## Easy Reference Guide – 'Status GOLD' Card and 'Miles & More VISA' GOLD Card

Dear AstroBank 'Status Gold' and/or 'Miles & More VISA' Gold Cardholder,

For your interest and continued security, we are pleased to provide you with a Summary of our Free Travel Insurance cover that you are entitled to, whenever you pay with your Gold Card for a complete round Journey that begins and ends in your Country of Domicile and does not exceed 90 (ninety) days. Cover activates when you pre-pay more than 50% of the required cost of the tickets before you travel abroad and the Insurance cover includes members of your Immediate Family (as described in the policy terms and definitions) who travel with you. A one-way Journey is not covered. The Insurance cover also allows for Immediate Family members to travel independently of you, but <u>only</u> on a return ticket Journey (not one-way) that does not exceed 14 (fourteen) days and which has been pre-paid in full with your Gold Card. Cover is also provided to Cardholders who have pre-paid in full the required airport tax when travelling with either a complementary ticket or by redeeming points generated by the previous use of a 'Status Gold' and/or 'Miles & More VISA' Gold Card. There are variable restrictions for persons aged 70 (seventy) or more and for the Insured Student customer. The duration of the cover is for the period August 5<sup>th</sup>, 2022 to August 4<sup>th</sup>, 2023 inclusive.

Deductible for all persons aged between 20 and 80 years of age.               Peductible for 2            2         PERSONAL ACCIDENT Death by Accidental Boldly injury: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or both fyes: Loss of one or more Limbs or one or more inplies sublend to an Insured Person aged between 70 and 74 years Net With the suble of the suble suble of the suble of the suble of the suble of the s	SECTION	BENEFITS SUMMARY OF YOUR FREE 90 DAY TRAVEL INSURANCE	SUM INSURED
Up to the invoiced cost, or up to a maximum amount of C3,500 (whichever is the lesser).         P Deductible C1           2         PERSONAL ACCIDENT         EDeductible C1 or all person aged between 70 and 50 years of age         EDeductible C1           2         PERSONAL ACCIDENT         ESS,000         ESS,000         ESS,000           2         PERSONAL ACCIDENT         ESS,000         ESS,000         ESS,000           2         PERSONAL ACCIDENT         ESS,000         ESS,000         ESS,000         ESS,000           2         PERSONAL ACCIDENT         ESS,000         ESS,00	1	CANCELLATION and CURTAILMENT	Up to €3,500
Deductible for all persons aged between 70 and 80 years of age:              • Deductible: G            2         PERSONAL ACCIDENT          Example of the set of t		(of a Journey by the Cardholder due to serious illness, injury or Death or circumstances beyond the control of the Insured Person).	
NOTE         No cover is afforded to an Insured Person who has attained the age of 80.         4           2         PERSONAL ACCIDENT         615,000           Death by Accidental Bodily Injury:         615,000         615,000           Permanent Total Disablement (any scorpation) for an Insured Person aged to 65 years of age:         615,000           PROVISION         The meanimum amound of the Persols aged baters in affect and the field in respect of Insured Person aged person bate attained the ag of 30.         615,000           MORENAUX         For Children aged under 15, the maximum payment for:         Death by Accidental Bodily Injury is:         610,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES Insured on a Journey abraad outside of the Contry of Domicile of the Insured Person aged between 70 and 80 years of age:         Public 250,000           3(b)         DAILY HOSPTIAL BENEFT         Deductible for an Insured Person aged between 70 and 80 years of age:         Conductible: C           3(c)         DAILY HOSPTIAL BENEFT         Deductible for an Insured Person aged between 70 and 80 years of age:         Conductible: C           3(d)         DAILY HOSPTIAL BENEFT         Deductible: C         Maximum amount of         C1,55           100TI         No cover is infered under 10 and 31(b) for an Insured Person who has attained the age of 80.         C         C           4(a)         LOSS or DAMAGG to BAGGAG and PERSONAL EFECTS per FA		Up to the invoiced cost, or up to a maximum amount of €3,500 (whichever is the lesser).	★ Deductible: €100
2       PERSONAL ACCIDENT       E150,000         Death by Accidental Bodily injury:       E150,000       E150,000         Loss of one or more limbs or one or both Eyes:       E150,000       E150,000         PROVISION       The maximum anout of all benefits under section 2 for one or more injuries staturated by an insured parabile in terest of insured Person darge between 70 and 7 years and by 75% in respect of insured Person of Insured Person of Insured Person darge between 70 and 7 years and by 75% in respect of insured Person darge between 70 and 7 years and by 75% in respect of insured Person darge between 70 and 78 years and by 75% in respect of insured Person darge between 70 and 80 years of age:       E16,000         3(a)       MDDCAL EXPENSS and OTHER RXPENSS lincurred on a lourney abroad outside of the insured Person anged by tars of age:       E16,000         3(b)       DAILY MOSPITAL BENEFIT       Deductible C1       Deductible C1       E06ductible C2         For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Up to 61,750       Deductible C1         Alloi       LOSS OD DAMGE TD BAGGAGE and PERSONAL EFFECTS per AMILY (due and inversite paralysis and tar acceed the fact and the age of the complete 24 Hour period spent and allo). For an insured Person adjust days and targe acceed to the complete adjust and targe acceed to the complete adjustand targe acceed to the complete adjust and target acc		Deductible for all persons aged between 70 and 80 years of age:	★ Deductible: €500
Death by Accidental Bodily Injury:         C150,000           Permanent Total Disablement (any occupation) for an insured Person aged up to 55 years of age:         C150,000           PROVISION         Tensemanem amount of all benefits under state of the southand the provide for an during the barrey shall not exceed the bytes insured papable is reduced by 500 in respect of Insured Person during the barrey shall not exceed the bytes insured papable is reduced by 500 in respect of Insured Person that state of the 30.00           MEDERLAN         For Children aged under 15, the maximum payment for:         Death by Accidental Bodily Injury is:         C10,000           3(i)         MEDERLAN         For Children aged under 15, the maximum payment for:         Death by Accidental Bodily Injury is:         C10,000           3(ii)         DEALCH EXPENSES and OTHER EXPENSES (Incurred on a Journey abraad outside of the Country of Domicle of the Insured Person aged between 70 and 80 years of age:         * Deductible: C1           7         For children agency Execution and Repartiation Expenses.         Up to a maximum amount of C1,555         C2 days.           8         LOSS or DAMAGE to BAGGAGE and PERSONAL EFECTS per FAMILY         Mut on adminum amount of C1,555         Y Deductible: C1           4         - Pool of Value or Original Receipt Limit: C250         Maximum Single Article Limit: C450         Y Deductible: C1           4         - Pool of Value or Original Receipt Limit: C250         Maximum Single Article Limit: C450         Y Deductible:	NOTE	No cover is afforded to an Insured Person who has attained the age of 80.	
Loss of one or more Limbs or one or both Eyes:         (150,000           PROVISION         The maximum anount of all bueffs under Section 2 for one or more injuries subtained by an insured Person during the Lorency ball into exceed the large of tacked by 50M integrated framor thated in the schedule. This subtained by an insured Person who has attained the age of 80.         (150,000           MMODIAINT         For insured Person Naccent all order to an insured Person and Parent No cover is all order to an insured Person who has attained the age of 80.         (150,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad outside of the Country of Domicile of the Insured Person).         Up to C250,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad, payable for up to 21 days.         Emergency Densit Treatment: up to 550         Up to C25,000           3(b)         DAILY MOSPTAL BENERIT         For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         Emergency Densit Treatment: up to 550         Up to 61,550           4(a)         Loss or DMAGE to BEGAGGE and PERSONAL EFFECTS per FAMILY         Up to 61,550         * Deductible: C1           4(a)         Loss or DMAGE to BEGAGGE and PERSONAL EFFECTS per FAMILY         Cellular or Mobile Telephone Limit: c455         * Deductible: C1           4(b)         TEMPOGAV DEPRIVATION of ABGAGGE appeer SAMILY (due to delay, or Common Carrier misdirection in delaymentinthe insured Person who has attained the age of 80.	2	PERSONAL ACCIDENT	
Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age:         6150,000           PROVISION In reasonam anoward of all benefs under Seito 2 for on or one inplies studied by an Issued Person(b) aged beaven 70 and 74 years of largest amount stated in this Schodule. The sum insured opsyable is relaced by 50% in respect of insured Person(b) aged beaven 70 and 74 years of largest amount stated in this Schodule. The sum insured opsyable is relaced by 50% in respect of insured Person(b) aged beaven 70 and 74 years of largest amount stated in this Schodule. The sum insured opsyable is relaced by accidental and inversersible paralysis after 12 months) is (10,000         (10,0000         (10,0000         (10,0000		Death by Accidental Bodily Injury:	€150,000
PROVISION         The maximum anount of all bueffs under Section 2 for one or more inputs sustained by an insured Person during the Lourney shall net acceed the byos in respect of insured Person (all ged between 70 and 87 years and by 75% in respect of insured Person insured Person who has attained the age of 80.         E0.0,000           MODITAIT         For hiddren aged under 56, the maximum payment for:         Death by Accidental Bodily Injury (bodil and inversible paralysis after 121 month) is:         E0.0,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES (Incurred on a Journey abroad outside of the Country of Domicle of the Insured Person):         Up to C250,000           3(b)         DAILY HOSPITAL BENEFIT         For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         Emergenzy Densil Treatment: up to C50         Up to C250,000           4(a)         LOS or DMAGEL DBAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750         * Deductible: C1           4(a)         LOS or DMAGEL DBAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750         * Deductible: C1           4(a)         LOS or DMAGEL DBAGGAGE and PERSONAL EFFECTS per FAMILY         Endugrae which in the care, custody and control of the airline, shipping line or other Common Carrier misdirection in delivery): Reimbursement of the CAGGAGE apper San(LUS quegae whilts in the care, custody and control of the airline, shipping line or other Common Carrier misdirection in all barset delivery of Internet and an all times during the Journey adhoud never beilt Mustantended.           4(b)         <		Loss of one or more Limbs or one or both Eyes:	€150,000
brget amout statel in this Scholub. The sum insured payable is reduced by 50% in respect of Insured Person) age debreem? 3 and 2 years Net cover is afforded on insured Person who has attained between? 3 and 2 years Net cover is afforded to an insured Person who has attained between? 3 and 2 years Net cover is afforded to an insured Person who has attained between? 3 and 2 years Net cover is afforded to an insured Person who has attained the got 96.         C10,000           3(a)         MEDICAL DEFARSES (incurred on a lourney broad outside of the Country of Domicle of the insured Person): Up to 252,000         Up to 252,000           3(b)         CALY HOSTRA ENEFT         For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         C55, per complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         C1,155           NOTE         No Cover is offered under 3(a) and 3(b) for an insured Person who has attained the age of 80.         Up to 01,750           4(a)         LOSS or DANAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 1,750         Vellar or Mobile Telephone Itmit: C253         Cellular or Mobile Telephone Itmit: C250         Deductible: C1           MEMORIANT         Cellular or Mobile Telephones must be kept with the insured Person at all times during the Journey and should never be left Unattended.         Vup to C1,750         Note Califor All State All All All All All All All All All Al		Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age:	€150,000
by 75% in respect of Insured Person(s) aged Letween 73 and 79 years No cover is afforded to an insured Person who has attained the age of 80.         Intervention 1000000000000000000000000000000000000	PROVISION		
MEDGRIANT         For children aged under 16, the maximum payment for:         Death by Accidental Bodily Injury Is:         C10,000           3(a)         Monoplegia, Pranplegia is the miglegia or Quadriplegia following Accidental Bodily Injury (total and irreversible parayliss after 12 months) is:         C10,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES         Duadriplegia following Accidental Bodily Injury (total and irreversible parayliss after 12 months) is:         Dig to 250,000           3(b)         DAILY HOSPITAL BENEFIT         For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         Emergency Tenail Teatment: up to 500         Up to a maximum amount of:         C15,550           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750         * Deductible: C1           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750         * Deductible: C1           700 FORTANT Clelukar or Mobile Telephones must be keep with the Insured Person at all times during the Journey and should never be left Unattended.         * Deductible: C1           4(b):         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier or their baggage-handling agents, on an:         Up to C700 (maximum limit           4(b):         OUTWARD Journey (norme than an B Hour Baggage Delay):         For each completing agents, on an:         Up to C300           8         Defuctible C1 for mor			
Death by Accidental Bodily Injury is         E1.0,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad outside of the Country of Domicle of the Insured Person): Including Emergency Evacuation and Repatriation Expenses.         Up to 250,002           3(b)         DAILY HOSPITAL BENEFIT For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days. Emergency Dental Treatment: up to 550         Up to 30,000           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to a maximum amount of: EVALUATION of BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to a first of the Country of Domicle Telephone Limit: €175         * Deductible for # Deductible CI           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750         * Deductible CI           4(b)         TEWNORARY DEPNIXATION of BAGGAGE See FAMILY (Lev to delay, or Common Carrier methical neere belf Unattended.         4(b)         TEWNORARY DEPNIXATION of BAGGAGE See FAMILY (Lev to delay, or Common Carrier and builts in the care, custody and control of the aimle, shiping line or other Common Carrier or belgaggae-handling agents, on an: HOPDRAWT Cellular or Mobile Telephones must be kept with the insured Person, there is ND Baggage Delay its marke average of Delay.         Up to C700 (maximum limit           4(b)         COMPARY DEPNIXATION of BAGGAGE See FAMILY (Lev delay, or Common Carrier or belay its narea over.         Up to C700 (maximum limit           4(b)         COMPARY DEPNIXATION of BAGGAGE See FAMILY (Lev delay or Common Carrier o			
Monoplegia, Paraplegia, Hemplegia or Quadriplegia following Accidental Bodily injury (total and irreversible paralysis after 12 months) is:         665,000           3(a)         MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad outside of the Country of Domicle of the Insured Person); Including Emergency Evacuation and Reparitation Expenses.         9           3(b)         DAILY HOSPITAL BENEFIT For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         655 5 per complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         655 5 per complete day complete day           4(a)         LOSS or DAMASE to BAGAGE and PERSONAL EFFECTS per FAMILY         Up to 61.750         Up to 61.750           4(a)         LOSS or DAMASE to BAGAGE and PERSONAL EFFECTS per FAMILY (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayd delivery of luggage whilts in the care, custody and control of the airline, shipping line or other. Common Carrier or their baggage-handling agents, on an:         Up to 6700 (maximum limit           4(b):         On a RETURN Journey home) to the Country of Domicle of the insured Person, there is ND Baggage belay insurance cover.         Up to 6700 (maximum limit           4(b):         On a RETURN Journey home) to the Country of Domicle of the insured Person, there is ND Baggage belay insurance cover.         Up to 6730 (maximum limit           4(b):         On a RETURN Journey home) to the Country of Domicle of the insured Person, there is ND Baggage belay insurance cover.	IMPORTANT		610 000
3(a)       MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad outside of the Country of Domicile of the Insured Person): Including Emergency Evacuation and Repartation Expenses.       Up to C250,000 * Deductible: 02         3(b)       DAILY HOSPITAL BENEFIT For each complete ZAHOUT period spent in a Hospital on a Journey abroad, payable for up to 21 days.       • Deductible: 02         8(b)       DAILY HOSPITAL BENEFIT For each complete ZAHOUT period spent in a Hospital on a Journey abroad, payable for up to 21 days.       • CSS per complete day         4(a)       LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY       Up to a maximum amount of experiod Value or Original Recept Limit: C325       • Up to 61,750         4(a)       LOSS or OAMAGE to BAGGAGE per FAMILY       Up to 61,750       • Deductible: 01         4(b)       TEMPORARY DERRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier insiderction in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whils in the care, custody and control of the airline, shipping line or other Common Carrier or their bagggage-handing agents, on an:       Up to 6700         4(b):       OUTWARD Journey (home) to the COUNT of Docing despe delay, incorance are for to JL paraged and Delayed Baggage.       • Deductible: 02         6(b)       THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of awnership acid as any printed form subsequent claims made under Section 4(a).       • Up to 6300         7       Heductible: 02       • Deductible: 02       • D			-
Including Emergency Evacuation and Repatriation Expenses.         Deductible for an Insured Person aged between 70 and 80 years of age.         Peductible: 61           3(b)         DAILY HOSPITAL BENEFIT For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         CS5 per complete day CL155         Up to a maximum amount of CL155         Up to 5.7,57         VD Per Complete day CL155         VD Per Cl155 </td <td></td> <td></td> <td></td>			
Deductible for an Insured Person aged between 70 and 80 years of age:         * Deductible C2           3(b)         DAILY HOSPITAL BENEFIT for each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days. Emergency Dental Treatment: up to 6500         Up to a maximum amount of:         655 per cover is offered under 2(a) and 3(b) for an Insured Person who has attained the age of 80.         Up to a maximum amount of:         61,155           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 6,1750         Up to 6,1750           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 6,1750         Vp to 6,1750           4(b)         TEMPORATY DEFINITION OF AGGAGE per FAMILY (due to delay, or Commo Carrier or und should never be left Unattended.         Poeductible: C1         • Deductible: C1           4(b)         TEMPORATY DEFINITION OF AGGAGE per FAMILY (due to delay, or Commo Carrier or und should never be left Unattended.         Wp to 6,1750           4(b):         OUTWARD Journey (after more than an 8 Hour Baggage Delay): Reimbursement of up to C70 per Hour of Delay, ONLY for receipted essential items purchased abroad.         Up to 6700 (maximum limit di(b):           6(a)         TRAVEL DEPARTURE DELAY per Hour of Delay, ONLY for receipted essential items is limited to C20.00 per Item or 01 Geay on the country of bondicie of the Insured Person, there is NO Baggage Delay Insurance cover.         Wp to 630           5         THET of CASH (Bank Notes, Currence Notes and Money):	3(a)		•
3(b)       DAILY HOSPITAL BENEFIT       For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.       Complete 42 Hour Spent Hour Spent Hour Spent Hour			★ Deductible: €175
For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.         complete day           MOTE         No cover is offered under 3(a) and 3(b) for an insured Person who has attained the age of 80.         Up to a maximum amount of:           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750           Jewellery and Valuables Limit: C2S         Maximum Single Article Limit: 450         > Deductible: C1           • Proof of Value or Original Receipt Limit: C2S         Cellular or Mobile Telephone timit: C175         > Deductible: C1           4(b)         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery):         Network the endivery:         > Deductible: C1           4(b)         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery):         We to C700           4(b):         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery):         We to C700           4(b):         TOWARD Journey (home) to the Country of Domicle of the Insure Person. Nace abroad.         Up to C700           4(b):         The insured Person MUST also claim against the aritine, shipping line or other Common Carrier for Los Danaged and Delayed Baggage.         Up to C300           4(b):         The insured Person MUST also claim against the aritine, shipping line or other Common Carrier is ND Baggage Delay insurance cover.         Up to C		Deductible for an Insured Person aged between 70 and 80 years of age:	★ Deductible: €500
Emergency Dental Treatment: up to 6500         Up to a maximum amount of:         C1,155           NOTE         Notever is offered under 3(a) and 3(b) for an insured Person who has attained the age of 80.         Up to 61,750           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750           Jewellery and Valuables Limit: 625         Maximum Single Article Limit: 6450         * Deductible: 61           MPORTANT         Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.         Up to 62,750           MID         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier middle delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:         4(b)         Up to 62,000           4(b):         OTWARD Downey (fater more than an 8 How Baggage Delay):         Up to 6200         (maximum limit)           4(b):         On a RETURN Journey (home) to the Country of Donicile of the Insured Person, there is NOB Baggage Delay Insurance cover.         (maximum limit)           MPORTANT         The Insured Person MUST also claim against the airline, shipping in or or ther Common Carrier for Lost, Danaged and Delayed Baggage         Vep to 6250           4(b):         On a RETURN Journey (hore more than 8 How Badgage Delay):         Up to 6250         Ye Deductible: 61           Statistic to poof of ownersh	<b>3</b> (b)	DAILY HOSPITAL BENEFIT	€55 per
NOTE         No cover is offered under 3(a) and 3(b) for an insurce Person who has attained the age of 80.         Up to 61,750           4(a)         LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY         Up to 61,750           Jewellery and Valuables Limit: CS25         Maximum Single Article Limit: C455         * Deductible: C1           9: Proof of Value or Original Receipt Limit: C250         Cellular or Mobile Telephone Limit: C175         * Deductible: C1           4(b)         TEMPORARY DEPINATION OF BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery):         * Deductible: C1           4(b)         TEMPORARY DEPINATION OF BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery):         * Deductible: C1           4(b):         OUTWARD Journey (after more than an 8 Hour Baggage Delay):         Up to €700         (maximum limit           4(b):         OUTWARD Journey (forme) to the Country of Domicile of the Insured Person, there is ND Baggage Delay Insurance cover.         Up to €700           MPORTANT         The Insured Person MUST also claim against the airline, shipping line or other Common Carrier to LSD, Damaged and Delayed Baggage.           ROVUSION         The maximum payable for reasonable receipted emergency purchases of assential items is limited to 250.00 per item, Pair or Set.           NOTE         Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).         Up to €330           5		For each complete 24 Hour period spent in a Hospital on a Journey abroad, payable for up to 21 days.	complete day
4(a)       LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY       Up to €1,750         Jewellery and Valuables Limit: €325       Maximum Single Article Limit: €455       * Deductible: €1         (a)       Proof of Valuable Configinal Receipt Limit: €250       Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.       * Deductible: €1         (b)       TEMPORARY DEFRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier middrection in delivery):       weinbursement of reasonable receipted expresses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage handling agents, on an:       Up to €1,750         4(b)1:       OUTWARD Journey (after more than an 8 Hour Baggage Delay):       Up to €700 (maximum inmit MPORTANT The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost. Damaged and Delayed Baggage.       Up to €700 (maximum inmit MPORTANT The Insured Person MUST also claim seribursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money):       Subject to proof of wnership such as any printed form or Bank account withdrawal, ATM or currency exchange receipt.       Up to €1,550         NOTE       Reimbursement of Jo 10 €200 for the receipted reglacement of Lost passports or national Identity Cards.       €125         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (pr		Emergency Dental Treatment: up to €500 Up to a maximum amount of:	€1,155
Intervent         Intervent         Statistics         Maximum Single Article Limit: C450         * Deductible: C1           Important         Cellular or Mobile Telephone Limit: C450         * Deductible: C1         * Deductible: C1           MPORTANT         Cellular or Mobile Telephone Limit: C475         * Deductible: C1           4(b)         TEMPORARY DERRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilts in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:         Up to C700 (maximum limit           4(b):         OUTWARD Journey (after more than an 8 Hour Baggage Delay): Reimbursement of up to C70 per Hour of Delay, ONLY for receipted essential items purchased abroad. (maximum limit         Up to C700 (maximum limit           4(b):         OUTWARD Journey (home) to the Country of Domicile of the Insured Person, there is ND Baggage Delay Insurance cover.         Up to C700 (maximum limit           4(b):         OUTWARD Journey (home) to the Country of Domicile of the Insured Person, there is ND Baggage Delay Insurance cover.         Up to C30           MPORTANT         The Insured Person MUST also claim agains the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.         Up to C30           5         THEFT of CASH (Bank Notes, Currency Notes and Money):         & Campensation beneftif departure is delayed for more than 16 Hours: A compensation be	NOTE	No cover is offered under 3(a) and 3(b) for an Insured Person who has attained the age of 80.	
Jewellery and Valuables Limit: 6252         Maximum Single Article Limit: 6450         * Deductible: 61           Cellular or Mobile Telephones mut: 6175         Cellular or Mobile Telephones Limit: 6175         * Deductible: 6           4(b)         TEMPORARY DEPRIVATION of BAGGAGE per FAMILV (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an: and control of the airline, shipping line or other Common Carrier or their baggage belay insurance cover. Reimbursement of up to 670 per Hour of Delay, ONLY for receipted essential items purchased abroad. (maximum limit d(b)2:         Up to 6700 (maximum limit d(b)2:           0 a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay insurance cover. Reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).         Up to 6700           5         THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.         Up to 630           6(a)         TRAVEL DEPARTURE DELAY per FAMILV (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours: A compensation benefit if departure is delayed for more than 24 Hours: A compensation benefit if departure is delayed for more than 24 Hours: A compensat	<b>4</b> (a)	LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY	Up to €1,750
Image: Proof of Value or Original Receipt Limit: €250         Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.           4(b)         TEMPORARY Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.           4(b)         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier or Isdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:         Up to €700           4(b)1:         OUTWARD Journey (home) to t70 per Hour of Delay, ONLY for receipted essential items purchased abroad. (maximum limit         Up to €700           4(b)2:         On a RETURN Journey (home) to the Country of Domiclie of the Insured Person, there is ND Baggage Delay Insurance cover. MPONTRAM         Up to €700 (maximum init)           MPOTORIAN         The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage. PROVISION         Up to €700 (maximum init)           Statistic to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.         * Deductible: €1           NOTE         Calims reimbursement of a dot 200 for the receipted replacement of lost passports or national identity Cards.         E250           6(a)         TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person	- ( /	Jewellery and Valuables Limit: €525 Maximum Single Article Limit: €450	* Deductible: €125
MPORTANT         Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.           4(b)         TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:         Up to C700           4(b)1:         OUTWARD Journey (fafter more than at 8 hour Baggage Delay): Reimbursement of up to C70 per Hour of Delayel, ONLY for receipted essential items purchased abroad. (maximum limit 4(b)2:         Up to C700           00 a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover. MPORTANT         The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage. PROVISION         The maximum mayable for reasonable receipted emergency purchases of essential items is limited to C250.00 per Item, Pair or Set.           NOTE         Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).         Up to 6350           5         THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.         * Deductible: £1           6(a)         TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 16 Hours: A compensatio			
4(b)       TEMPORARY DEPRIVATION of BAGGAGE per FAMILY (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:       Up to €700         4(b)1:       OUTWARD Journey (after more than an 8 Hour Baggage Delay): Reimbursement of up to €70 per Hour of Delay, ONLY for receipted essential items purchased abroad.       Up to €700         MIDORTANT       The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.       PROVISION         NOTE       Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       W De dc2350         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hour Bourney.			+ Deddetible. er J
Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airling, shipping line or other Common Carrier or their baggage-handling agents, on an:       Up to €700         4(b)12:       OUTWARD Journey (lafter more than a 8 Hour Baggage Delay):       Up to €700         (maximum limit)       (maximum limit)       (maximum limit)         4(b)2:       On a RETURN Journey (lome) to the Country of Domicile of the Insured Person, there is ND Baggage Delay Insurance cover.       (maximum limit)         MPORTANT       The Insured Person MUST also calim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.       Up to €350         PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Sett.       VD to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money):       Up to €350         5       Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       * Deductible: €1         NOTE       Reimbursement of up to £200 for the receipted enore than 8 Hours:       €125         A compensation benefit if departure is delayed for more than 24 Hours:       €125         A compensation benefit if departure is delayed for more than 24 Hours:       €375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       Up to €1,750 </td <td></td> <td></td> <td></td>			
and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:       Up         4(b):       OUTWARD Journey (after more than an 8 Hour Baggage Delay):       Up to €700         Reimbursement of up to €700 per Hour of Delay, ONLY for receipted essential items purchased abroad.       (maximum limit 4(b):         0 n a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.       (maximum limit 4(b):         MPORTANT       The maximum payable for reaconable receipted emergency purchases of essential items is limited to £250.00 per Item, Pair or Set.         NOTE       Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money):       * Deductible: €1         Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       * Deductible: €1         NOTE       Reimbursement of up to €200 for the receipted merglacement of lost passports or national Identity Cards.       €125         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):       4 compensation benefit if departure is delayed for more than 24 Hours:       €250         A compensation benefit if departure is delayed for more than 24 Hours:       €250       €250         A compensation benefit if departure is delayed for more than 24 Hours: <td>4(b)</td> <td></td> <td></td>	4(b)		
4(b1:       OUTWARD Journey (after more than an 8 Hour Baggage Delay): Reimbursement of up to €70 per Hour of Delay, ONLY for receipted essential items purchased abroad. (maximum limit 4(b)::       Up to €700 (maximum limit 4(b)::       (maximum limit 4(b)::         00 an RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.       (maximum limit 4(b)::         01 an RETURN Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.       Up to €350         PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to £250.00 per Item, Pair or Set.       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       * Deductible: €1         NOTE       Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity cards.       €125         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 18 Hours: A compensation benefit if departure is delayed for more than 18 Hours: A compensation benefit if departure is delayed for more than 24 Hours: Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       Up to €1,750         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETU			
Reimbursement of up to €70 per Hour of Delay, ONLY for receipted essential items purchased abroad.       (maximum limit         4(b)2:       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.       (maximum limit         MPDRTANT       The insured Person MUST also claim agains the airline, shipping line or other Common Carrier for tost. Dumaged and Delayed Baggage.       (maximum limit         PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to £250.00 per Item, Pair or Set.       VUp to €350         S       THEFT of CASH (Bank Notes, Currency Notes and Money):       Up to €350       * Deductible: €1         S       THEFT of CASH (Bank Notes, Currency Notes and Money):       * Deductible: €1       * Deductible: €1         NOTE       Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.       €125         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):       €125         A compensation benefit if departure is delayed for more than 16 Hours:       €250       €250         A compensation benefit if departure is delayed for more than 24 Hours:       €250       €250         Maximum payment in all (on an Outward or Return Journey) - up to €375 per Family.       6(b)       ABANDONNENT per FAMILY (after a 24 Hour Delay):       OUTWARD JOURNEY - Non-Refundable Charges imposed by t			
4(b)2:       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.         MPORTANT       The insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.         PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Set.         Source       Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).         S       THEFT of CASH (Bank Notes, Currency Notes and Money):         Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       Up to €350         * Deductible: €1       Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.       €125         A compensation benefit if departure is delayed for more than 8 Hours:       €125       €250         A compensation benefit if departure is delayed for more than 16 Hours:       €250       €250         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       €175       €250         G(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay):       Up to €1750       Up to €1750         G(c)       MISSED CONNECTION per FAMILY       Gatter a 24 Hour Disaves must be reimbursed by the airline, shipping line or other Common Carrier. There is NO Coever for delays in arrival times for any reason	4(b)1:		
MPORTANT       The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged and Delayed Baggage.         PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Set.         NOTE       Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money):       Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       * Deductible: €1         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):       4 compensation benefit if departure is delayed for more than 16 Hours:       €125         A compensation benefit if departure is delayed for more than 16 Hours:       €375       €375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       Up to €1,750         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay):       Up to €1,750         OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Up to €700         RETURN JOURNEY – Rembursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       10 to €1,750         6(c)       MISSED CONNECTION per FAMILY       Additional Travel Expenses following a Missed Connection.       Up to €700 </td <td></td> <td></td> <td>(maximum limit)</td>			(maximum limit)
PROVISION       The maximum payable for reasonable receipted emergency purchases of essential items is limited to £250.00 per Item, Pair or Set.         NOTE       Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).       Up to €350         5       THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       Up to €350         Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.	. ,		
NOTE         Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).         Up to €350           5         THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.         Up to €350           NOTE         Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.            6(a)         TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 8 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours: Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.         €125           6(b)         ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.         Up to €1,750           6(c)         MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.         Up to €700           7         Reimburse under section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         Up to €700,000           7         PERSONAL LIABILITY A sa result of accidental Death, Bodily Injury to, or accid			
5       THEFT of CASH (Bank Notes, Currency Notes and Money): Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.       Up to €350         NOTE       Reimbursement of up to €200 for the receipted replacement of lost passports or national identity Cards.       * Deductible: €1         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): A compensation benefit if departure is delayed for more than 8 Hours: A compensation benefit if departure is delayed for more than 16 Hours: A compensation benefit if departure is delayed for more than 24 Hours: Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       €125         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         MPORTANT       There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       Up to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accident	-		
Subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt.         * Deductible: €1           NOTE         Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.            6(a)         TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):            A compensation benefit if departure is delayed for more than 8 Hours:         €250           A compensation benefit if departure is delayed for more than 24 Hours:         €375           Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.            6(b)         ABANDONMENT per FAMILY (after a 24 Hour Delay):         Up to €1,750           OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.         Up to €1,750           6(c)         MISSED CONNECTION per FAMILY         Wp to €100 and ticket to travel expenses following a Missed Connection.         Up to €700           MPORTANT         There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and the Auster Augure			
NOTE       Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.         6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):       A compensation benefit if departure is delayed for more than 8 Hours:       €125         A compensation benefit if departure is delayed for more than 16 Hours:       £250       €250         A compensation benefit if departure is delayed for more than 24 Hours:       £375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       €10         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay):       Up to €1,750         OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Up to €1,750         RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         MPORTANT       There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000 <t< td=""><td>5</td><td></td><td>•</td></t<>	5		•
6(a)       TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey): <ul> <li>A compensation benefit if departure is delayed for more than 8 Hours:</li> <li>A compensation benefit if departure is delayed for more than 16 Hours:</li> <li>A compensation benefit if departure is delayed for more than 24 Hours:</li> <li>Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.</li> </ul> €125              €250             €375             6(b)         ABANDONMENT per FAMILY (after a 24 Hour Delay):             OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.             RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.              Up to €1,750            6(c)         MISSED CONNECTION per FAMILY <ul> <li>Return JOURNEY – Reimbursement of Additional ticket to travel expenses following a Missed Connection.</li> <li>IMPORTANT</li> <li>There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 1 for the same incident or event.</li> </ul> <ul> <li>PROVISION</li> <li>On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.</li> </ul> <ul> <li>On a RETURN Journey (home) to the Country of</li></ul>			* Deductible: €100
A compensation benefit if departure is delayed for more than 8 Hours:       €125         A compensation benefit if departure is delayed for more than 16 Hours:       €250         A compensation benefit if departure is delayed for more than 24 Hours:       €375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       €10         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay):       Up to €1,750         OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY       Up to €700         Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       0         PROVISION       On a RETURN JOURNEY (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to	NOTE	Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.	
A compensation benefit if departure is delayed for more than 16 Hours:       €250         A compensation benefit if departure is delayed for more than 24 Hours:       €375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       €175         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       Import the same incident or event.         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up	6(a)	TRAVEL DEPARTURE DELAY per FAMILY (provided that the Insured Person eventually departs on the Journey):	
A compensation benefit if departure is delayed for more than 24 Hours:       €375         Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       Up to €1,750         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       Up to €1,000         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		A compensation benefit if departure is delayed for more than 8 Hours:	€125
Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.       Up to €1,750         6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       PROVISION         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		A compensation benefit if departure is delayed for more than 16 Hours:	€250
6(b)       ABANDONMENT per FAMILY (after a 24 Hour Delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.       Up to €1,750         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       PROVISION         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		A compensation benefit if departure is delayed for more than 24 Hours:	€375
OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Impose the impose of		Maximum payment in all (on an Outward or Return Journey) – up to €375 per Family.	
OUTWARD JOURNEY - Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.       Unit of the second content of the Inward Travel Itinerary.         6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT Fore is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       Important of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	6(b)	ABANDONMENT per FAMILY (after a 24 Hour Delay):	Up to €1,750
6(c)       MISSED CONNECTION per FAMILY Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Up to €700         IMPORTANT       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.       Important         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.       Important         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750			
Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.       Important         Important       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.	
Important       There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	6(c)	MISSED CONNECTION per FAMILY	Up to €700
Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.	
for the same incident or event.       Image: constraint of the same incident or event.         PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	IMPORTANT		
PROVISION       On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).       Up to €700,000         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		Carrier. There is NO cover for delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1	
than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.         NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750			
NOTE       Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).         7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	PROVISION	On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more	
7       PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €700,000         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750		than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Family.	
As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	NOTE	Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).	
As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.       Up to €1,750         8       LEGAL EXPENSES (including the costs of consultation)       Up to €1,750	7	PERSONAL LIABILITY	Up to €700,000
8 LEGAL EXPENSES (including the costs of consultation) Up to €1,750		As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.	
	8		Up to €1,750
	-		

9	HI-JACK or KIDNAP For each complete 24 Hour period that the Insured Person is illegally held or is in detention. Payable for up to 21 days and up to a maximum amount of:	€70 per complete day €1,470
10	DOCUMENT REPLACEMENT (for business samples and documents not belonging to the Insured Person): Reasonable costs in replacing lost or misplaced essential business documents needed by an Insured Person on a Journey abroad).	Up to €700 ★ Deductible: €100
11	CATASTROPHE The extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	Up to €700 ★ Deductible: €50
12	MUGGING (or violent personal assault that results in a serious bodily Injury) of an Insured Person aged up to 80 years of age: Medical treatment and/or in-patient Hospitalisation reimbursement.	Up to €175
13	LOST or STOLEN DOMESTIC KEYS Receipted costs in replacing lost or stolen house, car and other Domestic Keys whilst on a Journey abroad.	Up to €100
*	DEDUCTIBLE is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers	*
YOUR TR	AVEL INSURANCE CONTAINS RESTRICTIONS AND EXCLUSIONS THAT YOU SHOULD BE AWARE OF, SO PLEASE MAKE SURE THAT THE COVER M	EETS YOUR NEEDS.

## **IMPORTANT ADVICE**

- (1): A written or telephoned notice of a claim on a Journey abroad must be reported to GenAssist TPA Ltd on 22 519 211 and within 25 (twentyfive) days after the occurrence or start of any loss or event under this Insurance. The Insured Person (hereinafter referred to as the "IP"), must complete all the forms that *GenAssist* require. All Emergency Medical and Hospitalization incidents must be reported <u>immediately</u> to *GenAssist* without exception.
- (2): This Insurance is not a Private Medical Insurance and does not cover claims arising from pre-existing health problems that the IP was aware of before commencing a Journey abroad. If the IP needs sudden and unexpected medical treatment abroad, *GenAssist* must be informed <u>immediately</u> or they will not pay for any Hospitalisation or Medical Expenses. *GenAssist* or their representatives must be allowed to examine and inspect all the IP's medical records and information, otherwise any treatment, costs or medication of any kind incurred will not be covered. There is <u>no</u> cover for Hospitalisation or Medical Expenses incurred in the Country of Domicile of the IP.
- (3): If the IP abandons a Journey or returns home to their Country of Domicile on written medical advice, or is ill, injured or admitted into a hospital or a clinic as an in-patient and is likely to be hospitalised for more than 12 (twelve) Hours, someone must contact GenAssist immediately on behalf of the IP, in order that the conditions of cover can be confirmed. If this is not done, it could mean that the amount of benefit for Medical Expenses, Hospitalisation, Cancellation or Curtailment Expenses will be reduced or denied. GenAssist reserve the right to relocate the IP from one hospital to another. Insurers also reserve the right to limit payment to what the GenAssist Medical Officer deems to be reasonable.
- (4): Claim Forms can be obtained by telephoning GenAssist. The IP is responsible for and must provide GenAssist with all of the information and documents that they will need to allow them to examine and adjust the claim correctly and so to pay the claim fairly and promptly. All documents submitted must be originals and not photocopies, computer scans or facsimile transmissions. IP's are advised to retain copies of all documents for their own reference.
- (5): This Insurance does not cover any incidents or events that were known about including, but not limited to, those reported in the international press and/or any media announcements, before the IP pre-paid, reserved and/or commenced their Journey abroad.
- (6): Checked-in Baggage claims will not be considered unless supported by a Property Irregularity Report (PIR), which must be obtained should the airline, shipping line or other Common Carrier or their baggage-handling agent lose, damage, delay or misdirect Baggage belonging to the IP on a Journey. The IP must also report full details of the incident in writing to the airline, shipping line or other Common Carrier, which states the date of loss, theft, damage, delay or misdirection of the Baggage whilst in their care, custody and control. Airline or other Baggage tags must be kept. Should the Baggage be recovered, the Common Carrier or their agent must confirm in writing the date and exact time of delivery to the IP. The Common Carrier or their agent must also confirm in writing whether or not the IP has received any financial compensation, or discount vouchers, or complimentary 'air miles' from them, due to Baggage loss, damage, delay or misdirection.
- (7): NOTICE OF BAGGAGE LIABILITY LIMITATIONS (as is printed inside all 'Passenger Ticket and Baggage Check' coupons for travel by air and is accepted by a passenger. "Liability for loss, delay or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. For many international journeys, the Warsaw Convention may apply with liability limits of approximately US \$9.07 per pound (US \$20.00 per kilo) for checked baggage and US \$400.00 per passenger for unchecked baggage. In some cases, where the Montreal Convention applies to your journey, the applicable liability limit is approximately US \$1,375.00 for checked and unchecked baggage. Some carriers assume no liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier" or as part of their Conditions of Carriage.
- (8): For lost, stolen or damaged Baggage, the IP must provide a detailed description of the property along with its date of purchase and its value, allowing for wear and tear at the time of the incident. Bills, invoices or other proofs of value are required for every item claimed as lost, stolen or damaged which is valued more than €250.00. A deduction will be made for wear or tear and depreciation in value. Consequent upon the Baggage, that was checked-in at the departure zone or point of exit, being delayed, lost, stolen or damaged, the Insurers shall <u>only</u> be liable for any one item of Baggage per any one IP. For the purposes of this Insurance, a singular item of delayed, lost, stolen or damaged article of Baggage, that is shared amongst more than one person, shall be deemed to belong to and apply to one IP <u>only</u>. Sports clothing and sporting equipment are not covered, unless stated as otherwise herein. The IP must keep any articles that are damaged for possible inspection and salvage by the Insurers of this Insurance.

(9a): On an Outward Journey, where Baggage has been delayed for more than 8 (eight) Hours (following disembarkation), the IP is allowed to make reasonable emergency purchases of essential items of clothing and/or requisites, but must keep all the original sales receipts for the replacement items to make a valid claim. This insurance does not cover theft or temporary loss, following accidental or deliberate retrieval by a third party, of the IP's Baggage and/or Personal Effects, from any hand luggage compartment in any aircraft and/or other Common Carrier hand luggage compartments and/or from the luggage carousel or Common Carrier baggage release service, that is operated by an authorised baggage-handling agent at any airport, seaport or other destination or departure zone, or point of entry or exit zone, or through confiscation by Customs or other authority. Sports clothing and sporting equipment are not covered unless stated as otherwise herein. Any purchases made after the Baggage has been delivered by the airline (or their nominated courier service) to the IP's accommodation address will not be reimbursed. The maximum payable for reasonable emergency purchases of essential items of clothing or requisites is limited to €250.00 per item, Pair or Set and must be substantiated by an original sales receipt.

## (9b): There is no Baggage Delay insurance cover for Inward (or Return) Journey's unless stated as otherwise herein.

- (10): Valuables, Money or Cash and important documents are not covered if packed in Baggage that the IP checks-in at the airport, or other departure zones. These must be kept with the IP at all times during their Journey as hand-luggage. If the IP is taking particularly valuable items on their Journey, these must be insured under a separate insurance policy, as this Insurance cannot guarantee that such items will be covered for their full replacement value if lost, stolen or damaged. Under <u>no</u> circumstances should Valuables, Money or Cash, Personal Effects or belongings ever be left unattended, or with persons not known to the IP, particularly at an airport, in a hotel or in any vehicles or any public place. Unattended means when an IP is not in full view of and not in a position to prevent unauthorised interference with their property (such as any property left on a beach, beside a swimming pool or in a bag or coat hanging on the back of a chair or left in a cloakroom). Cash and Valuables must always be in the care, custody and control of the IP. Cover is not provided for loss, theft or damage where the IP (in the opinion of *GenAssist*) fails to exercise due diligence.
- (11): Liaison with the Police and obtaining written Police Reports, or liaison with the airline or other Common Carrier to obtain essential documents to support a claim, is the sole responsibility of the IP and not *GenAssist* or AstroBank Public Company Limited. Expenses <u>only</u> of a personal convenience to an IP are not covered, such as the purchase of surplus clothing and toiletries and consequential loss of salary and/or income. Theft of Money or Cash, Valuables or Baggage must be reported to the local Police within 12 (twelve) Hours and a written report obtained. Cover for Cash is <u>only</u> in respect of Money carried or concealed on the person of the IP. All types of hand-bag, purses, wallets and the like must be securely bound and/or zipped. Consequent upon Money or Cash being lost, stolen or damaged, the Insurers shall <u>only</u> be liable for any one loss per any one IP. Personal Money and Cash held under the supervision of one person and on behalf of others shall <u>only</u> be deemed to belong to and apply to one IP.
- (12): At the departure zone or point of entry or exit, should a booked flight departure (from the intended time as specified on the ticket to travel of the IP) be delayed for more than 8 (eight) Hours, the IP must obtain a report from the airline or Common Carrier that states the duration and reason for the delay. There is <u>no</u> cover for delays in arrival times for any reason (including re-routing and/or direct, successive or cumulative delays in arrival times).
- (13): Should the IP take part in certain sports or certain winter sports, or activities where there is a high risk of sustaining an Injury, or hiring or driving a two-wheeled motor vehicle or *quad-bike* over 50cc and/or where a crash-helmet is **not** worn or the rider does **not** have the appropriate driving licence, the IP will not be covered under the terms and conditions of this Insurance.
- (14): Wherever at all possible, any reasonable expenses or emergency purchases should be billed to an AstroBank Card account. A Cardholder (and/or an IP) is any person who has a valid 'Status Gold' and/or 'Miles & More VISA' Gold Card issued by AstroBank Public Company Limited. The IP must ensure that the tour operator, travel agent or other merchant that provides services for ticketing to travel abroad processes all the payment(s) booked to the Gold Card of the IP to travel abroad, before the IP's Journey commences.
- (15): This insurance does not cover claims arising from a one-way Journey using a one-way ticket to travel with <u>no</u> admitted return date on the Passenger Ticket and Baggage Check coupon for travel by air, sea, road or train. Any insured Journey with pre-paid assigned or booked ticketing to travel abroad for up to 90 (ninety) days with an eligible Gold Card must begin and must end at the IP's Country of Domicile. Travelling in excess of 90 (ninety) days will invalidate all benefits.
- (16): Deductible is the first part of each and every loss or claim for which the IP is responsible for and which is not recoverable under this Insurance.
- (17): For Travel to an E.U. country, the IP should collect a European Union reciprocal health agreement, or an EHIC (European Health Insurance Card). If the IP needs urgent treatment, the EHIC should be presented at the time of Hospitalisation or Clinic admission, as it may save the IP from paying the Deductibles (as described above).
- (18): If the IP is denied boarding or if their flight is cancelled or delayed for at least 2 (Two) Hours, the IP must ask at the *check-in* counter, or the boarding gate, for the text stating their rights, particularly with regard to compensation and assistance from the airline (under Regulation (EC) No. 261/2004 Article 14(1) [of the European Commission's Air Passenger Rights] and/or Regulation (EC) No. 889/2002 of the European Parliament and the Council of 13<sup>th</sup> May 2002.
- (19): This Insurance does not cover bankruptcy, liquidation, financial failure or financial problems of any party on whom the Journey depends, or disinclination to travel by the IP.
- (20): Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to GenAssist on 22 519 211. If you have any doubt as to whether or not you should make a claim, you should first telephone GenAssist for further advice. Failure to give notice of claim within 25 (twenty-five) days from the date of the incident will result in a rejection of your claim. The Insurers will <u>only</u> pay claims that are completely substantiated and evidenced in the manner requested. Please note that the Travel Insurance Master Certificate is held and can be inspected at the offices of Atlantic Insurance Centre, 15 Esperon Street, CY-2001 Strovolos, Cyprus.