

TERMS AND CONDITIONS FOR GOLDEN CARD CARRIERS - CONFORT -
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0. DEFINITIONS

0.1 EUROCARD "CONFORT"

The organisation set up to execute the agreement between EUROPAY Luxembourg S.C. and INTER PARTNER ASSISTANCE S.A., an insurance company certified under code n° 0487 to provide travel insurance (R.D. of 04-07-1979 and of 13-07-1979 – BOJ of 14-07-1979) with head office located at 1050 Brussels, Ave Louise, 166, Box 1.

INTER PARTNER ASSISTANCE commits to carrying out all of the insurance services described herein.

0.2. POLICYHOLDER

EUROPAY Luxembourg S.C., issuer of the GOLDEN EUROCARD in the Grand Duchy of Luxembourg and Belgium.

0.3. THE INSURED

As long as their domicile is in the Grand Duchy of Luxembourg or in Belgium and they normally reside there, the persons insured (hereinafter- called "the insured") are:

- Holders of a valid GOLDEN EUROCARD
- Their legal spouse or partner
- Unmarried parents and children living in the household of the GOLDEN EUROCARD cardholder
- Unmarried children (military, students, etc.) living elsewhere in the Grand Duchy of Luxembourg or in Belgium, domiciled at the GOLDEN CARD cardholder's residence, who have retained their insured status.

In cases where the insured are domiciled in Germany, France, The Netherlands, Italy, Portugal, Switzerland, Norway, Finland, Denmark or Sweden, coverage is only valid outside of the respective country of origin.

0.4. TYPES OF TRAVEL

Services are provided for all private and professional travel and stays. In the latter instance, only administrative, commercial and cultural activities are covered, with the exclusion of all hazardous activities such as acrobatics, animal training, deep-sea diving and the following professional activities: climbing on roofs, ladders or scaffolding; descending into wells, mines or quarries with shafts; the manufacturing, use or handling of fireworks or explosives.

1. OBJECT AND SCOPE OF COVERAGE

1.1. OBJECT

The object of the policy is to cover the insured for all damages within the framework of the coverage and capital defined below.

1.2. TERRITORIAL COVERAGE

ZONE I

- In the Grand Duchy of Luxembourg or in Belgium, more than 10 km from the place of residence and the place of residence of the children
- Everywhere else in Europe
- In the Canary Islands and in countries on the Mediterranean with the exception of Libya.

ZONE II (entire world)

- In other countries not listed in Zone 1.

1.3. VALIDITY

The coverage provided by the present policy is limited to travel of no more than 90 days in Zone II except as stated otherwise in the special conditions of the policy.

Coverage is valid regardless of the means of transportation used. If for a reason not in the control of the parties, assistance cannot be obtained on location in ZONE II, the expenses incurred by the insured will be reimbursed within the limits of policy coverage.

2. ASSISTANCE SERVICES PROVIDED

2.1. IN THE EVENT OF ILLNESS OR INJURY

Depending on the severity of the case and, in agreement with the attending physician and/or the family doctor, EUROCARD CONFORT will decide on the best course of action to take. If repatriation or medical transport of the insured is recommended, EUROCARD CONFORT will pay for transportation by the following, potentially under medical supervision:

- Air ambulance
- Commercial airline
- Train, in first-class
- Ambulance

to a hospital near the place of residence, or to the residence of the insured, depending on the case.

Transport for countries in Zone II will be by commercial airline only.

The best medical interest of the insured will be the only deciding factor for the selection of the transportation method and of the place of hospitalisation.

IN ANY EVENT, THE DECISION TO TRANSPORT OR REPATRIATE IS SUBORDINATE TO APPROVAL BY THE EUROCARD CONFORT MEDICAL SERVICE.

2.2. REPATRIATION OF THE OTHER INSURED IN THE EVENT OF REPATRIATION OR MEDICAL EVACUATION DEFINED IN ARTICLE 2.1.

When repatriation or medical transport of the sick or injured insured person has been decided, EUROCARD CONFORT will organise and pay for the transport of one other insured person by train, in first-class, or by commercial airline, to their place of residence.

2.3. HOSPITALISATION FOR MORE THAN 10 DAYS

If the condition of the sick or injured person does not warrant, or prevents, immediate repatriation and if hospitalisation on site will be longer than 10 days, EUROCARD CONFORT will organise and pay for the travel of one household member by train, in first-class, or by commercial airline (round trip) to enable them to go to the ill or injured insured person. Local hotel expenses for the household member will be paid up to €80 a day for 10 days maximum.

2.4. INABILITY TO TAKE CARE OF CHILDREN UNDER 15

If neither the ill or injured insured person nor another insured person can take care of the insured children under 15 travelling with them, EUROCARD CONFORT will pay for the travel expenses, with the exclusion of stay expenses, for a person designated by the family to take care of the children and take them back to their place of residence.

2.5. DEATH OF AN INSURED DURING A TRIP

In the event that an insured person dies due to an illness or accident, EUROCARD CONFORT:

will either: a) Organise and pay the expense of repatriating or transporting the mortal remains from the place of death to the place of burial

b) Pay the following expenses:

- Post-mortem preparation
- Casketing
- A coffin up to €750 maximum

The family is responsible for funeral and burial costs.

Or: pay for burial on location. This amount is limited to that which EUROCARD CONFORT would normally pay for repatriation.

2.6. URGENT RETURN HOME OF AN INSURED

If the insured abroad must unexpectedly end their stay because of the death or serious illness of a family member (spouse, child, grandchild, brother, sister, father, mother, grand-parent, in-law, brother-in-law or sister-in-law), EUROCARD CONFORT will organise and pay for travel to the place of residence or the place of burial:

- Either a round trip for the insured by train in first-class or by commercial airline
- Or a return trip only and the trip of another insured person by train in first-class or by commercial airline.

This coverage is only valid on presentation of a death certificate and proof of the family relationship.

2.7. SEARCH AND RESCUE EXPENSES

EUROCARD CONFORT will reimburse up to €2,500 per insured for search and rescue expenses incurred to save the life or physical integrity of an insured.

2.8. BONDS AND LAWYER'S FEES ABROAD

If following an accident the insured is, or is at risk of being, incarcerated, EUROCARD CONFORT will advance the bond money required by the authorities up to €12,500 maximum per insured and will pay lawyers' fees up to €1,250 maximum per insured.

EUROCARD CONFORT allows up to three months maximum for the repayment of the bond, starting on the day the advance is made. In the event that the amount is repaid by the authorities of the country in question before this deadline, the bond will, of course, have to be repaid to EUROCARD CONFORT immediately.

Legal action in the country of residence is not covered by EUROCARD CONFORT.

2.9. TRANSMISSION OF URGENT MESSAGES

The assistance services will transmit free of charge any urgent messages related to the coverage included in the present policy and subscribed to by the insured.

The content of the message cannot in any way engage EUROCARD CONFORT's liability and it must comply with Luxembourg, Belgian and international law.

2.10. INFORMATION IN THE EVENT OF PROBLEMS DURING A TRIP

In the event of serious, unexpected problems during a trip such as the loss or theft of travel documents (identity card, passport, driver's licence, etc.), of money or of travel tickets, EUROCARD CONFORT will provide the insured with all needed information about the urgent and required steps to be taken with local authorities and organisations.

2.11. MEDICAL INFORMATION IN THE EVENT OF AN EMERGENCY

EUROCARD CONFORT will provide all necessary information on request including the names of doctors, specialists, dentists or para-medical services and the address of hospitals, ambulance services, etc. EUROCARD CONFORT will provide advice on the steps to be taken with the exclusion, however, of medical diagnosis.

At the request of the insured, EUROCARD CONFORT will have a doctor visit the insured at their bedside. In this case, all fees must be paid directly by the insured.

2.12. SHIPMENT OF ESSENTIAL MEDICINES ABROAD

In the event that required medicines are stolen, lost or forgotten, INTER PARTNER ASSISTANCE will do everything in its power to find these medicines, or comparable ones, locally.

For this purpose, INTER PARTNER ASSISTANCE will both organise a visit to a doctor, who will prescribe the medicines, and pay taxi fares.

2.13. SERIOUS DAMAGE TO A RESIDENCE

A one-way first-class train ticket or economy class airline ticket will be provided for the cardholder's return trip home in the event of a fire, burglary or case of force majeure requiring their immediate return to their home or business.

The transport ticket provided can be for a round trip ticket at the express request of the cardholder travelling in a European country.

2.14. TRAVEL DELAYED FOR MORE THAN FOUR HOURS

Refund of additional hotel expenses up to €125 per night, for maximum two nights, and refund of meal costs up to €50 per day, for maximum two days, if the trip is interrupted or delayed by four hours abroad due to a sudden strike, disaster or other unexpected event, as long as the trip was paid for with a GOLDEN EUROCARD.

The maximum amount paid for the coverage listed above is €250 per event.

2.15. UNEXPECTED DELAY

When an unexpected delay interrupts or changes original travel plans, EUROCARD CONFORT will provide the cardholder with the information needed to enable them to reorganise their trip and, on request, will take care of finding a hotel room.

2.16. LUGGAGE ASSISTANCE ABROAD

In the event of the theft, loss or destruction of the luggage of an insured, EUROCARD CONFORT will refund the insured, on presentation of receipts, up to €150 maximum for the purchase of emergency supplies.

2.17. SEARCH FOR LOST LUGGAGE ABROAD

In the event that luggage is stolen or lost during an airline transfer, EUROCARD CONFORT will help the insured fulfil all required formalities with the competent authorities and will take care of the search for the lost or stolen luggage and of the return of the luggage when it is found.

2.18. CASH ADVANCES

EUROCARD CONFORT will advance to the insured all required amounts up to €1,250 maximum to cover immediate expenses:

- In the event of emergency hospitalisation
- For any unexpected emergency situations where, following a loss or theft declared to the authorities, the GOLDEN EUROCARD cannot be used for payment.

In any event the insured, or the person acting on their behalf, must sign an acknowledgement of receipt. The money advanced by EUROCARD CONFORT must be repaid by the insured when they return to their country of residence and, at the latest, three months after the date of the advance.

3. GENERAL EXCLUSIONS

Policy coverage is not applicable:

1. For services that are not requested at the time of the event and which are not carried out by, or with the approval of, EUROCARD CONFORT
2. Within 10 km of the residence of the insured or the place of residence of the children
3. In the event of suicide, an intentional act or serious fault committed by the insured
4. For events such as civil or foreign wars, strikes, riots or popular movements, terrorism or sabotage unless the insured proves that they did not take part in the events
5. In the event of a nuclear accident, as defined by the Paris Convention of 29 July 1960 and additional Protocols, or resulting from radiation from radioisotopes.
6. For:
 - Benign complaints or injuries that do not prevent the patient from continuing their trip
 - Mental illness that has already been treated
 - Pregnancies after the 26th week
 - Chronic illnesses causing neurological, respiratory, circulatory, blood or kidney changes
 - Relapses and convalescence for all known problems that have not yet been cured and were being treated before the date of departure of the trip and for which there is a real possibility of rapid worsening
7. The purchase and repair of prostheses in general, including glasses, contact lenses, etc.
8. Competition in motor sports and professional sports
9. The cost of medical and surgical treatment and of medicines prescribed and/or purchased in the country of residence, including those for an illness or accident abroad
10. The reimbursement of the cost of cancelling a stay or the consequences of strikes (except those expressly covered by the present provisions)
11. Policy coverage can also be denied following natural disasters.

WHAT TO DO IN THE EVENT OF AN ACCIDENT

Call (0032 2) 550 05 32 in Brussels, 24h/24. Collect calls are accepted.

For INTER PARTNER ASSISTANCE S.A.

The General Manager