

General Terms and Conditions of Insurance

Insurances for Global Card Visa and/or Mastercard Payment Cards

Issued by Cornèr Europe Ltd.

Liechtenstein

Table of Contents

TABLE OF CONTENTS	2
HOW CAN YOU CONTACT US ?	3
INTRODUCTION	4
SUMMARY OF COVERS AND LIMITS PROVIDED UNDER THE POLICY	5
DEFINITIONS	7
WHICH ARE THE GENERAL TERMS AND CONDITIONS OF INSURANCE?	
INSURANCES FOR GLOBAL CARD VISA AND/OR MASTERCARD PAYMENT CARDS	11
1. WHAT ARE THE INFORMATION ON THE POLICYHOLDER AND PURPOSE OF THE POLICY?	11
2. WHAT IS THE ELIGIBILITY OF THE POLICY ?	11
3. WHAT IS THE DURATION OF THE POLICY AND THE DURATION OF THE SINGLE COVERS?	11
4. WHAT IS THE GEOGRAPHICAL SCOPE OF APPLICATION ?	11
5. HOW ARE YOUR CLAIMS SETTLED?	12
6. WHAT HAPPENS IF YOU MAKE FALSE OR INCORRECT STATEMENTS OR DO NOT GIVE INFORMATION?	12
7. DO YOU HAVE TO MINIMIZE LOSS?	12
8. WHEN CAN WE TAKE OVER YOUR RIGHTS AND CLAIMS?	12
9. WHAT DO YOU HAVE TO DO IF YOU HAVE OTHER INSURANCE?	12
10. WHICH ARE THE LAW AND JURISDICTION THAT APPLY?	12
11. WHAT IS THE PERIOD OF LIMITATION OF THIS POLICY ?	12
12. HOW CAN YOU CONTACT US FOR A CLAIM?	12
13. WHAT CLAIMS EVIDENCES DO WE NEED?	12
14. HOW CAN YOU FILE A COMPLAINT?	14
WHICH ARE THE PARTICULAR TERMS AND CONDITIONS OF INSURANCE?	
INSURANCES FOR GLOBAL CARD VISA AND/OR MASTERCARD PAYMENT CARDS	15
SECTION A – TRAVEL CANCELLATION OR CURTAILMENT COVER	15
CANCELLATION COVER	15
CURTAILMENT COVER	17
SECTION B - TICKET COVER	18
SECTION C - MEDICAL ASSISTANCE COVER	20
SECTION D - LUGGAGE COVER	23
SECTION E - MONEY AND TRAVEL DOCUMENTS COVER	23
SECTION F - TRAVEL ACCIDENT COVER	24
SECTION G - DELAYED DEPARTURE COVER	25
SECTION H - COLLISION DAMAGE WAIVER (CDW)	26
PRIVACY NOTICE	28

How can You contact us?

HOW CAN YOU GET MEDICAL ASSISTANCE?

In case of emergency, You can contact us by phone on: **+41 43 843 11 17**
Or by Email: **help@europ-assistance.ch**

HOW CAN YOU MAKE A CLAIM?

You can write to us at:

**Europ Assistance (Suisse) SA
Claims Department
Avenue Perdtemps 23
PO Box 3200
1260 Nyon
Switzerland**

**Email: claims@europ-assistance.ch
Phone: +41 43 843 11 17**

HOW CAN YOU MAKE A COMPLAINT?

We strive to offer You the highest level of service.

However, if You are unhappy, You must first send Your complaint by post to:

**Europ Assistance (Suisse) SA
Claims Department
Avenue Perdtemps 23
PO Box 3200
1260 Nyon
Switzerland**

Email: quality@europ-assistance.ch

HOW CAN YOU ASK QUESTIONS?

If You have any questions about Your Policy, You can contact us by phone at: **+41 43 843 11 17**
or by email: **help@europ-assistance.ch**

Introduction

Dear Cardholder,

Please read these General Terms and Conditions of Insurance carefully. If You need anything explained, please call or write to us. We would be happy to help.

This document contains the insurance conditions applicable to the policy (hereinafter referred to as the policy) in accordance with Liechtenstein law, underwritten:

- by **CORNÈR EUROPE LTD.**, a public limited company constituted under Liechtenstein law, duly registered with the commercial register of the Principality of Liechtenstein (under company number FL-0002.577.203-7) having its registered office located at Städtle 17, 9490 Vaduz, Principality of Liechtenstein, which holds a license to operate as electronic money institution pursuant to the Electronic Money Act of 17 March 2011 issued by the Financial Market Authority (FMA) of the Principality of Liechtenstein. Cornèr Europe Ltd. is authorized by the card schemes Visa and Mastercard to issue payment cards (credit and prepaid cards) in Liechtenstein and to passport its rights in all EU member states.
Hereinafter referred to as "the Policyholder"
- for **EUROP ASSISTANCE SA**, a Société Anonyme [French Public Limited Company] governed by the Code des assurances [French Insurance Code], with a share capital of €61,712,744, having its registered office located at 2 rue Pillet Will, 75009 Paris, France, registered in the Trade and Companies' Register of Paris under number 451 366 405, acting for the purposes of this Policy on its own behalf in the Principality of Liechtenstein through its Irish branch EUROP ASSISTANCE SA IRISH BRANCH (EAIB), having its main place of business at Ground Floor, Block B, Central Quay, Riverside IV, SJRQ, Dublin 2, D02 RR7, Ireland and registered with the Irish Companies Registration Office under number 907089. EUROP ASSISTANCE S.A. is supervised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR - French Prudential Supervisory Authority) located at 4, Place de Budapest, CS 92459, 75436 Paris Cedex 09, France. The Irish branch operates in Your country under the freedom to provide services regime. The EUROP ASSISTANCE S.A. solvency report can be consulted here: <https://www.europ-assistance.com/publications/>.
Hereinafter referred to as "the Insurer" or "We", "Us", "Our".

Summary of covers and amounts insured provided under the Policy

The Table of Guarantees below presents an overview of the covers and limits included in the Policy. Each cover listed may have a specified limit that applies either per claim and Insured Person, or per claim. Additionally, please be aware of the applicable deductible ("Excess") associated with some covers.

After a successful claim, We will pay up to the relevant amounts below, subject to any exclusion, limitation and to the rest of the General and Particular Terms and Conditions of Insurance. It is important to review these conditions to understand Your rights and obligations fully.

Insurance covers			
Maximum amounts insured in EUR per claim and Insured Person In the case of amounts insured marked with*, the amounts apply per claim.			
	Visa Infinite Global Card Personal credit card Global Card Personal Platinum Visa and/or Mastercard credit card Global Card Business Platinum Visa and/or Mastercard credit card	Global Card Personal Gold Visa and/or Mastercard credit card Global Card Business Gold Visa and/or Mastercard credit card	Global Card Personal Classic Visa and/or Mastercard credit card Global Card Personal Direct Visa and/or Mastercard prepaid card Global Card Business Classic Visa and/or Mastercard credit card Global Card Business Direct Visa and/or Mastercard prepaid card
Section A - Travel Cancellation or Curtailment Cover			
Cancellation cover	Up to 20,000 € *	Up to 10,000 € *	Up to 5,000 € *
Curtailment cover	Up to 10,000 € *	Up to 5,000 € *	Up to 3,000 € *
Excess	10% of total travel costs, min. EUR 70, max. EUR 150	10% of total travel costs, min. EUR 70, max. EUR 150	10% of total travel costs, min. EUR 70, max. EUR 150
Section B - Ticket Cover			
Ticket cover	Up to 1,000 €	Up to 1,000 €	Up to 1,000 €
Section C - Medical Assistance Cover			
Emergency Medical Expenses incurred during Your Trip	Up to 1,000,000 € *	Up to 1,000,000 € *	Up to 1,000,000 € *
Emergency Dental treatment	Up to 500 €	Up to 500 €	Up to 500 €
Pregnancy complications	Up to 75,000 € *	Up to 75,000 € *	Up to 75,000 € *
Hospitalization because of an illness or accident during the Trip	Costs included	Costs included	Costs included
Transfer to a hospital near Your home	Costs included	Costs included	Costs included

Sending of medicine unavailable abroad	Costs included	Costs included	Costs included
Hospitalization abroad for more than 7 days without a Family Member by Your side	Costs included	Costs included	Costs included
Care of a disabled person or Your children under 18 years old traveling with You	Costs of the airline (economy class) or train ticket (1st class)	Costs of the airline (economy class) or train ticket (1st class)	Costs of the airline (economy class) or train ticket (1st class)
Extension of Trip in a hotel after an illness or accident	Costs included	Costs included	Costs included
Early return of a Travel Companion	Costs of the airline (economy class) or train ticket (1st class)	Costs of the airline (economy class) or train ticket (1st class)	Costs of the airline (economy class) or train ticket (1st class)
Repatriation and funeral costs in case of Your death during the Trip	Up to 30,000 €	Up to 30,000 €	Up to 30,000 €
Excess	70 €	70 €	70 €
Section D - Luggage cover			
Necessary Replacement of clothes, food and toiletries in case of luggage delay	From 4 hrs: 250 €	From 6 hrs: 250 €	From 6 hrs: 250 €
Loss of or damage to luggage caused by the carrier/person	Up to 10,000 €	Up to 5,000 €	Up to 1,000 €
Robbery of or damage to luggage	Up to 10,000 €	Up to 5,000 €	Up to 1,000 €
Robbery or damage to valuables	Up to 500 €	Up to 250 €	Up to 200 €
Section E - Money and Travel documents cover			
Money	Up to 500 €	Up to 250 €	Up to 200 €
Passport and Travel documents	Up to 500 €	Up to 250 €	Up to 200 €
Section F - Travel accident cover			
Death benefit	500,000 €	300,000 €	100,000 €
Disability benefit	Up to 500,000 €	Up to 300,000 €	Up to 100,000 €
Section G - Delayed departure cover			
Expenses incurred for lodging accommodation, meals, telephone calls, local transportation and additional vehicle parking charges	From 4 hrs: 250 €, max 1,000 €	From 6 hrs: 250 €, max 800 €	From 6 hrs : 250 €, max 800 €
Section H - Collision damage waiver (CDW)			
Car hire deductible	Up to 10,000 €	Up to 7,500 €	Up to 5,000 €

Definitions

When We use the following terms in the content of these General Terms and Conditions of Insurance, We refer to the definitions included in this section "Definitions".

YOU, YOUR OR THE INSURED PERSON

Cardholders of a Personal Card:

The Cardholder and all persons living with him in the same household or returning to this household regularly on weekdays or weekends.

Also insured are children of the Cardholder and of the cohabiting partner who are entitled to benefits but do not live in the same household as the Cardholder.

Cardholders of a Business Card:

The Cardholder, employees, consultants, guests and Family Members and persons living in the same household and who are accompanying the Cardholder on a business Trip, as well as employees, consultants and guests of the Cardholder for whom the Cardholder paid Trip expenses by card without personally going on the business Trip.

ACCIDENT

A sudden and unforeseen external event that causes non-intentional bodily injury to a person.

CARDHOLDER

The holder of a valid Insured Card.

CIVIL PARTNER

You are married or living in a registered partnership.

COMPANION

A single person who accompanies you on an excursion, event, tour or activity for which he or you have purchased tickets. If the Insured Person is unable to use his/her ticket as a result of an insured event, the Insurer will also grant cover to a person accompanying the Insured Person, provided that this person also waives the right to use the ticket, and that he/she was the only one Companion accompanying You.

DEPARTURE DATE

The start date of the Trip shown in the invoice issued to the Cardholder by the trip organizer or an authorized distributor.

DOMESTIC PARTNER

A person who is at least 18 years old and with whom You have a domestic partnership with. You must provide evidence of living together for at least the previous 6 months.

END DATE

The end date of the Trip shown in the invoice issued to the Cardholder by the trip organizer or an authorized distributor.

EPIDEMIC

An epidemic means any sudden and unexpected large-scale outbreak of an infectious disease that spreads rapidly through a country. However, for this to be an epidemic, the World Health Organisation (WHO) must also have recommended cancelling any international Trips that are not essential from or to the affected country or destination and, regarding influenza, declared at least a stage 5 pandemic alert according to its World Plan for Pandemic Influenza. The quarantine for the affected people must be declared by the affected country's department of health or its other competent authorities.

EXCESS

The pre-defined amount which You have to pay in the event of a claim, which We will not reimburse under the Policy.

FAMILY MEMBER

Your husband, wife, civil partner, domestic partner, son, daughter (including adopted daughter or son), parents (including stepparents), parents-in-laws, sons-in-law, daughters-in-law, brothers and sisters (including stepbrothers and stepsisters), nephews and nieces-in-law, sisters-in-law, grandparents, and grandchildren. Family Member also includes any son or daughter of Your spouse, civil partner or domestic partner. Also included are foster children, legal guardians and legal wards.

HOME

Your usual place of residence in Your home country.

HOME COUNTRY

The country where You live and are resident for tax purposes.

ILLNESS

Any alteration of health conditions, for reasons other than a bodily injury.

INSURANCE CERTIFICATE

A written or electronic document issued on demand by the Insurer and provided to the Cardholder to confirm insurance coverage and the main insurance benefits.

INSURED CARD

Insurance cover applies to Cardholders of the following cards:

- Visa Infinite Global Card Personal credit card
- Global Card Personal Platinum Visa and/or Mastercard credit card
- Global Card Personal Gold Visa and/or Mastercard credit card
- Global Card Personal Classic Visa and/or Mastercard credit card
- Global Card Personal Direct Visa and/or Mastercard prepaid card
- Global Card Business Platinum Visa and/or Mastercard credit card
- Global Card Business Gold Visa and/or Mastercard credit card
- Global Card Business Classic Visa and/or Mastercard credit card
- Global Card Business Direct Visa and/or Mastercard prepaid card.

LOSS OF LIMB

Total loss of use by being physically cut off at or above the wrist or ankle.

LOSS OF SIGHT

Total and permanent loss of sight without expectation of improvement in both eyes or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

LUGGAGE

The clothes and belongings needed for Your personal use and hygiene during the Trip. They are contained inside a suitcase(s). "Luggage" includes the suitcases themselves but not money, jewellery, electronic and digital equipment, or documents.

MONEY

Bank notes or coins You carry on Your person during the Trip.

MOUNTAINEERING

Mountaineering is an outdoor sport that involves climbing and crossing mountains using a mix of hiking, rock climbing, and advanced techniques (e.g., using ropes, crampons, and ice axes). It often requires special gear and skills to tackle steep slopes, ice, and extreme weather conditions. Unlike regular hiking, mountaineering is risky and can be dangerous due to unpredictable terrain, altitude, and harsh environments. It requires careful planning, physical strength, and a strong focus on safety. This includes rock climbing, ice climbing, trekking (included trekking over 4000 meters without climbing equipment), alpine climbing.

NATURAL DISASTER

Phenomenon of natural origin, of geophysical origin (such as but not limited to earthquake, volcanic eruption, landslide, tidal wave) or climatic origin (such as but not limited to avalanches, cyclones, flood, drought, fire), and of abnormal intensity.

OUR MEDICAL OFFICER

The doctor or physician We appoint to ascertain Your health conditions.

PANDEMIC

A pandemic is a temporary, global, massive accumulation of a contagious disease. The respective declarations of the World Health Organization (WHO who.int) are decisive for the qualification as a pandemic and thus also for its duration. The quarantine for the affected people must be declared by the affected country's department of health or its other competent authorities.

PERMANENT TOTAL DISABILITY

Your permanent loss of ability to work in any occupations because of a bodily injury.

POLICY

This insurance contract, which is composed of the present General Terms and Conditions of Insurance and the Particular Terms and Conditions of Insurance. If there is any conflict between them, the Particular Terms and Conditions of Insurance override the General Terms and Conditions of Insurance.

POLICY START DATE

This has the meaning given under **Clause 3** of the General Terms and Conditions of Insurance.

PRE-EXISTING MEDICAL CONDITION

A Pre-existing Medical Condition refers to any physical or mental conditions for which the Insured Person has experienced any symptoms, tests, diagnosis, or medical treatments, within the past 6 months before the start date of each cover (**see Clause 3**).

This includes:

- Undergoing surgery for any conditions or symptoms
- Receiving treatment, testing, or investigation for any conditions or symptoms
- Receiving medication for any conditions or symptoms.

Insurance cover shall only apply if it is necessary to cancel or curtail the Trip due to an unexpected and acute aggravation of the conditions as certified by a physician, or unexpected relapse or death.

For chronic or pre-existing illnesses or injuries with risk of aggravation, insurance cover is granted only if the competent medical authority has certified that the insured person is fit to travel.

PROFESSIONAL PREMISES

Property that You or Your company own or rent for the purposes of Your professional activity.

PROFESSIONAL SUBSTITUTE

The person who replaces You at work during the Trip.

QUARANTINE

Temporary isolation of people to prevent an infectious disease spreading.

ROBBERY

Threat or use of physical violence against you, an act of vandalism against You or a locked motor vehicle, or a break-in to Your locked accommodation.

SERIOUS DAMAGE

Material damage if it affects Your home or Your secondary residence or that affects the normal conduct of the business if it affects Your professional premises.

SERIOUS ILLNESS

Any physical or mental illness diagnosed by a licensed doctor causing inability to travel. More specifically for You to benefit from the cancellation and curtailment cover:

- when a serious illness relates to You or a Travel Companion, a licensed doctor must state that You or Your Travel Companion are unfit to travel on the departure date, which the doctor must state on the medical certificate
- regarding the illness of a person other than You or a Travel Companion, a licensed doctor must state that Your presence at their side is necessary or that the person has to stay in hospital for treatment for more than 48 hours.

SERIOUS INJURY

Injury caused by an accident causing inability to travel. More specifically for You to benefit from the cancellation and curtailment covers:

- when a serious injury relates to You or a Travel Companion, a licensed doctor must state that You or Your Travel Companion are unfit to travel on the departure date, which the doctor must state on the medical certificate
- regarding the injury of a person other than You or a Travel Companion, a licensed doctor must state on the medical certificate that Your presence at their side is necessary or that the person has to stay in hospital for treatment for more than 48 hours.

STRIKE

The collective ceasing of work or refusal to work by a body of employees as a form of protest.

TERRORIST ACT

An act including the use of force or violence or the threat of it, carried out by any person or group, whether acting alone or on behalf of or in connection with any organization(s) or governments, committed for political, religious, ideological or similar purposes. Such purposes include the intention of influencing any government or putting the public, or any section of the public, in fear. A terrorist act must be officially regarded as such by a public authority of the place where it occurred.

THIRD-DEGREE FAMILY MEMBER

Your uncles, aunts, cousins.

THIRD PARTY

Anyone who is not you, a Family Member, a Third-degree Family Member or a Travel Companion.

TRAVEL COMPANION

A person other than You with whom You have arranged to travel.

If making a claim under the Policy, You must provide evidence of:

- shared booking of transport and accommodation;
- each individual booking of transport and accommodation.

TRIP

The private and/or business Trip undertaken within the geographical scope of application.

The Trip must start from Your home country.

TRIP ABROAD

Any country other than Your home country and the sanctioned countries referred to in **Clause 4** of the General Terms and Conditions of Insurance.

WAR

The use of violence and force between two or more states to resolve a matter of dispute, involving the engagement of armed forces with or without international legality. A crime of aggression (including but not limited to invasion, military occupation, annexation using force, bombardment, and military blockade of ports) is deemed equivalent to a War.

WARLIKE OPERATIONS

Violent riots, mutinies and hostilities, insurrections, rebellions, military or usurped power, revolutions, civil wars, civil commotions, conspiracies, terrorist attacks, martial law and states of siege.

Which are the General Terms and Conditions of Insurance?

Insurances for Global Card Visa and/or Mastercard Payment Cards

INTERNATIONAL SANCTIONS

We do not provide cover, pay a claim or provide any benefit or a service described in the General Terms and Conditions of Insurance if this would expose us to:

- any sanction, prohibition or restriction under United Nations resolutions, or
- the trade or economic sanctions, laws or regulations of the European Union, United States of America, France, the United Kingdom, Switzerland and the Principality of Liechtenstein.

For further details please visit: <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>

CAUTION

You are covered under this Policy only if You have followed the official recommendations regarding traveling issued by a government authority of Your home country at the departure date. Recommendations include the “advice against traveling or all but essential Trips”.

1. WHAT ARE THE INFORMATION ON THE POLICYHOLDER AND PURPOSE OF THE POLICY?

The Policyholder, issuer of the Insured Card, has taken out a Policy with the Insurer in its own name and on behalf of the Cardholders of an Insured Card.

This document constitutes the General Terms and Conditions of Insurance that the Policyholder, as issuer of the Insured Card, undertakes to provide insurance to the Cardholder.

These General Terms and Conditions of Insurance summarise the content of the coverage offered, its terms of entry into force, its fields of application, as well as the forms to be completed in order to report a claim under this Policy.

2. WHAT IS THE ELIGIBILITY OF THE POLICY?

The coverage summarised in this Policy is offered on condition that You are the Cardholder of a valid Insured Card and that You have paid for at least 51% of the Trip with one of these cards in advance at the time of the occurrence of a claim giving rise to a request for compensation and/or assistance.

If You have more than one Insured Card, in the event of a claim, benefits are not cumulative. Only the insured amounts of the Insured Card with the highest limits will apply.

3. WHAT IS THE DURATION OF THE POLICY AND THE DURATION OF THE SINGLE COVERS?

WHAT IS THE DURATION OF THE POLICY?

This Policy covers the Insured Persons from the date of issue of the Insured Card to the Cardholder and during its period of validity.

This cover is automatically cancelled in the event of non-renewal or in the event of withdrawal or blocking of the Insured Card by the Policyholder or by the Cardholder.

Declaring the Insured Card lost or stolen does not affect this cover.

The Insured Person is solely covered for the amount attached to the coverage of the Insured Card.

The duration of any Trip paid with the Insured Card must not exceed ninety (90) consecutive days.

WHAT IS THE DURATION OF THE SINGLE COVERS?

For Cancellation cover, You are covered from the time You book the Trip. The cover ends at the departure date of Your Trip.

Cover under all other benefits starts when You leave Your home country at the departure date. The cover ends when You return to Your home country at the end date or when the Trip finishes.

4. WHAT IS THE GEOGRAPHICAL SCOPE OF APPLICATION?

The insurance provides cover worldwide except following countries and territories:

Belarus, Iran, North Korea, Syria, Russia (Russian Federation) and the regions of Crimea, Kherson, Donetsk, Luhansk and Zaporizhzhia. Certain limitations can apply to Cuba and/or Venezuela. Please refer to **Clause 12**.

As the sanctioned countries and territories may change over time, you will find the list of countries and regions for which we are currently unable to provide insurance cover due to sanctions under the following link:

[International regulatory information | Europ Assistance](http://www.europ-assistance.com/international-regulatory-information/) (www.europ-assistance.com/international-regulatory-information/)

5. HOW ARE YOUR CLAIMS SETTLED?

If We accept a claim, We will pay out within 30 days of receiving suitable proof of the loss or of agreeing a settlement with you.

6. WHAT HAPPENS IF YOU MAKE FALSE OR INCORRECT STATEMENTS OR DO NOT GIVE INFORMATION?

If You make false or incorrect statements or are unwilling to give us information, We may partly or fully refuse Your claim.

7. DO YOU HAVE TO MINIMIZE LOSS?

Yes, You must do everything in Your power to avoid or minimize the harm caused by a covered event.

8. WHEN CAN WE TAKE OVER YOUR RIGHTS AND CLAIMS?

After having incurred costs for fulfilling this Policy, We will take over all the rights and claims You may have against any third parties liable to You for the incident. This is called "subrogation".

Our right of recovery against third parties is limited to the total cost We incur in fulfilling this Policy. You must do everything reasonably possible to cooperate with us in using Our subrogation rights.

9. WHAT DO YOU HAVE TO DO IF YOU HAVE OTHER INSURANCES?

If You make a claim, You must notify all the insurers about it, giving each the name of the others. Each insurer is liable to pay out only its fair proportion of Your claim.

10. WHICH ARE THE LAW AND JURISDICTION THAT APPLY?

The Princely Court of Justice, Vaduz, Principality of Liechtenstein and the courts at the head office of Europ Assistance SA in Paris SA or EAIB shall have jurisdiction over claims arising from this contract.

As a Cardholder and/or Insured Person, You nevertheless have the option of taking legal action before the court in Your Home Country.

11. WHAT IS THE PERIOD OF LIMITATION OF THIS POLICY?

The limitation period for any action arising from this Policy is five (5) years from the date of the event.

12. HOW CAN YOU CONTACT US FOR A CLAIM?

You can write to us at:

Europ Assistance (Suisse) SA
Avenue Perdtemps 23
1260 Nyon
Switzerland

claims@europ-assistance.ch

If You are a United States citizen and You were travelling to Cuba and/or Venezuela, You must provide evidence that You travelled to Cuba and/or Venezuela in compliance with United States laws before We can provide a service or a payment.

We ask that You inform Us as soon as possible of Your discovery of any claim or damage which leads to a claim and return Your completed claim form to Us with any further information as soon as possible.

13. WHAT CLAIMS EVIDENCE DO WE NEED?

Before a claim can be processed, it may be necessary to provide certain documents to validate cover and facilitate claim management. The table below outlines the documents You may be asked to submit.

This list is a summary of the information You may be required to provide and is non-exhaustive. You may be asked to provide additional information or documents to support Your claim.

COVER(S)	DOCUMENTS AND INFORMATION
All covers	<ul style="list-style-type: none"> - Your name. - Your contact information (Your address with postcode, telephone number where You can be reached and Your email address). - The main points of Your request. - Proof that the person making the claim has Insured Person status at the time the cover takes effect (see clauses 2 and 4). - If the insurance event involves a Family Member, a Third-degree Family Member and or a Travel Companion or a Companion, evidence of the relationship between the Insured Person and a Family Member, Third Degree Family Member (for ex. a certificate of birth) and / or the (Travel) Companion. - Evidence of the facts constituting an insured event (medical report, death certificate, hospital documents, police report, proof of Your dismissal or the termination of your employment contract by your employer, etc). - Confirmation E-mail and/or receipts for the Trip booking. - Receipts and itemised bills for all expenses and/or costs incurred.
Cancellation, Curtailment & Ticket Cover	<ul style="list-style-type: none"> - Medical report form, if requested by Us - Confirmation of the cancellation of the booked Trip or event, showing a breakdown of the costs incurred as a consequence of the cancellation of the booked Trip or event. - Breakdown of costs incurred by curtailing the Trip. - Original unused tickets, copies of invoices, proof of payments, and any other documents that substantiate the cost or occurrence of pre-paid and non-refundable activities.
Medical Assistance	<ul style="list-style-type: none"> - Medical report form, if requested by Us. - Any medical report completed by the registered medical practitioner attending You or anyone else receiving medical treatment related to the Curtailment of the Trip. - Breakdown of costs incurred by the medical assistance case. - The statement of Your Health/accident insurance regarding the costs and benefits covered under primary insurances. These could include social security, private health/accident insurances and / or voluntary or compulsory health/accident insurances provided by Your employer.
Luggage	<ul style="list-style-type: none"> - The Property Irregularity Report (loss report) issued by the air carrier or an equivalent document for another kind of transport. - Your declaration of loss to the competent authority (police or equivalent in the relevant country). - A list of the items stolen or lost, and their financial value (plus documents necessary to prove their value, like receipts or invoices). - If the Luggage is stolen, the relevant report filed with the competent authority at the place the robbery occurred.
Money & and Travel documents	<ul style="list-style-type: none"> - Within 48 hours of the incident, You must report the loss of money to the local police or the carrier booked as part of Your Trip package, or to Your hotel or accommodation management, or to the Trip organiser's representative. You must give us written documents confirming that the theft occurred during the Trip. You must give us evidence of Your withdrawal of bank notes or coins during the Trip or in the week before it started. - Within 48 hours of the incident, You must report the loss or theft of Your passport or ID to the local police or authority (e.g., embassy, consulate). Original receipts for any additional accommodation or travel expenses incurred. You must give us written documents confirming that it occurred during the Trip.
Personal Accident	<ul style="list-style-type: none"> - Medical report form, if requested by Us - Proof of the bodily injury (medical reports, death certificate, hospital documents) - Any official report and / or witness statements establishing the materiality and importance of the Accident, and its relation with the claim You submit.
Delayed departure	<ul style="list-style-type: none"> - Confirmation from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time.
Collision Damage Waiver (CDW)	<ul style="list-style-type: none"> - The rental agreement with the rental company, with visible excess. - The documents that show the facts about an insured event under this coverage. These could include the damage report, the damage calculation and the credit card statement with evident charges for the damage. - In the event of theft or vandalism: the relevant report filed with the competent authority (police) at the place where the theft or vandalism occurred.

14. HOW CAN YOU FILE A COMPLAINT?

We aim to offer You the highest level of service. However, if You are dissatisfied, please contact us immediately by mail to:

Europ Assistance (Suisse) SA
Claims Department
Avenue Perdtemps 23
PO Box 3200
1260 Nyon
Switzerland

Email: quality@europ-assistance.ch

We will acknowledge receiving Your complaint within 5 working days unless We can give an answer quicker than this. We commit to provide a final answer within 8 weeks. We will reply sooner if We are required to do so in accordance with local laws and regulations.

You also have the option of submitting your complaint to the Financial Services and Pensions Ombudsman (FSPO). The address of the ombudsman is as follows:

Financial Services and Pensions Ombudsman (FSPO)
3rd Floor
Lincoln House, Lincoln Place
Dublin 2
Ireland

Email: info@fspo.ie
Phone: +353 1 567 7000
Website: www.fspo.ie

Note: Complaints must be made to the FSPO within 6 years of the date of the conduct complained of.

Which are the Particular Terms and Conditions of Insurance?

Insurances for Global Card Visa and/or Mastercard Payment Cards

SECTION A – TRAVEL CANCELLATION OR CURTAILMENT

CANCELLATION COVER

WHAT YOU ARE COVERED FOR:

The cover aims to reimburse You for the monetary loss You incur directly because the insured Trip has been cancelled, such as pre-paid and non-refundable transportation and accommodations expenses, as well as pre-paid and non-refundable excursions, tours or activities.

You are covered only if one of the insured events listed below occurs. The cover is subject to exclusions that We also list below.

The cost of the following items is not part of what We cover: recoverable airport taxes, port taxes, insurance premium, service fees.

Our liability is limited to the amounts stated in the Table of Guarantees.

The insured events are as follows:

1. Serious and unexcepted illness (including being diagnosed with an epidemic or pandemic disease), serious injury or death of:
 - an Insured Person;
 - a Travel Companion;
 - a Family Member;
 - the person You have chosen to look after minors or disabled people You are responsible for
2. Serious and unexpected illness due to pregnancy complications of:
 - an Insured Person;
 - a Travel Companion;
 - a Family Member;
 - the person You have chosen to look after minors or disabled people You are responsible for

However, cover applies only if:

- **it occurs before 28 weeks.**
 - **After 28 weeks, a medical certificate from a licensed doctor confirming Your ability to travel will be required in order to benefit from the insurance cover.**
 - **the Insured Person didn't know about the pregnancy complication before booking the Trip.**
3. Death of a Third-degree Family Member.
 4. Serious damage to Your home or professional premises.
 5. The termination of your employment contract by your employer.
 6. If You start employment in a company You had not worked for when You entered into the new employment contract.
 7. Your being summoned to be a party, witness or jury member in court or in any other public forum.
 8. Your being summoned to serve at an election polling station.
 9. Your, your Travel Companion or You Host being summoned by a member of the armed forces, police, fire, nursing or ambulance services or of a government department
 10. Theft of documents that prevent You starting the Trip.
 11. Your vehicle or the public transport You took being stolen or having a breakdown or an accident or being made inaccessible due to adverse weather conditions for more than 6 hours or a Natural disaster, as recognized by official recommendations from a government authority in Your home country, that prevent You starting the Trip.
 12. Your being assigned a child by adoption.
 13. Your being refused a visa unexpectedly and without good reason.
 14. A terrorist act within 14 days of Your scheduled departure date that occurs within a 100km radius of the destination to which You are scheduled to go while on Your Trip.

However, this cover only applies if:

- the country that includes the destination has not experienced a terrorist act in the 30 days before Your cover starts, and
- no recommendations advising against travel were in place from a government authority of Your home country when You booked the Trip.

15. The place of Your destination being made inaccessible due to a Natural disaster occurring during Your Trip within 14 days of Your scheduled departure date that occurs within a 100km radius of the destination to which You are scheduled to go while on Your Trip.

However, this cover only applies if:

- the country on Your Trip has not experienced a Natural disaster within the past 30 days before the effective date of Your coverage,
- and no official recommendations advising against Trip were in place by a government authority of Your home country when You booked the Trip.

For the purpose of this coverage, inaccessible means the place of Your destination cannot be reached by Your original mode of transportation, for example by plane or by road.

Cover for this event is subject to the specific limits set out in “What’s Not Covered” below.

If one of the Insured Persons cannot travel for a reason covered under this Cancellation Cover, the other Insured Persons can claim for the same cancellation event.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section “What You are covered for” and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Events intentionally caused by you, a Family Member or a Travel Companion.
- Illness or injury arising from Your or Your Travel Companion's drinking of alcoholic beverages. If You or Your Travel Companion were involved in a vehicle incident, there is no cover if You or they had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.
- Consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- Suicide, attempted suicide or self-harm by you.
- An outbreak, epidemic or pandemic of any contagious infectious disease or new strains recognized by the World Health Organization (WHO) or any competent authority of Your home country or any country You plan to visit or cross during the Trip. This exclusion does not apply if an epidemic leads to the serious illness or death of you, a Family Member, or the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian or professional substitute.
- Quarantine or measures restricting freedom of movement decided by a competent authority that could affect You or a Travel Companion before or during the Trip.
- Wars, warlike operations, demonstrations, sabotage, and strikes.
- Natural disasters except for the event specified in “What are You covered for”
- Lack or impossibility of vaccination or of getting the medical treatment needed to travel to certain countries.
- Pre-existing Medical Condition
- An accident occurring before You booked the Trip.
- Taking part in any kind of betting, challenge or fighting.
- Taking part in sports competition including motor racing or rallying.
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile.

Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.

Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:

You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or organization. Approved Qualifications and Depth Limits:

- PADI Open Water: up to 18 meters
- PADI Advanced Open Water: up to 30 meters
- BSAC Ocean Diver: up to 20 meters
- BSAC Sports Diver: up to 35 meters
- BSAC Dive Leader: up to 50 meters

Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.

- Use or possession of explosives or firearms.
- Alcoholic cirrhosis.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Also, You are not covered for the consequences of pregnancy caused by:
 - Any claim arising from complications of pregnancy after 28 weeks without a medical certificate from a licensed doctor confirming Your ability to travel, and which first arise before booking or paying for the Trip,

- whichever is later.
- Tests or treatment that are regular or usual check-ups not related to medical emergencies or that are specific to birth defects or congenital illnesses.

CURTAILMENT COVER

WHAT YOU ARE COVERED FOR:

The cover aims to reimburse You for the monetary loss You incur directly because the insured Trip has been curtailed. You are covered only if one of the insured events listed below occurs. The cover is subject to exclusions that We also list below.

You are covered from the departure date until the end date.

Note: If You need to return home earlier than planned, You must contact us as soon as possible.

We cover the expenses of pre-paid and non-refundable transportation and accommodations expenses, as well as pre-paid and non-refundable excursions, tours or activities and the costs You have incurred to return home up to a maximum amount stated in the Table of Guarantees.

We exclude the following items from the reimbursed amount: recoverable airport taxes, port taxes, insurance premium, service fees.

Note: If You made payment using frequent flyer points, air miles, loyalty card points or the like and You cannot ask to have such points back, We will settle Your claim using the lowest available published flight or hotel fare for the flight or hotel originally booked.

We provide this cover if the cutting short of Your Trip is necessary and unavoidable as a result of one of the following insured events:

1. Serious and unexpected Illness, (including being diagnosed with an epidemic or pandemic disease), serious injury or death of:
 - an Insured Person
 - a Travel Companion
 - a Family Member
 - the person You have chosen to look after minors or disabled people You are responsible for
2. Serious and unexpected illness due to pregnancy complications of:
 - an Insured Person
 - a Travel Companion
 - a Family Member
 - the person You have chosen to look after minors or disabled people You are responsible for

However, this cover only applies if:

- **It occurs before 28 weeks**
After 28 weeks, a medical certificate from a licensed doctor confirming Your ability to travel will be required in order to benefit from the insurance cover.
- **The Insured Person didn't know about the pregnancy complication before booking the Trip.**

3. Death of a Third-degree Family Member.
4. Serious damage to Your home or professional premises.
5. Your being summoned to be a party, witness or jury member in court or in any other public forum.
6. Your being summoned by a member of the armed forces, police, fire, nursing or ambulance services or of a government department.
7. Your vehicle or the public transport You took being stolen or having a breakdown or an accident or being made inaccessible due to adverse weather conditions for more than 6 hours or a Natural disaster, as recognized by official recommendations from a government authority in your destination country, that prevent You continuing the Trip.
8. The place of Your destination being made inaccessible due to a Natural disaster occurring during Your Trip.

However, this cover only applies if:

- **the country on Your Trip has not experienced a Natural disaster within the past 30 days before the effective date of Your coverage,**
- **and no official recommendations advising against travel were in place by a government authority of Your home country when You booked the Trip.**

Cover for this event is subject to the specific limits set out in "What's Not Covered" below.

Specificities of this cover:

We will calculate claims for cutting short Your Trip from the day when You return to Your home or the day You go into hospital as an inpatient. Your claim will be based solely on the number of complete days You have not used, including the day You checked out to return home.

If You must cut short Your Trip and do not return home, We will be liable only for the equivalent costs You would have incurred had You returned home.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Costs of Your originally planned return Trip to Your home if We have paid You additional travel costs to cut short Your Trip.
- Pre-existing Medical Condition
- An accident occurring before the Cardholder booked the Trip.
- Events intentionally caused by you, a Family Member or a Travel Companion.
- **Illness or injury arising from Your or Your Travel Companion's drinking of alcoholic beverages. If You or Your Travel Companion are involved in a vehicle incident, there is no cover if You or they had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.**
- Consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- Suicide, attempted suicide or self-harm by you
- An outbreak, epidemic or pandemic of any contagious infectious disease or new strains recognized by the World Health Organization (WHO) or any competent authority of Your home country or any country You plan to visit or cross during the Trip. This exclusion does not apply if an epidemic leads to the serious illness or death of you, a Family Member, or the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian or professional substitute.
- Quarantine or measures restricting freedom of movement decided by a competent authority that could affect You or a Travel Companion before or during Trip.
- Wars, warlike operations, demonstrations, sabotage, and strikes.
- Natural disasters except for the event specified in "What are You covered for".
- Your taking part in any kind of betting, challenge or fighting.
- Taking part in sports competition including motor racing or rallying.
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile.

Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.

Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:

You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or organization.

Approved Qualifications and Depth Limits:

- PADI Open Water: up to 18 meters
- PADI Advanced Open Water: up to 30 meters
- BSAC Ocean Diver: up to 20 meters
- BSAC Sports Diver: up to 35 meters
- BSAC Dive Leader: up to 50 meters

Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.

- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- An event triggered by the forces of nature, such as flood, volcanic eruption and earthquake.
- Using or possessing explosives or firearms.
- Alcoholic cirrhosis.
- Also, You are not covered for the consequences of pregnancy caused by:
 - any claim arising from complications of pregnancy after 28 weeks without a medical certificate from a licensed doctor confirming Your ability to travel, and which first arise before booking or paying for the Trip, whichever is later.
 - tests or treatment that are regular or usual check-ups not related to medical emergencies or that are specific to birth defects or congenital illnesses.

SECTION B - TICKET COVER

The cover aims to reimburse You for the monetary loss incurred directly because the ticket You bought for an event, activity, excursion, or a tour cannot be used because You are not able to attend it. This includes the cost of pre-paid, non-refundable expenses charged by the organizing company for the event, activity, excursion, or tour that are part of Your ticket(s).

You are covered only if one of the insured events listed below occurs. The cover is subject to exclusions, which are also outlined below.

Our liability is limited to the amounts stated in the Table of Guarantees.

The insured events are as follows:

1. Serious and unexpected accident, illness (including being diagnosed with an epidemic or pandemic disease) or death of:
 - an Insured Person
 - a Companion to the event
 - a Family Member
2. Serious and unexpected illness due to pregnancy complications of:
 - an Insured Person
 - a Companion to the event
 - a Family Member

However, this cover only applies if:

 - **it occurs before 28 weeks.**
 - **After 28 weeks, a medical certificate from a licensed doctor confirming Your ability to travel will be required in order to benefit from the insurance coverage.**
 - **the Insured Person didn't know about the pregnancy complication before booking the Trip.**
3. Your Home being severely damaged or made inaccessible due to a Natural disaster, requiring Your presence at Home.
4. Your Home having a burglary, requiring Your presence at Home.
5. A delay during Your direct journey to the event included in Your ticket, due to one of the following circumstances affecting Your vehicle or the public transport You used:
 - Theft
 - Breakdown or accident
 - Inaccessibility caused by adverse weather conditions lasting more than 6 hours;
 - A Natural disaster, as recognized by official recommendations from a government authority.

Specificities of this cover:

These events must be formally confirmed by a recognized authority.

The insurance cover begins when the event ticket is purchased and ends with the start of the insured event or, at the latest, with the actual use of the event ticket.

If the event involves multiple people, the cover is limited to the costs incurred directly by the Insured Person in the event of cancellation.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What You are covered for" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Costs other than the effective cancellation costs of the ticket for the event;
- Poor healing process: if an illness or the consequences of an accident, an operation or a medical intervention already existed at the time of booking the event and have not healed by the start of the event.
- Events intentionally caused by you, a Family Member or a Companion to the event.
- **Illness or injury arising from Your or your Companion's drinking of alcoholic beverages. If You or Companion were involved in a vehicle incident, there is no cover if You or Companion had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.**
- Consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- Suicide, attempted suicide or self-harm by you.
- An outbreak, epidemic or pandemic of any contagious infectious disease or new strains recognized by the World Health Organization (WHO) or any competent authority of Your home country or any country You plan to visit or cross. This exclusion does not apply if an epidemic leads to the serious illness or death of you, a Family Member, or the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian or professional substitute.
- Quarantine or measures restricting freedom of movement decided by a competent authority that could affect You or a Companion before the event.
- Wars, warlike operations, demonstrations, sabotage, and strikes.
- Natural disasters except for the event specified in "What are You covered for"
- Pre-existing Medical Condition
- An accident occurring before You purchased the ticket.
- Taking part in any kind of betting, challenge or fighting.
- Taking part in sports competition including motor racing or rallying.
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile.

Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.

Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:

You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or

organization.

Approved Qualifications and Depth Limits:

- PADI Open Water: up to 18 meters
- PADI Advanced Open Water: up to 30 meters
- BSAC Ocean Diver: up to 20 meters
- BSAC Sports Diver: up to 35 meters
- BSAC Dive Leader: up to 50 meters

Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.

- Use or possession of explosives or firearms.
- Alcoholic cirrhosis.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Also, You are not covered for the consequences of pregnancy caused by:
 - Any claim arising from complications of pregnancy after 28 weeks without a medical certificate from a licensed doctor confirming Your ability to travel, and which first arise before booking or paying for the Trip, whichever is later.
 - Tests or treatment that are regular or usual check-ups not related to medical emergencies or that are specific to birth defects or congenital illnesses.

SECTION C - MEDICAL ASSISTANCE COVER

In an emergency, You can contact us by phone on: +41 43 843 11 17.

However, We are not a substitute for the local public services that You will normally be able to contact. And in some circumstances, You must contact them because of local or international regulations.

We arrange the cover mentioned in this section. Our support is limited to the benefits We have arranged or, under specific circumstances, authorized. You are covered from the departure date until the end date.

We provide all the insurance on condition that Our intervention is authorized by local emergency services or the laws and regulations of the country where You need help. We and Our agents must submit to the restrictions on the circulation of people and goods issued by the World Health Organization or the relevant State. Also, passenger carriers (in particular, airlines) may impose special terms on some passengers, which they may vary without notice. (Airlines may require medical examinations, a medical certificate etc.) As a result, all the covers under this section depend on passenger carriers being available and doing what We ask.

WHAT ARE YOU COVERED FOR:

What medical expenses abroad incurred during the Trip are covered under this Policy?

If You suffer illness or have an accident during Your Trip abroad, We will pay the costs resulting from:

- medical fees
- medicine prescribed by a doctor or surgeon
- hospital expenses
- ambulance expenses for a journey to the nearest suitable hospital if this is ordered by a medical doctor
- pregnancy complications.

However, this cover only applies if:

- It occurs before 28 weeks
- After 28 weeks, a medical certificate from a licensed doctor confirming Your ability to travel will be required in order to benefit from the insurance coverage.
- The Insured Person didn't know about the pregnancy complication before booking the Trip.
- Emergency dental treatment.

Our maximum liability cannot exceed the amounts in the Table of Guarantees.

We may pay the difference between the expenses You incur abroad, and the amount refunded by any Your social security and private health plan You have.

Are You covered if We have not intervened directly in the medical assistance or You decide not to go back home when so advised by Our medical officer?

If – for reasons of urgency – We have not intervened directly, then for us to reimburse Your expenses, You will need to give us a copy of the relevant bills as well as a full medical report specifying the circumstances, diagnosis and prescribed treatment. These must enable us to identify the illness or accident You suffered. You must also give us any refund notice from Your social security and private health plan.

It may be that Our medical officer gives a date when it is feasible and practical to bring You home, but You choose instead to remain abroad. If so, Our liability to pay further costs under this section of the General Terms and Conditions of Insurance after that date will be limited to what We would have paid if You had come home on that date.

What happens if You are hospitalised because of an illness or accident during the Trip?

In the case of an illness or accident requiring immediate medical advice only, We will arrange and pay the cost of Your transfer to the nearest suitable hospital or clinic. We will also arrange and pay for Your return home or to Your place of vacation stay abroad as indicated in Your certificate of insurance (decision to be made by Our medical officer).

Can You ask to be transferred to a hospital near Your home?

It may be that You suffer an illness or have an accident during Your Trip abroad that prevents You continuing Your Trip. If so, We will arrange the necessary contacts between Our medical officer and the doctors treating as soon as We are notified of this.

It may be that Our medical officer authorizes Your transfer to a better-equipped or specialized hospital close to Your home. If so, We may choose to arrange and pay for the transfer to occur:

- in line with the severity of Your condition, and
- using the most suitable means of transport.

Our medical officer will make all decisions about the means of transport, the choice of hospital, and the time of the transfer and its conditions. Those decisions will be made using the information You or the person who submitted the claim has given.

If You refuse to be transferred at the time and under the conditions Our medical officer specifies, We automatically suspend all the benefits and help resulting from that decision.

Can We send medicine unavailable abroad?

If You need a medicine that cannot be obtained at the place abroad where You are located, We will find it and send it to You using the fastest transport available and subject to local laws.

The cover is limited to sending the medicine. The cost of the medicine remains fully Your responsibility. You must therefore fully reimburse us that cost, on Our showing You the relevant invoice.

We give this cover on condition that all the following are complied with:

- The export of the medicine to the relevant country is allowed.
- The import of the medicine is authorized by the country where We should send it, and
- The required generic medicine or its active ingredient is not available in the country where You are located during the Trip covered by this Policy.

What happens if You are hospitalized abroad for more than 7 days without a Family Member by Your side?

If, during the Trip, You had to be hospitalized for more than 7 days and no Family Member was with you, We will arrange and pay a round-trip airplane ticket on a scheduled flight (economy class) or a round-trip train (first class) ticket from Your home country for one Family Member of Your choice so that this person may accompany You from the hospital to Your home.

We will reimburse the costs of staying in a hotel for the same Family Member who has travelled to accompany You from the hospital to Your home. We will do this on receiving the copy receipts for a maximum amount per day as stated in the Table of Guarantees.

What happens if a disabled person or Your children under 18 years old travelling with You need care?

It may be that You are travelling with a disabled person or children under the age of 18 years who are also insured and, while the Policy is in force it becomes impossible for You to take care of them due to an illness or accident. If there is nobody else travelling with You who can reasonably take care of them, then We will arrange and take care of the Trip of a person chosen by You or one of Your Family Members resident in Your home country, or that of one chaperone We choose, so that that person can accompany the disabled person or children under 18 years old home as quickly as possible.

Is it possible to extend Your stay in a hotel after an illness or accident?

If the nature of the illness or accident prevents You continuing Your Trip but You do not need to be admitted to a hospital or clinic, We will pay the amount that arises from extending Your stay at the hotel when prescribed by a doctor for this purpose.

What repatriation and funeral costs do We refund if You die during the Trip?

If You die during the Trip, We will arrange and pay the cost of transporting Your body to the place of funeral in the home country. We will also pay for any expenses related to embalming, the minimum compulsory casket and administrative formalities in Your Home country or at Your Trip destination.

If We organised the transport, We will also reimburse the cost of a funeral service, including its arrangement and the burial or cremation.

Do We cover the early return of a Travel Companion?

If You die or if because of Your illness or accident We arrange Your transport or return home, and the rest of Your Travel Companions cannot return to their home by the initially scheduled means, We will arrange and pay the cost of taking them (a) to their home or (b) to the place where You have been hospitalized during the Trip. We will provide an airplane ticket on a regular air route (economy class) or a train ticket (first class).

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the following costs or any consequences arising from the following:

- **Dentalcare:**
 - Permanent or routine dental treatment.
 - Pre-planned or pre-known dental treatment or diagnostic procedure.
 - Treatment that, in Our medical officer's opinion, can reasonably be delayed until You return to Your home country.
 - Dental treatment or diagnostic procedure that is not solely for the immediate relief of pain or discomfort, or to reduce distress when eating.
 - Normal wear and tear of teeth or denture.
 - Damage to dentures.
 - Dental treatment involving the provision of dentures or the use of precious metals;
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile. Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.
Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:
You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or organization.
Approved Qualifications and Depth Limits:
 - PADI Open Water: up to 18 meters
 - PADI Advanced Open Water: up to 30 meters
 - BSAC Ocean Diver: up to 20 meters
 - BSAC Sports Diver: up to 35 meters
 - BSAC Dive Leader: up to 50 meters
Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.
- Claims arising directly or indirectly as a result of any Pre-existing Medical Condition.
- Pre-planned or pre-known medical treatment or diagnostic procedure
- Treatment that, in Our medical officer's opinion, can reasonably be delayed until You return to Your home country.
- Treatment for cosmetic purposes unless Our medical officer agrees You need it because of an accident covered by this Policy.
- Events intentionally caused by you, a Family Member or a Travel Companion.
- **An accident arising from Your or Your Travel Companion's drinking of alcoholic beverages. If You or they were involved in a vehicle incident, there is no cover if You or they had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.**
- Consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- Suicide, attempted suicide or self-harm by you.
- Wars, warlike operations, natural disasters, demonstrations, sabotage, and strikes
- A terrorist act, except if:
 - the country on Your Trip has not experienced a terrorist act in the past 30 days before the effective date of Your coverage, and
 - no official recommendations advising against travel were in place by a government authority of Your home country when You booked the Trip.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Taking part in any kind of betting, challenge or fighting.
- Taking part in sports competition including motor racing or rallying.
- An event triggered by the forces of nature, such as flood, volcanic eruption and earthquake.
- Using or possessing explosives or firearms.
- Also, You are not covered for the consequences of pregnancy caused by:
 - any claim arising from complications of pregnancy after 28 weeks without a medical certificate from a licensed doctor confirming Your ability to travel, and which first arise before booking or paying for the Trip, whichever is later.
 - tests or treatment that are regular or usual check-ups not related to medical emergencies or that are specific to birth defects or congenital illnesses.

SECTION D - LUGGAGE COVER

WHAT YOU ARE COVERED FOR:

You are covered from the departure date until the end date.

When are You covered for expenses You incur because Your luggage is delayed?

If the delivery of Your checked-in luggage is delayed and exceeds the hours specified in the Table of Guarantees, and the carrier is responsible for this, We will refund You the cost of any necessary purchases You make (clothes, food and toiletries) at:

- a destination of Your insured Trip, or
- a location where Your insured Trip involves a stop-over between connecting flights.

The most We will pay will not exceed the amount in the Table of Guarantees.

When are You covered for loss of or damage to luggage caused by the carrier?

It may be that during the Trip, Your luggage is definitely lost or suffers damage and in either case the carrier booked as part of the travel package is responsible.

When are You covered for robbery of or damage to luggage?

If during the Trip, Your luggage or what is inside, including valuables, is stolen, or damaged in a robbery, We will refund costs that cannot be refunded elsewhere.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Delay occurring in Your home country.
- Taking part in sport competition including motor racing or rallying.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Wars, warlike operations, natural disasters, demonstrations, sabotage, and strikes.
- Events intentionally caused by You or a Travel Companion.
- Theft of personal luggage, effects and objects that were left unattended in a public place or stored in an area that is made available to several people.
- Delay caused by the breakdown of an electrical system or an IT system, including that of a public transport provider.

SECTION E - MONEY AND TRAVEL DOCUMENTS COVER

WHAT YOU ARE COVERED FOR:

You are covered only for one of the following events occurring during Your Trip.

When are You covered for Your money lost during the Trip?

It may be that during Your Trip, money You were carrying on Your person or You had left in a properly locked safety deposit box is lost during a robbery where You were threatened with physical violence. If so, We will refund the amount of the money that is stolen, damaged or destroyed, using the same currency in which You paid for the Trip.

What are the special conditions for such a claim?

Within 48 hours of the incident, You must report the loss of money to the local police or the carrier booked as part of Your Trip package, or to Your hotel or accommodation management, or to the Trip organiser's representative. You must give us written documents confirming that the theft occurred during the Trip.

You must give us evidence of Your withdrawal of bank notes or coins during the Trip or in the week before it started.

What are You covered for if You lose Your passport and Travel documents?

If Your passport or ID is lost or stolen outside Your home country during Your Trip, We will pay for the additional travel and accommodation expenses You incur abroad to get a replacement or temporary passport.

What are the special conditions for such a claim?

Within 48 hours of the incident, You must report the loss or theft of Your passport or ID to the local police or authority (e.g., embassy, consulate). You must give us written documents confirming that it occurred during the Trip.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Shortages or loss due to Your negligence including Your error, omission or depreciation in value.
- Shortages or loss resulting from detention by Customs or other lawful officials and authorities.
- Loss arising from Your or Your Travel Companion's drinking of alcoholic beverages. If You or they were involved in a vehicle accident, there is no cover if You or they had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.
- Consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- Any accident when You are performing specific tasks, duties, or responsibilities associated with Your job or profession, for which You are already covered by Your professional insurance.
- Taking part in a sports competition including motor racing or rallying.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Wars, warlike operations, natural disasters, demonstrations, sabotage, and strikes.
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile.

Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.

Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:

You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or organization.

Approved Qualifications and Depth Limits:

- PADI Open Water: up to 18 meters
- PADI Advanced Open Water: up to 30 meters
- BSAC Ocean Diver: up to 20 meters
- BSAC Sports Diver: up to 35 meters
- BSAC Dive Leader: up to 50 meters

Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.

- Events intentionally caused by You or a Travel Companion.
- Theft of personal luggage, effects and objects that were left unattended in a public place or stored in an area that is made available to several people.
- Theft of a debit or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.

SECTION F - TRAVEL ACCIDENT COVER

WHAT YOU ARE COVERED FOR:

You are covered only for one of the following events occurring during Your Trip. If You suffer an accident during the Trip, which within 12 months is the direct cause of:

- death
- loss of a limb
- loss of sight, or
- permanent total disability

We will pay You (or Your estate in case of death) the amount shown in the Table of Guarantees.

Calculation of the indemnity

Loss of	Total benefit
Both hands	100% of the amount for total invalidity
Both feet	
Full vision in both eyes	
One hand and one foot	
One hand or one foot and full vision of one eye	50% of the amount for total invalidity
One hand	
One foot	
Full vision of one eye	

The amount of compensation can only be determined after consolidation, i.e. after the date on which the

consequences of the Accident have been stabilised. This condition must be recognised as such by a local medical authority recognised by Europ Assistance.

If the Insured Person is the victim of a disability that is not listed in the table above, Europ Assistance determines the corresponding rate of disability by comparing its severity to that of the cases provided for in the said table. The level of disability is determined by the impact of the Accident on the Insured Person's ability to perform the ordinary acts of life; the impact of the Accident on the Insured Person's professional activity is not taken into account. If the Accident results in more than one injury, the overall indemnity will not exceed the amounts shown in the Table of Guarantees.

The application of the above scale assumes in all cases that the consequences of the Accident are not aggravated by the action of a previous illness or infirmity and that the victim has undergone appropriate medical treatment. If this were not the case, the rate would be determined by taking into account the consequences that the Accident would have had on a person in a normal physical state and having received rational treatment.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Travelling in an aircraft except as a passenger in a fully licensed, passenger-carrying aircraft.
- Suicide or attempted suicide or self-harm by you.
- Travelling on or driving a motorcycle, unless the rider holds a valid motorcycle license and You were wearing a crash helmet.
- Any accident when You are performing specific tasks, duties, or responsibilities associated to Your job or profession, for which You are already covered by Your professional insurance.
- **Loss arising from Your or Your Travel Companion's drinking of alcoholic beverages. If You or they were involved in a vehicle accident, there is no cover if You or they had an alcohol level above or equal to 0.8g per liter of blood or 0.25mg per liter of breath.**
- An accident arising from the consumption of narcotics, drugs or medicine, except those prescribed by a doctor.
- The transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a radioactive source of energy.
- Wars, warlike operations, natural disasters, demonstrations, sabotage, and strikes.
- Participation in any kind of betting, challenge or fighting.
- Using or possessing explosives or firearms.
- Taking part in any of the following high-risk activities: mountaineering, ski jumps, flights in a glider or ultralight aircraft, sky-diving, hang-gliding, springboard diving, skidoo/snowmobile.

Generally, any events related to high-risk activities that knowingly expose oneself to danger are excluded.

Regarding diving sports (apart from springboard diving which is always excluded), such as scuba diving or snorkeling, it is insured only under the following conditions:

You must hold a recognized diving qualification, and the dive must be undertaken under the supervision of an accredited dive marshal, instructor, or guide, and within the guidelines of the relevant diving or training agency or organization.

Approved Qualifications and Depth Limits:

- PADI Open Water: up to 18 meters
- PADI Advanced Open Water: up to 30 meters
- BSAC Ocean Diver: up to 20 meters
- BSAC Sports Diver: up to 35 meters
- BSAC Dive Leader: up to 50 meters

Equivalent qualifications must be pre-approved by us. Without a recognized qualification, diving is covered only up to a depth of 18 meters.

- Illness.

SECTION G - DELAYED DEPARTURE COVER

WHAT YOU ARE COVERED FOR:

You are covered from the departure date until the end date.

We will pay the fixed amount set out in the Table of Guarantees if the flight, international train, bus or sea vessel You are booked on is delayed for more than of a certain number of hours, as indicated in the Table of Guarantees, at its departure point from the time shown in Your Trip itinerary (plans) because of:

- a serious fire, storm or flood damage to the departure point
- strike
- bad weather
- mechanical breakdown of the train or vessel, or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will reimburse You for reasonable additional expenses incurred by You for lodging accommodation, meals, telephone calls, local transportation, and additional vehicle parking charges incurred due to the delay. We will not pay benefits for expenses incurred after travel becomes possible.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- Anything You caused (e.g. You did not check in at the departure point when You should have done).
- Missed connections.
- Delay caused by a riot or civil disturbance.
- Delay caused by a strike that began or was announced before Your Trip start date or before You bought the Trip product (whichever is later).
- The withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which You are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
- Tickets bought by using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.
- Quarantine or measures restricting freedom of movement decided by a competent authority that could affect You or a Travel Companion before or during the Trip.

SECTION H - COLLISION DAMAGE WAIVER (CDW)

DEFINITIONS APPLICABLE TO THIS SECTION

ABROAD

The term Abroad means the whole world except Your Home Country.

ACCIDENT

Any sudden, unforeseeable and external event causing damages to the Rental Vehicle occurring during the period of coverage.

YOU / YOUR / YOURSELF

The holder of an eligible account, being valid at the time of the booking of the Rental Vehicle. You are the named first driver in the rental agreement, being at least eighteen (18) years of age, in possession of a valid driver's license valid for the class of Rental Vehicle.

EXCESS

The part of the claim for which You remain financially responsible in the rental agreement in cases where You declined to accept the Rental Vehicle Insurance policy and the irreducible excess established in the rental agreement when You accepted or were obliged to accept the Rental Vehicle Insurance.

HIRE AGREEMENT

The contract that You signed with the rental car company for the rental of the Rental Vehicle after having booked it.

PERIOD OF COVERAGE

Coverage shall be effective when You collect the Rental Vehicle and ends at the same end date of the Hire Agreement.

PUBLIC TRANSPORT

Any publicly licensed aircraft, sea vessel, train or bus for which You are booked to travel.

RENTAL VEHICLE

Passenger vehicles authorized to use public roads (passenger cars, estate cars and vans, authorized to carry up to nine (9) people) hired on a daily or weekly basis from an authorized rental agency or hire car firm, which was paid for in full by You. Benefit coverage is granted for the period specified in the rental agreement for a Trip, but not more than ninety (90) days. Collision Damage Waiver is only valid for Rental Vehicles rented and driven outside of the Home Country.

RENTAL VEHICLE INSURANCE

The primary insurance held by a licensed car rental agency or company in respect of the Rental Vehicle covering risks such as third-party liability, or theft of the Rental Vehicle.

WHAT YOU ARE COVERED FOR:

If You are responsible for an Accident totally or partially under the terms of the Hire Agreement or in case of material damage, fire, vandalism, or theft of the Rental Vehicle, the rental car company will invoice You the Excess stated in the Hire Agreement for material damage to the Rental Vehicle and for subsequent loss of revenue while the Rental Vehicle is unavailable for hire as a result of such damage or loss. We will refund You the Excess up to the amount shown in the

Table of Benefits (when the rental car company covers damages to the Rental Vehicle over and above the Excess by means of another contract of Rental Vehicle Insurance).

Special conditions

1. No coverage will apply to You if You:
 - Do not hold a valid driving license for the class of Rental Vehicle being driven (such license issued in Your Home Country or in the country issuing Your passport);
 - Have any conviction for driving while under the influence of a drug or drugs;
 - Have had a conviction for drunk driving, within the last two (2) years;
 - Have had a conviction or period of disqualification (or are awaiting prosecution) for a dangerous driving and/or careless driving offence;
 - Are under eighteen (18) years of age
 - Violate or breach the terms and conditions of the Hire Agreement.
2. No coverage will apply in respect of the following types of Rental Vehicle:
 - Mopeds and motorbikes; limousines, commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
 - Rental Vehicles being used for hire or reward, motor racing, rallies, speed, endurance tests, track days, or practicing for such events.
 - Rental Vehicles used for commercial purposes except for business Trip
3. Benefit coverage is granted for the period specified in the rental agreement, but not more than ninety (90) days.
4. Revolving or lease type contracts are not covered.

WHAT YOU ARE NOT COVERED FOR:

You are covered only for the insured events listed in the section "What are You covered for?" and to the extent it describes. In addition, You are not covered for the consequences of any of the following:

- We will only pay in excess of any insurance, which is included in the Hire Agreement, Rental Vehicle Insurance, or any other insurance that You hold which covers the same incident.
- Claims made against You by Your Family Members, Relatives, or any passengers or anyone who works for You.
- Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.
- Vintage cars over twenty (20) years old, or cars that have not been manufactured for at least ten (10) years.
- Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the Rental Vehicle.
- Loss and/or damage caused by Wear and tear, insects or vermin.
- Loss and/or damage arising from the Rental Vehicle being employed for a purpose other than that stated in the Hire Agreement.
- Any costs where You admit liability, negotiate, make a promise or agree to any settlement.
- Any fines and punitive damages.
- War, warlike operations, invasion, acts of an enemy foreign, hostilities (whether declared or not), civil war, rebellion, acts of Terrorism, revolution, insurrection, disturbances of public order when they take the proportions of an uprising, a military coup d'état or the usurpation of power.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or waste, nuclear fuel combustion or radioactivity, toxicity, explosion or other hazardous occurrence emanating from nuclear sources.
- The loss, destruction and damage directly caused by the pressure waves of aircraft and any other flying aircraft reaching the speed of sound or supersonic.
- Any claim resulting from Your involvement in a fight, except to defend Yourself.
- Your unlawful conduct or any criminal proceedings against You.
- Claims for which You are entitled to compensation under another insurance contract, including amounts You may be able to recover from third parties, except in the case of amounts in excess of the coverage by other insurers or any amount paid by third parties, if the guarantees referred to herein have not been subscribed.
- Any other loss, damage or other expense arising out of the claim for which You are claiming compensation. Such additional losses, damages or expenses include, but are not limited to, the costs of preparing a claim, loss of income, loss or cost of interruption of Your business, disruption, or lack of enjoyment.
- Operations as personnel of the armed forces.
- Your Trip to a country or area for which the Ministry of Foreign Affairs of Your Home Country or the World Health Organisation formally advise against travel.
- Any expenses which You would have paid, or You would have had to pay if the insured event did not occur.
- Any situation of which You are aware prior to the reservation of Your Trip or departure, as the case may be, and which could reasonably cause You to make a claim under this Policy.
- Costs of telephone calls or faxes, meals, taxi fares (with the exception of the taxi costs incurred for the initial journey to a hospital Abroad due to Your Illness or Accident), newspapers, laundry costs, or interpreters' fees.
- Any accident or material damage to the Rental Vehicle resulting from a medical condition that is not treated according to the recommendations of a Medical Practitioner.

Privacy Notice

This privacy notice explains how, and for what purposes, We use Your personal data. Please read it carefully.

WHICH LEGAL ENTITY WILL USE YOUR PERSONAL DATA?

The data controller is Your Insurer: Europ Assistance S.A. is a French limited company governed by the French Insurance Code, with headquarter at 2 rue Pillet-Will, 75009 Paris, France. The company is registered in the Paris Commercial and Companies Registry under number 451 366 405. It is underwriting this Policy through its Europ Assistance S.A. Irish branch, having its principal place of business at Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77, and registered with the Irish Companies Registration Office under number 907089.

If You have any questions about the processing of Your personal data or if You want to exercise a right regarding Your personal data, please contact the data protection officer at the following contact details:

Europ Assistance S.A: 2 rue Pillet-Will, 75009 Paris, France

EAGlobalDPO@europ-assistance.com

HOW DO WE USE YOUR PERSONAL DATA?

We collect and process Your personal data for different purposes.

To execute Your contract, We process Your personal data to:

- underwrite insurance and manage related risks,
- perform eligibility checks,
- administer Your Policy, and
- manage Your claims and complaints.

To fulfil Our legitimate interests, We may also process Your personal data to:

- perform fraud prevention and management or/and prevent irregularities,
- conduct and manage customer satisfaction surveys and checks, and
- continuously improve the efficiency and the speed of Our claim management system (e.g. perform analytics, improve the user experience; debug and conduct research; provide customer service and training).

We perform a balance of interests to ensure that We carry on such processing activities in compliance with the General Data Protection Regulation.

When collecting sensitive data, such as health data or personal data relating to criminal convictions and offences, We will require Your express consent.

Finally, We may have to process Your personal data to comply with legal obligations in relation to:

- fight against money laundering,
- fight against the financing of terrorism,
- international economic and financial sanctions.

WHICH PERSONAL DATA DO WE USE?

We process only personal data that is strictly needed for the above purposes. In particular, We will process:

- name, contact details, and identification documents (for example, passport),
- bank details,
- any document You provide to us to handle Your claim.

WHO DO WE SHARE YOUR PERSONAL DATA WITH?

We may share Your personal data with Europ Assistance (Suisse) SA, Avenue Perdttemps 23, 1260 Nyon, Switzerland (eachdpc@europ-assistance.ch) and with other Europ Assistance and Generali Group subsidiaries and external organizations such as Our auditors, reinsurers, co-insurers, claims handlers, agents, and distributors that from time to time need to provide the services covered by the Policy and other bodies that carry out technical, organizational and operational activity supporting the insurance. These organizations and bodies may ask You for a separate consent to process Your personal data for their own purposes.

We will also share certain relevant information about Your complaint (e.g. complaint status, type, reason) with **CORNÈR EUROPE LTD** to the extent that such information is needed to adequately perform the contract **CORNÈR EUROPE LTD** has with you.

WHY MUST YOU GIVE US YOUR PERSONAL DATA?

We need Your personal data to perform the contract. If You choose not to give it to us, We will not be able to go ahead with the contract and provide the relevant services.

WHERE DO WE TRANSFER YOUR PERSONAL DATA?

We may transfer Your personal data to countries, territories or organizations that are outside the European Economic Area (EEA) and are not recognised as ensuring an adequate level of protection by the European Commission. If this happens, the transfer of Your personal data to non-EEA organisations will take place in compliance with appropriate and suitable safeguards in line with applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards We adopt for such transfer by contacting the data protection officer.

WHAT ARE YOUR RIGHTS REGARDING YOUR PERSONAL DATA?

You can exercise the following rights regarding Your personal data:

- **Access** – You may request access to Your personal data.
- **Rectify** – You may ask us to correct personal data that is inaccurate or incomplete.
- **Erase** – You may ask us to erase personal data if one of the following grounds applies:
 - a) The personal data are no longer necessary for the purposes for which We collected or otherwise processed them.
 - b) You withdraw consent for the purpose of the processing and there is no other legal reason for the processing.
 - c) You object to automated decision-making and there are no overriding legitimate grounds for Our processing, or You object to Our processing for direct marketing.
 - d) We have processed Your personal data unlawfully.
 - e) We should erase Your personal data to comply with Our legal obligations under European Union or Member State law to which We are subject.
- **Restrict** – You may ask us to restrict how We process Your personal data where one of the following applies:
 - a) You contest the accuracy of Your personal data, for a period until We can verify their accuracy.
 - b) The processing is unlawful and You oppose the erasure of the personal data and request restriction of their use instead.
 - c) We no longer need the personal data for processing, but You want the personal data to establish, exercise or defend legal claims
 - d) You object to processing under the right to object to automated decision-making, and You ask us to restrict Our use until We have verified whether We have legitimate grounds to override Your right to object;
- **Portability** – You may ask us to transfer Your personal data to another organisation or ask to receive Your personal data in a structured, commonly used and machine-readable format.
- **Object** - when We process Your personal data to fulfil Our legitimate interest, including for direct marketing purposes, You have the right to object to such processing of Your personal data and request us to stop these processing activities.
- **Withdraw consent** – You may withdraw Your consent, at any time, for the processing of Your personal data for which You have provided consent before. We would like to point out that the withdrawal of your consent may mean that we can no longer fulfil your insurance contract.

You can exercise Your rights, including Your right to object, by contacting the Insurer's Data Protection Officer at:

E-mail: EAGlobalDPO@europ-assistance.com

You may exercise Your rights free of charge unless Your requests are plainly unfounded or excessive.

WHICH ARE YOUR RIGHTS IF WE USE AUTOMATED DECISIONS-MAKING PROCESSES?

To handle Your claim and get back to You more rapidly, We are using a claim management system that scans and analyses the content of Your claim and the supporting documents. The assessment of Your claim is therefore fully automated and there is no human intervention in the decision-making process. Based on the reading and interpretation of the supporting documents You provided, the claim management system will assess whether Your claim meets the General Terms and Conditions of Insurance of the Policy and whether to accept or reject Your claim, in full or in part. We regularly audit Our claim management system to ensure it remains fair, effective and accurate.

In all cases, You have the right to obtain an explanation of the decision regarding Your claim, challenge it and request that one of Our operators reviews the decision manually. To do so, You can send an email to claims@europ-assistance.ch, as You can always do for manual claims handling.

We will also use Your personal data to continuously improve the efficiency and the speed of Our claim management system. You have the right to ask us not to use Your personal data for this specific purpose.

HOW CAN YOU MAKE A COMPLAINT?

If You are not satisfied of the answers We provided to You, You have the right to complain to the supervisory authority whose contact information is below:

French Authority	Irish Authority	Principality of Liechtenstein Authority	Swiss Authority
French Data Protection Authority (Commission Nationale de l'Informatique et des Libertés – CNIL) 3, Place de Fontenoy TSA 80715 75334 Paris Cedex 07 France www.cnil.fr https://www.cnil.fr/en/contact-cnil	Office of the Data Protection Commissioner Canal House, Station Road Portllington R32 AP23, Co.Laois Ireland http://www.dataprotection.ie/ info@dataprotection.ie	Data Protection Authority (Datenschutzstelle – DSS) Kirchstrasse 8 P.O. Box 684 9490 Vaduz Principality of Liechtenstein https://www.datenschutzstelle.li info.dss@llv.li	Federal Data Protection and Information Commissioner FDPIC (Préposé fédéral à la protection des données et à la transparence (PFPDT / EDÖP) Feldeggweg 1 CH - 3003 Berne Switzerland www.edoeb.admin.ch

HOW LONG DO WE RETAIN YOUR PERSONAL DATA?

We will retain Your personal data only for as long as is necessary for the purposes set out above, and strictly no longer than is permitted under applicable law