

# Insurance Covers

## Insurance Product Information Document

Inter Partner Assistance SA is the insurer of this policy and manages, either directly or through its subsidiaries (and all AXA Group companies designated by IPA), the benefits and services available under this policy. INTER PARTNER ASSISTANCE SA incorporated under Belgian law, having its registered office at 7 Boulevard du Régent, 1000 Brussels, registered with the Crossroads Bank for Enterprises under number 0415.591.055, insurance company approved by the NBB under number 0487.

**Company:** Inter Partner Assistance S.A.

**Product:** Curve Black & Metal Cards

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

### What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



#### What is insured?

##### EMERGENCY MEDICAL EXPENSES

- ✓ Up to the amount shown in the benefit table for reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

##### CANCELLATION OR CURTAILMENT

- ✓ **Cancellation:** Up to the amount shown in the benefit table per trip for all beneficiaries travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the listed changes in circumstances.
- ✓ **Curtailed:** Up to the amount shown in the benefit table per trip for all beneficiaries travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination, together with any reasonable additional travel expenses incurred, if the trip is curtailed before completion as a result of any of the listed changes in circumstances.

##### BAGGAGE DELAY

- ✓ Up to the amount shown in the benefit table in total for all beneficiaries travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 4 hours of your arrival.

##### VALUABLES, PERSONAL MONEY AND TRAVEL DOCUMENTS

- ✓ Up to the amount shown in the benefit table per trip for all beneficiaries travelling together, for the accidental loss of, theft of or damage to valuables or personal money.
- ✓ Up to the amount shown in the benefit table for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

##### DELAYED DEPARTURE AND ABANDONMENT

- ✓ **Delayed Departure:** Up to the amount shown in the benefit table for costs incurred in the terminal in respect of restaurant meals, refreshments consumed and hotel accommodation if you have checked in or attempted to check in and the departure of your pre-booked scheduled public transport is delayed for more than 4 hours.
- ✓ **Curtailed:** If after a minimum of 24 hours delay on your outward journey and the period of your trip is reduced by more than 25% of the original pre-booked duration, you may choose to submit a cancellation claim under Cancellation and Curtailment. A refund or alternative compensation must initially be sought from the travel provider.

##### MOBILE PHONE COVER (METAL CARDS ONLY)

- ✓ Up to the amount shown in the Benefit Table for the accidental loss of, theft of, or damage to your mobile phone.

##### BAGGAGE

- ✓ Up to the amount shown in the benefit table per trip for all beneficiaries travelling together, for the accidental loss of, theft of or damage to baggage.



#### What is not insured?

##### EMERGENCY MEDICAL EXPENSES

- ✗ The excess, per beneficiary for each and every claim except where you have used the European Health Insurance Card and it has been accepted by the treating facility.
- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.
- ✗ Any treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Any form of treatment or surgery which in the opinion of our Chief Medical Officer can be reasonably delayed until your return to the country of residence.

##### CANCELLATION OR CURTAILMENT

- ✗ The excess, per beneficiary, for each and every claim.
- ✗ Any claim arising directly or indirectly from circumstances known to you prior to the date you purchased the policy or the time of booking or commencing any trip (whichever is later) which could reasonably have been expected to give rise to a claim.
- ✗ Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
- ✗ Any claim where you do not get pre-authorisation from us before returning to your country of residence.
- ✗ Any claim arising from complications of pregnancy which first arise before booking, paying for, or departing on your trip, whichever is later.

##### BAGGAGE DELAY

- ✗ Claims which do not relate to your outward journey on a trip outside of your country of residence.
- ✗ Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to you.

##### VALUABLES, PERSONAL MONEY AND TRAVEL DOCUMENTS

- ✗ The excess, per beneficiary, for each and every claim.
- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Incidents of loss or theft of valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
- ✗ Mobile phones and their accessories.

##### DELAYED DEPARTURE AND ABANDONMENT

- ✗ The excess (Abandonment only), per insured person, for each and every claim.
- ✗ Any costs or charges for which any carrier or provider must, has or will reimburse you and all amounts paid in compensation by the carrier.
- ✗ Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.

##### MOBILE PHONE COVER (METAL CARDS ONLY)

- ✗ The excess, per beneficiary, for each and every claim.
- ✗ loss of, theft of, or damage to any accessories;
- ✗ Loss of, theft of, or damage to your mobile phone, left unattended at any time.
- ✗ Loss caused by wear and tear.

#### EXTENDED WARRANTY

- ✓ You are covered for repair costs of an eligible item after mechanical breakdown during the extended warranty period.

#### TICKET CANCELLATION FOR EVENTS

- ✓ We will reimburse the Cardholder up to €150 per ticket and up to a maximum of €1,000 per event and in any 365 day period, for event tickets purchased with the covered card (up to the purchase price printed on the ticket) that you are unable to use due to:
- ✓ bodily injury, medical condition or death of you or a close relative;

#### BAGGAGE

- ✗ The excess, per beneficiary, for each and every claim.
- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Loss or damage caused by wear and tear.

#### EXTENDED WARRANTY

- ✗ Non-electrical items.
- ✗ Genuine goods sold through unauthorized channels in direct competition with authorized distributors.

#### TICKET CANCELLATION FOR EVENTS

- ✗ When the event is cancelled by the organisers.
- ✗ Any event which you could reasonably attend.



#### Are there any restrictions on cover?

- ! The maximum age limit for benefits under this policy is 70 years inclusive.
- ! Mobile phones are limited to one claim within a 365 day period. We will not pay for claims arising directly or indirectly from:
  - ! Pre-existing Medical Conditions.
  - ! Your participation in or practice of any other sport or activity unless shown as covered in the Sports and Activities section.
  - ! You travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you sought their advice).
  - ! You travelling with the intention of obtaining medical treatment or consultation abroad.
  - ! You having any undiagnosed symptoms that require attention or investigation in the future (symptoms for which you are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).
  - ! Your own unlawful action or any criminal proceedings against you or any loss or damage deliberately carried out or caused by you.
  - ! Your travel to a country, specific area or event when the foreign office in your country of residence or a regulatory authority in a country to/from which you are travelling has advised against all travel.



#### Where am I covered?

- ✓ You are covered for trips made worldwide.

**Please note:** Any trips to a country, specific area or event when the foreign office in your country of residence or a regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



#### What are my obligations?

- You must take all reasonable care and precautions prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- You must tell us as soon as possible in the event of an emergency or if you are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by you and reclaimed).
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You 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.



#### When and how do I pay?

You do not pay for the insurance, the insurance cover is provided as a free of charge benefit to the cardholder. Curve will pay AXA for the insurance cover.



#### When does the cover start and end?

Cover begins for any trip commencing on or after the start date of your covered card. Cover will end when the card account is terminated or when these benefits are cancelled or expire.

The duration of any trip may not exceed 90 consecutive days. Please note if your trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Under Section B – Cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.

Section N – Rental Car Collision Damage Waiver begins for cars rented after 01/10/2018. (All benefits subject to terms and conditions.) Cover will end when the card account is terminated or when these benefits are cancelled or expire.



#### How do I cancel the contract?

These benefits are included with your covered card; the benefits cannot be cancelled separately. If you cancel the covered card the cover will end and all benefits will stop.