

## Customer Information

### Insurances for Global Card Visa and/or Mastercard Payment Cards

#### Terms & Conditions of Insurance (T&Cs) – changes between Master T&Cs (valid 01.01.2025-31.03.2025) and localized T&Cs (valid 01.04.2025)

The Master T&Cs and Master IPID are applicable from 01 January 2025 until 31 March 2025.

As of 01 April 2025 (the “Cut-off date”), the localised T&Cs for Austria, France, Monaco, Liechtenstein, Luxembourg and Germany and the localised IPID valid for all Territories, will enter in force.

Below are listed the differences between the Master T&Cs (valid 01.01.2025-31.03.2025) and the localized T&Cs (valid 01.04.2025).

Localised T&Cs may vary from Territory to Territory in the following sections/articles.

In the Localised T&Cs those sections/articles are highlighted in blue.

<b>Master T&amp;C</b> (valid 01.01.2025–31.03.2025)	<b>Localized T&amp;Cs</b> (valid 01.04.2025)
<p><b>Law and Jurisdiction:</b></p> <p>The insurance conditions applicable to the policy are subject to the French law.</p>	<p><b>Law and Jurisdiction:</b></p> <p>The insurance conditions are applicable in accordance with the laws of each local Territory.</p>
<p><b>Which are the General Terms and Conditions of Insurance?</b></p> <p><b>“International sanctions”</b></p> <p>Subject to trade and economic sanctions according to the laws and regulations of the EU, USA, France, UK, Switzerland and Liechtenstein.</p>	<p><b>Which are the General Terms and Conditions of Insurance?</b></p> <p><b>“International sanctions”</b></p> <p>Additional reference to the local Territory’s trade or economic sanctions’ laws and regulations of each Territory.</p>
<p><b>Art. 4 What is the Geographical scope of application?</b></p> <p>The excluded countries and territories are listed through the internet link:  <a href="http://www.europ-assistance.com/international-regulatory-information/">www.europ-assistance.com/international-regulatory-information/</a></p>	<p><b>Art. 4 What is the Geographical scope of application?</b></p> <p>The excluded countries and territories are explicitly listed: Belarus, Iran, North Korea, Syria, Russia (Russian Federation) and the Crimea, Kherson, Donetsk, Luhansk and Zaporizhzhia regions. The list of current countries and territories (as they might change) is available through the internet link:  <a href="http://www.europ-assistance.com/international-regulatory-information/">www.europ-assistance.com/international-regulatory-information/</a></p>
<p><b>Art. 10 Which are the law and jurisdiction that apply?</b></p> <p>The contract is subject to the law of Liechtenstein.                      The jurisdiction for disputes is:</p> <ul style="list-style-type: none"> <li>- The court of Vaduz, Liechtenstein,</li> <li>- The court at the insured person’s country of residence,</li> <li>- The courts responsible for the insurance companies and its branch (Paris, France and Dublin, Ireland)</li> </ul>	<p><b>Art. 10 Which are the law and jurisdiction that apply?</b></p> <p>No changes to the subject law. The article has been rephrased to make it clearer and is the same for all Territories.</p>
<p><b>Art. 11 What is the period of limitation of this policy?</b></p> <p>The limitation period for any action arising from this Policy is five (5) years from the date of the event.</p>	<p><b>Art. 11 What is the period of limitation of this policy?</b></p> <p>In accordance with the insurance and consumer laws of each Territory, the limitation period for any action arising from this Policy is:</p> <ul style="list-style-type: none"> <li>- Liechtenstein    five (5) years</li> <li>- Luxembourg     three (3) years</li> <li>- France            two (2) years</li> <li>- Monaco          two (2) years</li> <li>- Austria           three (3) years</li> <li>- Germany         three (3) years</li> </ul> <p>From the date of the event.</p>

<b>Master T&amp;C</b> (valid 01.01.2025–31.03.2025)	<b>Localized T&amp;Cs</b> (valid 01.04.2025)
<p><b>Art. 14 How can you file a complaint?</b></p> <p>The cardholder/insured person has the right to refer its complaint to Supervisory / Regulatory authorities. The FSPO in Dublin, Ireland is mentioned, as the Irish Branch is domiciled in Dublin.</p>	<p><b>Art. 14 How can you file a complaint?</b></p> <p>The addresses and contact offices of the Supervisory/Regulatory authorities of each Territory have been added.</p>
<p><b>“What you are not covered for”</b></p> <p>Illness or injury arising from the consumption of alcoholic beverages is not covered if the alcohol level is above or equal to:                      0.8g per liter of blood or                      0.25mg per liter of breath</p>	<p><b>“What you are not covered for”</b></p> <p>In accordance with the insurance and consumer laws of each Territory, different rules and levels apply for following countries:                      - Germany no exclusion                      - Luxembourg 1.20g (blood), 0.55mg (breath)                      For Liechtenstein, France, Monaco, and Austria, the levels remain unchanged compared to the Master T&amp;Cs 01.2025.</p>
<p><b>Privacy Notice</b>  <b>“What Are Your Rights Regarding Your Personal Data?”</b></p> <p>Standard clause regarding following rights and actions:</p> <ul style="list-style-type: none"> <li>- Access</li> <li>- Rectify</li> <li>- Erase</li> <li>- Restrict</li> <li>- Portability</li> <li>- Object</li> <li>- Withdraw consent</li> </ul>	<p><b>Privacy Notice</b>  <b>“What Are Your Rights Regarding Your Personal Data?”</b></p> <p>For the following Territories, there is an additional specific notice regarding the “Withdraw consent”, stating for example that in case of consent withdrawal, the insurer may no longer be able to respond to the cardholder/insured person requests:</p> <ul style="list-style-type: none"> <li>- Austria</li> <li>- France</li> <li>- Germany</li> <li>- Monaco</li> </ul>
<p><b>Privacy Notice</b>  <b>“How can you make a complaint?”</b></p> <p>The address and contact data of the supervisory authorities of the insurance company and its branch, and of the policyholder are mentioned:</p> <ul style="list-style-type: none"> <li>- French Authority (CNIL)</li> <li>- Irish Authority (ODPC)</li> <li>- Liechtenstein Authority (DSS)</li> </ul>	<p><b>Privacy Notice</b>  <b>“How can you make a complaint?”</b></p> <p>The address and contact data of the supervisory authorities of each Territory has been added (Austria, France, Germany, Monaco, Luxembourg), plus the authority of the country where the claims are handled (Switzerland).</p>

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