Այսօրով Visa Signature բանկային ծառայությունների տրամադրությունը իրականացվում է պահանջումների համաձայն
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>On a Journey within the Country of Residence</th>
<th>On a Journey outside of the Country of Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Travel Advice</td>
<td>N/A</td>
<td>Included</td>
</tr>
<tr>
<td>B</td>
<td>Travel Assistance</td>
<td>N/A</td>
<td>Included</td>
</tr>
<tr>
<td>C</td>
<td>Cancellation &amp; Curtailment</td>
<td>N/A</td>
<td>up to US $ 500</td>
</tr>
<tr>
<td>D</td>
<td>Missed Departure</td>
<td>N/A</td>
<td>US $ 300</td>
</tr>
<tr>
<td>E</td>
<td>Missed Connection</td>
<td>N/A</td>
<td>US$ 500</td>
</tr>
<tr>
<td>F</td>
<td>Baggage Delay</td>
<td>N/A</td>
<td>US$ 300</td>
</tr>
<tr>
<td>Section</td>
<td>Description</td>
<td>Benefit</td>
<td>Maximum Benefit</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td>---------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Baggage Delay, after 4 hours</td>
<td>US$ 300</td>
<td>US$ 300</td>
<td></td>
</tr>
<tr>
<td>Section H. Hijack</td>
<td>300 ԱՄՆ դոլար / US$ 300</td>
<td>500 ԱՄՆ դոլար / US$ 500</td>
<td></td>
</tr>
<tr>
<td>Hijack Benefit, maximum</td>
<td>15 ԱՄՆ դոլար / US$ 15</td>
<td>25 ԱՄՆ դոլար / US$ 25</td>
<td></td>
</tr>
<tr>
<td>Section I. Medical Expenses &amp; Repatriation</td>
<td>Կիրառելի չէ / N/A up to US$ 750,000</td>
<td>Կիրառելի չէ / N/A up to US$ 750,000</td>
<td></td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>Կիրառելի չէ / N/A</td>
<td>Կիրառելի չէ / N/A</td>
<td></td>
</tr>
<tr>
<td>Evacuation and Repatriation Expenses</td>
<td>Կիրառելի չէ / N/A</td>
<td>Կիրառելի չէ / N/A</td>
<td></td>
</tr>
<tr>
<td>Emergency dental treatment</td>
<td>Կիրառելի չէ / N/A</td>
<td>Էկոնոմ դասի թռիչք / Economy Flight</td>
<td></td>
</tr>
<tr>
<td>Return Home of Children</td>
<td>Կիրառելի չէ / N/A</td>
<td>Էկոնոմ դասի թռիչք / Economy Flight</td>
<td></td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>Կիրառելի չէ / N/A</td>
<td>Մինչև 5 000 ԱՄՆ դոլար / up to US$ 5,000</td>
<td></td>
</tr>
<tr>
<td>Section J. Medical Emergency in the Country of Residence</td>
<td>Կիրառելի չէ / N/A</td>
<td>Կիրառելի չէ / N/A</td>
<td></td>
</tr>
<tr>
<td>Section K. Hospital Benefit</td>
<td>Կիրառելի չէ / N/A</td>
<td>1500 ԱՄՆ դոլար / US$ 1,500</td>
<td></td>
</tr>
<tr>
<td>Hospital Benefit, maximum</td>
<td>Personal Property &amp; Money</td>
<td>Travel Accident</td>
<td>Personal Liability</td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------------</td>
<td>-----------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Per day, maximum 30 days</td>
<td>100$ - 150$ / up to US$ 250</td>
<td>Cardholder, Partner, Children (over the age of 16)</td>
<td>5000$ - 50000$ / US$ 5000 - US$ 50000</td>
</tr>
<tr>
<td>Maximum 30 days / N/A</td>
<td>Single Article Limit</td>
<td>Eligible Person(s)</td>
<td>5000$ - 50000$ / US$ 5000 - US$ 50000</td>
</tr>
<tr>
<td>50$ - 100$ / US$ 50 - 100</td>
<td>Valuables Limit in Total</td>
<td>Children 16 years of age and under</td>
<td>5000$ - 50000$ / US$ 5000 - US$ 50000</td>
</tr>
<tr>
<td>50$ - 100$ / US$ 50 - 100</td>
<td>Excess per claim</td>
<td>100% of all expenses if a cardholder is responsible</td>
<td>100000$ / up to US$ 100,000</td>
</tr>
</tbody>
</table>

For more information, please refer to the policy details and specific terms and conditions.
The Policy will only cover the following benefits if 100% of the total cost has been charged to the covered card by the Cardholder.

### Section P. Rental Car Collision Damage Waiver

- **Limit per 365 day period (maximum 2 occurrences)**
  - $5,000 / US$ 5,000
  - $10,000 / US$ 10,000

- **Limit per incident**
  - $5,000 / US$ 5,000
  - $10,000 / US$ 10,000

- **Excess per claim**
  - $250 / US$ 250
  - $250 / US$ 250

### Section Q. Buyers Protection

- **Limit per 365 day period**
  - $20,000 / US$ 20,000

- **Limit per incident**
  - $6,000 / US$ 6,000

- **Limit for online purchases**
  - $1,800 / US$ 1,800

- **Single article minimum limit**
  - $100 / US$ 100

- **Excess per item**
  - $50 / US$ 50
Introduction

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.

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.

This Policy is executed in Armenian and English. In case of inconsistencies between the two texts the English version shall prevail.

Final and updated information for this Policy can be reached on www.visa.com. In case of inconsistencies between the information of the mentioned website and this Policy, the website’s information shall prevail.
Eligibility

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

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

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

1. Either Cardholder’s 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; and

5. 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 which is more than 100 kilometres from Home.

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Either Cardholder’s cost of travel or pre-booked accommodation</td>
<td>charged to the Cardholder’s Visa Signature Card;</td>
</tr>
<tr>
<td>2. Each Journey begins and ends in the Country of Residence</td>
<td>during the Period of Insurance;</td>
</tr>
<tr>
<td>3. No individual Journey exceeds 90 consecutive days;</td>
<td></td>
</tr>
<tr>
<td>4. At the end of a Journey, no more than 183 days in total are spent on</td>
<td>Journeys Abroad in any 12-month period;</td>
</tr>
<tr>
<td>Journeys Abroad in any 12-month period;</td>
<td></td>
</tr>
<tr>
<td>5. Each Journey in the Country of Residence includes at least 2 nights</td>
<td>pre-booked accommodation in a hotel, motel, holiday camp, bed and</td>
</tr>
<tr>
<td>pre-booked accommodation in a hotel, motel, holiday camp, bed and</td>
<td>breakfast, holiday cottage or similar accommodation rented for a fee</td>
</tr>
<tr>
<td>breakfast, holiday cottage or similar accommodation rented for a fee</td>
<td>which is more than 100 kilometres from Home.</td>
</tr>
<tr>
<td>Journeys Not Covered</td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>We will not cover any Journey:</td>
<td></td>
</tr>
<tr>
<td>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);</td>
<td></td>
</tr>
<tr>
<td>2. when the Cardholder is travelling with the intention of obtaining medical treatment or consultation Abroad;</td>
<td></td>
</tr>
<tr>
<td>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);</td>
<td></td>
</tr>
<tr>
<td>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;</td>
<td></td>
</tr>
<tr>
<td>5. where the leisure activities and sports or activities, listed below are the sole or main reason for the Journey;</td>
<td></td>
</tr>
</tbody>
</table>
6. if the Partner or Child is travelling without the Cardholder.

People Covered

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 85 years at the Commencement Date and each yearly renewal date.

When there is cover

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

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 or any other Eligible Person.

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 full-time 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
1st June 2021

Country
Albania, Armenia, Azerbaijan, Belarus, Bosnia-Herzegovina, Georgia, Kazakhstan, Kosovo, Kyrgyzstan, Macedonia, Moldova, Montenegro, Serbia, 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.
**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.

**Eligible Person**
Any person intending to travel or travelling with the Cardholder on a Journey which meets the conditions listed under Journeys Covered on page 6 of this Policy Wording.

**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), 16/1 Dokukina str., 4th floor Moscow, 129226 Russia.
Journey(s)
Trip(s) involving pre-booked travel or accommodation (of at least 2 nights duration and more than 100 kilometres from Home 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 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.
<table>
<thead>
<tr>
<th>Armenian</th>
<th>English</th>
</tr>
</thead>
<tbody>
<tr>
<td>Վերջույթի կորուստ</td>
<td>Loss of Limb</td>
</tr>
<tr>
<td>Ձեռքի անդամահատում կամ ամբողջական և մշտական կորուստ</td>
<td>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)</td>
</tr>
<tr>
<td>Տեսողության կորուստ</td>
<td>Loss of Sight</td>
</tr>
<tr>
<td>Մեկ կամ երկու աչքերի մշտական կուրությունը, երբ ըստ բժշկական հաստատումների Քարտապանը երբեքչի չի վերականգնի տեսողությունը, այնպես, որ ակնոցներ, ոսպնյակներ կամ վիրաբուժության միջոցով վերականգնումից հետո այն իրերը, որոնք պետք է պարզ լինեն 60 ոտնաչափ հեռավորության վրա, հնարավոր լինի տեսնել միայն 3 ոտնաչափ կամ պակաս հեռավորության վրա:</td>
<td></td>
</tr>
<tr>
<td>Գումար</td>
<td>Money</td>
</tr>
<tr>
<td>Մետաղադրամներ, թղթադրամներ, ճանապարհորդական չեկեր, փոստային կամ դրամական պատվերներ, ճանապարհույթի տոմսեր, կանխավճարի ուղեգրեր, չվերադարձվող կանխավճարի մուտքի տոմսեր և դեբետ, կրեդիտ, վճարում, կանխավճար և/կամ գանձման քարտեր:</td>
<td></td>
</tr>
<tr>
<td>Զույգ</td>
<td>Pair or Set</td>
</tr>
<tr>
<td>Անձնական գույք կամ Արժեքավոր իրեր, որոնք ենթարկվում են, կարողանում են համաձայնացվել երեք միասնիկությունների համար:</td>
<td></td>
</tr>
<tr>
<td>Partner</td>
<td>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.</td>
</tr>
</tbody>
</table>
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

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 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

Emergency Assistance

Contact International SOS on Telephone: +44 (0) 208 762 8373.

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 Curtailment 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...
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

The Cardholder must comply with the following conditions in addition to the items listed under Special Conditions in Sections A-Q 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
<table>
<thead>
<tr>
<th>Paragraph</th>
<th>Text</th>
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<tbody>
<tr>
<td>19.</td>
<td>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 <strong>We</strong> will not pay more than <strong>Our</strong> proportional share (not applicable to Section M. Travel Accident).</td>
</tr>
<tr>
<td>20.</td>
<td>If the Cardholder possesses multiple member bank cards the Cardholder may only claim and <strong>We</strong> will only pay up to the highest limit of the cards, the benefit values will not be cumulative.</td>
</tr>
<tr>
<td>21.</td>
<td>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.</td>
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</tbody>
</table>

### General Exclusions

These exclusions apply throughout the Policy in addition to the items listed under 'What is not covered' in Sections A-Q 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. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

6. Participation in or practice of any sport or activity unless it is shown as covered in the list of Leisure Activities and Sports below.

7. Suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of mental health.

8. Needless self-exposure to danger or where acting in a manner contrary to visible warning signs except in an attempt to save human life.

9. Any drug not prescribed by a **Doctor**, being addicted to any drugs, or abusing solvents

10. 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.

11. Any claim resulting from involvement in a fight except in self-defence.

12. Travel against any health requirements stipulated by
13. Any illegal act by the Cardholder.

14. 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.

15. 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 the public not to travel, or which are officially under embargo by the United Nations.

16. Any loss of value of currency or currency conversion fees.

17. The Cardholder’s business or business activities of any description.

18. 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.

19. Any claim caused by climbing, jumping or moving from one balcony to another regardless of the height of the balcony.

20. Any costs the Cardholder would have been required or been expected to pay, if the event resulting in the claim had not happened.

21. Any circumstances the Cardholder is aware of that could reasonably be expected to give rise to a claim under this Policy before it arises.
22. 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.

23. A condition for which the Cardholder is not taking the recommended treatment or prescribed medication as directed by a Doctor.

24. 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

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

5. Participation in them is not the sole or main reason for the Journey (except for those activities marked with a °)

- Abseiling*
- Archery*
- Baseball
- Badminton
- 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
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<tr>
<th>Armenian</th>
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<tr>
<td>Թիագնդակ</td>
<td>Rounders</td>
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<td>Ճանապարհ</td>
<td>Running</td>
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<tr>
<td>Գլորաչմուշ</td>
<td>Sailing (within 20 Nautical Miles of the coastline)</td>
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<tr>
<td>Րաունդերս</td>
<td>Sailing (Outside 20 Nautical Miles of the coastline)*</td>
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<td>Վազք</td>
<td>Sailing (within 20 Nautical Miles of the coastline)</td>
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<td>Առագաստանավի վարում (ափամերձ գծից 20 ծովային մղոնի վրա)</td>
<td>Sailing (Outside 20 Nautical Miles of the coastline)*</td>
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<tr>
<td>Առագաստանավի վարում (ափամերձ գծից 20 ծովային մղոնից ավել)</td>
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<td>Սկուբա դայվինգ</td>
<td>Scuba Diving (up to 30m depth)*†</td>
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<tr>
<td>Դահուկներով շրջագայություն*°</td>
<td>Ski touring*°</td>
</tr>
<tr>
<td>Սկիդոո*°</td>
<td>Snowboarding (on piste or off piste with a guide)°</td>
</tr>
<tr>
<td>Դահուկ ասահք (ճանապարհով կամ ճանապարհից դուրս զբոսավարով)</td>
<td>Snowshoeing°</td>
</tr>
<tr>
<td>Սնուբլեյդինգ*°</td>
<td>Squash</td>
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<tr>
<td>Սնուբորդինգ (ճանապարհով կամ ճանապարհից դուրս զբոսավարով)</td>
<td>Surfing</td>
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<td>Ձյունակոշիկ ներով քայլք°</td>
<td>Table Tennis</td>
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<td>Սքուոշ</td>
<td>Tennis</td>
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<td>Ալիքասահք</td>
<td>War games</td>
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<td>Սեղանի թենիս</td>
<td>Water polo</td>
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<tr>
<td>Թենիս</td>
<td>Water Skiing</td>
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<tr>
<td>Տոբոգան*°</td>
<td>Wind Surfing</td>
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<tr>
<td>Տրամպոլ այնինգ</td>
<td>Yachting (within 20 Nautical Miles of the coastline)</td>
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<tr>
<td>Թրեքքինգ (Up to 4000 metres without use of climbing equipment)</td>
<td>Yachting (Outside 20 Nautical Miles of the coastline)*</td>
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<tr>
<td>Վոլեյբոլ</td>
<td>Zorbing</td>
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<td>Հողմասահք</td>
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<tr>
<td>Ծովագնացություն (ափամերձ գծից 20 ծովային մղոնից ավել)</td>
<td></td>
</tr>
<tr>
<td>Զորբինգ:</td>
<td>Cover under Section M. Travel Accident and Section N. Personal Liability for those sports or activities marked with * is excluded.</td>
</tr>
</tbody>
</table>
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.

° Point 6 does not apply in relation to those activities.

Section A. Travel Advice

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

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

Cover under this Section only applies to Journeys Abroad. The Cardholder should always contact International SOS before Curtailment on Telephone Number +44 (0) 208 762 8373.

What is covered

We will pay up to the amount shown in the Table of Benefits per Journey for any 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, provided it is confirmed as medically necessary by the treating Doctor.
4. Jury service attendance, hijacking or being called as a
Special Conditions

1. The Cardholder must obtain a medical certificate 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 treating Doctor, 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.

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. The cost of recoverable airport charges, levies and taxes.

4. Accommodation and travel expenses where the transport and/or accommodation used is of a standard that is superior to that of the **Journey**.

5. 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**.

6. 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**.
7. 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.

8. 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.

9. 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.

10. Any claim resulting from inability to travel due to failure to hold, obtain or produce a valid passport or any required visas.

Section D. Missed Departure

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

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;
Section F. Travel Delay

What is covered

If 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 due to:

1. Strike or Industrial Action or
2. Adverse Weather or
3. mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which the Cardholder is booked to travel

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.

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.
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. The Cardholder must comply with the terms of contract of the travel agent, tour operator or provider of transport.

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.
### Section G. Baggage Delay

#### 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.

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<th>** Armenian**</th>
<th>** English**</th>
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<tr>
<td>Բաժին է. Ուղեբեռի ուշացումը</td>
<td>Section G. Baggage Delay</td>
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<tr>
<td>Ինչն է ներառվում ծածկույթի մեջ</td>
<td>What is covered</td>
</tr>
<tr>
<td>Մենք վճարելու ենք Ծածկույթների աղյուսակում նշված գումարը ուղեբեռի ուշացման համար, եթե Անձնական գույք պարունակող ստուգված ուղեբեռը ժամանակավորապես կորել է տարանցման ընթացքում Ճանապարհորդության ելքային հատվածի ընթացքում, և Քարտապանի ժամանումից հետո 4 ժամվա ընթացքում:</td>
<td>We will pay the amount shown in the Table of Benefits, for baggage delay if the checked in baggage containing <strong>Personal Property</strong> is temporarily lost in transit during the outbound leg of a <strong>Journey</strong> and not returned to the <strong>Cardholder</strong> within 4 hours of the <strong>Cardholder</strong>'s arrival. If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section J. <strong>Personal Property and Money</strong>.</td>
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<tr>
<td>Հատուկ պայմաններ</td>
<td>Special Conditions</td>
</tr>
</tbody>
</table>
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. Այս ծածկույթը վերաբերում է միայն Քարտապանի արտագնա Ճանապարհորդության վերջնական նպատակակետին: | 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

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

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. 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 **Curtailing 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 unforseen 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.

| 13. Հանդիպակաց ծախս, որը Քարտապանի կրում է Հիմնական բնակության երկից դուրս, այն պետք է տեղեկած այս բարձրադիր ծախսով Հումանին, որը Քարտապանը վերադառնող կամ Մենք կազմակերպում են նրա վերադարձը: (Հետագա ծախսերը վճարելու Մեր պարտավորությունը դրանից հետո, այս բանից հետո, Քարտապանի տվյալների վրաց այս գրավման, որը Մենք կվճարեինք, երբ հնարարվեցներենք սպասավորումները): |
| 14. Քարտապանը չպետք է անհիմն հրաժարվի բժշկական հայրենադարձության ծառայություններից, որոնք Մենք համաձայն են տրամադրել և վճարել այս Պայմանների ներքո: Եթե Քարտապանը ընտրի հայրենադարձության այլընտրանքային բժշկական ծառայություններ, առանց դրա համար հիմնավոր հիմքերի, ինչը Մենք գրավոր չենք ընդունել, դա տեղի կունենա Քարտապանի ռիսկի և իր սեփական ծախսերի հաշվին: |
| 15. Բժշկական հայրենադարձության դեպքում ուղեկցող ոչ բժշկական ուղեկցորդի համար էկոնոմ դասից ավել թռիչքային տոմսերի ցանկացած ծախս (թռիչքի տոմսերի արժեքի ցանկացած բարձրացում պետք է կատարվի ճանապարհորդող անձի (անձանց) անձնական միջոցներով): |
| 16. Հղիության հետ կապված պայմաններից բխող ցանկացած հայտ, որը կապված չէ հղիության անկանխատեսելի բարդությունների հետ, որոնք առաջին հերթին առաջանում են Ճանապարհորդության մեկնելուց հետո: Նորմալ հղիությունը կամ ծննդաբերությունը կամ ճանապարհորդը, երբ Քարտապանի Բժիշկը արձանագրել է, որ հղիությունը գտնվում է վաղաժամ ծննդաբերության մեծ ռիսկի տակ, չի կարող լինել չնախատեսված բարդություն: |
| 17. Քարտապանի կողմից նախապես պլանավորված կամ նախապես հայտնի ցանկացած բուժում կամ ախտորոշիչ զննում: |
| 18. Ատամնաբուժական ծառայությունների արժեքը, որը ներառում է ատամնաշարերի, արհեստական ատամների տրամադրումը կամ թանկարժեք մետաղների օգտագործումը: |
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. Search and rescue costs.

Section J. Medical Emergency in the Country of Residence

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

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 surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated admittance into hospital.
2. Հոսպիտալացման ցանկացած լրացուցիչ ժամանակահատված, որը կապված է վերականգնողական կամ ծերանոցի կամ ցանկացած վերականգնողական կենտրոնից տրամադրվող բուժման կամ ծառայությունների հետ:

3. Քարտատիրոջ հայրենիք վերադառնալ չհամաձայնելուց հետո հոսպիտալացման ցանկացած լրացուցիչ ժամանակաշրջան, երբ International SOS-ի կարծիքով այդպես վարվելը:

Section L. Personal Property & Money

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
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, prepaid 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 liquid damage.

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

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-
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

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 1. Liability which has been assumed by under agreement unless the liability would have attached in the absence of such agreement.

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

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
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
9. Penalties or fines which a Court arising from the Cardholder's Journey.

10. Claims other than in the Cardholder's capacity.

11. Claims occurring within the Country of Residence.

Section P. Rental Car Collision Damage Waiver

Specific definitions

Excess
The part of the claim for which the Cardholder remains financially responsible in the rental agreement in cases where the Cardholder declined to accept the Rental Vehicle Insurance policy and the irreducible excess established in the rental agreement when the Cardholder has accepted or been obliged to accept 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.
Rentable Vehicle Insurance
The primary insurance held by a licensed car rental agency or company in respect of the Rentable Vehicle covering risks such as third party liability, or theft of the Rentable 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 Rentable 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 Rentable Vehicle during the period of hire resulting from damage, fire, vandalism, or theft of the Rentable 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.
What is not covered

1. The Excess. 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.

Section Q. Buyers Protection

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 $ 50.

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 provided the item 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
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.


15. Animals, living plants, consumables, perishable goods or permanent installations.

16. Theft of electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, mobile telephones, computers or computer-related equipment.

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
23. Damage due to water, damp or earthquake.

24. Loss caused by declared or undeclared war, confiscation order of any government or public authority, or arising from illegal acts.

25. 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

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

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

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: +44 (0) 208 762 8373 (English) and for all other claims for payment please email our Claims Helpline at: creditcardclaims@broadspire.eu

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.
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

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

The Personal Information the Cardholder provided: Chubb is the data controller and We accept fully Our responsibility to protect the privacy of persons and the confidentiality and security of Personal Information entrusted to Us. In this notice, where We refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). This will include any information that identifies another person whose information has been provided to Us by the Cardholder (as We will assume that they have appointed the Cardholder to act for them). The Cardholder agrees to receive on their behalf any data protection notices from Us.

We will use the Cardholder’s Personal Information for the purpose of providing insurance services. By providing Personal Information, the Cardholder consent that their Personal Information, will be used by Us, Our group companies, Our reinsurers, Our service providers/business partners, and Our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of Our business operations. We may also pass the Cardholder’s Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires Us to do so. Chubb Insurance South Africa Limited Registration Number 1973/008933/06, is an authorised Financial Services Provider (FSP:27176) with its registered office at The Bridle, Hunts End Office Park, 38 Wierda Road West, Wierda Valley, Sandton, 2196.
We will not share the Cardholder’s sensitive Personal Information unless We have either specific consent from the Cardholder or We are required to do so by law. We may transfer Personal Information to other countries which may not have the same level of data protection as the home country, but if We do, We will ensure appropriate safeguards are put in place to protect the Personal Information. For questions regarding the Cardholder’s Personal Information, please contact Arnold Schoombee: Email: arnold.schoombee@chubb.com Tel: +27 11 722 5700.

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 Arnold Schoombee (arnold.schoombee@chubb.com), but then the Cardholder may miss out on special promotions.
<table>
<thead>
<tr>
<th><strong>About Chubb</strong></th>
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<tr>
<td>The new Chubb is the world’s largest publicly traded property and casualty insurer. 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.</td>
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<td>Նոր Chubb-ի աշխարհում հրապարակվող այնորեն վաճառվող գույքի և վնասների ամենամեծ ապահովագրողն է: 54 երկրներում գործունեություն ծավալելով Chubb-ը հաճախորդների տարբեր խմբերին տրամադրում է առևտրային և անձնական գույքի և վնասների ապահովագրություն, անձնական դժբախտ հարավանությունների և լրացուցիչ առողջության ապահովագրություն, վերաապահովագրություն և կյանքի ապահովագրություն:</td>
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<td>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.</td>
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</table>
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.