

Purchase Protection & Extended Warranty: Policy Summary – Visa Cemea Platinum & Infinite Credit/Debit Cards

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the Evidence of Benefit PP & EW wording. It is important that you read the Evidence of Benefit PP & EW wording.

Name of Insurer

Insured by certain underwriters at Lloyd's of London. Lloyd's of London is regulated by the Financial Services Authority (FSA)

Type of Insurance and Cover

This Visa CEMEA Platinum and Infinite Credit/Debit card Policy is placed with certain underwriters at Lloyds of London and provides cover for items against loss, theft or damage following purchase up to the limits detailed within the Evidence of Benefit PP & EW wording provided the entire purchase amount for the item has been made using either the Visa CEMEA Member Bank Platinum or Infinite Credit/Debit card.

Significant Features and Benefits

- Cover if the purchase is Stolen or damaged
- Cover if the purchase ceases to operate satisfactorily and requires repair;
- Registration of the item is not necessary
- Coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding twenty-four (24) months
- Platinum Card – benefit limits – Up to \$1,500 per item, \$5,000 per incident & \$20,000 max per year
- Infinite Card – benefit limits – Up to \$5,000 per item, \$7,500 per incident & \$20,000 max per year

Significant and/or limitations (please refer to Exclusions in both PP & EW sections in the Evidence of Benefit)

- An excess of \$50 is applicable to each and every claim
- Loss must occur within 90 days of purchase
- Boats
- Motorised vehicles
- Land or Buildings
- Consumables, perishables or services

The full exclusions and limitations are contained in the terms and conditions within the Evidence of Benefit PP & EW

Duration of Policy

This cover commences from the 1st January 2011 for a period of 12 months.

Right of Cancellation

This policy can be cancelled by Visa CEMEA or the underwriters not the cardholder unless they cancel their payment card.

How to Claim

If you need to make a claim or require help when abroad please call the Visa Infinite Insurance 24 hr help line:

Tel: +44 (0)20 8762 8373 (English & French)*

Tel: + 7 (495) 937 64 53 (Russian)

* In addition to English & French, our global network allow us to manage specific or unusual language requirements.

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: visaclaims@osg.ie or write to:

Visa Claims Team

PO BOX 1086

Belfast

BT1 9ES

United Kingdom

Complaints

The Claims Administrator 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:

The Complaints Officer

OSG Claims Services

PO Box 1086

Belfast

BT1 9ES

United Kingdom