

# Travel insurance



## Insurance Product Information Document

Insurer: AXA Insurance Ltd, Switzerland

Product: Global Card Personal and Business Platinum Visa and / or Mastercard credit card  
Global Card Personal and Business Gold Visa and / or Mastercard credit card  
Global Card Personal and Business Classic Visa and / or Mastercard credit card  
Global Card Personal and Business Direct Visa and / or Mastercard prepaid card

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

### What type of insurance is this?

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



### What is insured?

#### EMERGENCY MEDICAL EXPENSES

- ✓ Up to the amount shown in the Benefit Table for all reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical expenses, hospital expenses, medical treatment expenses, and all the costs of transporting you to the nearest suitable hospital if this is deemed necessary by a recognized medical practitioner.

#### CANCELLATION OR CURTAILMENT

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

#### BAGGAGE DELAY

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

#### BAGGAGE, VALUABLES, MONEY, AND TRAVEL DOCUMENTS

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

#### DELAYED DEPARTURE

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

#### TRAVEL ACCIDENT

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

## What is not insured?

### EMERGENCY MEDICAL EXPENSES

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

### CANCELLATION OR CURTAILMENT

- ✘ Any claim arising directly or indirectly from circumstances known to you prior to the point of booking or commencing any trip (whichever is the later) which could reasonably have been expected to give rise to a claim.
- ✘ Strikes or industrial action or traffic control delays which existed or had been publicly announced by the date these benefits became effective or you booked your trip (whichever is the earlier).
- ✘ Any claim in respect of which you did not receive our prior approval before returning to your home country.
- ✘ Any claim arising from complications of pregnancy which first arose before booking or paying for the trip, whichever is later.
- ✘ Any claim where you cannot travel or choose not to travel because the Ministry of Foreign Affairs, or any other equivalent government body in another country, advises against travel due to a pandemic.
- ✘ Any claim due to regional quarantines.

### BAGGAGE DELAY

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

### BAGGAGE, VALUABLES, MONEY, AND TRAVEL DOCUMENTS

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

### DELAYED DEPARTURE

- ✘ Any costs or charges for which any carrier or provider must reimburse you or has reimbursed you, and all amounts paid by the carrier as compensation.
- ✘ Claims where you have not checked in or have not attempted to check in according to the itinerary provided. You must also arrive at the departure point before the advised departure time.

### TRAVEL ACCIDENT

- ✘ Any claim when you are not traveling by public transport.

## Are there any restrictions on cover?

- ! In order to be eligible for the insurance cover, the cardholder must have paid in advance at least 51% of the trip cost with one or more valid cards issued by Cornèr Europe AG.
- ! The maximum age limit for all benefits is 75.

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

- ! pre-existing medical conditions.
- ! any trips to a country, specific area, or event when the Ministry of Foreign Affairs or a regulatory authority in the country you are traveling to has advised against any travel, is not covered.

## Where am I covered?

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

## What are my obligations?

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

## When and how do I pay?

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



## When does the cover start and end?

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Cover begins as soon as Cornèr Europe AG has issued the relevant card and the cardholder is in possession of it.

The cover is valid as long as the cardholder is in possession of a valid card.

### **DURATION AND VALIDITY OF CARD**

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

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

Under Section D – Cancellation cover shall begin from the time you book the trip and ends at the start of your trip.

For all other sections, the benefits start when you leave your home or your workplace (whichever is the later) to commence the trip and ends at the time you return to your home or workplace (whichever is the earlier) upon completion of the trip.



## How do I cancel the contract?

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These benefits are included in the insurance coverage of your card and the benefits cannot be canceled separately. If you cancel the card with the insurance coverage, the insurance coverage will end and all benefits will cease to apply.