

Travel Benefits: Policy Summary

– Visa Cemea Infinite Credit/Debit Card

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 Certificate wording. It is important that you read the Certificate wording.

Name of Insurer

Insured by certain underwriters at Lloyd's of London. . Lloyd's is authorised & regulated by the Financial Services Authority

Type of Insurance and Cover

This Visa CEMEA Infinite Credit/Debit card Policy is placed with certain underwriters at Lloyd's and insures you and your immediate family, when all travelling together on a Journey either within or outside your Principal Country of Residence for up to 90 days duration, against 24hr Medical Emergency Evacuation/Repatriation, Emergency Medical Expenses*, Personal Accident, Hospital Daily Indemnity*, Personal Liability*, Loss of Baggage, Loss of Money, Cancellation*, Travel Delay, Baggage Delay, Document Replacement*, Hi-Jack, and Legal Expenses* as per the table of limits within the Certificate wording.

* Benefits not included whilst travelling within your Principal Country of Residence

Significant Features and Benefits (Applicable only in respect of a claim arising whilst travelling OUTSIDE the Visa Infinite Credit/Debit Cardholder Principal Country of Residence)

- **Medical Emergency Evacuation and Repatriation Service up to US\$500,000** – payment of expenses if an Evacuation/Repatriation is deemed necessary on medical grounds if you suffer an Illness, Accident or Bodily Injury whilst on a Journey.
- **Medical Emergency Expenses up to US\$1,000,000** – payment of expenses for emergency medical treatment outside your Principal Country of Residence following accidental injury or illness.
- **Personal Accident up to US\$1,000,000** – a benefit is paid for death or loss of limbs/sight or permanent physical disability following an accident during your journey. Reduced benefits apply for persons under 16 years of age.
- **Hospital Daily Indemnity up to US\$100** – a benefit for each day spent in Hospital following an Accident, Injury or Illness.
- **Personal Liability up to US\$500,000** – cover against an incident, which results in you becoming legally liable to pay damages or costs in respect of accidental death or Bodily Injury and/or accidental loss of or damage to material property belonging to any third party.
- **Loss of Baggage up to US\$2,500** – a benefit is paid for loss or damage to Baggage during your journey.
- **Loss of Money up to US\$500** – a benefit is paid for loss or damage to Money during your journey.
- **Cancellation up to US\$5,000** – cover against expenses incurred as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original plan for the Journey.
- **Travel Delay up to US\$900** – a cash benefit of US\$75 per hour is paid as compensation if the ship, aircraft or train in which you are booked to travel is delayed.

- **Delayed Baggage up to US\$500** – a cash benefit of US\$120 per hour is paid as compensation if your baggage is temporarily lost or misplaced by the ship, aircraft or train in which you are booked to travel.
- **Document Replacement up to US\$1,000** – cover for costs necessarily incurred for replacing essential documents
- **Hijack up to US\$1,050** – a benefit for each day of your trip that you are subject to a hijack.
- **Legal Expenses up to US\$7,500** – cover for legal costs incurred following your personal injury or death caused by a third party while you are on holiday

Significant Features and Benefits (Applicable only in respect of claims arising whilst travelling WITHIN the Visa Infinite Credit/Debit Cardholder Principal Country of Residence)

- **Medical Emergency Evacuation and Repatriation Service up to US\$10,000** – payment of expenses if an Evacuation/Repatriation is deemed necessary on medical grounds if you suffer an Illness, Accident or Bodily Injury whilst on a Journey.
- **Personal Accident up to US\$40,000** – a benefit is paid for death or loss of limbs/sight or permanent physical disability following an accident during your journey. Reduced benefits apply for persons under 16 years of age.
- **Loss of Baggage up to US\$500** – a benefit is paid for loss or damage to Baggage during your journey.
- **Loss of Money up to US\$400** – a benefit is paid for loss or damage to Money during your journey.
- **Travel Delay up to US\$300** – a cash benefit of US\$25 per hour is paid as compensation if the ship, aircraft or train in which you are booked to travel is delayed.

Significant Features and Benefits (Applicable only in respect of claims arising whilst travelling WITHIN the Visa Infinite Credit/Debit Cardholder Principal Country of Residence) – Continued

- **Delayed Baggage up to US\$300** – a cash benefit of US\$25 per hour is paid as compensation if your baggage is temporarily lost or misplaced by the ship, aircraft or train in which you are booked to travel.
- **Hijack up to US\$2,100** – a cash benefit of US\$100 for each day of your trip that you are subject to a hijack.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. These generally involve anything you already know about or that is caused by war, fraud or criminal or deliberate acts on your part. Please refer to the 'EXCLUSIONS' sections of the Certificate wording for full details but the most significant are outlined below.

This coverage is only valid for which any part of a trip up to 90 days either within or outside your Principal Country of Residence has been or will be paid for using your Visa CEMEA Infinite Credit/Debit card or bank Cheque with funds from your Infinite Credit/Debit account.

Cover may also be restricted by age, pre existing medical condition (including pregnancy) or hazardous activity. You are also required to pay the first part of any claim where applicable, known as the 'excess'.

You must always take reasonable care to prevent loss, damage, Accident, Bodily Injury or Illness

Duration of Policy

The 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 SOS not the cardholder unless he cancels his credit 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:

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

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

* In addition to English & French communication networks allow us to manage specific or unusual language sets.

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@internationalsos.com or write to:

International SOS Insurance Services Ltd

Visa Claims Team

6th Floor, Landmark House

Hammersmith Bridge Road

London

W6 9DP

United Kingdom

Complaints

International SOS Insurance Services Ltd (ISI) 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 ISI at:

International SOS Insurance Services Ltd

6th Floor Landmark House,

Hammersmith Bridge Road

London

W6 9DP

United Kingdom

Financial Services Compensation Scheme

International SOS Insurance Services are members of the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.