

Travel Insurance

Insurance Product Information Document

Company: AXA Versicherung AG
General-Guisan Strasse 40
8400 Winterthur

Product: Global Card Personal and/or Corporate Visa and/or Mastercard cards.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



What is insured?

EMERGENCY MEDICAL EXPENSES

- ✓ Up to the amount shown in the Benefit Table for costs incurred outside your country of residence for all reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

CANCELLATION OR CURTAILMENT

- ✓ **Cancellation:** Up to the amount shown in the Benefit Table per trip for all beneficiaries travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay for beneficiaries together with any reasonable additional travel expenses incurred if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the listed changes in circumstances.
- ✓ **Curtailement:** Up to the amount shown in the Benefit Table per trip for all beneficiaries travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay for beneficiaries together with any reasonable additional travel expenses incurred if the trip is curtailed before completion as a result of any of the listed changes in circumstances.

BAGGAGE DELAY

- ✓ Up to the amount shown in the Benefit Table in total for all beneficiaries travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within the number of hours indicated in the Benefit Table after your arrival.

BAGGAGE, VALUABLES, PERSONAL MONEY AND TRAVEL DOCUMENTS

- ✓ Up to the amount shown in the Benefit Table per trip for all beneficiaries travelling together, for the accidental loss of, theft of or damage to baggage.
- ✓ Up to the amount shown in the Benefit Table per trip for all beneficiaries travelling together, for the accidental loss of, theft of or damage to valuables or personal money.
- ✓ Up to the amount shown in the Benefit Table for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

DELAYED DEPARTURE

- ✓ Up to the amount shown in the Benefit Table for costs incurred in the terminal in respect of restaurant meals,



What is not insured?

EMERGENCY MEDICAL EXPENSES

- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip. Normal pregnancy or childbirth, or travelling when your medical practitioner has recorded your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
- ✗ Any treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.

CANCELLATION OR CURTAILMENT

- ✗ Any claim arising directly or indirectly from circumstances known to you prior to the time of booking or commencing any trip which could reasonably have been expected to give rise to a claim.
- ✗ Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
- ✗ Any costs for transportation and/ or accommodation not arranged by us or incurred without our prior approval.
- ✗ Any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is later

BAGGAGE DELAY

- ✗ Claims which do not relate to your outward journey on a trip outside of your country of residence.
- ✗ Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to you.

BAGGAGE, VALUABLES, PERSONAL MONEY AND TRAVEL DOCUMENTS

- ✗ The excess as shown in the Benefit Table per beneficiary for each and every claim.
- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Incidents of loss or theft of valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
- ✗ Mobile phones and their accessories.

DELAYED DEPARTURE

- ✗ Any costs or charges for which any carrier or provider must, has or will reimburse you and all amounts paid in compensation by the carrier.
- ✗ Claims where you have not checked in or attempted

refreshments consumed and hotel accommodation if you have arrived at the terminal and have checked in or attempted to check in during your outward journey or homeward journey and the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than the number of hours indicated in the Benefit Table from the scheduled departure time.

PERSONAL ACCIDENT

- ✓ Up to the amount shown in the Benefit Table, if you suffer a bodily injury caused by an accident whilst travelling on public transport during a trip.

to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.

PERSONAL ACCIDENT

- ✗ Any claim when you are not travelling on public transport.



Are there any restrictions on cover?

- ! In order to be eligible for cover under these benefits, you must have pre-paid at least 51% of your trip cost with one or more valid Cornèr Europe AG cards prior to departure.
- ! The maximum age limit for all benefits is 70 years inclusive.

We will not pay for claims arising directly or indirectly from:

- ! Pre-existing medical conditions.
- ! Your participation in or practice of any other sport or activity unless shown as covered in the sports and activities section.
- ! Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.



Where am I covered?

- ✓ Trips to all countries including USA, Canada, Mexico and the Caribbean countries are covered.



What are my obligations?

- You must take all reasonable care and precautions prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.



When and how do I pay?

The cardholder does not pay for the insurance, the insurance cover is provided as a free of charge benefit to the cardholder. Cornèr Europe AG will pay AXA for the insurance cover.



When does the cover start and end?

Cover begins as soon as Cornèr Europe AG has issued, and you are in possession of, the covered card. The cover is valid as long as you hold the covered card.

DURATION OF THE COVER

Cover applies to all events that occur during the term of the contract but does not apply if your covered card has been blocked or withdrawn by Cornèr Europe AG at the time of booking and / or paying for the trip.

The duration of any trip may not exceed 45 consecutive days. Please note if your trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Under Section B – Cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.



How do I cancel the contract?

These benefits are included with your covered card, the benefits cannot be cancelled separately. If you cancel the covered card the cover will end and all benefits will stop.