Q: What does coverage of the rental vehicle excess cover?

A: In the case of property damage or theft of the rental vehicle, the Insurer covers the costs of repairing the rental vehicle or restoring it to the condition it was in at the time when the rental contract was concluded to the sum of the excess amount for that rental contract.

The guarantee applies:

- a) When the Insured has not taken out the insurance proposed by the rental company ⇒ the amount of the excess stipulated in the rental contract (higher excess), OR
- b) When the Insured has taken out the insurance proposed by the rental company ⇒ the non-recoverable excess amount stipulated in the rental contract (lower excess),

This insurance is additional to the rental company's insurance.

Q: What is the higher excess?

A: If you rent a vehicle and it gets damaged or stolen, you owe an excess that, sometimes, equals the full value of the vehicle. This is the excess applied when you refuse to purchase additional rental vehicle excess insurance (Collision Damage Waiver) with your rental contract from the rental company.

Q: What is the lower excess?

A: If you rent a vehicle and purchase additional rental vehicle excess insurance (Collision Damage Waiver) from the rental company, the excess that you owe if the rental vehicle is damaged or stolen is reduced.

Q: Who is covered?

A: The Card Holder.

People travelling with the Card Holder and driving the rental vehicle are covered if their names are mentioned in the rental vehicle contract.

The driver must hold a valid driving licence.

Q: What is the insurance limit?

A: The insurance limit is: **10,000 Euros per claim**.

The excess amounts to 75 Euros per claim.

If the repair or replacement cost is higher than 75 Euros, the Insured is reimbursed for the full repair or replacement amount, to a maximum of 10,000 Euros, to the sum of the excess amount in the rental contract.

Q: Under what conditions does the coverage apply?

A: Coverage will be granted provided that:

- 1) The rental vehicle is paid for in full using the Card
- 2) The rental contract runs for a maximum period of 30 days
 - If the contract period is 31 days or more, coverage does not apply even during the first 30 days!
- 3) The names of the drivers must be clearly mentioned in the rental contract

Q: Where does the coverage apply?

A: Coverage applies worldwide, excluding a 100-kilometre radius from the place of domicile or the usual residence of the Insured.

Coverage also applies within this 100-kilometre radius for a insured trip of more than 100 km carried out using the rental vehicle.

COVERAGE APPLIES IF AT LEAST 1 OVERNIGHT STAY IS BOOKED IN ADVANCE.

Example: If the client rents a vehicle in Paris to drive to Nice for a holiday (with more than one overnight stay booked in advance), the coverage applies to the whole distance of the voyage.

Q: What documents do I have to provide the Insurer with in the event of a claim?

A: If you want to present a claim file to the Insurer, please send the following to Gras Savoye Luxembourg:

- A filled-in, signed claim declaration indicating the place at which the incident occurred and the circumstances involved,
- Proof of payment using the Card,
- The police report.

Travel Accident Insurance

Visa Classic & Assistance

Visa Gold

Q: Who is covered?

A: A Card Holder, but only if at least 50% of the price of the travel tickets was paid using the Card before the departure date.

Q: What is considered to be a trip?

A: Travel by the Insured to a destination Abroad for a maximum period of 6 months.

Q: What risks are covered?

A: The following are covered:

- Death following an Accident
- Permanent disability following an Accident
- Repatriation of the body following an Accidental Death
- Search and rescue costs
- Transport to a Hospital
- Medical repatriation

Q: What is an insured accident?

A: A sudden event, the cause, or one of the causes, of which are external to the Insured, and which causes Physical Injury to the Insured.

The following are considered to be accidents:

- Damage to health which is the direct consequence of an Accident that is insured or an attempt to save people or property in peril;
- Inhaling gases or vapours and absorption of toxic or corrosive substances;
- Dislocations, distortions, and muscle tears and strains caused by sudden physical exertion;
- Frostbite, heat stroke, and sunstroke;
- Drowning;
- Anthrax, rabies, tetanus.

Q: Is there an age limit?

A: The maximum age of the Insured when the contract is concluded is 70 years. The coverage automatically ends on the day of the Insured's 75th birthday.

Q: Who can be the beneficiary in the event of death?

A: The Insured may appoint another beneficiary by sending a letter to Insurer.

In the event of the Insured's death, the beneficiaries are:

- The designated beneficiary or, failing that;
- The unseparated spouse of the Insured or, failing that;
- The Partner of the Insured or, failing that;
- The children of the Insured or, failing that;
- The grandchildren of the Insured or, failing that;
- The parents of the Insured or, failing that;
- The brothers and sisters of the Insured or, failing that;
- The rightful claimants of the Insured, with the exception of the State.

Q: What is excluded from coverage?

A: The following are excluded:

- War, Civil War. However, the insurance is still valid for 14 calendar days following the start of the hostilities if the Insured is surprised by these events whilst Abroad and insofar as he or she has not actively participated in them.
- Intentional acts and/or provocations and/or manifestly reckless acts, unless what happened is a considered attempt to save people and/or animals and/or goods.
- Intoxication.
- Suicide or attempted suicide.
- Nuclear reactions and/or radioactivity and/or ionising radiation, unless these elements are involved in an essential medical treatment following a covered injury.
- Sports, including training, played professionally and/or for a sum of money, as well as participating as an unpaid amateur in the case of the following sports: aerial sports, with the exception of travelling in a hot air balloon.
- Mountaineering, climbing, off-trail hiking and/or hiking in areas subject to official warnings.
- Big game hunting.
- Ski jumping, alpine skiing and/or snowboarding and/or cross-country skiing done off usable trails and/or in areas subject to official warnings.
- Spelunking, rafting, canoeing, bungee jumping, and underwater diving with an independent breathing apparatus.
- Martial arts.
- Competitions involving motor vehicles, with the exception of tourist car rallies for which no time or speed requirements are imposed.
- Participation in and/or training for and/or preparatory trials for speed races.
- Bets and/or challenges, quarrels and/or clashes, apart from legitimate self-defence (with a report issued by the authorities providing proof of this).
- Unrest and measures taken with a view to combating this unrest, unless the Insured and/or the beneficiary prove that the Insured did not actively take part.

Q: What is the coverage limit?

A: The following insured amounts constitute the maximum amounts payable per insured person:

| Visa Classic & Assistance | Visa Gold |
|--|--|
| ➤ Death following an accident - € 200,000 | ➤ Death following an accident - € 250,000 |
| ➤ Permanent disability of 66% or more following an accident - € 200,000 | ➤ Permanent disability of 66% or more following an accident - € 250,000 |
| ➤ Permanent disability of 25% to 66% or more following an accident - € 2,400 per percent of permanent partial disability, from 25% upwards, maximum of 200,000 Euros | ➤ Permanent disability of 25% to 66% or more following an accident - € 2,400 per percent of permanent partial disability, from 25% upwards, maximum of 250,000 Euros |
| ➤ Repatriation of the body following an accidental death | ➤ Repatriation of the body following an accidental death |
| ➤ Search and rescue costs | ➤ Search and rescue costs |
| ➤ Medical transport costs (actual costs per person) - € 5,000 | ➤ Medical transport costs (actual costs per person) - € 5,000 |
| ➤ Maximum compensation per policyholder - € 205,000. | ➤ Maximum compensation per policyholder - € 255,000. |

For the same event, the maximum coverage possible may not exceed 5 million Euros.

Q: How does the Insurer determine the compensation amount in the event of an insured accident?

A: The compensation amounts are set depending on the medical and factual data that the Insurer has at its disposal.

The Insured and/or the beneficiary (beneficiaries) have the right to accept or reject these amounts. In the latter case, he or she (they) must inform the Insurer of their objections via a registered letter sent within 10 calendar days of receiving the notice.

All the compensation amounts are payable without interest after acceptance by the Insured, and/or the beneficiary (beneficiaries). In the event of refusal by the Insurer, any request for compensation shall elapse three years after this being communicated.

Q: What documents should be enclosed with the claim declaration?

A: Documents to be enclosed with the claim declaration:

- Copies of the invoices along with confirmation of payment
- Copies of the medical prescriptions
- Copies of the purchase receipts
- Death certificate
- A report drawn up by the local authorities (only in the case of an accident)

Loss/Theft of baggage or unregistered personal items during the trip (in transit/room/rental vehicle)

Visa Gold

Q: What is the compensation limit?

A: The Company provides reimbursement based on supporting documents of up to a maximum amount of 2,500 Euros.

Q: What risk is covered?

A: The following are covered:

- Baggage theft, whether or not it is blatant, during a trip covered by this contract, or;
- The loss of any baggage that is the responsibility of the transport company.
In this case, the Company will only pay a supplement to the compensation amounts that the transport company must pay, without being able to exceed the initial amount stipulated hereinabove.

Q: What is meant by “baggage”?

A: Baggage is considered to be personal items apart from financial stocks, belonging to the Insured or for which the Insured is responsible; either carried or sent beforehand.

Q: What is excluded from the coverage?

A: The following are excluded:

- Simple disappearance or loss;
- A theft not resulting from an assault, a threat or violence against the Insured;
- A theft committed by any person who qualifies as an insured party.

Q: What do I do in the case of a claim?

A: You must:

- In the event of a theft, whether or not it is blatant, file a complaint with the competent authorities within 48 hours of the Incident;
- In the event of a loss; a document from the transport company certifying the loss and possibly the reimbursed amount;
- Declare the Incident to the Insurer by sending the filled-in, signed claim declaration as quickly as possible, within 20 calendar days of the Visa statement being made available.

Q: What documents should be enclosed with the claim declaration?

A: Documents to be enclosed with the claim declaration:

- A receipt regarding filing of the complaint with the police authorities, stating the circumstances of the theft/loss and a list of the stolen/lost goods, as well as the amount for the stolen/lost goods
- A purchase invoice for the stolen/lost goods
- Any document providing evidence of the assault (where applicable) (eyewitness account, medical certificate)

Missed events

Visa Gold

Q: What is an event ticket?

A: Any advance payment for a concert ticket, play, sports event or amusement park booked beforehand (with a specific, limited date) and debited from the covered Card with a view to personal use, including family members living under the same roof as the Card Holder.

Q: What is the compensation limit?

A: Based on supporting documentation, the Company will provide reimbursement of up to € 100 per ticket and of up to a maximum of € 300 per event over any 365-day period (with the purchase price printed on the ticket providing proof).

Q: In what ways may I benefit from the insurance?

A: In the event of a cancellation and/or events missed due to one of the causes listed below, insofar as the tickets were purchased using the card and are returned to the company:

1. An illness or physical injury experienced by the Insured, his or her spouse, a relative (to the second degree), or a person living under the same roof as the Insured who is responsible for them, or is their guardian, and which prevents the trip to the event being undertaken for medical reasons;
2. The death of the Insured, his or her spouse, a relative (to the second degree), or a person living under the same roof as the Insured who is responsible for them or is their guardian;
3. Complications linked to the pregnancy of the Policyholder, insofar as, at the time the tickets for the event were booked, the Policyholder was no more than three months pregnant, and was less than six months pregnant at the time of the event;
4. Obligatory quarantine or the obligatory attendance of the Insured for jury duty at the Crown Court or as a court witness, insofar as the Insured was unaware of this state of affairs when he or she booked the tickets for the event;
5. Hijacking, hostage-taking or kidnapping of the Insured, his or her spouse, a relative (to the second degree), or a person living under the same roof as the Insured who is responsible for them or is their guardian;
6. Cancellation or limitation of public transport following a strike, unless an alternative means of transport is made available;
7. The Insured is required by the police to be on the scene following a break-in at the Insured's home or workplace;
8. Major property damage at the Insured's place of residence or workplace following a fire, storm, floods, landslide or ill-intentioned acts insofar as the damage concerned:
 - a. Was unforeseeable at the time the tickets for the event were booked;
 - b. Prevents the Insured from taking part in the event;
 - c. Occurred within 30 days preceding the date of the event;
9. Theft or complete un-roadworthiness of the Insured's private vehicle at the time of the event;
10. Lateness at the time of the start of the event, due to being held up for more than one hour because of a road accident or in the case of force majeure on the way to the event site;
11. Theft and loss of passports within 48 hours prior to the trip to the event.

Q: What is excluded from the coverage?

A: Cancellations and/or missed events due to the following are excluded:

1. A suicide, attempted suicide, or acts that were intentionally caused or provoked by the Insured or by the Beneficiary of the contract. An intentional act is considered to be a fraudulent, ill-intentioned or wrongful act, or wrongdoing which, due to its seriousness, is comparable to fraud;
2. Drunkenness or the use of unprescribed drugs unless it is established by the Insured or the Beneficiaries that the incriminated state was not the cause of the physical injury;
3. A nuclear risk or acts of war. The Insured is never covered if he or she is serving in any army whatsoever;
4. Crimes and offences, acts of terrorism or acts of sabotage which the Insured takes an active part in;

5. Piloting an aircraft or any aeronautical activity, other than as a paying passenger;
6. Playing any sport professionally: in other words, when the gains as a professional athlete exceed 25% of one's annual salary;
7. Participating in and training for horse races, cycle races, and motor races;
8. Pregnancy or childbirth by the Policyholder, and abortion and its complications, with the exception of what is set out in point 3) "Scope of the coverage";
9. Psychological illnesses, post-traumatic mental illnesses, and sexually transmissible diseases;
10. Physical injuries following an accident or an illness, for which medical or paramedical treatment was prescribed by an attending doctor at the time of the insurance contract being signed, unless, in the attending doctor's opinion, there were no medical grounds for not going on the trip to the event;
11. The Insured's insolvency at the time the tickets for the event were booked;
12. Breakdown or poor condition of the private vehicle to be used for travelling to the site of the event or show respectively;
13. Administrative problems, problems with vaccinations or obtaining a visa or other entry documents;
14. Cancellation of an event by the organisers;
15. All the tickets for events that were booked or purchased subsequently to the advent of a physical injury which may not be covered by this insurance;
16. Compensation requests resulting from or linked to any pre-existing physical condition;
17. A strike or social movement impacting the existing means of public transport or which formed the subject of a public announcement before the date of the event;
18. Service costs relating to booking/purchasing the tickets;
19. Season tickets.

Q: What documents should be enclosed with the claim declaration?

A: Documents to be enclosed with the claim declaration:

- The original tickets or print-outs (e-tickets),
- Medical report,
- Proof of major property damage (where applicable),
- Other documents proving the need to cancel attendance,
- The contract's cancellation conditions,
- The composition of the household if the claim relates to several covered individuals,
- A copy of your Visa statement (if it is not yet available, please send it once you have received it).

Private Civil Liability Abroad

Visa Gold

Q: What is insured?

A: The purpose of the guarantee is to cover the financial consequences of the civil liability that the Insured may invoke due to Physical Injury, property damage or intangible consequential damage caused to Third Parties during a Trip abroad and as part of his or her private life, excluding damage invoking the liability of the Insured in a professional capacity, or in relation to his or her business or trading activities.

Q: When and for how long may I benefit from the insurance?

A: The guarantee comes into force as soon as the Insured leaves his or her usual country of residence and ends upon his or her return. The guarantee is provided during the first 90 days of the Trip.

Q: What is the maximum compensation?

A: The maximum compensation shall not exceed 500,000 Euros per Claim for all of the covered damage.

Q: What is excluded from the coverage?

A: The following are excluded:

- Damage caused by earthquakes, volcanic eruptions, tidal waves or other cataclysms,
- Purely intangible damage,
- Non-consequential intangible damage,
- Any damage caused by various sorts of motor vehicles, caravans, motor-driven machinery, sailboats and motor boats, aircraft, or animals that the Insured or the people he or she is civilly liable for own, operate or keep,
- Any damage caused to property belonging to or assigned to the safekeeping of the Insured at the time of the Claim,
- Fines, including those similar to civil reparations, and the costs relating thereto,
- Damage caused by the buildings or parts of buildings that the Insured owns, rents or occupies.

Q: What documents should be enclosed with the claim declaration?

A: Documents to be enclosed with the claim declaration:

- Copies of the invoices along with confirmation of payment
- A report drawn up by the local authorities (only in the case of an accident)