

Emergency Medical & Legal Assistance Services: Summary – Visa Cemea Gold, Platinum And Infinite Payment Cards

Agreement Summary

This is a summary of the services and does not contain the full terms and conditions of the cover, which can be found in the Medical & Legal Assistance Services Agreement. It is important that you read the Medical & Legal Assistance Services Agreement.

Name of Service Provider

International SOS Assistance (UK) Ltd (**Intl.SOS**)

Type of Services

This Visa CEMEA Gold, Platinum & Infinite Payment Cards Agreement provides you and your immediate family with Assistance Services, when all travelling together on a Journey outside your Principle Country of Residence for up to 90 days duration.

Medical Services (Free to you and your family) include; Telephone Medical Advice, Medical Service Provider Referral, Monitoring of Medical Condition During and After Hospitalisation.

Medical Services (Chargeable to you and your family) include; The Delivery of Essential Medicine or Equipment, Despatch of Physician, Guarantee of Hospital Admittance Deposit, Arrangement of Emergency Medical Evacuation and Repatriation, Arrangement of Transportation of Mortal Remains, Arrangement of Transportation to join a Cardholder, Arrangement of Return of Children.

Travel and General Services (Free to you and your family) include; Inoculation and Visa Requirement Information, Legal Referral, Interpreter Referral, Lost and Stolen Card Reporting, Customer Enquiry Service.

Significant Features and Benefits

- **Telephone Medical Advice** – If you cannot see a doctor when you are on your journey, you can call Intl.SOS. Intl.SOS will arrange for the provision of Medical advice over the phone.
- **Medical Service Provider Referral** – Intl.SOS will provide referral to physicians, hospitals, clinics and dentists within the area required.
- **Monitoring of Medical Condition During and after Hospitalisation** – Intl.SOS will monitor your medical condition during and after hospitalisation.
- **Delivery of Essential Medicine or Equipment** – Intl.SOS will send out any medicine and medical equipment you need which is not available locally.
- **Despatch of Physician** – If you are taken ill suddenly and cannot be moved, and there is no suitable specialist available locally, Intl.SOS will send a medical specialist to you.
- **Guarantee of Hospital Admittance Deposit** – If you need to go into hospital and you do not have anyway of paying the deposit that the hospital needs, Intl.SOS will pay up to US\$2,500 to the hospital to ensure you receive treatment. The provision of financial guarantees is subject to Intl.SOS first securing payment from you through your credit card or from funds from the family.

Significant Features and Benefits (Continued)

- **Arrangement of Emergency Medical Evacuation** – If you fall ill or have an accident and need emergency treatment, Intl.SOS will take you to the most suitable local hospital or a hospital in a nearby country or your home country where appropriate medical care is available.
- **Arrangement of Emergency Medical Repatriation** – Intl.SOS will arrange for your return to your Principle Country of Residence following your Emergency Medical Evacuation and subsequent hospitalisation.
- **Arrangement of Transportation of Mortal Remains** – If you die, Intl.SOS deal with official procedures and will arrange transportation to take your body to the place chosen by your personal representatives.
- **Arrangement of Transportation to join a Cardholder** – Intl.SOS will arrange for round trip transportation for a person chosen by you to join you if you have been hospitalised abroad.
- **Arrangement of Return of Children** – If your dependant children are left alone because of your illness or accident, Intl.SOS will get them home. Intl.SOS will also provide qualified people to accompany them if necessary.
- **Inoculation and Visa Requirement Information** – If you need information about your journey, for example vaccinations, visas, taxes and customs information, you can call Intl.SOS and they will advise you.
- **Legal Referral** – Intl.SOS will provide referral to Lawyers and Legal Practitioners. You will have to pay any legal fees or related charges.
- **Interpreter Referral** – Intl.SOS will provide referral to Interpreters worldwide. You will have to pay any interpreting fees or related charges.
- **Lost and Stolen Card Reporting** – Should your card be lost or stolen, Intl.SOS will inform your Bank within 30 minutes upon receipt of your call on the condition your Bank has a 24 hour customer service department.
- **Customer Enquiry Service** – If you have any account enquiries, Intl.SOS will transfer your call to your Bank's customer service department on the condition your Bank has a 24 hour customer service department.

Significant Limitations

This coverage is only valid for travel outside your Principle Country of Residence undertaken on tickets, for which at least 50% of the cost is purchased using your Visa CEMEA Gold, Platinum or Infinite Payment Card or Bank Cheque with funds from your Visa CEMEA Gold, Platinum or Infinite account.

Duration of Provision of Services

The Services are automatically provided unless notified by your Bank

Right of Cancellation

This Agreement can be cancelled by Visa CEMEA or Intl.SOS not the cardholder unless he cancels his credit card.

Complaints

International SOS Assistance (UK) Ltd (Intl.SOS) always endeavours to provide the highest levels of service and integrity. If for any reason you are not satisfied with our service you may contact Intl.SOS at:

International SOS Assistance (UK) Ltd

6th Floor Landmark House,

Hammersmith Bridge Road

24-hour medical and legal help when you are abroad

You can call the International SOS Assistance Alarm Centres whenever you need to access the Services provided, communication networks allow us to manage specific or unusual language sets

London: +44 (0) 20 8762 8373

Moscow: +7 (495) 937 64 53

USA (toll free): + 1 877 859 1273

E-Mail (London): bankservices@internationalsos.com

For regulatory reasons, Visa CEMEA does not offer advice or recommendations about specific features and benefits, and therefore we respectfully request that you make your own evaluations of the product we offer using the information provided here and within the Agreement