



# **FREQUENTLY ASKED QUESTIONS**



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**This document contains answers to frequently asked questions. IN THE EVENT OF A CONFLICT, THE GENERAL INSURANCE TERMS AND CONDITIONS PREVAIL**



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## GENERAL QUESTIONS

**Q: I have a claim. What should I do?**

A: Please complete the claim form (which can be downloaded from [www.raiffeisen.lu](http://www.raiffeisen.lu) or requested from FOYER ASSURANCES by calling 00352 437 43 2160) and send it to FOYER ASSURANCES at the address provided.

Do not forget to enclose all the required supporting documents with your claim form.

**Q: What telephone number should I call to obtain follow-up information on the claim I have submitted to FOYER ASSURANCES?**

A: You will receive an acknowledgement that your claim has been received. It will state the name of the person handling your claim and the telephone number on which you can contact him/her.

## MANUFACTURER'S WARRANTY EXTENSION

Mastercard Web	VISA Classic	VISA Gold	Mastercard Gold	VISA Platinum	VISA Premier
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**Q: What is the purpose of Manufacturer's Warranty Extension insurance?**

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

**Q: What items are covered?**

A: The extension of the manufacturer's warranty covers:

1. new white goods or household appliances, comprising washing devices (in particular washing machines and dishwashers), cooking devices (in particular ovens), storage devices (in particular refrigerators and freezers) and culinary preparation devices;
2. new brown goods, comprising audiovisual devices (televisions, DVD players, stereo systems, etc.);
3. new grey goods, comprising computer and office equipment;
  - ✓ with an Initial Warranty of 24 months;
  - ✓ with a purchase price greater of at least 50 euros (including VAT, but not including delivery costs).

**All the above conditions must be met.**

**Q: I have purchased goods in a country other than Luxembourg. Are they still covered?**

A: Your contract does not have any territorial restrictions. Goods purchased in a country other than Luxembourg are therefore covered.

**Q: What types of malfunctions are covered?**

A: The extension of the manufacturer's warranty covers malfunctions of the insured device which prevent it from being used for the purpose for which it was intended solely due to a fault or failure. Damage resulting from an external cause will not be covered.

Only malfunctions that fall under the terms of the manufacturer's initial 24-month warranty are covered.

**Q: What is not covered?**

A: The following are excluded from the cover (excerpt):

- boats, automobiles, motor boats, aircraft or motor vehicles and/or parts thereof
- items for which the initial Warranty is shorter or longer 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, lamps, belts, bags, cartridges and similar items
- items used for business or commercial purposes
- the costs of repairing superficial damage that does not affect the device's operation, such as damage in the form of dents, a finishing product, paint, scratches and rust
- damage caused by a handling error
- damage caused by the repairer
- repairs or damage to the item insured where repair work was not approved by FOYER ASSURANCES
- external damage

**Q: The item was only part-paid for using the card. Is it covered?**

A: Items are only covered if they are fully paid for using the Card.

**Q: What is the maximum compensation?**

A: The maximum compensation payable by FOYER ASSURANCES in the 24-month period beginning on the expiry date of the initial Warranty is as follows:

Mastercard Web	VISA Classic	Mastercard Gold & VISA Gold	VISA Premier & VISA Platinum
€1,000 per claim and €2,000 per year	€1,000 per claim and €2,000 per year	€2,000 per claim and €4,000 per year	€3,000 per claim and €5,000 per year

year = consecutive period of 12 months



**Q: What documents must I provide to the Insurer in the event of a claim?**

A: Please provide the Insurer with a duly completed and signed notice of claim. Do not forget to attach all required supporting documents to your notice, namely:

1. original or copy of the purchase invoice or payment receipt for the Insured Item,
2. a copy of the Card statement confirming that the Insured Item was purchased with your Card,
3. in the event of accidental damage, a quote or original repair invoice with a certificate from the seller indicating the nature of the damage and, if applicable, certifying that it is impossible to repair.
4. a copy of the initial Warranty.

**COVER FOR THE DELIVERY OF GOODS PURCHASED ONLINE**

Mastercard Web	VISA Basic	VISA Classic	VISA Gold	Mastercard Gold	VISA Premier	VISA Platinum
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**Q: What does the insurance for the delivery of goods purchased online cover?**

A: The insurance provides cover in the event of the non-delivery or non-compliant delivery of an insured item.

Non-delivery means:

- non-delivery of the item within thirty (30) calendar days of the order being shown on the Card statement.

Non-compliant delivery means:

- that the item received does not correspond to the manufacturer's or distributor's reference stated on the purchase order OR
- the insured item is delivered in a defective, broken or incomplete condition.

**Q: What items are covered?**

A: Cover for the delivery of goods purchased online covers all items:

- intended for private use
- purchased new from an online merchant
- sent by post or by courier
- with a unit value of at least €50 including VAT
- not excluded under this cover
- paid for in full with the Card

All the above conditions must be met.

**Q: If an order with an overall value of more than €50 including VAT only contains items with a unit value of less than €50 including VAT, can I submit a claim for compensation?**

A: Compensation is not available for items with a unit value of less than €50 including VAT, even if they are part of an order with an overall value of more than €50 including VAT.

**Q: What is excluded from the cover?**

A: The following items and claims associated with such items are not covered:

- items with a unit value of less than €50 including VAT;
- animals;
- perishable goods and products, foodstuffs;
- beverages;
- plants;
- tobacco products;
- medicines;
- counterfeit products;
- motor vehicles;
- cash, shares, bonds, coupons, stocks and bills, securities of any kind;
- jewellery or valuable items such as works of art, goldware or silverware with a value in excess of €150;
- digital data to be viewed or downloaded online (in particular MP3 files, photographs, software, etc.);
- services, including those accessed online;
- items purchased in order to be resold as merchandise;
- items purchased from an individual on an auction site;
- intentional or fraudulent misconduct by the Insured;
- the consequences of events suffered by that the Insured during a civil or foreign war;
- a strike by service providers or couriers, a lock-out or sabotage committed as part of a concerted strike, lock-out or sabotage action;
- any Claim resulting from the fraudulent use of the Card.

**Q: Must the insured items be paid for using the Card?**

A: The items must be paid for using the Card and must have a minimum unit value of €50 including VAT.

**Q: Does the cover apply to items that are partly paid for using the Card?**

A: The cover applies where the full purchase price of the item is paid with the Card. If only part of the price is paid with the Card, the cover does not apply.



**Q: What is the maximum compensation?**

A: The maximum compensation is as follows:

Mastercard Web & VISA Basic	VISA Classic	Mastercard Gold & VISA Gold	VISA Premier & VISA Platinum
€500 per claim and €500 per year	€500 per claim and €500 per year	€500 per claim and €500 per year	€1,500 per claim and €1,500 per year

year = consecutive period of 12 months

**Q: What should I do if items purchased online and paid in full with the Card are not delivered or are damaged when received?**

A: If the item has not been delivered or is received in a damaged condition, please ask the merchant to replace the item or refund the purchase price.

If no satisfactory solution is able to be reached with the merchant, please report the claim to FOYER Assurances.

- FOYER Assurances will refund the VAT-inclusive purchase price of the item (including shipping costs) if no solution is reached within 90 calendar days of payment for the item being debited;
- If the merchant accepts the return of the item and then sends a replacement item or repays the purchase price to the Insured, the costs of returning the insured property to the merchant will be covered, if such costs are not met by the merchant;
- If the merchant accepts the return of the item but does not send a replacement item and does not repay the purchase price to the Insured, the costs of returning the item and reimbursement of the purchase price of the insured item (excluding shipping costs) are covered.

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: If you wish to submit a claim to the Insurer, please send it the completed and signed claim form as well as:

- a print-out of the order confirmation (email), any confirmation of acceptance of the order from the merchant or screenshot showing the order,
- a copy of the Card statement or the direct debit notice confirming that the amount(s) of the order has/have been debited,
- where the item was delivered by a courier company, the delivery note provided to you by the courier company,
- where the item is received by post, the proof of postage in your possession,
- If the insured item is returned to the merchant, evidence of the amount of the cost of returning the item recorded delivery.



## PURCHASE PROTECTION INSURANCE

Mastercard Web	VISA Classic	VISA Gold	Mastercard Gold	VISA Premier	VISA Platinum
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**Q: What does purchase protection insurance cover?**

A: The insurance covers accidental damage or aggravated theft (by robbery or burglary) of the insured item.

In the event of accidental damage, FOYER Assurances reimburses the repair costs or, if those costs are higher than the purchase price of the item or if it cannot be repaired, the purchase price of the insured item.

In the event of aggravated theft, FOYER Assurances reimburses the purchase price of the insured item.

**Q: What items are insured?**

A: Any movable property with a unit value equal of at least 50 euros including VAT, purchased new and paid in full with the Card, will be covered, **excluding the following items:**

- jewellery (*any object intended to be worn by a person, consisting in whole or in part of precious metals or precious stones*),
- furs,
- animals,
- plants,
- perishable foods or beverages,
- cash,
- currencies,
- travellers' cheques,
- travel documents and any negotiable securities,
- new or used motor vehicles,
- and mobile phones.

**Q: Does the item have to be paid for using the Card?**

A: To be insured, the property must be paid for using the Card and have a minimum unit value of €50 including VAT.

**Q: Does the cover apply to items that are partly paid for using the Card?**

A: The cover applies where the full purchase price of the item is paid with the Card. If only part of the price is paid with the Card, the cover does not apply.

**Q: What is the maximum compensation?**

A: The maximum compensation is as follows:

Mastercard WEB	VISA Classic	Mastercard Gold & VISA Gold	Visa Premier & VISA Platinum
€1,000 per claim and €2,000 per year	€1,000 per claim and €2,000 per year	€1,000 per claim and €2,000 per year	€2,500 per claim and €5,000 per year

year = consecutive period of 12 months

**Q: How long does the cover last?**

A: The cover applies if the aggravated theft or accidental damage occurs within **90 days** of the date of purchase or delivery of the item.

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: If you wish to submit a claim file to the Insurer, please send it the duly completed and signed claim form as well as:

- the Card statement confirming that the insured item was paid for using the Card,
- any supporting document identifying the insured item as well as its purchase price and date of purchase such as an invoice of receipt.

**In the event of aggravated theft**, the Insured must also provide FOYER Assurances with the following documents:

- the original police report;
- any evidence confirming the event, i.e.:
  - ✓ in the event of robbery: any evidence such as a medical certificate, witness statement or written certificate;
  - ✓ in the event of burglary: any document proving that the burglary took place, such as the quotation or repair invoice for the locking mechanism or a copy of the declaration made by the Insured to its provider of multi-risk home or car insurance.

**In the event of Accidental Damage**, the Insured must also provide:

- the original repair quotation or invoice, or
- a certificate from the seller specifying the nature of the damage and, if applicable, certifying that the insured item cannot be repaired.

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## TRAVEL INSURANCE

VISA Gold	Mastercard Gold	VISA Premier	VISA Platinum
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**Q: What trips are covered?**

A: Travel insurance covers all private and business travel:

- of a distance of more than 100 km from the Insured's home,
- with a minimum one night stay in pre-booked accommodation,
- with a length of no more than 90 consecutive days,
- where the travel tickets and accommodation expenses have been fully paid for with the Card (*in respect of business trips, the Card may be made provided to the Cardholder by his/her employer*).

All the above conditions must be met.

**Q: What is considered to be a card payment?**

A: All payments made:

- by signing a hard copy receipt, or
- by validating the transaction using the Card's PIN, or
- by providing the Card number, duly recorded in writing or entered using an IT tool (the internet, or any form of electronic sales tool) duly dated by the service provider, airline or travel agency.

**Q: Who is covered?**

A: in respect of private trips:

- any Cardholder,
- if they live under the same roof as the Cardholder, his/her spouse or partner, who lives under the same roof on a long-term basis and who is resident at the same address, and his/her children and those of his/her spouse or partner, who live under the same roof on a long-term basis and who are resident at the same address, aged under 25 (hereinafter the family).

These persons may travel together with the Cardholder or separately.

In respect of business trips:

- any Cardholder.

**Q: What does travel cancellation and interruption insurance cover?**

A: The Insurer will reimburse:

- • In the event the trip is cancelled or modified ⇒ subject to the conditions set out in the General Terms and Conditions, the non-recoverable costs contractually provided for in the terms and conditions of sale for the trip
- • In the event the trip is interrupted ⇒ subject to the conditions set out in the General Terms and Conditions, the unused elements of the trip, calculated on a pro rata basis

**What is the maximum compensation?**

A: The maximum compensation is as follows:

<b>Mastercard Gold &amp; VISA Gold</b>	<b>Visa Premier &amp; VISA Platinum</b>
€5,000 per trip, per family and per year	€7,500 per trip, per family and per year

year = consecutive period of 12 months

An excess of €100 applies to each claim, which is payable by you.

**Q: Under what conditions does the cover apply?**

A: Cover only applies in the event of:

- the Illness, an Accident or the death of
  - ✓ the Insured,
  - ✓ his/her spouse, partner, who lives under the same roof on a long-term basis and who is resident at the same address,
  - ✓ their relatives in the ascending line (maximum 2nd degree),
  - ✓ their relatives in the descending line (maximum 2nd degree),
  - ✓ brothers, sisters,
  - ✓ relatives by marriage (maximum 2nd degree),
  - ✓ relatives-in-law (maximum 2nd degree),
  - ✓ travel companions named on the registration form,
  - ✓ partners, or any other person temporarily replacing the Insured for the purposes of his/her business activities (e.g. doctors, pharmacists, etc.).



**The persons referred to above will not be compensated if they are not the Insured.**

- Any Significant Property Damage (e.g. fire, theft, water damage, explosion, collapse) caused to the Insured's home or business premises
- Theft of Travel Documents as a result of robbery or burglary (passport or any other valid identity document) required by the transport company to carry out the trip, carried out within the 48 hours preceding the trip

Robbery: Any act of violence committed by a third party against the Insured

Burglary: break-in to locked, enclosed premises or a locked motor vehicle

**The cover supplements any other compensation paid by the courier company. Compensation is based on the costs actually incurred by the Insured.**

**Q: I am ill and have a medical certificate confirming that I am unable to travel. What should I do?**

A: Please CANCEL the trip with your travel agency/airline etc. If you cancel a flight, please ask that airport taxes be refunded. Please submit a claim form to FOYER Assurances.

**Q: I need my passport or other valid identity document to take a trip scheduled to depart in 5 days' time. However, my passport or any other valid identity document was stolen from me yesterday. Can I cancel the trip and submit a claim?**

A: Cover will be excluded since the condition that travel documents were stolen in the 48 hours preceding the trip is not met.

**Q: I had a pre-existing non-stabilised illness prior to purchasing the trip. Complications linked to this illness now prevent me from travelling. Can I cancel the trip and submit a claim?**

A: Cover is excluded where trips are cancelled due to a non-stabilised illness that was known prior to the trip being booked.

**Q: I had a cold during a trip. I decide to end the trip. Can I be compensated for the unused portion of the trip?**

A: If the illness is minor and can be treated on site, cover is excluded.

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: If you wish to submit a claim file to the Insurer, please send it:

- a. a completed and signed claim form stating the place and circumstances of the claim,
- b. proof that payment was made with the Card.

as well as the following documents:

➤ **In the event a trip is cancelled:**

- ✓ the booking confirmation,
- ✓ proof of cancellation.

➤ **In the event of travel interruption:**

- ✓ the booking confirmation,
- ✓ proof of the interruption.

➤ **In the event of Death:**

➤ the death certificate. **In the event of Illness:**

- ✓ a medical certificate.

➤ **In the event of Significant Property Damage:**

- ✓ documentary proof issued by the local authorities (report, statement from the fire brigade, etc.).

**SMARTPHONE THEFT INSURANCE**

**VISA Premier**

**VISA Platinum**

**Q: What does smartphone theft insurance cover?**

A: Cover is available in the event of the aggravated theft (theft by robbery or burglary) of a Smartphone.

The following definitions apply:

- Smartphone: Any form of portable device equipped with a SIM card and that can therefore be used as a telephone;
- Robbery: any act of violence committed by a third party against the Insured;
- Burglary: break-in to locked, enclosed premises or a locked motor vehicle.

The insurance covers the costs of repairing the Smartphone or reimbursement. These costs are covered after deducting depreciation equal to 10% of the purchase price per year, capped at 70%. Depreciation is deducted from the VAT-inclusive purchase price, beginning on the purchase date.

**Q: Who is covered?**

A: The Cardholder.

**Q: What is the maximum compensation?**

A: Cover is limited to €500 per claim per year (consecutive period of 12 months).

An excess of €50 applies to each claim, which is payable by you.

**Q: What is excluded from the cover?**

A: The following are excluded from cover:

- intentional misconduct by the Insured.
- the disappearance or loss of the insured items.
- theft not resulting from robbery or burglary.
- theft committed by the cardholder himself/herself.
- the consequences of events suffered by that the Insured during a civil or foreign war;
- The theft of a Smartphone from a motor vehicle when it is not locked in the boot of the car and inaccessible from inside the car.
- The theft of a smartphone between 11pm and 6am from a motor vehicle. However, cover will continue to apply if enclosed, covered and locked premises containing the vehicle are first broken into.

**Q: I left my smartphone in a restaurant. It has disappeared. Am I covered?**

A: Since this does not constitute aggravated theft, cover is excluded.

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: If you wish to submit a claim to the Insurer, please send it:

- a duly completed and signed claim form stating the place and circumstances of the Claim,
- the original receipt of the statement made to the police authorities stating the circumstances of the Burglary or Robbery,
- original purchase invoice for the stolen or damaged Smartphone,
- the VISA Premier statement confirming that the insured Smartphone was paid for using the Card,
- any evidence of an attack (testimony, medical certificate).



## VEHICLE RENTAL EXCESS INSURANCE

VISA Gold	Mastercard Gold	VISA Premier	VISA Platinum
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**Q: What does the vehicle rental excess insurance cover?**

A: In the event that the Rental Vehicle is damaged or stolen, the Insurer will cover the costs of repairing or returning the rental vehicle to the condition it was in at the time the Rental Agreement was entered into up to the amount stated below:

- a. where the Insured has not taken out the insurance offered by the Vehicle Rental Company, the excess stated in the rental agreement (higher excess), OR
- b. where the Insured has taken out the insurance offered by the Vehicle Rental Company, the non-recoverable excess stated in the rental agreement (lower excess),

This insurance is in addition to the insurance provided by the vehicle rental company.

**Q: What is the higher excess?**

A: When you rent a vehicle and it is damaged or stolen, you owe an excess that is sometimes equal to the total value of the vehicle. This is the excess applied when you refuse to purchase Collision Damage Waiver insurance from the vehicle rental company with your rental agreement.

**Q: What is the lower excess?**

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

**Q: Who is covered?**

A: The Cardholder.  
Persons travelling with the Cardholder and driving the rental vehicle are covered if they are named on the vehicle rental agreement.  
The driver must hold a valid driving licence.

**Q: What is the maximum compensation?**

A: The maximum compensation is €10,000 per claim.  
The excess is €75 per claim.  
If the cost of the repair or replacement exceeds €75, the total amount of the repair or replacement is reimbursed to the Insured, up to the amount of the rental contract excess and capped at €10,000.

**Q: Under what conditions does the cover apply?**

A: The cover applies provided that:

1. the rental vehicle is paid for in full with the Card
2. the rental agreement is for a maximum period of 30 days

If the length of the agreement is 31 days or more, cover is excluded, even in relation to the first 30 days!

3. the names of the drivers must be clearly stated in the rental agreement

**Q: Where does the cover apply?**

A: The cover applies worldwide excluding an area with a radius of 100 kilometres from the Insured's home or usual residence.  
The cover also applies within this 100 km radius where the insured trip made with the rental vehicle extends beyond 100 km.

**THE COVER APPLIES IF AT LEAST ONE NIGHT'S ACCOMMODATION IS BOOKED IN ADVANCE.**

Example: if the customer rents a vehicle to travel from Paris to Nice on holiday (with more than one night's accommodation booked in advance), the cover applies to the entire trip.

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: If you wish to submit a claim to the Insurer, please send Foyer Assurances:

- a completed and signed claim form stating the place and circumstances of the claim,
- proof that payment was made with the Card,
- the police report.

**MISSED EVENTS**

VISA Classic	VISA Gold	Mastercard Gold	VISA Premier	VISA Platinum
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**Q: What is the purpose of MISSED EVENTS insurance?**

A: The Company will reimburse the Cardholder in the event that events are cancelled and/or missed.

**Q: How is an event ticket defined?**

A: Any advance payment for pre-booked concert tickets, theatre tickets, sporting events, theme parks (with a fixed or end date), debited from the insured card, for personal use and for family members living under the same roof as the Cardholder.

**Q: What is covered**

A: The Company will reimburse the Cardholder in the event that events are cancelled and/or missed as a result of any of the causes listed below occurring before the event, provided that the tickets have been purchased with the card and that they have been returned to the insurance company

1. an illness or injury suffered by the Insured, his/her spouse or partner, living under the same roof on a long-term basis and residing at the same address, any relative up to the second degree or a person living under the same roof as the Insured and for whom he/she is responsible or over whom he/she has custody, who, for medical reasons, is prevented from making the planned trip or participating in the planned event;
2. the death of the Insured, his/her spouse or partner, living under the same roof on a long-term basis and residing at the same address, a relative up to the second degree or a person living under the same roof as the Insured and for whom he/she is responsible or over whom he/she has custody;
3. complications relating to the Insured's pregnancy, provided that the Insured was not more than three months pregnant at the time the tickets for the event were booked, or less than six months pregnant at the time of the event;
4. the mandatory quarantine or mandatory presence of the Insured as a juror at the *Cour d'Assises* (criminal court) or as a witness before a court, provided that the Insured was not aware of such circumstances when booking tickets for the event;
5. the hijacking, taking as a hostage or kidnapping of the Insured, his/her spouse or partner, living under the same roof on a long-term basis and residing at the same address, any relative up to the second degree or a person living under the same roof as the Insured and for whom he/she is responsible or over whom he/she has custody;
6. public transport cancellations or restrictions following a strike, unless an alternative means of transport is provided;
7. the Insured being required by police to be present following a break-in at the Insured's place of residence or place of work;
8. material damage to the Insured's place of residence or place of work as a result of fire, storm, flooding, a landslide or malicious acts provided that the damage:
  - ✓ was unforeseeable at the time the tickets for the event were booked;
  - ✓ prevents the Insured from attending the event;
  - ✓ occurs within the 30 days preceding the date of the event;
9. the theft or the total immobilisation of the Insured's private vehicle at the time of the event;
10. a delay to the start time of the event, following a stoppage of more than one hour due to a traffic accident or event of force majeure on the journey to the location of the event.
11. the theft and loss of the Insured's passport or any other valid identity document in the 48 hours preceding the trip.

All the above conditions must be met.

**Q: What is not covered?**

A: Cancellation and/or missed events as a result of the following causes are excluded:

1. the suicide, attempted suicide or acts intentionally committed or caused by the Insured or by the Beneficiary of the policy. Intentional acts comprise fraudulent, malicious and intentionally damaging acts or wrongful acts that, due to their seriousness, are deemed to be fraudulent;
2. inebriation, the use of narcotics that are not medically prescribed unless it is established by the Insured or the Beneficiaries that the state in question is not the cause of the bodily injury;
3. a nuclear risk, acts of war. The Insured is never covered when working as a soldier in any army in the performance of his/her duties;
4. crimes and offences, acts of terrorism or sabotage in which the Insured takes an active part;
5. flying aircraft or any aeronautical activity, except as a paying passenger;
6. playing any sport in a professional capacity: i.e. where the Insured's earnings as a professional athlete exceed 25% of his/her annual salary;
7. participating in and training for horse racing events, cycling races and speed contests using motor vehicles;
8. the Insured's pregnancy or childbirth by the Insured, abortion and any complications therewith, with the exception of those matters set out in section 3) "Scope of cover";
9. psychological illnesses, post-traumatic mental disorders, sexually transmitted diseases and infectious diseases;
10. bodily injuries following an accident or illness for which medical or paramedical treatment was being prescribed by a doctor at the time the ticket for the event was purchased, unless in the opinion of the doctor there was no contraindication to attending the event;
11. insolvency of the Insured at the time the event tickets are booked;
12. negligence or the poor condition of the private vehicle used to travel to the location of the event or performance;



13. administrative problems, vaccination problems or difficulties in obtaining a visa or other entry documents required to enter a country;
14. cancellation of an event at the initiative of the organisers;
15. all tickets for the event were booked or purchased after the occurrence of a bodily injury that is not covered by this policy;
16. compensation claims resulting from or related to any pre-existing personal injury;
17. service charges for booking/purchasing tickets;
18. subscription cards.

**Q: A ticket has only been partly paid for using the card. Is it covered?**

A: Cover only applies if the full purchase price of the ticket has been paid with the Card.

**Q: What is the maximum compensation?**

A: The Company shall reimburse the Cardholder up to a maximum of €100 per ticket and up to €300 per event over any period of 365 days (as evidenced by the purchase price printed on the ticket).

**Q: What documents must I provide to the Insurer in the event of a claim?**

A: Please provide the Insurer with a duly completed and signed notice of claim. Do not forget to attach all required supporting documents to your notice, namely:

- ✓ original or printed tickets (e-tickets),
- ✓ medical report,
- ✓ evidence of significant damage to immovable property (if applicable),
- ✓ other documents proving the need to cancel,
- ✓ contract cancellation conditions,
- ✓ details of household members if the request relates to more than one covered passenger,
- ✓ copy of your Card statement (if not yet available, please send it as soon as you receive it).



## TRAVEL ACCIDENT INSURANCE

VISA Basic	VISA Gold	VISA Platinum	VISA Classic	VISA Business
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**Q: Who is covered?**

A: A Card Holder but only in the event that 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 voyage?**

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 cause Physical Injury to the Insured.

The following are considered to be accidents:

- ✓ Damage to health which is the direct, sole consequence of an Accident that is guaranteed 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 guarantee is still granted to the Insured for 14 calendar days from the start of the hostilities when he or she 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 is involved 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 subsequent to a covered injury.
- ✓ Sports, including training, played professionally and/or for a sum of money, as well as playing 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.

**This document contains answers to frequently asked questions. IN THE EVENT OF A CONFLICT, THE GENERAL INSURANCE TERMS AND CONDITIONS PREVAIL**





- ✓ Caving, rafting, canyoning, 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 in the case of 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: How does the Insurer set the compensation 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)