Travel Insurance: Insurance Product Information Document

Insurance Company: Europ Assistance SA
Insurance product: Travel Insurance
Insured Cards:
Visa Infinite Global Card Personal credit card
Global Card Personal and Business Platinum Visa and/or Mastercard credit card
Global Card Personal and Business Gold Visa and/or Mastercard credit card
Global Card Personal and Business Classic Visa and/or Mastercard credit card
Global Card Personal and Business Direct Visa and/or MasterCard prepaid card

Liechtenstein

Europ Assistance S.A. is a French limited company governed by the French Insurance Code and headquartered at 2 rue Pillet-Will, 75009 Paris, France. It has a share capital of EUR 61 712 744 and is registered at the register of trade and companies of Paris under the number 451 366 405. It is acting for the purposes of this insurance policy on its own behalf in Monaco and, in Liechtenstein, France, Germany, Austria and Luxembourg through its Europ Assistance S.A. Irish branch, having its principal place of business at Ground Floor, Block B, Riverside IV, SJRQ, Dublin 2, Ireland, DO2 RR77, and registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is authorised by the French supervisory authority ACPR - Autorité de Contrôle Prudentiel et de Résolution in France and its Irish branch is regulated by the Central Bank of Ireland for conduct of business rules and operates in your country under the freedom to provide services provision.

This document is a summary of the travel insurance for Global Cards issued by Cornèr Europe Ltd. You can find complete information of the coverage within the General Terms of Insurance document, that also includes the Table of Guarantees.

What type of insurance is this?

This insurance policy provides assistance and benefits to your purchases made with your Global Card against unforeseen circumstances or events relating to or occurring during your trip or related to not being able to attend an event.

What is insured?

✓ **Cancellation cover:** We will provide you cover up to the amounts listed in the Table of Guarantees if your trip is cancelled. This includes pre-paid and non-refundable expenses for transportation, accomodations, excursions, tours or activities.

✓ **Curtailment cover:** We will provide you cover up to the amounts listed in the Table of Guarantees if your trip has been curtailed. This includes pre-paid and non-refundable expenses for transportation, accommodations excursions, tours or activities, as well as the costs you have incurred to return home.

✓ **Ticket cover:** We will reimburse you for monetary losses if you cannot attend an event, activity, excursion, or tour due to an insured event. This includes pre-paid, non-refundable expenses for tickets and related costs charged by the organizing company.

✓ **Medical assistance cover:** We will provide you cover up to the amounts listed in the Table of Guarantees in case of any of the following events happening during your trip:
1) Emergency medical expenses,
2) Emergency dental treatment,
3) Pregnancy complications,
4) Hospitalization because of an illness or accident during the trip,
5) Transfer to a hospital near your home,
6) Sending of medicine unavailable abroad,
7) Hospitalization abroad for more than 7 days without a family member by your side,
8) Care of a disabled person or your children under 18 years old traveling with you,
9) Extension of Insured person trip in a hotel after an illness or accident,
10) Early return of a travel companion,
11) Repatriation and funeral costs.

✓ **Luggage cover**: We will provide you cover up to the amounts listed in the Table of Guarantees in case of any of the following events happen during your trip:
1) Delayed delivery of checked-in luggage,
2) Loss or damage of luggage caused by the carrier,
3) Robbery or damage to luggage,
4) Robbery or damage of valuables.

✓ **Money and travel documents cover:** We will provide you cover up to the amounts listed in the Table of Guarantees in case of any of the following events happen during your trip:
1) Stolen, damaged or destroyed money during the trip
2) Lost or stolen passport and/or travel documents.

✓ **Personal accident cover:** We will provide you with cover up to the amounts listed in the Table of Guarantees if you suffer an accident during your trip which within 12 months is the direct cause of:
1) Death,
2) Loss of limb,
3) Loss of sight,
4) Permanent total disability.

✓ **Delayed departure cover:** We will provide you cover up to the amounts listed in the Table of Guarantees for the following expenses incurred due to a delayed departure for over 4h or 6h, depending on your card type: costs for lodging accommodation, meals, telephone calls, local transportation, and additional vehicle parking charges

✓ **Collision Damage Waiver (CDW):** We will provide you cover up to the amounts listed in the Table of Guarantees for the excess fee due to the rental car company if the rental vehicle is damaged, stolen or vandalized.

What is not insured?

✗ **With reference to Cancellation and Curtailment cover: a**ny claim arising directly or indirectly from circumstances known to you prior to the point of booking or commencing the trip.

✗ **With reference to Ticket Cover:** additional costs other than effective cancellation costs of the ticket for the event.

✗ **With reference to Medical assistance:** any claim arising directly or indirectly as a result of any pre-existing medical condition. The cost of any permanent or routine dental treatment; any pre-planned or pre-known medical treatment or diagnostic procedure.

✕ **With reference to Luggage:** the theft of personal luggage, including valubale effects and objects which were left unattended in a public place or stored in an area that is made available to several people.

✕ **With reference to Money and travel documents:** the theft of money and travel documents which were left unattended in a public place or stored in an area that is made available to several people; the theft of a debit card or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.

✕ **With reference to Personal accident:** any accident when you are performing specific tasks, duties, or responsibilities associated with your job or profession, for which you are already covered by your professional insurance.

✕ **With reference to Delayed departure:** tickets bought by using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.

✕ **With reference to Collision Damage Waiver (CDW):** You are not covered if you don't have a valid driving license, have recent convictions for drunk or dangerous driving, are under 18, or violate the rental terms. No coverage will apply for mopeds, motorbikes, limousines, commercial vehicles, trucks, motor homes, or non-road licensed vehicles.

Are there any restrictions on coverage?

! In order to be eligible for the insurance cover, the cardholder must have paid in advance at least 51 % of the trip cost with one or more valid cards issued by Cornèr Europe Ltd.

! Intentional action caused by the insured person, a family member or a travel companion.

! If a restriction is applied to illnesses or accidents resulting from alcoholic beverages consumption, the specific limits are indicated in the General Terms of Insurance under the section "What you are not covered for". If no restriction related to the consumption of alcoholic beverages is mentioned in your General Terms of Insurance, this restriction does not apply.

! Suicide, attempted suicide or self-harm on the part of an insured person.

! The consequences of an outbreak, epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your home country or any country planned to be visited or crossed during the trip. This exclusion does not apply if an epidemic leads to the serious illness or death of you, a family member, or the person in charge of looking after minors or disabled adults for whom you are the legal representative or legal guardian or professional substitute.

! The consequences of quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the insured person or a travel companion before or during his/their trip.

! Wars, warlike operations, demonstrations, acts of terrorism, sabotage, and strikes.

! Pre-existing Medical Condition

! An accident occurring before the trip.

! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor.

! Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear fuel or waste, nuclear fuel combustion or radioactivity, toxicity, explosion or other hazardous occurrence emanating from nuclear sources.

! Earthquakes and natural disasters, unless the country on your trip has not experienced a natural disaster within the past 30 days before the effective date of your coverage, and no official recommendations advising against travel were in place by a government authority of your home country when you booked the trip.

! Consequences resulting from the use or possession of explosives or firearms

! Participating in any high-risk activities mentioned in the General Terms of Insurance, or any diving sports where the insured person does not comply with the specified conditions.

! Pregnancy consequances in the following cases:

- Complications after 28 weeks of pregnancy without a medical certificate from a licensed doctor confirming your ability to travel
- Tests or treatment that are regular or usual check-ups not related to medical emergencies or that are specific to birth defects or congenital illnesses

Where am I covered?

✓ The insurance provides cover in the countries included in the travel booked except countries and territories mentioned on the following website: International regulatory information | Europ Assistance (https://www.europ-assistance.com/international-regulatory-information/).
For more information please refere to the General Terms of Insurance.

What are my obligations?

- You must take all reasonable steps to avoid or reduce any loss,
- Report any event that may trigger one of the above-mentioned covers under the conditions and within the time period established and send the necessary documents if making a compensation request,
- We ask that you inform Us as soon as possible of your discovery of any claim or damage which leads to a claim and return your completed claim form to us with any further information as soon as possible,
- You must pay back any amount you are not entitled to

When and how are the payments made?

- The insurance is provided under a group insurance policy that Cornèr Europe Ltd. holds with Europ Assistance SA for its Global Card cardholders. There is no additional charge or premium for this insurance.

When does the coverage start and when does it end?

What is the duration of the policy?

- This Policy covers the Insured Persons from the date of issue of the card to the cardholder and during its period of validity.
- Please note that declaring the card lost or stolen does not affect this cover.
- The insured person is solely covered for the amount attached to the coverage of the card.
- The duration of any trip paid with the card must not exceed 90 consecutive days.
- Please note that if your trip is longer than this maximum duration, the benefits will not apply to any part of the trip.

What is the duration of the single covers?

- For Cancellation cover, you are covered from the time you book the trip. The cover ends at the departure date of your trip.
- Cover under all other benefits starts when you leave your home country at the departure date. The cover ends when you return to your home country at the end date or when the trip finishes.

How can I cancel the contract?

- These benefits are included in the insurance coverage of your card and the benefits cannot be cancelled separately. This cover is automatically cancelled in the event of non-renewal or in the event of withdrawal or blocking of the card by Cornèr Europe Ltd. or by the cardholder.