

Visa Signature

Insurance Policy Wording

CHUBB®

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## Table of Benefits

| Benefit Table                                                                               | On a Journey within the Country of Residence | On a Journey outside of the Country of Residence               |
|---------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------------------------|
| All benefit amounts are per person per trip unless otherwise noted                          |                                              |                                                                |
| Section A. Travel Advice                                                                    |                                              |                                                                |
| Travel Advice                                                                               | N/A                                          | Included                                                       |
| Section B. Travel Assistance                                                                |                                              |                                                                |
| Medical Assistance                                                                          | N/A                                          | Included                                                       |
| Lost or Stolen Document Assistance                                                          | N/A                                          | up to US \$ 500                                                |
| Section C. Cancellation & Curtailment                                                       |                                              |                                                                |
| Cancellation, Curtailment or Abandonment                                                    | N/A                                          | up to US \$ 5,000                                              |
| Section D. Missed Departure                                                                 |                                              |                                                                |
| Missed Departure                                                                            |                                              |                                                                |
| - Annual Limit                                                                              | N/A                                          | up to US \$ 1,000                                              |
| - Per event per person excess                                                               | N/A                                          | US \$ 50                                                       |
| Section E. Missed Connection                                                                |                                              |                                                                |
| Missed Connection                                                                           | N/A                                          | US\$ 500                                                       |
| Section F. Travel Delay                                                                     |                                              |                                                                |
| Delayed Departure, after 4 hours delay                                                      | US\$ 300                                     | US\$ 300                                                       |
| Section G. Baggage Delay                                                                    |                                              |                                                                |
| Baggage Delay (outbound trips only), after 4 hours                                          | US\$ 300                                     | US\$ 300                                                       |
| Section H. Hijack                                                                           |                                              |                                                                |
| Hijack Benefit, maximum                                                                     | US\$ 300                                     | US\$ 500                                                       |
| - Per day                                                                                   | US\$ 15                                      | US\$ 25                                                        |
| Section I. Medical Expenses & Repatriation                                                  |                                              |                                                                |
| Medical Expenses                                                                            | N/A                                          | up to US\$ 750,000                                             |
| - per event per person excess                                                               | N/A                                          | US\$ 100                                                       |
| - Medical Expenses for infants born following complications of pregnancy, maximum per event | N/A                                          | US\$ 75,000<br>(or US\$ 200,000 for trips to USA or Caribbean) |
| Evacuation and Repatriation Expenses                                                        | N/A                                          | up to US\$ 750,000                                             |
| Emergency dental treatment                                                                  | N/A                                          | up to US\$ 10,000                                              |

|                                                                 |                |                                                |
|-----------------------------------------------------------------|----------------|------------------------------------------------|
| Immediate Family Member to travel out if hospitalised           | N/A            | Economy Return Flight                          |
| Return Home of Children                                         | N/A            | Economy Flight                                 |
| Repatriation of Mortal Remains                                  | N/A            | up to US\$ 15,000                              |
| <b>Section J. Medical Emergency in the Country of Residence</b> |                |                                                |
| Evacuation and Repatriation Expenses                            | US\$ 5,000     | N/A                                            |
| - per event per person excess                                   | US\$ 100       | N/A                                            |
| <b>Section K. Hospital Benefit</b>                              |                |                                                |
| Hospital Benefit, maximum                                       | N/A            | US\$ 1,500                                     |
| - per day, maximum 30 days                                      | N/A            | US\$ 50                                        |
| <b>Section I. Personal Property &amp; Money</b>                 |                |                                                |
| Personal Property                                               | up to US\$ 250 | up to US\$ 1,000                               |
| - Single Article Limit                                          | US\$ 100       | US\$ 150                                       |
| - Valuables Limit in Total                                      | US\$ 100       | US\$ 150                                       |
| - Excess per claim                                              | US\$ 50        | US\$ 50                                        |
| - Money                                                         | up to US\$ 250 | up to US\$ 250                                 |
| - Excess per claim                                              | US\$ 50        | US\$ 50                                        |
| <b>Section M. Travel Accident</b>                               |                |                                                |
| - Cardholder, Partner, Children (over the age of 16)            | US\$ 25,000    | US\$ 500,000                                   |
| - Children 16 years of age and under                            | US\$ 5,000     | US\$ 5,000                                     |
| <b>Section N. Personal Liability</b>                            |                |                                                |
| - Personal Liability                                            | N/A            | up to US\$ 100,000                             |
| <b>Section O. Overseas Legal Expenses</b>                       |                |                                                |
| - Overseas Legal Expenses                                       | N/A            | up to US\$ 5,000                               |
| <b>Sectoin P. Winter Sports (Trips Abroad Only)</b>             |                |                                                |
| Winter Sports Equipment                                         | N/A            | up to USD 500                                  |
| Hired Winter Sports Equipment                                   | N/A            | up to USD 500                                  |
| Single Article Limit                                            | N/A            | USD 300                                        |
| Winter Sports Equipment Hire                                    | N/A            | USD 20 for each full 24 hours<br>up to USD 200 |
| Ski Pack                                                        | N/A            | USD 75 for each full 24 hours<br>up to USD 300 |
| Piste Closure                                                   | N/A            | USD 20 for each full 24 hours<br>up to USD 200 |

|                                                                                                                                     |             |               |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------|---------------|
| Avalanche                                                                                                                           | N/A         | up to USD 200 |
| The Policy will only cover the following benefits if 100% of the total cost has been charged to the covered card by the Cardholder. |             |               |
| <b>Section Q. Rental Vehicle Collision Damage Excess Waiver</b>                                                                     |             |               |
| - Limit per 365 day period (maximum 2 occurrences)                                                                                  | US\$ 5,000  | US\$ 10,000   |
| - Limit per incident                                                                                                                | US\$ 5,000  | US\$ 10,000   |
| - Excess (deductible) per claim                                                                                                     | US\$ 250    | US\$ 250      |
| <b>Section R. Buyers Protection</b>                                                                                                 |             |               |
| - Limit per 365 day period                                                                                                          | US\$ 20,000 |               |
| - Limit per incident                                                                                                                | US\$ 6,000  |               |
| - Limit for online purchases delivered damaged or not delivered                                                                     | US\$ 1,800  |               |
| - Single article minimum limit                                                                                                      | US\$ 100    |               |

## Introduction

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This Policy records the terms under which **Chubb Insurance South Africa Limited (“Chubb”)** have agreed to provide cover to Visa International Service Association (“Visa”) as policyholder for the benefit of **Cardholders**.

Visa is the sole policyholder of this Policy; it will hold the Policy; and all rights under it. The obligations of Visa as policyholder of this Policy will extend to all rights under the insurance coverage provided by the Policy from time to time but Visa is under no obligation to any **Cardholder** to maintain this Policy or the insurance it provides and accordingly Visa is free to exercise any rights to terminate the Policy or to agree with **Chubb** to amend, restrict or terminate the Policy at any time.

Visa is the policyholder and Visa recognises that the **Cardholders** have risks that Visa wishes to insure.

**Cardholders** have access to the benefits of the Policy by virtue of holding a specific type of card issued to them by Visa. **Cardholders** are only entitled to accept the benefits under this Policy by lodging a claim with **Us**. **Cardholders** are authorised by Visa as policyholder to contact **Chubb** directly on its behalf for the purpose of notifying a claim under the travel protection benefits.

Visa is responsible for the payment of the premium under this Policy.

Where anything in the Policy relates to a **Cardholder** or anything is to be done by a **Cardholder**, benefits will only be payable for the benefit of the **Cardholder** if the **Cardholder** complies strictly with the requirements of this Policy relating to the **Cardholder**.

Nothing in this Policy will give any right to any **Cardholder** or other person other than Visa.

Visa has authorised Chubb to make all payments due under this Policy other than payments due to service providers to the **Cardholder**.

Any undertaking by Chubb to pay any benefit under this Policy is an undertaking made to Visa as policyholder. The **Cardholder** does not have any direct or indirect claim against Chubb.

Only Visa has any rights to enforce this Policy. Payment by Chubb of a claim direct to the **Cardholder** on behalf of Visa will discharge Chubb’s obligation to Visa or the **Cardholder** for the incident that is the cause of the claim.

## Eligibility

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The benefits summarised in this document are dependent upon the **Cardholder** being a valid **Cardholder** at the time of any incident giving rise to a claim.

Visa International Service Association will give the **Cardholder** notice if there are any material changes to these terms and conditions or if the Policy supporting the benefits is cancelled or expires without renewal on equivalent terms.

This Policy contains details of benefits, conditions and exclusions relating to valid **Cardholders** and is the basis on which all claims will be settled by **Chubb**.

## Insurer

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Benefits under this Policy are underwritten by Chubb Insurance South Africa Limited, registered on the following address: Ground Floor, The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, South Africa. Services under Section A. Travel Advice and Section B. Travel Assistance under this Policy will be provided by International SOS registered on the following address: Chiswick Park, Building 4, 566 Chiswick High Rd, London W4 5YA.

## Journeys Covered

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This Policy covers all **Journeys** during the **Period of Insurance** provided they meet all of the following conditions:

1. Either **Cardholder's** total cost of travel or pre-booked accommodation has been charged to the **Cardholder's** Visa Signature Card;
2. Each **Journey** begins and ends in the **Country of Residence** during the **Period of Insurance**;
3. No individual **Journey** exceeds 90 consecutive days;
4. At the end of a **Journey**, no more than 183 days in total are spent on **Journeys Abroad** in any 12-month period;
5. The return trip must be booked prior to departure.
6. Each **Journey** in the **Country of Residence** includes at least 2 nights pre-booked accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee (not applicable when you are travelling by airplane and paid 100% of the transport costs with **Cardholder's** Eligible card).

## Journeys Not Covered

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We will not cover any **Journey**:

1. when the **Cardholder** is travelling against the advice of a **Doctor** (or would be travelling against the advice of a **Doctor** had the **Cardholder** sought his/her advice) or when the **Cardholder** has received a terminal prognosis;
2. when the **Cardholder** is travelling with the intention of obtaining medical treatment or consultation **Abroad**;
3. if the **Cardholder** has any undiagnosed symptoms that requires attention or investigation in the future (that is symptoms for which the **Cardholder** is awaiting investigation or consultation, or awaiting results of investigations, where the underlying cause has not been established);
4. where, on the date it is booked (or commencement of the **Period of Insurance** if later), the **Cardholder** is aware of any reason why it might be cancelled or **Curtailed**, or any other circumstance that could reasonably be expected to result in a claim under the Policy;
5. where the leisure activities and sports or activities, listed below are the sole or main reason for the **Journey**;
6. if the **Partner** or **Child** is travelling without the **Cardholder**.

## People Covered

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There is no insurance under the Policy unless all of the following conditions are met:

1. The **Cardholder** must be:
  - a. Resident in the **Country of Residence**; and
  - b. Aged under 80 years at the **Commencement Date** and each yearly renewal date.

## When there is cover

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1. Cancellation cover under Section C. Cancellation & Curtailment begins when a **Journey** is booked, or, from the **Commencement Date**, whichever is later. It ends when the **Cardholder** leaves the **Cardholder's Home** to commence a **Journey**.
2. Insurance cover under all other sections operates for a **Journey** that takes place during the **Period of Insurance** and includes travel directly to and from **Home** provided the return home is completed within 24 hours of:
  - a. return to the **Country of Residence**
  - b. departure from pre-booked accommodation following a **Journey** within the **Country of Residence**.

## General Definitions

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The words and phrases below will always have the following meanings wherever they appear in the Policy in bold type and starting with a capital letter.

### **Abroad**

Outside the **Country of Residence**

### **Chubb**

Chubb Insurance South Africa Limited

### **Adverse Weather**

Weather of such severity that the police (or appropriate authority) warn by means of public communications network (included but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally planned by the **Cardholder**.

### **Bodily Injury**

A physical injury caused by a sudden, identifiable, violent, external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather.

### **Cardholder(s)**

The holder of a Visa Signature Card issued by a Visa International Service Association member bank in the **Country**, the card being valid and the account being in good standing and where applicable to a claim or a right to claim, includes the **Partner** and/or **Children** of the cardholder.

### **Child, Children**

The **Cardholders** children, step children, and fostered or adopted children, up to a maximum of 5 per **Journey**, each of whom must be:

1. under 18 years (or under 23 years old if still in fulltime education); and
2. financially dependent on the **Cardholder**; and
3. living with the **Cardholder** (unless living elsewhere while in full-time education); and
4. unmarried.

### **Chubb**

Chubb Insurance South Africa Limited

### **Commencement Date**

1<sup>st</sup> June 2025

### **Country**

Albania, Armenia, Azerbaijan, Belarus, Bosnia-Herzegovina, Georgia, Kazakhstan, Kosovo, Kyrgyzstan, Macedonia, Moldova, Montenegro, Tajikistan, Turkmenistan, Ukraine, Uzbekistan.

### **Country of Residence**

The **Country** in which the **Cardholder** legally resides.

### **Curtail, Curtailed, Curtailment**

Cut short/cutting short a **Journey** outside the **Country of Residence** by returning **Home** due to an emergency authorised by **Us**.

## Doctor

A doctor or specialist registered or licensed to practise medicine under the laws of the country in which they practise who is neither:

1. the **Cardholder**; or
2. related to the **Cardholder** or any travelling companion, unless approved by **Us**.

## Home

The **Cardholder's** usual place of residence within the **Country of Residence**.

## Immediate Family Member

The **Cardholder's Partner** or fiancé(e) or the grandchild, child, brother, sister, parent, grandparent, grandchild, stepbrother, step-sister, step-parent, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, nephew, niece, of the Cardholder, or anyone noted as next of kin on any legal document, all of whom are resident in the **Country of Residence**.

## International SOS

International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom or International SOS (Assist 24), Dubai Airport Freezone, Bldg 7W, B Block, 4th Floor, Dubai, UAE.

## Journey(s)

Trip(s) involving transport or pre-booked accommodation (of at least 2 spent in paid accommodation if the trip is not **Abroad**), devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in the **Cardholder's Country of Residence** provided that either **Cardholder's** total cost of travel or pre-booked accommodation has been charged to the **Cardholder's** Visa Signature Card.

## Legal Expenses

1. Fees, expenses, costs of expert witnesses and other disbursements reasonably incurred by the **Legal Representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused the **Cardholder's** accidental bodily injury or illness or in appealing or resisting an appeal against the judgment of a Court, tribunal or arbitrator.
2. Costs for which **the Cardholder** is legally liable following an award of costs by any court or tribunal or an out of Court settlement made in connection with any claim or legal proceedings relating directly to a **Journey**.

## Legal Representatives

The solicitor, firm of solicitors, attorney, lawyer, advocate or other appropriately qualified person, firm or company appointed to act on the **Cardholder's** behalf.

## Loss of Limb

Amputation or complete and permanent loss of all functional use of an arm at or above the wrist joint or a leg at or above the ankle (talo-tibial joint)

## Loss of Sight

Permanent blindness in one or both eye(s), which based upon medical evidence the **Cardholder** will never recover from to the degree that, after correction using spectacles, lenses or surgery, objects that should be clear from 60 feet away can only be seen from 3 feet or less.

## Money

Coins, banknotes, traveller's cheques, postal or money orders, travel tickets, pre-paid vouchers, non-refundable pre-paid entry tickets and debit, credit, payment, prepayment and/or charge cards.

### **Pair or Set**

Items of **Personal Property** or **Valuables** which are substantially the same, complementary or designed to be used together

### **Partner**

The **Cardholder's** spouse or civil partner or someone of either sex with whom he or she has been living for at least one year as though they were spouses or civil partners.

This must be evidenced by a joint account, or utility bill, used by each partner and being registered as living permanently together at the same address.

### **Period of Insurance**

12 months from 00.01 on the **Commencement Date** (local standard time in South Africa) and each subsequent 12- month period for which Visa International Service Association shall pay and **Chubb** accept a renewal premium.

### **Permanent Total Disability**

A disability which has lasted for at least 12 months from which **We** believe the **Cardholder** will never recover and which prevents the **Cardholder** from carrying out, or giving any attention to, any business or occupation for the remainder of the **Cardholder's** life.

### **Personal Property**

1. Any suitcase, trunk or container of a similar kind and its contents;
2. **Valuables**;
3. Any other article worn or carried by the **Cardholder**; that is not otherwise excluded and which is either owned by the **Cardholder** or for which the **Cardholder** is legally responsible.

### **Pre-existing Medical Condition(s)**

1. Any injury or illness that has affected the **Cardholder** or any **Immediate Family Member**, that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up has been required or received during the 2 years prior to the booking of and/or commencement of any **Journey** by the **Cardholder** ; and/or
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has affected the **Cardholder** or any **Immediate Family Member** that has occurred at any time prior to the booking of and/or commencement of any **Journey**.

### **Public Transport**

Any air, land or water vehicle operated under license for the transportation of fare-paying passengers and which run to a scheduled published timetable and a licensed taxi or ride-hailing service

### **Reasonable Additional Expenses**

Reasonable expenses for meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred and which were not provided by the **Public Transport** or any other party free of charge.

### **Strike or Industrial Action**

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

## **Terrorism**

A terrorist act(s), including but not limited to the use of force or violence and/or the threat thereof or by means of a cyber attack, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## **Unattended**

Where the **Cardholder** is not in full view of, leaves without supervision or not in a position to prevent unauthorised taking or interference with that **Personal Property, Money** or vehicle.

## **Valuables**

Cameras and other photographic equipment, telescopes and binoculars, audio/video equipment (including radios, iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks, iPads, tablets and the like), computer games equipment (including consoles, games and peripherals) jewellery, watches, furs, leather goods, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals and any other item worth USD 2,500 or more.

## **War**

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

## **We, Us, Our, Ourselves**

Chubb Insurance South Africa Limited

## **Winter Sports**

Cross country skiing, Glacier skiing, Ice Skating (on recognised ski rinks), Monoskiing, Ski touring, Skidoo, Skiing or snowboarding (including off piste when accompanied by or under the instruction of a qualified local guide), Snowblading, Snowshoeing, Tobogganing.

## **Emergency Assistance**

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Contact International SOS on Telephone: +380 (44) 499 39 75, +44 (0) 208 7628373 or +971 (4) 253 6024

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of **Curtailement** necessitating the **Cardholder's** early return **Home** or in the event of an emergency the **Cardholder** must contact **International SOS**. The service is available to the **Cardholder** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment the **Cardholder** must contact **International SOS** as soon as possible. Private medical treatment is not covered unless authorised specifically by **International SOS**.

**International SOS** has the medical expertise, contacts and facilities to help should the **Cardholder** when injured in an accident or falls ill. **International SOS** will also arrange transport to the **Cardholder's Home** when this is considered to be medically necessary, or when the **Cardholder** has a notice of serious illness or death of an **Immediate Family Member** at the **Cardholder's Home**.

If the **Cardholder** is admitted to a hospital/clinic while outside the **Country of Residence**, **International SOS** will arrange for medical expenses covered by the Policy to be paid direct to the hospital/clinic. To take advantage of this benefit the **Cardholder** must contact **International SOS** as soon as possible.

For simple out-patient treatment, the **Cardholder** should pay the hospital/clinic and claim back medical expenses from **Us** upon the return **Home**. Beware of requests to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **International SOS** for guidance.

## General Conditions

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The **Cardholder** must comply with the following conditions in addition to the items listed under Special Conditions in Sections A-R below to have access to the benefits provided for under the Policy. If the **Cardholder** does not comply **We** may at **Our** option refuse to deal with the **Cardholder's** claim, or reduce the amount of any claim payment made under the Policy issued to Visa.

1. This Policy is governed by the law of the Republic of South Africa.
2. The **Journey** must not exceed 90 days or no cover will apply for any part of that trip.
3. The **Cardholder** must take all reasonable care and precautions to protect themselves against accident, illness, disease or injury and to safeguard their property against loss, theft or damage. The **Cardholder** must act as if they were not entitled to any benefit of Visa's cover and must take steps to minimise loss as much as possible and must take reasonable steps to prevent a further incident and to recover missing property.
4. In the event of **Curtailment** necessitating an early return **Home** the **Cardholder** must contact **International SOS**. The service operates 24 hours a day, 365 days a year for advice and assistance with the return **Home**. **International SOS** will arrange transport **Home** when the **Cardholder** has a notice of serious illness, imminent demise, or death of an **Immediate Family Member** in the **Country of Residence**.
5. **The Cardholder** must tell **Us** as soon as possible in the event of an emergency or if the **Cardholder** is hospitalised.
6. **We** require that the **Cardholder** notifies **Us** within 90 days of the **Cardholder** becoming aware of any incident or loss leading to a claim other than in an emergency, and must return a completed claim form with any required additional information to **Us** as soon as possible.
7. The **Cardholder** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
8. The **Cardholder** must not abandon any property for **Us** to deal with or dispose of any damaged items as **We** may need to see them.
9. The **Cardholder** or their legal representatives must supply at their own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to pay for any expenses for which receipts or bills cannot be provided. The **Cardholder** must please keep copies of all documents sent to **Us**.
10. Neither Visa nor the **Cardholder** must admit, deny, settle, reject, negotiate or make any arrangement for any claim without **Our** permission.
11. The **Cardholder** must tell **Us** and provide full details in writing immediately if someone is holding them responsible for damage to their property or **Bodily Injury** to them arising from a **Journey**. The **Cardholder** must also immediately send us any writ or summons, letter of claim or other document relating to that claim.

12. In the event of a claim and if **We** require it, the **Cardholder** must agree to be examined by a **Doctor** of **Our** choice, at **Our** expense. In the event of death **We** may also request and will then pay for a post-mortem examination of the **Cardholder**.
13. If **We** provide transportation or settle a claim and as a result the **Cardholder** has unused travel ticket(s) the **Cardholder** must surrender those tickets to **Us**. If the **Cardholder** does not **We** will deduct the amount of those tickets from any amount paid.
14. **We** have the right, if **We** choose, in the name of Visa or the **Cardholder** but at **Our** expense to:
  - a. take over the defence or settlement of any claim;
  - b. take legal action in their name to get compensation from anyone else for **Our** own benefit or to get back from anyone else any payment that has already been made;
  - c. take any action to get back any lost property or property believed to be lost.
15. If Visa or the **Cardholder** or anyone acting for them in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Policy shall become void in relation to the benefits which that **Cardholder** may have access to under this Policy. **We** may inform the police and the **Cardholder** must repay to **Us** any amount already paid under the Policy issued to Visa.
16. If **We** pay any expense for which the **Cardholder** is not covered, the **Cardholder** must pay this back to **Us** within one month of **Our** asking.
17. **We** will make every effort to apply the full range of services in all circumstances as shown in the Policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
18. **We** may at any time pay to a **Cardholder** **Our** full liability under the Policy for a loss event after which no further payments will be made relating to that event.
19. If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section M. Travel Accident).
20. If the **Cardholder** possesses multiple member bank cards the **Cardholder** may only claim and **We** will only pay up to the highest limit of the cards, the benefit values will not be cumulative.
21. Whenever coverage, benefit or claim payment provided by this Policy would be in violation of the United Nations Resolutions or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, Republic of South Africa or United States of America, such coverage, benefit or claim payment shall be null and void.
22. Additional documentation verifying **Cardholder's** residence may be requested.

## General Exclusions

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These exclusions apply throughout the Policy in addition to the items listed under 'What is not covered' in Sections A-R below. **We** will not pay for claims arising directly or indirectly from:

1. Any **Pre-existing Medical Conditions**.
2. Any act of **Terrorism** (except under Section G – Medical Expenses & Repatriation and Section K – Travel Accident).
3. **War** or any act of **War** whether **War** is declared or not.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
5. The release, dispersal or application of pathogenic or poisonous biological or chemical materials;

6. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
7. Participation in or practice of any sport or activity unless it is shown as covered in the list of Leisure Activities and Sports below.
8. Suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of mental health.
9. Needless self-exposure to danger or where acting in a manner contrary to visible warning signs except in an attempt to save human life.
10. Any drug not prescribed by a **Doctor**, being addicted to any drugs, or abusing solvents
11. The **Cardholder** being under the influence of alcohol or driving whilst the alcohol level in the **Cardholder's** blood urine is in excess of the legal limit in the country where the **Cardholder** is driving.
12. Any claim resulting from involvement in a fight except in self-defence.
13. Travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.
14. Any illegal act by the **Cardholder**.
15. Any claim where the **Cardholder** is entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
16. Travel to a country or specific area or event to which a government agency in the **Country of Residence** or the World Health Organisation has advised or recommended the public not to travel, or which are officially under embargo by the United Nations.
17. Any loss of value of currency or currency conversion fees.
18. The **Cardholder's** business or business activities of any description.
19. Air travel unless travelling as a fare-paying passenger provided by a licensed airline or air charter company, or it is shown as covered in the list of Leisure Activities and Sports below.
20. Any claim caused by climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
21. Any costs the **Cardholder** would have been required or been expected to pay, if the event resulting in the claim had not happened.
22. Any circumstances the **Cardholder** is aware of that could reasonably be expected to give rise to a claim under this Policy before it arises.
23. Costs of telephone calls or faxes, meals, taxi fares or ride-hailing services (with the exception of the costs incurred for the initial journey to a hospital due to the **Cardholder's** illness or injury), newspapers, laundry costs, or interpreters' fees.
24. A condition for which the **Cardholder** is not taking the recommended treatment or prescribed medication as directed by a **Doctor**.
25. This Policy does not cover any **Journey** in excess of 90 days or where a return trip has not been booked prior to departure.

## Leisure Activities & Sports

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Subject to General Exclusion 6 above, the following activities and sports are automatically covered under Section I. Medical Expenses & Repatriation when participating in any of the leisure activities or sports listed

in this section, on a recreational basis during a **Journey**, subject to any provisions, limitations or exclusions noted for the relevant sport or activity and provided that:

1. The **Cardholder** has not been advised by a **Doctor** against participating in such sport or activity; and
2. The **Cardholder** wears the recommended/recognised safety equipment; and
3. The **Cardholder** follows safety procedures, rules and regulations as specified by the activity organisers/providers; and
4. The **Cardholder** is not racing or competing in or practising for speed or time trials of any kind; and

Participation in them is not the sole or main reason for the **Journey** (except in relation to **Winter Sports**).

- Abseiling\*
- Archery\*
- Badminton
- Baseball
- Basketball
- Bowling
- Camel Riding
- Canoeing (up to grade/class 2)
- Canoeing (up to grade/class 3 to 4)\*
- Clay pigeon shooting\*
- Cricket
- Cross country skiing\*
- Elephant Riding
- Fell running\*
- Fencing\*
- Fishing
- Football
- Glacier Skiing\*
- Go- Karting\*
- Golf
- Hockey
- Horse Riding\*
- Horse Trekking
- Hot air ballooning\*
- Ice Skating (on recognised ski rinks)
- Jet Biking\*
- Jet Skiing\*
- Kitesurfing
- Monoskiing
- Mountain biking on tarmac\*
- Netball
- Orienteering
- Paintballing\*
- Pony Trekking
- Racquetball
- Road Cycling
- Roller skating
- Rounders
- Running
- Sailing (within 20 Nautical Miles of the coastline)
- Sailing (Outside 20 Nautical Miles of the coastline)\*
- Scuba Diving (up to 30m depth)\*†
- Ski touring\*
- Skidoo\*
- Skiing (on piste or off piste with a guide)
- Snowblading\*
- Snowboarding (on piste or off piste with a guide)

- Snowshoeing
- Squash
- Surfing
- Table Tennis
- Tennis
- Tobogganing\*
- Trampolining
- Trekking (Up to 4000 metres without use of climbing equipment)
- Volleyball
- War games
- Water polo
- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- Yachting (Outside 20 Nautical Miles of the coastline)\*
- Zorbing

Cover under Section M. Travel Accident and Section N. Personal Liability for those sports or activities marked with \* is excluded.

For those sports or activities marked with + cover is subject to the **Cardholder** being accompanied by a qualified instructor, or the **Cardholder** being qualified and not diving alone.

## Section A. Travel Advice

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

Before and during a **Journey We** will provide the **Cardholder** on request with information on current visa and entry requirements for all countries. If the **Cardholder** holds a passport from a country other than the **Country of Residence**, **We** may need to refer the **Cardholder** to the embassy or consulate of the country concerned.

## Section B. Travel Assistance

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

During a **Journey We** will:

1. refer the **Cardholder** to lawyers, legal practitioners and/or interpreters and other relevant persons or institutions.
2. arrange payment of all reasonable costs necessarily incurred in replacing essential documents (including personal computer discs and presentation slides) that are lost or stolen. Costs payable are only for the physical cost of replacing the documents. Any intrinsic value for costs such as value of bonds or cheques or similar documents shall not be replaced.
3. refer the **Cardholder** to physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, ophthalmologists, pharmacies, opticians and suppliers of contact lenses and medical aid equipment.
4. replace essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when the **Cardholder** is outside the **Country of Residence**. **We** will bear the costs for dispatch, but all costs of obtaining the medicine will be borne by the **Cardholder**. The transportation of medicine remains subject to the regulations imposed by airline companies or any other transportation company, as well as local and/or international law.

### What is not covered

The cost of any advance or delivery fee.

## Section C. Cancellation & Curtailment

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Cover under this Section only applies to **Journeys Abroad**.

The **Cardholder** should always contact **International SOS** before **Curtailment** on Telephone Number +380 (44) 499 39 75.

### What is covered

**We** will pay up to the amount shown in the Table of Benefits per **Journey** for **the Cardholder's** portion of irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Cardholder** has paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation or rebooking of the **Journey** is necessary and unavoidable; or
- b. the **Journey** is **Curtailed** before completion;

as a result of any of the following changes in circumstances, which is beyond the **Cardholder's** control, and of which the **Cardholder** was unaware at the time of booking the **Journey**:

1. Unforeseen illness, injury or death of the **Cardholder** or an **Immediate Family Member**.
2. A complication of pregnancy involving the **Cardholder**.
3. The **Cardholder** being compulsory quarantined on orders of a treating **Doctor**, jury service attendance, hijacking or being called as a witness at a Court of Law.

### Special Conditions

1. The **Cardholder** must obtain a medical report from their treating **Doctor** and prior approval of **International SOS** to confirm the necessity to return **Home** prior to **Curtailment** of the **Journey** due to death, **Bodily Injury** or illness.
2. If the **Cardholder** delays or fails to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Journey**, **Our** liability is restricted to the cancellation charges that would have applied had failure or delay not occurred.
3. A **Cardholder** who cancels the **Journey** due to **Bodily Injury** or illness, or the **Cardholder** being compulsory quarantine must provide a medical certificate from the **Doctor** treating the injured/ill person, stating that this necessarily and reasonably prevented the **Cardholder** from travelling.
4. The **Cardholder** must contact **Us** to make necessary travel arrangements in the event of **Curtailment**.
5. In the event of a claim for **Curtailment**, indemnity will be calculated strictly from the date the **Cardholder** returns **Home** and the indemnity period will conclude on the originally scheduled end date of the trip with return being made back to **Cardholder's Country of Residence**.

### What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. Any claim arising directly or indirectly from any **Pre-existing Medical Condition** known to the relevant **Cardholder** prior to these benefits becoming effective or prior to booking any **Journey** (whichever is the later) affecting any **Immediate Family Member**, if:
  - a. a terminal diagnosis had been received; or
  - b. they were on a waiting-list for, or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the commencement of the Policy or prior to booking any **Journey** (whichever is the later); or

- c. during the 90 days immediately prior to the commencement of the Policy or prior to booking any **Journey** (whichever is the later) they had required surgery, in-patient treatment or hospital consultations.
3. Any **Claim** directly or indirectly caused by, arising or resulting from, or in connection with any loss, charge or expense as a result of any regulations or orders given by the government or relevant authority of any country or group of countries, including but not limited to border closures (comprising of land, sea, airspace or designated border control points, of a country) or restrictions on travel.
4. The cost of recoverable airport charges, levies and taxes.
5. Accommodation and travel expenses where the transport and/or accommodation used is of a standard that is superior to that of the **Journey**.
6. Any costs incurred because the **Cardholder** did not contact **International SOS** to make the necessary travel arrangements, immediately when they knew that the **Journey** was to be **Curtailed**.
7. Any claim arising directly or indirectly from circumstances known to the **Cardholder** prior to the date these benefits became effective or the time of booking any **Journey** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Journey**.
8. Any costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
9. Any claim arising from unforeseen complications of pregnancy which:
  - a. for cancellation or rebooking – first arises before booking or paying for the **Journey**, whichever is the later; or
  - b. for **Curtailment** - first arises before departing on the **Journey**.
 Normal pregnancy or childbirth, or travelling when their **Doctor** has recorded their pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen complication.
10. Any costs incurred when the **Cardholder** does not get a medical certificate from the treating **Doctor** at the resort or place of incident, explaining why it is deemed medically necessary to return early to the **Country of Residence**.
11. Any claim resulting from inability to travel due to failure to hold, obtain or produce a valid passport or any required visas.
12. Return to any other country which is not **Cardholder's Country of Residence**.

## Section D. Missed Departure

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### What is covered

**We** will pay up to the amount stated in the Table of Benefits, subject to any excess, for necessary and **Reasonable Additional Expenses** to enable the **Cardholder** to reach:

1. the scheduled destination, if on the **Cardholder's** outbound international journey, the **Cardholder** arrive too late at the point of departure to board the **Public Transport** on which the **Cardholder** is booked to travel; or
2. **Home**, if on the return international journey, the **Cardholder** arrives too late at the point of departure to board the **Public Transport** on which the **Cardholder** is booked to travel.

### Due To:

1. the car/taxi the **Cardholder** is travelling in breaking down or being involved in an accident; or
2. the **Public Transport** the **Cardholder** is travelling in failing to arrive on schedule.

### Special Conditions

The **Cardholder** must:

1. provide evidence of all the extra costs the **Cardholder** incurred
2. allow reasonable time to arrive at the departure point on time
3. for car breakdown/accident provide **Us** with:
  - A. a written report from the vehicle breakdown service or garage that assisted the **Cardholder** during the incident; or
  - B. reasonable evidence that the vehicle used for travel was roadworthy, properly maintained and broke down at the time of the incident
4. for late arrival of **Public Transport** provide **Us** with:
  - A. reasonable evidence of the published time of arrival and the actual time of arrival.

### What is not covered

1. Any claim due to:
  - A. **Public Transport** being taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;
  - B. **Strike or Industrial Action**, if it started or been announced before the **Cardholder** arranged this insurance or booked the **Journey**, whichever is later.
2. Accommodation and travel expenses where the additional transport and/or accommodation used is of a standard superior to that of the original **Journey**.
3. Any claim due to the **Cardholder** not allowing sufficient time for the journey.
4. Any claim due to the **Cardholder** travelling against the advice of the appropriate national or local authority;
5. Any expenses that:
  - A. The **Cardholder** can recover from any tour operator, airline, hotel or other service provider;
  - B. The **Cardholder** would normally have to pay during the **Journey**.

## Section E. Missed Connection

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### What is Covered

If the **Cardholder** misses an onward travel connection at the transfer point during a **Journey** abroad due to the late arrival of the **Cardholder's** incoming confirmed international connecting flight and no alternative onward transportation is made available to the **Cardholder** within 3 hours of the **Cardholder's** arrival, **We** will pay the **Cardholder** the amount shown in the Table of Benefits.

### Special Conditions

1. The **Cardholder** must have a minimum connection time of 2 hours between the scheduled arrival of the inbound flight and departure of the connecting flight.
2. The **Cardholder** must provide supporting documents from the airline certifying the delay suffered in the departure or arrival of the incoming flight causing you to miss your connection.
3. The **Cardholder** must make every effort to board your connecting flight.

### What is not covered

1. **Adverse Weather**;

2. Financial failure of any airline with whom the **Cardholder** has booked;
3. **Strike or Industrial action;**
4. Withdrawal from service (temporary or otherwise) of any aircraft on the recommendation of the Civil Aviation Authority;
5. Any claim due to causes that are attributable to the **Cardholder**;
6. The **Cardholder** choosing not to travel on alternative flights rebooked.

## Section F. Travel Delay

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### What is covered

If, after checked-in, the departure of the scheduled **Public Transport** on which the **Cardholder** is booked to travel is delayed for at least 4 hours on the outbound or return journey

### We will pay:

1. the amount shown in the Table of Benefits after a minimum of 4 hours delay, or
2. up to the amount as shown in the Table of Benefits for Section C. Cancellation & Curtailment for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Cardholder** has paid or is contracted to pay if after a minimum of 24 hours delay, the **Cardholder** chooses to cancel the **Journey**.

### Special Conditions

1. The **Cardholder** must check in according to the itinerary or ticket supplied to the **Cardholder**.
2. The **Cardholder** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **Public Transport**' cancellation unless **Cardholder** has arrived at the Terminal, passed through security gates and their scheduled **Public Transport** has resulted in cancellation after four hours of its scheduled departure time.

### What is not covered

1. **Strike or Industrial Action** or air traffic control delay existing or publicly declared by the date these benefits became effective or booking the **Journey** (whichever is the earlier).
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
3. Abandonment after the first leg of a **Journey**.
4. Delay when reasonable alternative travel arrangements have been made available within 4 hours of the scheduled departure time.
5. Any claim where the scheduled **Public Transport** is cancelled within four hours of its scheduled departure time.

## Section G. Baggage Delay

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### What is covered

**We** will pay the amount shown in the Table of Benefits, for baggage delay if the checked in baggage containing **Personal Property** is temporarily lost in transit during the outbound leg of a **Journey** and not returned to the **Cardholder** within 4 hours of the **Cardholder's** arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section J. Personal Property and Money.

### Special Conditions

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed. The **Cardholder** must:
  - a. obtain a Property Irregularity Report from the airline.
  - b. give formal written notice of the claim within the time limit contained in their conditions of carriage (please retain a copy).
  - c. retain all travel tickets and tags to submit with a claim.
2. Cover only applies to the final destination of the **Cardholder's** outbound **Journey**.

### What is not covered

1. Loss due to delay, confiscation or detention by customs or other authority.
2. Claims arising from baggage shipped as freight or under a bill of lading.

## Section H. Hijack

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### What is covered

**We** will pay up to the amounts shown in the Table of Benefits for each 24 hours the **Cardholder** is detained in the event that the aircraft or sea vessel in which they are travelling as a fare paying passenger on a **Journey** is hijacked, up to a maximum of 21 days.

## Section I. Medical Expenses & Repatriation

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

**We** will pay the following costs, up to the amount shown in the Table of Benefits, if the **Cardholder** suffers sudden and unforeseen **Bodily Injury** or illness, or dies during a **Journey** outside the **Country of Residence**.

1. All reasonable and necessary expenses which arise as a result of a medical emergency involving the **Cardholder** where a **Doctor** has told the **Cardholder** that the **Cardholder** needs immediate medical treatment or medical attention. This includes **Doctor** fees, hospital expenses, medical treatment and all the costs of transporting to the nearest suitable hospital, when deemed necessary by a recognised **Doctor**.
2. All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a **Journey**. Claims involving multiple births are considered to be one event.
3. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
4. With the prior authorisation of **International SOS**, additional travelling costs to repatriate the **Cardholder Home**, including the cost of a medical escort if necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **International SOS** agrees otherwise.

5. Economy class return transport for an **Immediate Family Member** from the **Country of Residence** to visit the **Cardholder** or escort them **Home** if travelling alone and if hospitalised as an in-patient for more than 7 days, with the prior authorisation of **International SOS**.
6. Economy class transport for a friend or **Immediate Family Member** to travel from the **Country of Residence** to escort a minor under the age of 15 **Home** if the **Cardholder** is physically unable to take care of them. If the **Cardholder** cannot nominate a person **We** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **We** will pay for economy one way travel to return the child **Home**.
7. Additional telephone charges necessarily incurred, during an emergency, by the **Cardholder**, to contact Hospitals as a direct result of the **Cardholder's** injury or sickness, up to a maximum of \$75.
8. In the event of the **Cardholder's** death the reasonable cost of conveying their remains **Home** and the cost of the coffin/urn up to the amounts shown in the Table of Benefits.

### Special Conditions

1. The **Cardholder** must give notice as soon as possible to **International SOS** of any **Bodily Injury** or illness which necessitates admittance to hospital as an inpatient or before any arrangements are made for repatriation.
2. The **Cardholder** must contact **International SOS** as soon as possible in the event of incurring medical expenses in excess of US \$500 relating to any one incident. The **Cardholder** must always contact **International SOS** before **Curtailling a Journey**.
3. In the event of the **Cardholder's Bodily Injury** or illness **We** reserve the right to relocate them from one hospital to another and arrange for repatriation to the **Country of Residence** at any time during the **Journey**. **We** will do this if in the opinion of the **Doctor** in attendance or **International SOS** the **Cardholder** can be moved safely and / or travel safely to the **Country of Residence** to continue treatment.
4. Subject to timely application to **Us** and prior acceptance of the medical expenses for further claims payment, **Chubb** has a right to decline the incurred expenses if the **Cardholder** does not have these agreed in advance.

### What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. The first US\$ 100 per event per person.
3. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
4. Any claim arising directly or indirectly from oncological diseases, benign and malignant neoplasms, haematological diseases.
5. Any expenses which are not usual, reasonable or customary to treat **Bodily Injury** or illness.
6. Any form of treatment or surgery which can be delayed reasonably until return to the **Country of Residence**.
7. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the Country of Residence.
8. Additional costs arising from single or private room accommodation.
9. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **International SOS**.
10. Treatment costs for cosmetic reasons unless such treatment is confirmed as medically necessary as a result of an accident covered by this Policy.

11. Any expenses incurred after return to the **Country of Residence**.
12. Expenses incurred as a result of a tropical disease where the **Cardholder** has not had the recommended inoculations or vaccinations and/or taken the recommended medication.
13. Any costs the **Cardholder** incurs outside the **Country of Residence** after the date **International SOS** tells the **Cardholder** they should return **Home** or **We** arrange for the return **Home**. (**Our** liability to pay further costs under this section after that date will be limited to what **We** would have paid if the repatriation had taken place).
14. The **Cardholder** must not unreasonably refuse the medical repatriation services **We** agree to provide and pay for under this Policy. If the **Cardholder** choose alternative medical repatriation services without reasonable grounds for doing so, which **We** have not accepted in writing, it will be at the **Cardholder's** own risk and own cost.
15. Any cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
16. Any claim arising from pregnancy related conditions not due to unforeseen complications of pregnancy which first arise after departing on a **Journey**. Normal pregnancy or childbirth, or travelling when the **Cardholder's Doctor** has recorded the pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen complication.
17. Any treatment or diagnostic testing that was pre-planned or pre-known by the **Cardholder**.
18. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
19. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.
20. Costs of telephone calls, other than calls to **International SOS** notifying them of the problem for which the **Cardholder** is able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
21. Costs incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **Country of Residence**.
22. Costs of telephone calls for which the Cardholder is unable to provide a receipt or other evidence to show the cost of the call and the number telephoned.
23. Search and rescue costs.

## Section J. Medical Emergency in the Country of Residence

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### What is covered

**We** will pay up to the amount shown in the Table of Benefits for all reasonable and necessary expenses for transporting the **Cardholder** to the nearest suitable hospital, when deemed necessary by a recognised **Doctor**, if the **Cardholder** suffers sudden and unforeseen **Bodily Injury** or illness on a **Journey** within the **Country of Residence**.

## Section K. Hospital Benefit

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

If **We** accept a claim under Section I – Medical Expenses & Repatriation, **We** will also pay up to the amount shown in the Table of Benefits for incidental expenses (such as telephone line rental, television rental and

visitor taxi journeys) for each continuous 24 hour period that the **Cardholder** has to spend in hospital as an in-patient outside the **Country of Residence**.

### Special Conditions

The **Cardholder** must give notice as soon as possible to **International SOS** of any **Bodily Injury** or illness which necessitates admittance to hospital as an in-patient.

### What is not covered

Any claims arising directly or indirectly from:

1. any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated admittance into hospital.
2. any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
3. any additional period of hospitalisation following the **Cardholder's** decision not to be repatriated after the date when in the opinion of **International SOS** it is safe to do so.

## Section L. Personal Property & Money

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### What is covered

#### Personal Property

**We** will pay, up to the amount shown in the Table of Benefits, for the accidental loss of, theft of or damage to the **Cardholder's Personal Property** on a **Journey**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Personal Property**). The maximum **We** will pay for any one article, **Pair or Set** of articles is equal to the Single Item Limit shown in the Table of Benefits. The maximum **We** will pay for all **Valuables** in total is equal to the Valuables Limit shown in the Table of Benefits.

#### Money

**We** will pay up to the amounts shown in the Table of Benefits for the accidental loss of, theft of or damage to **Money**.

### Special Conditions

1. All receipts must be retained.
2. The **Cardholder** must report all incidents of loss, theft, or attempted theft of **Personal Property** or **Money** to the local police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
3. For items damaged whilst on a **Journey** the **Cardholder** must obtain an official report from an appropriate local authority.
4. If **Personal Property** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Personal Property** is lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:
  - a. obtain a Property Irregularity Report from the airline.
  - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

- c. retain all travel tickets and tags to submit with a claim.
5. The **Cardholder** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help substantiate the claim.
6. Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the claim.
7. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

### What is not covered

1. The Excess. We will not pay for the first US \$ 50 per claim.
2. Loss, theft of or damage to **Valuables** or **Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
3. Loss, theft of or damage to **Personal Property** contained in an **Unattended** vehicle unless it is in a locked boot and there is evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to cheques other than travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, perfumes, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or gradually operating ingress or dampness over time.
11. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
12. Claims arising from loss or theft from the **Cardholder's** accommodation unless there is evidence of forced entry which is confirmed by a police report.
13. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
14. Claims arising from loss, theft or damage of **Personal Property** shipped as freight or under a bill of lading.

## Section M. Travel Accident

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### What is covered

We will pay, up to the amount shown in the Table of Benefits, if the **Cardholder** sustains **Bodily Injury** whilst on **Public Transport** during a **Journey** which shall solely and independently of any other cause,

result within one year in the death, **Loss of Limb, Loss of Sight** or **Permanent Total Disability** of the **Cardholder**. Cover commences when leaving **Home** on a **Journey** and ends upon returning **Home**.

### Special Conditions

1. **Our Doctors** may examine the **Cardholder** as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under **Permanent Total Disability**, until one year after the date the **Cardholder** sustains **Bodily Injury**.
3. The benefit is not payable under more than one of the items shown in the Table of Benefits.
4. Normal and habitual travel to and from the **Home** and place of employment or second residence shall not be considered as a covered **Journey**.

### What is not covered

1. Any claim arising directly or indirectly from any **Pre-existing Medical Conditions**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of **Bodily Injury**.

## Section N. Personal Liability

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

**We** will pay up to the amount shown in the Table of Benefits, against any amount the **Cardholder** becomes legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a **Journey** in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in a **Cardholder's** employment or who is not a relative, **Immediate Family Member** or member of the **Cardholder's** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of the **Cardholder**, a relative, **Immediate Family Member**, anyone in the **Cardholder's** employment or any member of the **Cardholder's** household other than any temporary holiday accommodation occupied (but not owned) by the **Cardholder**.

### Special Conditions

1. The **Cardholder** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. The **Cardholder** must forward every letter, writ, summons and process to **us** as soon as the **Cardholder** or Visa receives it.
3. Neither the **Cardholder** nor Visa must admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in the **Cardholder's** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and the **Cardholder** must give **Us** all necessary information and assistance which **We** may require.
5. In the event of death, the legal representative(s) of the **Cardholder** will have the protection of the Policy provided that such representative(s) comply(ies) with the terms and conditions outlined in this Policy

### What is not covered

Compensation or legal costs arising directly or indirectly from:

1. Liability which has been assumed by under agreement unless the liability would have attached in the absence of such agreement.
2. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
3. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
4. The transmission of any communicable disease or virus.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first US \$500 of each and every claim arising from the same incident).
6. The **Cardholder's** criminal, malicious or deliberate acts.

## Section O. Overseas Legal Expenses

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Cover under this Section only applies to **Journeys Abroad**.

### What is covered

**We** will pay up to the amount shown in the Table of Benefits, for legal costs to pursue a civil action for compensation if someone else causes the **Cardholder's Bodily Injury**, illness or death during a **Journey**. **We** will also pay reasonable costs of an interpreter that is arranged by **Us** for court proceedings.

### Special Conditions

1. The **Cardholder** must notify **us** on behalf of Visa of claims as soon as reasonably possible and in any event within 30 days of the **Cardholder** becoming aware of an incident which may generate a claim.
2. **We** will provide the **Cardholder** with a claim form which must be returned promptly with all relevant information required by **Us**. The **Cardholder** must supply at its own expense all of the information which **We** reasonably require to decide whether a claim may be accepted under this policy issued to Visa.
3. In the event of a dispute arising as to **Legal Expenses We** may require the **Cardholder** to change **Legal Representative**.
4. **We** shall only be liable for **Legal Expenses** for work expressly authorised by **Us** in advance in writing and undertaken while there are reasonable prospects of success. In the event that the **Cardholder** or Visa instructs a **Legal Representative** of their own choice instead of the **Legal Representative** appointed by **Us**, the **Cardholder's Legal Expenses** will be covered to the extent that they do not exceed **Our Legal Representative's** costs.
5. Visa or the **Cardholder** is responsible for any **Legal Expenses** if they withdraw from the legal action, other than on the advice of their **Legal Representative**, without **Our** prior consent. Any **Legal Expenses** or other fees already paid under these benefits will be reimbursed to Visa or the **Cardholder**. **We** will not start legal proceedings in more than one country in respect of the same occurrence.
6. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

### What is not covered

1. Any claim where **We** think there is not a reasonable chance of winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before **We** accept the claim in writing.
3. Claims not notified to **Us** within 30 days of the incident.

4. Claims against a carrier, the travel or holiday agent or tour operator arranging any **Journey, Us, International SOS** or their agents and Visa International Service Association
5. Actions between the **Cardholder** or any other person covered under the Visa Signature Policy.
6. Legal action where in **Our** opinion the estimated amount of compensation is less than US \$750.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that the action is successful.
9. Penalties or fines imposed by a Court arising from the **Cardholder's** actions during their **Journey**.
10. Claims other than in the **Cardholder's** capacity.
11. Claims occurring within the **Country of Residence**.

## Section P. Winter Sports

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### Specific definitions

#### Winter Sports Equipment

Skis, snowboards, boots, helmets, bindings and poles.

#### What is covered

**We** will pay up to the amount shown in the table of benefits for:

##### 1. Cardholder's Winter Sports Equipment

If the **Cardholder's Winter Sports Equipment** is lost, stolen or damaged during the **Cardholder's Trip**, **We** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below:

- Up to 1 year old, 90% of the purchase price
- Up to 2 years old, 70% of the purchase price
- Up to 3 years old, 50% of the purchase price
- Up to 4 years old, 30% of the purchase price
- Over 4 years old, 20% of the purchase price

The most **We** will pay is stated in the Table of Benefits.

##### 2. Hired Winter Sports Equipment

If the **Cardholder's** hire **Winter Sports Equipment** and it is lost, stolen or damaged during the **Cardholder's Journey**, **We** will pay for its replacement or repair. The **Cardholder** must be able to prove that they were responsible for the lost, stolen or damaged items and the replacement/repair cost. The most **We** will pay is stated in the table of benefits.

##### 3. Winter Sports Equipment Hire

Up to the amount stated in the table of benefits for each full 24-hour period that the **Cardholder** needs to hire replacement **Winter Sports Equipment** if the **Cardholder's Winter Sports Equipment** is:

- A. Lost, stolen or damaged where the **Cardholder** also have a valid claim under 1. Your Winter Sports Equipment or 2. Hired Winter Sports Equipment; or
- B. Lost or misplaced by an airline or other carrier on the outbound **Journey** from **Country of Residence** and delayed for at least 12 hours after the **Cardholder's** arrive at their destination.

##### 4. Ski pack

Up to the amount stated in the table of benefits to cover the value of the unused portion of the **Cardholder's** ski pass, ski hire and/or tuition fees which the **Cardholder** cannot recover following:

- A. the **Cardholder's** injury or illness;
- B. Loss or theft of the **Cardholder's** ski pass.

5. Piste closure

The amount stated in the table of benefits for each continuous full 24-hour period that the **Cardholder** is unable to ski because there is a lack of snow in the pre-booked resort and no alternative skiing is available.

6. Avalanche

Up to the amount stated in the table of benefits for additional and necessary travel and accommodation costs if the **Cardholder's** outbound or return trip is delayed by an avalanche for more than 12 hours from the scheduled departure time on the **Cardholder's** travel ticket.

### Special conditions

1. All Special Conditions applicable to the Personal Property Section of this policy also apply to this Winter Sports section.
2. the **Cardholder** must provide Us with a medical certificate issued by a **Doctor** when submitting a Claim for the unused portion of the **Cardholder's** ski pass, ski hire and/or tuition fees, as a result of the **Cardholder's** injury or illness.

### What is not covered

1. Anything excluded from cover in "What is not covered" under the Personal Property section of this policy, except in relation to snow skis under exclusion 1.
2. Any claim under 6. Avalanche if We have paid a claim under the Travel Delay section for the same event.
3. The excess in respect of 1. Your Winter Sports Equipment and 2. Hired Winter Sports Equipment only.
4. Any claims occurring when travelling in **Your Country of Residence**.
5. **Journeys** to resorts outside their published ski season

## Section Q. Rental Vehicle Collision Damage Excess Waiver

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### Specific definitions

#### Excess

The part of the claim for which the **Cardholder** remains financially responsible in the **Rental Vehicle Insurance**.

#### Rental Vehicle

Passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm, which was paid for in full by the **Cardholder** using a covered card. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for **Rental Vehicles** rented and driven during a **Journey**.

#### Rental Vehicle Insurance

The primary insurance held by a licensed car rental agency or company in respect of the **Rental Vehicle** covering risks such as third party liability, or theft of the **Rental Vehicle**.

#### You/Your/Driver

The **Cardholder** being the named first driver in the rental agreement, and any member of the party travelling with the **Cardholder** named on the original rental agreement as an authorised driver, being at least 21 years of age and under 80 years of age, in possession of a valid driver's license valid for the class of **Rental Vehicle**.

### What is covered

**We** will pay up to the amount shown in the Table of Benefits for any one incident for the amount of the **Excess** (when the rental car company covers damages to the rental vehicle over and above the **Excess** by

means of another contract) if the licensed rental agency or company holds **You** responsible for costs arising from material damage to the **Rental Vehicle** during the period of hire resulting from damage, fire, vandalism, or theft of the **Rental Vehicle** during a **Journey**.

**We** will not pay more than the maximum amount shown in the Table of Benefits in any one 365 day period.

### Special Conditions

1. Cost of the **Rental Vehicle** must be charged fully (100%) to the covered card.
2. **We** will only pay in excess of any insurance which is included in the rental agreement or any other insurance that **You** hold which covers the same incident.
3. No cover will apply to any **Driver** who:
  - a. does not hold a valid driving licence for the class of **Rental Vehicle** being driven (such licence issued in the **Country of Residence** or in the country issuing the **Driver's** passport);
  - b. has more than three convictions for speeding or has collected more than nine points on their driving license in the five years prior to undertaking the **Journey**;
  - c. has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
  - d. has any conviction (or pending conviction) for drink driving, within the last two years;
  - e. has been suspended (or is awaiting prosecution) for dangerous driving;
  - f. is under 21 or over 84 years of age;
  - g. violates the conditions of the rental agreement.
4. The **Driver** will be covered when renting only one passenger car at any one time.
5. Cover is granted for the duration specified in the rental agreement, but no more than 31 days.
6. Revolving or lease type contracts are not covered.

### What is not covered

1. The Excess (the Deductible). **We** will not pay for the first US \$250 per claim.
2. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.
3. **Rental Vehicles** being used for reward, motor racing, rallies, speed, endurance tests, or practicing for such events.
4. **Rental Vehicles** with a retail purchase price exceeding \$50,000 (or local currency equivalent).
5. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.
6. Loss and/or damage to vehicles whose value exceeds the amount stated in the Table of Benefits.
7. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the **Rental Vehicle**.
8. Loss and/or damage caused by wear and tear, insects or vermin.
9. Loss and/or damage arising from the **Rental Vehicle** being employed for a purpose other than that stated in the rental agreement.
10. Any costs where **You** admit liability, negotiate, make and promise or agree any settlement.
11. Any fines and punitive damages.
12. The **Excess** if you don't hold the **Rental Vehicle Insurance**, specifically if you declined the **Rental Vehicle Insurance** at the time of rental.

## Section R. Buyers Protection

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### Specific Definitions

#### Cardholder

The holder of a covered card, the card being valid and the account being in good standing at the time of the incident.

#### Eligible item

An item purchased by the **Cardholder** on or after the **Commencement Date** during the **Period of Insurance** solely for personal use (including gifts), not used for business purpose, which has been charged fully (100%) to the covered card and is not listed under 'What is not covered' in this Section.

## Purchase price

The lower of the amounts shown on either the covered card billing statement or the store receipt for the **Eligible Item** being at least US \$ 100.

## What is covered

In the event of theft and/or accidental damage to an **Eligible Item** within 365 days of purchase, **We** will, at **Our** option on behalf of Visa and in discharge of any obligations to the **Cardholder**, replace or repair the **Eligible Item** or credit the **Cardholder** account an amount not exceeding the **Purchase Price** of the **Eligible Item**, or the single item limit shown in the Table of Benefits whichever is lower. **We** will not pay more than the amount shown in the Table of Benefits for any one event, or more than the maximum amount shown in the Table of Benefits in any one 365 day period.

## Special Conditions

1. Buyers Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an **Eligible Item** belonging to a **Pair or Set**, will be paid up to the full **Purchase Price** of the **Pair or Set**, provided the items are not useable individually and cannot be replaced individually.
3. Claims for an **Eligible Item** ordered online that is delivered damaged or not delivered is included (as per the limit set out in the Table of Benefits) provided it is sent via a tracked delivery service and the merchant or courier are denying liability.
4. If the **Cardholder** purchases the **Eligible Item** as a gift for someone else, **We** will if the **Cardholder** wishes, pay a valid claim to the recipient.
5. The **Cardholder** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **Eligible Item**.
6. The **Cardholder** will need to transfer to **Us**, on **Our** request and at the **Cardholder's** expense, any damaged **Eligible Item** or part of a **Pair or Set**, and assign the legal rights to recover from the party responsible up to the amount **We** have paid.
7. The **Cardholder** must document that the claim has not been sent to other insurance company.
8. The **Cardholder** must provide **Us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

## What is not covered

1. Events not connected to theft, fire or damage caused by accident.
2. Mysterious disappearance of **Eligible Items**.
3. Events caused by fraud, mistreatment, carelessness or not following the manufacturer's manual.
4. **Eligible Items** which were used before purchase, second-hand, altered, or bought fraudulently.
5. **Eligible Items** which the Cardholder damages through alteration.
6. Damage to **Eligible Items** caused by product defects or error during production.
7. Theft not reported to the police within 48 hours of discovery and a written report obtained.
8. **Eligible Items** left **Unattended** in a place accessible to the public.
9. **Eligible Items** stolen from **Unattended** vehicles.
10. Theft of or damage due to **Eligible Items** in a motor vehicle as a result of theft of the motor vehicle.

11. Theft from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
12. Theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage unless carried by the Cardholder by hand or under their personal supervision.
13. Motor vehicles, e-scooters, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
14. Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and collector's items.
15. Animals, living plants, perishable goods or permanent installations.
16. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, mobile telephones (non-personal), computers or computer-related equipment whilst at the Cardholder's place of employment.
17. Items used for business purpose.
18. Damage due to normal wear and tear, normal use or normal activity during sports and games (example golf or tennis balls).
19. Theft or damage when the **Eligible Item** is under the supervisor's, control or safe keeping of, a third party other than required according to safety regulations.
20. **Eligible Items** not received by the **Cardholder** or other party designated by the **Cardholder**.
21. Courier delivered item(s) purchased in-store until item(s) are received, checked for damage and accepted at the nominated delivery address.
22. Expenses due to repairs not performed by workshops approved by **Us**.
23. Damage due to earthquake.
24. Damage due to gradually operating ingress or dampness over time.
25. Loss caused by declared or undeclared war, confiscation order of any government or public authority, or arising from illegal acts.
26. Theft or accidental damage to any **Eligible Item** where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

## Renewal of Benefits

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Cover begins on the **Commencement Date** and will continue annually until the earliest of the following:

1. The covered card is cancelled; or
2. Visa withdraws the benefits attached to a **Cardholder's** Visa Signature card; or
3. This Policy lapses without renewal.

## Policy Changes

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Please ensure you are always reviewing the latest Policy Wording.

We reserve the right to make changes or add to these Policy terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice.

## Claims

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Note the limitations and conditions relating to the **Cardholder's** right to claim in the Introduction.

### How to Make a Claim

Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

### Making a claim

In the event of a medical emergency or if the claim relates to travel the **Cardholder** should call **International SOS** who are available 24 hours a day at: +380 (44) 499 39 75 (Russian, English) and for all other claims for payment please email our Claims Helpline at: [visaclaims@crawco.pl](mailto:visaclaims@crawco.pl)

The **Cardholder** will need to provide:

- their name,
- first 9 digits of the covered card number,
- the **Cardholder's** address, and
- the section under which the **Cardholder** wishes to make a claim, and
- brief details of the claim

**We** ask that the **Cardholder** notifies **Us** at the above addresses within 90 days of the **Cardholder** becoming aware of an incident or loss leading to a claim and to return the completed claim form and any additional information to **Us** as soon as possible.

### Payment of claim

All claim payments to the **Cardholder** will be made to the account that is linked to the **Cardholder's** Visa Signature Card as issued by a Visa International Service Association member bank in the Republic of South Africa.

### Additional Information

The **Cardholder** must supply all original invoices, receipts and reports etc. The **Cardholder** should check the section under which the claim is made for any specific conditions and details of any supporting evidence that the **Cardholder** must give **Us**. It is always advisable to keep copies of all the documents that are sent to **Us**.

### Claims Handling Agents

To help **Us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **Us** to appoint a claims handling agent.

## Complaints Procedure

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**We** are dedicated to providing a high quality service and want to maintain this at all times. If the **Cardholder** is not happy with **Our** service, please contact **Us**, quoting the first 9 digits of the **Cardholder's** card number and/or claim number, so we can deal with the complaint as soon as possible. **Our** contact details are:

Chubb Insurance South Africa Limited  
PO Box 1192,  
Saxonwold  
2132

## Data Protection and Marketing Rights

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### Data Protection

Any information about the Policyholder, and Insured Person(s) which the Policyholder, and/or Insured Person(s) provides to the Insurer(s) will be processed by the Insurer(s) in compliance with the provisions of the Protection of Personal Information Act, 2013 ('POPIA') as amended from time to time, for the purpose of assessing the risk profile of the Insured Person(s), providing insurance and handling Claims, if any, and as may be necessary for pursuing the legitimate interests of the Insurer(s) or any third party to whom it is disclosed. This may necessitate providing such information to third parties.

Chubb Insurance South Africa Limited and its group companies ('Chubb') will use the information supplied during the formation and performance of this policy for policy administration, customer services, the handling of claims, the payment of claims and the production of management information for business analysis. We will keep this information for a reasonable period and in accordance with applicable laws.

Chubb may also need to review and analyse certain information about (i) the Policyholder's health; and/or (ii) the Policyholder's criminal convictions; and/or (iii) any other special personal information (which is provided to Chubb and which Chubb obtains from third party sources), and, where relevant, the health or criminal convictions of the Insured Person(s) who may be insured under the policy, including children. Chubb may also use the health information, information about criminal convictions and/or other special personal information about the Policyholder and Insured Person(s), including children, for the purposes set out above.

You hereby consent to the processing of your personal information, including special personal information, for the purposes set out above. Furthermore, you undertake to ensure that any other persons whose information is provided to Chubb understands and does not object to this use of their personal information, and (where required under applicable laws) consents to Chubb using their information for the purposes described. As regards the personal information, including special personal information, provided in respect of children, you hereby consent to the processing of such children's personal information in your capacity of competent person. Save for personal information that Chubb is required or permitted by law to collect, the provision of your personal information and that of Insured Person(s) by you is voluntary. Furthermore, you do not have to provide Chubb with the abovementioned consent, and you may withdraw it at any time, but if you do not provide consent, or choose to later withdraw it, that may affect Chubb's ability to offer an insurance policy (or lead to the cancellation of an existing policy) or affect Chubb's ability to process any future claims. To the extent that personal information is provided to Chubb by the Broker as opposed to the Policyholder, the Broker shall undertake that it has obtained the consent of the Policyholder as per this clause.

Chubb will comply at all times with the terms (including security standards) referred to in the Privacy Policy / Privacy Notice when processing personal information of the Policyholder and that of Insured Person(s). Please refer to the Privacy Policy / Privacy Notice for more information on how Chubb processes personal information, including your rights under applicable data protection laws: <https://www.chubb.com/za-en/privacy-policy.html>

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Chubb may also transfer certain personal information to countries that have the same or a similar level of data protection as South Africa for the above purposes. Personal information may also on occasion be transferred from South Africa to countries that do not have adequate data protection laws similar to POPIA but Chubb shall ensure that there is a justification under applicable data protection laws for such transfers and that the necessary regulatory approvals have been obtained in circumstances where required by applicable data protection laws. You hereby consent to the transfer of your personal information (including special personal information) and the personal information (including special personal information) of the Insured Person(s), including children, both manually and by electronic means, to a country or territory outside South Africa, including to Chubb's offices in foreign countries and to the offices of any third parties (acting on behalf of Chubb), for any of the above purposes. A policy will also be in place to ensure the information transferred is protected.

You undertake to report changes to your personal information and the personal information of the Insured Person(s) in order to keep the personal information accurate.

Chubb may record telephone calls for quality control, fraud prevention and staff training purposes and you may also on occasion be subject to video surveillance. You hereby consent to such monitoring.

When personal or special personal information is supplied to Chubb about third parties other than the Policyholder and/or Insured Person(s), both during the formation and performance of this policy, Chubb assumes that there is a justification under applicable laws to supply this information to Chubb, to Chubb processing this data, including special personal information, and to the transfer of their information abroad. Chubb will also assume that the supplier of the information is authorised to receive, on their behalf, any data protection notices.

You understand and agree that your personal information including special personal information and that of the Insured Person(s) may, from time to time, be shared with third parties. Chubb may share personal and special personal information with the following organisations for the purposes described above:

1. our connected companies, service providers, agents and subcontractors including loss adjusters and claims investigators;
2. our reinsurers who use this information to assess the terms of specific policies and to administer our insurance policies generally;
3. other insurance companies about other insurance policies the Policyholder and/or Insured Person(s) may have;
4. the police, other insurance companies, fraud reference agencies and other representative bodies in relation to the prevention and detection of fraudulent claims or as part of our money laundering checks.

Chubb works with the police, other insurance companies, fraud reference and detection agencies and other representative bodies to prevent and detect fraudulent or exaggerated claims. As part of this Chubb will share information about your claims with providers of software designed to assist in the detection of fraudulent claims. Chubb may also use commercially available databases to prevent money laundering. Other companies may contact these bodies for information to help them make decisions about insurance or similar services they provide to you. Individuals whose personal information has been supplied to Chubb are entitled to a copy of that information on payment of a fee and to have any inaccuracies corrected, subject to applicable laws and the grounds of refusal referred to in Chubb's PAIA Manual. In addition, such individuals have the right to object on reasonable grounds to the processing of their personal information where such processing is based on legitimate interests, unless legislation provides for such processing. Individuals may also object to the processing of their personal information for purposes of direct marketing. More information on individuals' rights and the manner in which Chubb processes personal information is available by contacting the Data Privacy Officer at Chubb Insurance South Africa Limited, the details of which are in the privacy policy / privacy notice as well as provided below. Individuals may also lodge a complaint with the Information Regulator, the details of which are in the privacy policy / privacy notice as well as provided below.

We do not use personal information for marketing purposes, nor do we share it with any other company for marketing purposes, unless consent to do so has been received in writing from you.

## **Contact Information**

Chubb Insurance South Africa Limited (1973/008933/06)

Address: Ground Floor, The Bridle  
38 Wierda Road West  
Wierda Valley  
Sandton  
Tel: (011) 722 5751  
Fax: 086 799 2237  
Postal Address: PO Box 1192  
Saxonwold  
2132

## **Information Officer:**

Email: [dataprotectionoffice.RSA@chubb.com](mailto:dataprotectionoffice.RSA@chubb.com)

You may also contact [dataprotectionoffice.europe@chubb.com](mailto:dataprotectionoffice.europe@chubb.com)

**The Information Regulator in South Africa:**

JD House, 27 Stiemens Street

Braamfontein, Johannesburg, 2001

P.O. Box 31533, Braamfontein, Johannesburg, 2017

Email: [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za) / [complaints.IR@justice.gov.za](mailto:complaints.IR@justice.gov.za)

**Marketing:**

Unless the **Cardholder** has informed **Us** otherwise, **We** may contact the **Cardholder** to let them know about any goods, services or promotions that may be of interest. If the **Cardholder** decides they would prefer not to receive promotional information from **Us**, they can contact Wihan du Preez

([Wihan.duPreez@chubb.com](mailto:Wihan.duPreez@chubb.com)), but then the **Cardholder** may miss out on special promotions.

## Notice to Non-life Insurance policy holders

### DISCLOSURE AND OTHER LEGAL REQUIREMENTS

#### Important – please read carefully

(This notice does not form part of the Insurance Contract or any other document)

As Non-life Insurance policyholder, or prospective policyholder, you have the right to the following information:

| Statutory notice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <p>1. <b>About the intermediary (insurance broker or representative)</b></p> <ul style="list-style-type: none"><li>a. Name, physical address and postal address and telephone number.</li><li>b. Legal status and any interest in the insurer.</li><li>c. Whether or not in possession of professional indemnity insurance.</li><li>d. Detail of how to institute a claim.</li><li>e. Rand amount of fees and commission payable.</li><li>f. Written mandate to act on behalf of insurer.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Your insurance advisor should provide this information to you when you are provided with a quotation or take out a policy. If your advisor does not do so after you have requested it please contact Chubb Insurance South Africa Limited who will assist in obtaining it.</p>                                                                                                                 |
| <p>2. <b>About the insurer</b></p> <ul style="list-style-type: none"><li>a. Name, physical and postal address and telephone numbers.</li><li>b. Telephone number of compliance department of the insurer.</li><li>c. Details of how to institute a claim and/or complaint.</li><li>d. Type of policy: refer to your policy schedule.</li><li>e. Extent of premium obligations, manner of payment of premium, due date of premiums and consequences of non-payment: refer to policy schedule.</li><li>f. Fees: The premium displayed on your quote, policy schedule or renewal will be payable.</li><li>g. Complaints procedure: visit our website <a href="http://www.chubb.com/za">www.chubb.com/za</a></li><li>h. Chubb Insurance South Africa Limited is in possession of Professional Indemnity Cover.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>Contact Details:</b><br/>Chubb Insurance South Africa Limited<br/>Reg No: 1973/008933/06<br/>PO Box 1192, Saxonwold, 2132</p> <p><b>Located at:</b><br/>Ground Floor, The Bridle,<br/>Hunts End Office Park,<br/>38 Wierda Road West,<br/>Wierda Valley,<br/>Sandton<br/>Tel: 011 722 5700<br/>FSP No: 27176</p>                                                                            |
| <p>3. <b>Other matters of importance</b></p> <ul style="list-style-type: none"><li>a. You must be informed of any material changes to the information referred to in paragraph 1 and 2.</li><li>b. If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</li><li>c. If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.</li><li>d. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.</li><li>e. If premium is paid by debit order:<ul style="list-style-type: none"><li>i. it may only be in favour of one person and may not be transferred without your approval; and</li><li>ii. the insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.</li></ul></li><li>f. The insurer and not the intermediary must give reasons for repudiating your claim.</li><li>g. Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.</li><li>h. You are entitled to a copy of the policy free of charge.</li></ul> | <p><b>Compliance Officer:</b><br/>PO Box 1192<br/>Saxonwold<br/>2132<br/>Tel: 011 722 5700<br/>Fax: 011 783 0812</p> <p><b>Complaints Procedure:</b></p> <p>Email:<br/><a href="mailto:CustomerRelations.SouthAfrica@Chubb.com">CustomerRelations.SouthAfrica@Chubb.com</a></p> <p><a href="mailto:ComplianceRSA@chubb.com">ComplianceRSA@chubb.com</a></p> <p>Telephone: +27 (0) 11 722 5702</p> |

Should you have any complaints about the availability or adequacy of information herein, or about our claims or underwriting service, please bring this to the attention of our compliance officer.

Our Complaints resolution procedure can be viewed at our website: [www.chubb.com/za](http://www.chubb.com/za)

Your policy document contains the details of procedures to follow in the event of a claim. Should anything not be clear, please contact your insurance advisor or Chubb Insurance South Africa Limited for assistance.

### Warning

Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Don't be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

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| <b>1. Particulars of the National Financial Ombud (NFO) who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer.</b> | National Financial Ombudsman Scheme (NFO)<br>Tel: 0860 800 900<br>Email: <a href="mailto:info@nfo.co.za">info@nfo.co.za</a><br>Physical Address: 110 Oxford Rd, Houghton Estate, JHB, 2096 / 6th Floor, 6 Vineyard Road, Claremont, WP, 7700<br>Website: <a href="http://www.nfosa.co.za">www.nfosa.co.za</a> |
| <b>2. Particulars of Registrar of Insurance. Financial Sector Conduct Authority</b>                                                                                                                                | <b>Financial Sector Conduct Authority</b><br>PO Box 35655<br>MENLO PARK, 0102<br>Tel: (012) 428-8000<br>Fax: (012) 347-0221                                                                                                                                                                                   |
| <b>3. Particulars of the FAIS Ombud</b>                                                                                                                                                                            | FAIS Ombudsman<br>Tel: +27 (0)12 762 5000<br>Email: <a href="mailto:info@faisombud.co.za">info@faisombud.co.za</a><br>Physical Address: 125 Dallas Ave, Waterkloof Glen, PTA, 0010<br>Postal Address: PO Box 41, Menlyn Park, 0063<br>Website: <a href="http://www.faisombud.co.za">www.faisombud.co.za</a>   |
| <b>4. Particulars of SASRIA</b>                                                                                                                                                                                    | Sasria Soc Limited<br>Reg No: 1979/000287/06<br>FSP: 39117<br>36 Fricker Road, Illovo<br>PO Box 653367, Benmore, 2010<br>Tel: +27 (0)11 214 0800<br>Fax: +27(0)11 447 8630                                                                                                                                    |

(You may be required to sign a copy of this document)

### Other important information

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|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Claims</b>  | Procedures for the submission of claims and your responsibilities are detailed in the policy document in the section of the policy headed GENERAL CONDITIONS. In the event of a possible claim you must notify your advisor or Chubb Insurance South Africa Limited as soon as reasonably possible and submit a completed claim form as soon as practicable but within 30 days. When we are dealing with any claim you must give us any information and help we reasonably ask for.                                                |
| <b>General</b> | <p>The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable [excesses], claims procedures or your responsibility to pay premiums, please contact your insurance advisor or Chubb Insurance South Africa Limited.</p> <p>Should you at any time suspect fraudulent dealings on the part of the Insurer or any other person dealing with your insurance claim, please contact the Insurer on 011 722 5700 or the Insurance Fraudline on 0860 002526.</p> |

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| <b>Data Protection</b> | <p>We use personal information which you supply to us or, where applicable, to your insurance broker for underwriting, policy administration, claims management and other insurance purposes, as further described in our Master Privacy Policy, available here: <a href="https://www.chubb.com/za-en/privacy-policy.html">https://www.chubb.com/za-en/privacy-policy.html</a>. You can ask us for a paper copy of the Privacy Policy at any time, by contacting us at <a href="mailto:dataprotectionoffice.RSA@chubb.com">mailto:dataprotectionoffice.RSA@chubb.com</a>.</p> |
| <b>Sanctions</b>       | <p>No (Re)Insurer(s) shall be deemed to provide cover and no (Re)Insurer(s) shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer(s) to any sanction, prohibition or restriction under United Nations resolutions or the trade and economic sanctions, laws or regulations of the European Union or United States of America.</p>                                                                                                     |

## Consent to the Disclosure of Private Underwriting and Claims Information

By acceptance of this policy of insurance the Policyholder acknowledges that the sharing of claims information and underwriting information (including credit information) by Insurer(s) is essential to enable the Insurance Industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims, in the public interest and with a view to limiting premiums.

The Policyholder, on his own behalf and on behalf of any person he represents herein, hereby waives any right to privacy in any insurance information provided by him or on his behalf in respect of any insurance policy or claim made or lodged by him and he consents to such information being disclosed to any other insurance company or its agent.

The Policyholder, on his own behalf and on behalf of any person he represents herein also acknowledges that the information provided may be verified against other legitimate sources or databases and waives any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning him.

In particular and without limiting the foregoing, the Policyholder consents to the Insurer(s):

1. Performing a credit search on the Policyholder;
2. Monitoring the Policyholders payment behaviour by researching his/her/its record at one or more of the Credit Bureau;
3. Using new information and data obtained from Credit Bureau in respect of the Policyholder;
4. Recording details of how the Policyholder has performed, in terms of the policy;
5. Disclosing to one or more Credit Bureau any information regarding credit worthiness, defaults in payment to the Insurer(s), and details of account or payment behaviour or any matter in connection with the policy (including any dispute) with the Insurer(s) is conducted;
6. Any reference to the masculine gender shall include the female gender

- FAIS Disclosure Notice to Short-Term Insurance Policyholders

The full Disclosure Notice is attached to all New Business and Renewal documents but not to all other transactions. Should you require a copy of this, please contact your Financial Service Provider or Product Supplier.

## Contact Us

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In the event of a medical emergency or if the claim relates to travel the Cardholder should call International SOS available 24/7 at:

+380 (44) 499 39 75, or  
+44 (0) 208 7628373, or  
+971 (4) 253 6024

Chubb Insurance South Africa Limited  
Ground Floor, The Bridle, Hunts End  
Office Park, 38 Wierda Road West,  
Wierda Valley Sandton  
South Africa

T +27 (0) 11 722 5700  
[www.chubb.com/za](http://www.chubb.com/za)

## About Chubb

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Chubb is a world leader in insurance. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

The insurance companies of Chubb serve multinational corporations, midsize and small businesses with property and casualty insurance and services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, home and car insurance and other specialty insurance coverage; companies and affinity groups providing or offering accident and health insurance programmes and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best.

Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

# Chubb. Insured.<sup>SM</sup>