

insurance details

Barclaycard Commercial/Business Credit Card

Guide to Insurance

About our Insurance Services

In the following section 'we/us' refers to Barclays Bank PLC.

Name and address of the insurance intermediary

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC. Registered Office: 1 Churchill Place, London E14 5HP.

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Statutory Status

Barclays Bank PLC is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 122702.

FSA Register

You can check that we are registered by the FSA by visiting their website <http://www.fsa.gov.uk/register> or by contacting the FSA on **0845 606 1234**.

Advice or Information

You have not received advice on whether these policies are suitable for your needs. You should make your own choice whether these policies are suitable. We also recommend that you regularly review your insurance policies to make sure they adequately fulfil your needs.

Your Insurer

We only offer free Extended Warranty, Purchase Protection, Cardholder Misuse Insurance, Travel Accident Cover and Travel Insurance from International SOS Insurance Services, 2nd Floor, Watermen's Hall, 16 St Mary at Hill, London EC3R 8EF (who place the travel cover with ACE European Ltd and the Extended Warranty, Purchase Protection and Cardholder Misuse Insurance with White Horse Insurance Ireland Ltd). International SOS Insurance Services are authorised and regulated by the FSA.

What to do if you have a complaint:

Please contact:

Customer Services Dept.

Barclaycard Commercial

P O Box 3000

Teesdale Business Park

Stockton-on-Tees

TS17 6YG

E-mail: cbc.customer@barclaycard.co.uk

Website: www.barclaycard.co.uk/commercial

If you are still not happy, you may be able to request a review from the Financial Ombudsman Service (FOS). The FSA established the FOS to independently review complaints made by personal or small business customers with a turnover of up to £1 million or for charities with an annual income up to £1 million, or trustees of a trust with a net asset value of up to £1 million, at the time of making a complaint. Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

Barclays Bank PLC is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on **020 7892 7300** or by visiting their website at www.fscs.org.uk

You will not be entitled to compensation from the Scheme if you are a:

- Pension or retirement fund or anyone who is a trustee of such a fund (except a trustee of a small self-administered scheme);
- Supranational institution, government or central administrative authority;
- Provincial, regional, local and municipal authority;
- Large company (ie not a small company as defined in the Companies Act 1985);
- Large mutual association (ie a mutual association or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)); or
- Large partnership (ie a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)).

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The table below shows the insurances offered by each of our cards, for full details of the cover provided, please refer to the relevant section of this document.

Card	Cover				
	Extended Warranty	Purchase Protection	Travel Accident	Travel Insurance	Cardholder Misuse
Barclaycard Business Visa Standard	✓	✓	✓	X	✓
Barclaycard Commercial Visa Gold	✓	✓	✓	X	✓
Barclaycard Business MasterCard Standard	✓	✓	✓	X	✓
Barclaycard Commercial MasterCard Gold	✓	✓	✓	X	✓
Barclaycard Business Visa Gold	✓	✓	✓	✓	✓
Barclaycard Commercial Visa Platinum	✓	✓	✓	✓	✓

Extended Warranty

Extended Warranty Full Policy (including Terms & Conditions)

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Extended Warranty product. Full terms and conditions can be found within this booklet.

Your Extended Warranty policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover to extend the original manufacturer's warranty period, to a period not exceeding 24 months, from the date of purchase.

Eligibility

- Only items with a purchase price in excess of £50; and
- An excess of £50 is payable on each occurrence; and
- A purchase where the entire purchase amount is made with the Barclaycard Commercial/Business Credit Card.

Significant features and benefits

- Cover if the purchase ceases to operate satisfactorily and requires repair;
- Items purchased as gifts; and
- Registration of the item is not necessary.

Limits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Business Visa Silver Barclaycard Commercial Visa Gold Barclaycard Business MasterCard Standard Barclaycard Commercial MasterCard Gold	£2,500	£5,000	£10,000
Barclaycard Business Visa Gold Barclaycard Commercial Visa Platinum	£3,000	£6,000	£12,000

Significant exclusions and/or limitations (please refer to part IV of the full policy)

- Boats;
- Motorised vehicles;
- Land or buildings; or
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **0208 762 8014***.

Duration of cover

This policy runs for the length of time that you hold a Barclaycard Commercial/Business Credit Card unless we notify you of any changes to the policy or the withdrawal of cover.

You may wish to review your cover periodically to ensure it continues to meet your needs.

PART I. Definitions

"Covered Purchase" means an item purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

"Due Diligence" means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

"Eligible Account" means the Account described in the Schedule of Benefits.

"Eligible Person" means the Eligible Person described in the Schedule of Benefits.

"Issuing Member" means the entity which meets the definition of Issuing Member in the Schedule(s) of Benefits.

"Mysterious Disappearance" means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.

"Stolen" means a loss which involves the disappearance of a Covered Purchase from a known place under the circumstances that would indicate the probability of theft.

PART II. Individual Termination

An Eligible Person's coverage shall terminate on the earliest of 1) the date the Eligible Person is no longer eligible to participate; or, 2) the date the Eligible Account is defined as ineligible by the Issuing Member, due to closure or the account being out of order, or, 3) the date this Policy is terminated.

PART III. Description of Coverage

Subject to the Schedule of Benefits, coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding 24 months from the date the Covered Purchase was bought as indicated in the applicable Schedule of Benefits. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within 24 months from the date the Covered Purchase was bought. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.

If a Covered Purchase ceases to operate satisfactorily and requires repair during the period covered by this Policy, benefits will be paid to cover the cost of the repair. The item may be replaced, instead, at the insurer's option. In no event will this Policy pay more than the actual purchase amount charged to the Eligible Account for the item covered by the warranty.

PART IV. Exclusions

Covered Purchases do not include:

- boats;
- motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) but not their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

Any additional exclusions are indicated in the Schedule of Benefits.

Limits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Business Visa Silver Barclaycard Commercial Visa Gold Barclaycard Business MasterCard Standard Barclaycard Commercial MasterCard Gold	£2,500	£5,000	£10,000
Barclaycard Business Visa Gold Barclaycard Commercial Visa Platinum	£3,000	£6,000	£12,000

PART V. Terms and Conditions

The coverage provided by this Policy is subject to the following terms and conditions:

A. Notification of Claims

If any covered loss occurs, notice must be provided to the Insurer within 45 days of the date that the incident occurred. Failure to give notice within 45 days from the date of the incident will result in a denial of the claim. The Eligible Person shall take all reasonable measures to protect, save and/or recover the property.

B. Claims Forms

The Insurer or its authorised agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

C. Proof of Loss

Written proof of loss including any required information necessary to support a claim must be furnished to the Insurer or its authorised agent at its said location within 90 days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within 12 months after the incident date.

D. Time of Payment of Claims

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. The Insurer may in any claim for damage recoverable hereunder, require the Eligible Person to send the damaged item to an address designated by the Insurer at the Eligible Person's expense.

E. Payment of Claims

All Benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

F. Misrepresentation and Fraud

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

G. The Insurer's Right to Recover From Others

If the Insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

H. Legal Actions

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

I. Conformity with State Statutes

Any provision of this Policy which, on its effective date, is in conflict with the statutes of the state in which this Policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.

Purchase Protection

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Purchase Protection product. Full terms and conditions can be found within this booklet.

Your Purchase Protection policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover for items against loss, theft or damage following purchase.

Eligibility

- Only items with a purchase price in excess of £50;
- An excess of £50 is payable on each occurrence;
- A purchase where the entire purchase amount is made with the Barclaycard Commercial/Business Credit Card; and
- Losses that occur within 90 days of purchase.

Significant features and benefits

- Loss, theft or damage;
- Items purchased as gifts; and
- Registration of the item is not necessary.

Limits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Business Visa Silver Barclaycard Commercial Visa Gold Barclaycard Business MasterCard Standard Barclaycard Commercial MasterCard Gold	£2,500	£5,000	£10,000
Barclaycard Business Visa Gold Barclaycard Commercial Visa Platinum	£3,000	£6,000	£12,000

Significant exclusions and/or limitations (please refer to part IV of the full policy)

- Boats;
- Motorised vehicles;
- Land or buildings;
- Travellers' cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- Plants or animals; and
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **0208 762 8014***.

Duration of cover

This policy runs for the length of time that you hold a Barclaycard Commercial/Business Credit Card unless we notify you of any changes or of the withdrawal of cover. You may wish to review your cover periodically to ensure it continues to meet your needs.

Purchase Protection Full Policy (including Terms & Conditions)

PART I. Definitions

"Covered Purchase" means an item purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

"Due Diligence" means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

"Eligible Account" means the Account described in the Schedule of Benefits.

"Eligible Person" means the Eligible Person described in the Schedule of Benefits.

"Issuing Member" means the entity which meets the definition of Issuing Member in the Schedule(s) of Benefits.

"Mysterious Disappearance" means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.

"Stolen" means a loss which involves the disappearance of a Covered Purchase from a known place under the circumstances that would indicate the probability of theft.

PART II. Individual Termination

An Eligible Person's coverage shall terminate on the earliest of 1) the date the Eligible Person is no longer eligible to participate; or, 2) the date the Eligible Account is defined as ineligible by the Issuing Member, due to closure or the account being out of order, or, 3) the date this Policy is terminated.

PART III. Description of Coverage

If a Covered Purchase, or a Covered Purchase given as a gift, is stolen or damaged, benefits will be paid subject to Part II Purchase Protection: Valuation, up to the amounts detailed under "Limits" Purchase: Scope of coverage. Loss must have occurred within 90 days of the date of purchase. No registration of the covered purchase is required.

Coverage is excess of £50.00 each and every occurrence or any other applicable insurance or indemnity the Eligible Person may have. Coverage is limited only to those amounts not covered by any other insurance or indemnity, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or indemnity language.

Valuation

The Insurers shall be liable for the lesser of the following amounts:

- the amount of the Covered Purchase indicated on the Eligible Account; or
- the actual cost to repair or replace the Covered Purchase with an item of like, kind and quality.

With respect to Covered Purchase which consists of articles in a pair or set, the Insurer's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection.

Scope of Coverage

The maximum liability of the Insurer under this Policy is as indicated in the Schedule of Benefits.

Limits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Business Visa Silver Barclaycard Commercial Visa Gold Barclaycard Business MasterCard Standard Barclaycard Commercial MasterCard Gold	£2,500	£5,000	£10,000
Barclaycard Business Visa Gold Barclaycard Commercial Visa Platinum	£3,000	£6,000	£12,000

Coverage limits for Eligible Persons are subject to limitations stated in the Schedule of Benefits.

PART IV. Exclusions

Covered Purchases do not include:

- boats;
- motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- travellers' cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- plants or animals;
- consumables and perishables;
- items which the Eligible Person damages through alteration (including cutting, sawing or shaping); or
- services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind);

- theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the Eligible Person by hand or under the personal supervision of the Eligible Person or the Eligible Person's travelling companion previously known to the Eligible Person.

Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; act of God (including but not limited to flood, hurricane and earthquake); Mysterious Disappearance; property while in the care, custody or control of any common carrier.

Coverage is not provided for loss or damage when the Eligible Person fails to exercise Due Diligence to avoid or diminish loss or damage to Covered Purchases.

Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place.

Lost items and items stolen from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule of Benefits.

PART V. Terms and Conditions

The coverage provided by this Policy is subject to the following terms and conditions:

A. Notification of Claims

If any covered loss occurs, notice must be provided to the Insurer within 45 days of the date that the incident occurred. Failure to give notice within 45 days from the date of the incident will result in a denial of the claim. The Eligible Person shall take all reasonable measures to protect, save and/or recover the property.

B. Claims Forms

The Insurer or its authorised agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

C. Proof of Loss

Written proof of loss including any required information necessary to support a claim must be furnished to the Insurer or its authorised agent at its said location within 90 days after the date of the incident. The Policy will only pay claims that are completely substantiated in the manner requested within 12 months after the incident date.

The Eligible Person must complete the claim form and attach all requested documentation, including a legible copy of the charge card transaction slip and/or the merchant receipt and police report or other proof of loss.

D. Time of Payment of Claims

Benefits payable under this Policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. The Insurer may in any claim for damage recoverable hereunder, require the Eligible Person to send the damaged item to an address designated by the Insurer at the Eligible Person's expense.

E. Payment of Claims

All Benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

F. Misrepresentation and Fraud

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

G. The Insurer's Right to Recover From Others

If the Insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

H. Legal Actions

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy.

I. Conformity with State Statutes

Any provision of this Policy which, on its effective date, is in conflict with the statutes of the state in which this Policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.

Travel Accident

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Travel Accident Cover. Full terms and conditions can be found within this booklet.

Your Travel Accident Cover policy is arranged by International SOS Insurance Services (registered number 312228). Your policy provides cover whilst you are on a business trip for bodily injury resulting in total disability or death sustained whilst travelling on, getting into or out of public transport.

International SOS Insurance Services arranges cover for you with ACE European Ltd.

Eligibility

Anyone who holds a valid Barclaycard Commercial/Business Credit Card and who at the time of the event which results in a claim:

- is travelling outside their home country on a trip for quantifiable business purposes; and
- has paid the total cost of the travel arrangements invoiced using their Barclaycard Commercial/Business Credit Card.

The cover includes up to three colleagues.

Significant features and benefits

Up to a limit of £100,000 if:

- you suffer a bodily injury during the journey while you are travelling on, getting into or out of public transport, including hire cars; and
- your injury leads to your death or permanent total disability.

Special conditions

If a child under 16 dies from an accident, the benefit is limited to £5,000.

Significant exclusions and/or limitations (please refer to section D of the full policy)

- Any property or expense covered by any other insurance.
- Any claim occurring after the first 90 days of your journey.
- Expenses incurred as a result of claims occurring after a journey.
- Your taking part in professional or organised sports.
- Flying on a non-scheduled airline or licensed charter aircraft over an established route.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **0208 762 8014***.

Duration of cover

The benefits remain in force for as long as you have a valid card or until we advise you that the policy has been discontinued.

Travel Accident Full Policy (including Terms & Conditions)

Travel Accident Policy Reference 001021D

Important: This document details the benefits available to you under the policy. Please take it with you when you travel.

Important Information

To have access to the benefits covered by the policy you must have used the Barclaycard Commercial/Business Credit Card to pay for the total invoiced cost of any trip.

The benefits are applicable only to journeys outside of your country of residence where the primary purpose of the trip is the conduct of business.

If you have seen a doctor in the last 12 months or are receiving regular treatment or prescription medication for an existing medical condition, you should get advice as to whether this policy is suitable for you.

Barclaycard Commercial

Travel Accident Policy Details

Barclaycard Commercial/Business Credit Card Personal Travel Accident Cover is arranged with ACE European Group Ltd using International SOS Insurance Services to provide services.

The benefits remain in force for as long as you have a valid card or until we advise you that the policy has been discontinued.

A: Definitions

Accident A sudden or unexpected external and violent event, which may befall you during the journey, other than any intentionally self-inflicted injury/illness or any attempt at suicide.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Barclaycard Commercial Travel Insurance

Claims Service Insurance services provided for Barclaycard Commercial by us, International SOS Insurance Services.

Bodily Injury shall mean injury which is caused by Accident and which within twelve months from the date of the Accident results in the Cardholder's death, Permanent Total Disablement or Dismemberment.

Cardholder Anyone under the age of 75 who holds a valid Barclaycard Commercial/Business Credit Card at the time of the claim, and will include any Colleagues, who are all travelling with the cardholder on a Business Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Colleague Any business associate, client, guest or any other person, up to a maximum of three people, travelling with the Cardholder on a journey.

Dismemberment shall mean loss of a limb including loss of use of a limb or loss of eye(s) including total and irrecoverable loss of sight occurring within 12 months of the date of the Accident.

Home Country The country in which you live or work for most of the year. Your colleagues will have the same home country as you. England, Northern Ireland, Scotland and Wales count together as one country.

Journey Up to the first 90 days of any trip outside your Home Country by public transport on a quantifiable business trip, as long as you paid the total amount invoiced using your Barclaycard Commercial/Business Credit Card.

Permanent total disability A disability which has prevented you from doing any kind of work for at least 12 months and which will probably prevent you from doing any kind of work for the rest of your life. Permanent total disability does not include losing a limb or eye.

Public Transport Any public transport by road, rail, sea or air with a licensed carrier operating a standard or charter passenger service.

SOS International SOS Assistance Ltd – the medical assistance company for your policy.

We, Us International SOS Insurance Services Ltd.

Travel Arrangements Travel tickets and accommodation costs that your business has been invoiced for and has paid for before you leave on your journey. (Cardholders may be invoiced directly not through business address.)

You Anyone who holds a valid Barclaycard Commercial/Business Credit Card and who at the time of the event which results in a claim:

- is travelling outside their Home Country by public transport on a trip for quantifiable business purposes; and
- has paid the total cost of the travel arrangements invoiced using their Barclaycard Commercial/Business Credit Card.

The Cover includes Colleagues.

B: The geographical limits of your cover

You are covered for any journey involving travel outside your Home Country.

C: General Conditions

1. You must write and tell Barclaycard Commercial Travel Insurance Claims Service within 30 days of any incident which may give rise to a claim. If you cannot do this, you must write to us as soon as possible.
2. You must pay for and provide any certificates, information or evidence we ask for.
3. You must take reasonable care to prevent any accident, physical injury, illness, loss or damage.
4. We are not responsible for anyone failing to provide services or for delays caused by strikes or conditions beyond our control.
5. We may claim back any amounts we pay to you for physical injury or illness from anyone who is responsible for that physical injury or illness.
6. If you have other insurance, we may take over your right to take action under that insurance.
7. If there is an emergency and SOS take you home, any unused part of your travel ticket will belong to them.
8. In the policy, words in the singular will include the plural meaning and words in the plural will include the singular.
9. We will not pay benefit if you have other insurance to claim on. This does not apply to personal accident benefit.
10. Any changes to the conditions in the policy must be confirmed by us in writing before they are valid.
11. You must fill in a claim form and send it to us within 90 days of running up any costs. We may extend this time limit if you cannot provide the proof we need.
12. If we ask you to send us documents, you must send the originals and not photocopies.
13. If you make a false claim or give false information, we will not pay benefits.

D: General Exclusions

The following exclusions apply to all benefits available under this policy.

- Any property or expense covered by any other insurance.
- Any claim occurring after the first 90 days of your journey.
- Expenses incurred as a result of claims occurring after a journey.
- Costs which you would have had to pay even if the event giving rise to the claim had not taken place.
- Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- Liability or loss or damage caused directly or indirectly by or under the order of any government or public or local authority.
- Your doing any dangerous work in connection with any business, trade or profession.
- Your taking part in any dangerous sport or activity unless SOS have agreed to this before you travel.
- Your taking part in professional or organised sports.
- Any kind of flying, except as a fare-paying passenger on a scheduled airline or licensed charter aircraft over an established route.
- Your taking part in active service in the armed forces of any nation.
- If, at the start of your journey:
 - you have been diagnosed as suffering from a terminal illness;
 - you have been advised by a qualified doctor not to travel;
 - you have been receiving in-patient treatment or waiting for treatment; or
 - you are planning to have medical treatment during the journey.
- If you deliberately injure yourself, make yourself ill or commit suicide.
- Cases related to psychiatric disorders, infirmities or conditions for which treatment has previously been received.
- Alcohol, drug or substance abuse.
- If you put yourself in danger (except if you are trying to save someone's life).
- If you commit or try to commit a crime.
- Illness involving a sexually-transmitted disease.
- Any claim caused by your being HIV positive or having AIDS or any related condition, unless your condition started as a result of any medical investigation, test or course of treatment which was not for drug abuse or a sexually-transmitted disease.

- Any condition you were receiving regular medical treatment or advice for at the time you made your travel arrangements.
- Cases of pregnancy, unless you have written confirmation from your doctor that you are fit to travel.
- Hazardous pursuits including, but not limited to, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping, scuba diving or martial arts or any sports undertaken on a professional or competitive basis.
- Claims arising from you partaking in winter sports.
- Claims arising from trips which have not been paid in full on your Barclaycard Commercial/Business Credit Card.

E: Schedule of Benefits

Personal accident benefit which you are covered for.

We will pay benefit up to the limits set out below if:

- you suffer a bodily injury during the journey while you are travelling on, getting into or out of public transport, including hire cars; and
- your injury leads to your death or permanent total disability.

Benefit limits for each person

£100,000

Special Conditions

If a child under 16 dies from an accident, the benefit is limited to £5,000.

Advice and Assistance Services

Referral and Advice services are provided free of charge but any costs incurred are the responsibility of the cardholder.

1. Medical Services

a) Telephone Medical Advice

If contacted, SOS will arrange for the provision of medical advice to the Cardholder over the telephone. It must be noted that a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

b) Medical Service Provider Referral

SOS shall provide to the Cardholder, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). SOS shall not be responsible for providing medical diagnosis or treatment. Although SOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Cardholder. SOS, however, will exercise care and diligence in selecting the Medical Service Providers.

c) Monitoring of Medical Condition During and After Hospitalisation

SOS will monitor the Cardholder's medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

d) Delivery of Essential Medicine or Equipment

SOS will arrange to deliver to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

e) Despatch of Physician

In the event of an emergency where either the Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved and the local medical treatment is unavailable, SOS will send an appropriate medical practitioner to the Cardholder. SOS will not pay for the costs of medical practitioner, consultation charges and any related costs thereof.

f) Guarantee of Hospital Admittance Deposit

SOS will guarantee or pay any required hospital admittance deposit on behalf of a Cardholder up to GBP £1,500.00.

g) Arrangement of Emergency Medical Evacuation

In the event of an illness or Accident, SOS will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available.

h) Arrangement of Emergency Medical Repatriation

SOS will arrange for the return of the Cardholder to the Principal Country of Residence following the Cardholder's Emergency Medical Evacuation and subsequent hospitalisation.

SOS will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

i) Arrangement of Transportation of Mortal Remains

In the case of death of a Cardholder whilst abroad, SOS will assist with the necessary formalities and will arrange for the repatriation of the mortal remains to any location as may be selected by the Cardholder's legal personal representative.

j) Arrangement of Transportation to join a Cardholder

SOS will arrange for round trip transportation for a person chosen by the Cardholder to join him/her if he/she has been hospitalised abroad.

k) Arrangement of Return of Children

If dependent children are left unattended as a result of a Cardholder's Accident or Illness, SOS will arrange the transportation for such children by common carrier to their normal place of residence. Qualified attendants will be provided when deemed appropriate by SOS.

The above Services [items (a) to (k)] are charged on a case by case basis. The provision of these chargeable Services is subject to SOS first securing payment from the Cardholder through his/her credit card or from funds from the Cardholder's Family.

2. Travel and General Services

a) Inoculation and Visa Requirement Information

SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Cardholder at any time, whether or not the Cardholder is travelling or an emergency has occurred. SOS shall inform the Cardholder requesting such information that SOS is simply communicating the requirements set forth in a document and SOS shall name the document.

b) Legal Referral

SOS will provide the Cardholders with the name, address, telephone numbers and if requested by the Cardholders and if available, office hours for referred lawyers and legal practitioners. SOS will not give any legal advice to the Cardholders. SOS is not responsible for any legal fees or related charges which is the responsibility of the Cardholder.

c) Interpreter Referral

SOS will provide the Cardholders with the name, address, telephone numbers and if requested by the Cardholders and if available, office hours for interpreters world-wide. SOS is not responsible for any interpreting fees or related charges which is the responsibility of the Cardholder.

How to Claim

If you need to make a claim, please call the Barclaycard Commercial Travel Insurance Claims line to get a claim form on **0208 762 8014***.

The claim form will tell you the documents you need to send with your claim.

24-hour medical and legal help when you are abroad

You can call the SOS Alarm Centre whenever you need medical or legal help on **London +44 208 762 8008**.

For more information on any of the other benefits attached to your Barclaycard Commercial/Barclaycard Business credit cards please call us on **0844 822 2100***.

Barclaycard Commercial

PO Box 3000, Teesdale Business Park,
Stockton-on-Tees TS17 6YG

Barclays Bank PLC.

Registered in England Number 1026167
Registered Office: 1 Churchill Place,
London E14 5HP

International SOS Insurance Services Ltd

2nd Floor, Watermen's Hall, 16 St Mary at Hill,
London EC3R 8EF

Registered Office: 6th Floor, Landmark House,
London W6 9DP

Travel Insurance

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Travel Insurance product. Full terms and conditions can be found within this booklet.

Your Travel Insurance policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides a range of cover whilst you are on a business trip outside of your Home Country including personal accident, emergency medical expenses, cancellation and personal baggage replacement.

International SOS arranges cover for you with ACE European Ltd.

Eligibility

- To have access to the benefits covered by the policy you must have used the Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card to pay for the total invoiced cost of any trip.
- The benefits are only applicable to journeys where the primary purpose of the trip is the conduct of business.
- If you have seen a doctor in the last 12 months or are receiving regular treatment or prescription medication for an existing medical condition, you should get advice as to whether this policy is suitable for you.

The cover includes up to three Colleagues.

Significant features and benefits

- Emergency Medical Expenses – up to £2 million worldwide.
- Personal Liability – up to £1 million.
- Evacuation & Repatriation Expenses – up to £1 million.
- Legal expenses – up to £25,000.
- Missed Departure – up to £400.
- Cancellation – up to £3,000.
- Personal Baggage replacement – up to £1,200.
- Hospital Benefit – £25 per day (for a maximum of 30 days or £750).
- Emergency personnel replacement – up to £1,000.
- Lost Money – replacement up to the value of £500.
- Personal Accident Benefit of £250,000 during your trip when travelling on Public Transport – £25,000 at any other time while you're there.
- Emergency Transport should you fall ill – up to £10,000.

Significant exclusions and/or limitations (please refer to section D of the full policy)

- Any property or expense covered by any other insurance.
- Any claim occurring after the first 90 days of your journey.
- Expenses incurred as a result of claims occurring after a journey.
- Your taking part in professional or organised sports.
- Flying on a non-scheduled airline or licensed charter aircraft over an established route.

The full and specific exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **0208 762 8014***.

Duration of cover

The benefits remain in force for as long as you have a valid card or until we advise you that the policy has been discontinued.

Travel Insurance Full Policy (including Terms & Conditions)

Travel Insurance Policy Reference 00102C

Important: This document details the benefits available to you under the policy. Please take it with you when you travel.

Important Information

To have access to the benefits covered by the policy you must have used the Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card to pay for the total invoiced cost of any trip.

The benefits are applicable only to journeys where the primary purpose of the trip is the conduct of business.

If you have seen a doctor in the last 12 months or are receiving regular treatment or prescription medication for an existing medical condition, you should get advice as to whether this policy is suitable for you.

Barclaycard Commercial

Travel Insurance Policy Details

Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card Travel Insurance Cover is arranged by International SOS Insurance Services with ACE European Group Ltd using International SOS Assistance (UK) Ltd to provide services. The benefits remain in force for as long as you have a valid card or until we advise you that the policy has been discontinued.

A: Definitions

Accident A sudden or unexpected external and violent event, which may befall you during the journey, other than any intentionally self-inflicted injury/illness or any attempt at suicide.

Baggage Personal belongings which you are responsible for and which you take on the journey or buy during the journey.

Barclaycard Commercial Travel Insurance Claims Service Insurance services provided for Barclaycard Commercial by us, International SOS Assistance (UK) Ltd.

Bodily Injury shall mean injury which is caused by Accident and which within twelve months from the date of the Accident results in the Cardholder's death, Permanent Total Disablement or Dismemberment.

Cardholder Anyone under the age of 75 who holds a valid Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card at the time of the claim, and will include any Colleagues, who are all travelling with the Cardholder on a Business Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Colleague Any business associate, client, guest or any other person, up to a maximum of three people, travelling with the Cardholder on a journey.

Daily Hospital Benefit A payment made to you after each completed 24-hour period you spend as a hospital in-patient outside your Home Country.

Dismemberment shall mean loss of a limb including loss of use of a limb or loss of eye(s) including total and irrecoverable loss of sight occurring within 12 months of the date of the Accident.

Home Country The country in which you live or work for most of the year. Your Colleagues will have the same Home Country as you. England, Northern Ireland, Scotland and Wales count together as one country.

Illness Any sudden or unexpected illness certified by a qualified doctor.

Jewellery and Valuables Items made of gold, silver or other precious metals, jewellery and semi-precious stones, furs, antiques, works of fine art and photographic equipment.

Journey Up to the first 90 days of any trip outside your Home Country by public transport on a quantifiable business trip, as long as you paid the total amount invoiced using your Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card.

Medical Expenses All reasonable and necessary costs arising outside your Home Country for hospital, surgical or other treatment given or prescribed by a qualified doctor as a result of an Accident or Illness.

Money Coins, bank notes, postal and money orders, signed travellers' and other cheques, letters of credit, travel tickets, credit and debit cards, petrol or other coupons.

Permanent Total Disability A disability which has prevented you from doing any kind of work for at least 12 months and which will probably prevent you from doing any kind of work for the rest of your life. Permanent total disability does not include losing a limb or eye.

Public Transport Any public transport by road, rail, sea or air with a licensed carrier operating a standard or charter passenger service.

SOS International SOS Assistance Ltd – the medical assistance company for your policy.

We, Us International SOS Assistance (UK) Ltd.

Travel Arrangements Travel tickets and accommodation costs that your business have been invoiced for and have paid for before you leave on your journey. (Cardholders may be invoiced directly not through business address.)

You Anyone who holds a valid Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card and who at the time of the event which results in a claim:

- is travelling outside their Home Country on a trip for quantifiable business purposes; and
- has paid the total cost of the travel arrangements invoiced using their Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card.

The cover includes Colleagues.

B: The Geographical Limits of Your Cover

You are covered for any journey involving travel outside your Home Country.

C: General Conditions

- You must write and tell Barclaycard Commercial Travel Insurance Claims Service within 30 days of any incident which may give rise to a claim. If you cannot do this, you must write to us as soon as possible.
- You must pay for and provide any certificates, information or evidence we ask for.
- You must take reasonable care to prevent any Accident, physical injury, Illness, loss or damage.
- We are not responsible for anyone failing to provide services or for delays caused by strikes or conditions beyond our control.
- We may claim back any amounts we pay to you for physical injury or Illness from anyone who is responsible for that physical injury or Illness.
- If you have other insurance, we may take over your right to take action under that insurance.

- If there is an emergency and SOS take you home, any unused part of your travel ticket will belong to SOS.
- In the policy, words in the singular will include the plural meaning and words in the plural will include the singular.
- We will not pay benefit if you have other insurance to claim on. This does not apply to personal accident benefit.
- Any changes to the conditions in the policy must be confirmed by us in writing before they are valid.
- You must fill in a claim form and send it to us within 90 days of running up any costs. We may extend this time limit if you cannot provide the proof we need.
- If we ask you to send us documents, you must send the originals and not photocopies.
- If you make a false claim or give false information, we will not pay benefits.
- If you deliberately injure yourself, make yourself ill or commit suicide.
- Cases related to psychiatric disorders, infirmities or conditions for which treatment has previously been received.
- Alcohol, drug or substance abuse.
- If you put yourself in danger (except if you are trying to save someone's life).
- If you commit or try to commit a crime.
- Illness involving a sexually-transmitted disease.
- Any claim caused by your being HIV positive or having AIDS or any related condition, unless your condition started as a result of any medical investigation, test or course of treatment which was not for drug abuse or a sexually-transmitted disease.
- Any condition you were receiving regular medical treatment or advice for at the time you made your travel arrangements.
- Cases of pregnancy, unless you have written confirmation from your doctor that you are fit to travel.
- Hazardous pursuits including, but not limited to, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping, scuba diving or martial arts or any sports undertaken on a professional or competitive basis.
- Claims arising from you partaking in winter sports.
- Claims arising from trips which have not been paid in full on your Barclaycard Business Visa Gold/Barclaycard Commercial Visa Platinum Credit Card.

D: General Exclusions

The following exclusions apply to all benefits available under this policy.

- Any property or expense covered by any other insurance.
- Any claim occurring after the first 90 days of your journey.
- Expenses incurred as a result of claims occurring after a journey.
- Costs which you would have had to pay even if the event giving rise to the claim had not taken place.
- Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- Liability or loss or damage caused directly or indirectly by or under the order of any government or public or local authority.
- Your doing any dangerous work in connection with any business, trade or profession.
- Your taking part in any dangerous sport or activity unless SOS have agreed to this before you travel.
- Your taking part in professional or organised sports.
- Any kind of flying, except as a fare-paying passenger on a scheduled airline or licensed charter aircraft over an established route.
- Your taking part in active service in the armed forces of any nation.
- If, at the start of your journey:
 - you have been diagnosed as suffering from a terminal illness;
 - you have been advised by a qualified doctor not to travel;
 - you have been receiving in-patient treatment or waiting for treatment; or
 - you are planning to have medical treatment during the journey.

E: Schedule of Benefits

Emergency Medical Expenses Benefit

What you are covered for

If during your journey you are physically injured or fall ill and have to pay medical expenses, we will pay benefit up to the limits set out below.

Benefit limits for each person

- Up to £2,000,000.

What you are not covered for

- The first £100 of every claim.
- Expenses charged after 12 months from the time of the first expense.
- Expenses which are recoverable from any other insurance policy or national insurance programme under which you are covered.
- Dental and optical expenses, unless you need emergency treatment.
- Treatment which is not provided by a qualified doctor.
- Expenses that are not for medical treatment, for example phone calls and newspapers.
- Expenses charged within your Home Country.

- Services rendered without the authorisation and/or intervention of SOS.
- Elective cosmetic surgery.
- Expenses incurred for treatment not verified by a medical report.

Cancellation Benefits

What you are covered for

We will pay benefit up to the limits set out below if your journey is cancelled, cut short or re-arranged due to:

- Your death, Bodily Injury or Illness or
- the death, Bodily Injury or illness of your relative or Colleague or
- compulsory quarantine, jury service, subpoena or hijacking involving you or your Colleague or
- cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions.

Benefit limits for each person

Up to £3000.

Notes

- Your benefit will cover any travel and accommodation you have paid for but do not use, based on the details shown in your journey booking invoice.

What you are not covered for

- Cases of minor Illness or Bodily Injury which in the opinion of the SOS Physician can be adequately treated locally and which do not prevent you from continuing their travels or work.
- Death or Illness of any pet or animal.

Baggage and Money Benefits

What you are covered for

If during your journey your Baggage or Money is lost or damaged, we will pay benefit up to the limit set out below.

Benefit limits

- Baggage – up to £1,200 for any group of insured people suffering loss or damage caused by the same event.
- Money – up to £500 for each person.

What you are not covered for

- Baggage – the first £50 of every claim.
- Money – the first £50 of every claim.
- More than £250 for any one item.
- Any loss which you do not report to the police, airline, shipping line or their handling agent within 24 hours of discovering it. You must get a written report from them.
- Accessories for vehicles or boats.
- Loss or damage caused by:
 - moths, vermin, wear and tear or the weather;
 - mechanical or electrical failure;
 - cleaning, repairing, restoring or altering.
- More than a reasonable part of the total value of the set if the lost or damaged item is part of a pair or set.
- Currency losing value or mistakes made when exchanging currency.
- Loss due to your Baggage or Money being confiscated or detained by customs or any other authority.
- Loss from your vehicle if you are not in it, unless the item is locked in the boot.
- Money left in a vehicle during the hours of darkness, even if protected by an alarm.
- More than £300 for jewellery and valuables.
- Sports equipment which breaks while being used and loss of or damage to pedal cycles and hired equipment.
- Loss of or damage to contact lenses.

Special Conditions

You must provide receipts or other evidence that you own the Baggage or Money and of its value. If you do not, we cannot pay you more than £100. Stolen or damaged property will be valued allowing for wear and tear at the time of the loss.

Replacement of Sick or Injured Person Benefits

What you are covered for

We will pay benefit up to the limits set out below if you are unable to work while on a journey because of Illness or injury and a replacement person is required to do your job. Your benefit will cover additional travelling expenses to send a replacement abroad.

Benefit limits for each person

Up to £1,000.

Daily Hospital Benefit

What you are covered for

If you are physically injured or fall ill during a journey and your injury or Illness means that you have to stay in hospital, we will pay benefit up to the limits set out below.

Benefit limits for each person

£25 for each complete 24-hour period you spend in hospital, up to a maximum of 30 days.

Special Conditions

You will not receive any payment until after the first 48 hours, but you will then receive payment for those 48 hours.

Personal Accident Benefit

What you are covered for

We will pay benefit up to the limits set out below if:

- you suffer Bodily Injury during the journey or while you are travelling on or getting into or out of public transport, including hire cars; and
- your injury leads to your death or permanent total disability.

Benefit limits for each person

We will only pay one of the following benefits

Death or permanent total disability

£250,000 – if the Accident happens while using public transport.

£25,000 – if the Accident happens at any other time during a journey.

Special Conditions

If a child under 16 dies from an Accident, the benefit is limited to £5,000.

Personal Liability Benefit

What you are covered for

We will pay benefit up to the limits set out below if during the journey you become legally responsible for damages or costs relating to:

- accidental death;
- Bodily Injury; or
- accidental loss of or damage to property belonging to someone else.

Your benefit includes your legal costs as long as we agree to them beforehand.

Benefit limits for each person

Up to £1,000,000

What you are not covered for

- Injury to your employees.
- Liability caused by:
 - you using vehicles, aircraft or boats (other than rowing boats, punts or canoes);
 - you carrying out any trade, business or profession;
 - property which you own or are responsible for; or
 - the ownership or use of firearms; or
 - your deliberate action.

Liability to members of your family

- Liability which you have agreed to accept without confirmation from SOS.
- Liability caused by passing on any infectious disease.
- Liability covered by another insurance.

Special Conditions

- You must let us know immediately if you believe you may be liable under this section.
- You must provide any information we ask for and send us immediately any letters or other documents you receive.
- You must write and tell us immediately if you discover you are to be prosecuted or involved in an inquest or inquiry.
- You must not admit liability or make any offer, promise or payment without our written permission.
- We may take over and defend any claim against you, and make claims for compensation or damage against other people.
- We may decide at any time to pay you the maximum benefit under this section. Once we have done this, we have no further liability under this section.

Legal Expenses Benefit

What you are covered for

If during the journey you are killed, physically injured or fall ill as a result of someone else's actions, we will pay legal expenses up to the limits set out below.

Benefit limits for each person

Up to £25,000

What you are not covered for

- Legal action against a travel agent, tour operator, insurer, insurer's agent, Barclaycard Commercial or a carrier you have booked your journey with.
- Legal action taken without our permission.
- Claims against any employer or whilst carrying on any business, trade or profession.
- Services rendered without the authorisation and/or intervention of SOS.
- Any claim where in the opinion of the underwriters there is insufficient prospect of success in obtaining a reasonable benefit.
- Claims for professional negligence.

1. Emergency Evacuation and Repatriation Services

Medical Services

a) Telephone Medical Advice

If contacted, SOS will arrange for the provision of medical advice to the Cardholder over the telephone. It must be noted that a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

b) Medical Service Provider Referral

SOS shall provide to the Cardholder, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). SOS shall not be responsible for providing medical diagnosis or treatment. Although SOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Cardholder. SOS, however, will exercise care and diligence in selecting the Medical Service Providers.

c) Monitoring of Medical Condition During and After Hospitalisation

SOS will monitor the Cardholder's medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

d) Delivery of Essential Medicine or Equipment

SOS will arrange to deliver to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this insurance policy.

e) Despatch of Physician

In the event of an emergency where either the Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved and the local medical treatment is unavailable, SOS will send an appropriate medical practitioner to the Cardholder. SOS will not pay for the costs of medical practitioner, consultation charges and any related costs thereof unless covered under the terms of this insurance policy.

f) Guarantee of Hospital Admittance Deposit

SOS will guarantee or pay any required hospital admittance deposit on behalf of a Cardholder.

g) Arrangement and Payment of Emergency Medical Evacuation

In the event of an illness or accident, SOS will arrange for the air and/or surface transportation and communication for moving the Cardholder when in a serious medical condition to the nearest hospital where appropriate medical care is available. The Underwriters shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by SOS.

SOS retains the absolute right to decide whether the Cardholder's medical condition is sufficiently serious to warrant Emergency Medical Evacuation. SOS further reserves the right to decide the place to which the Cardholder shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which SOS is aware at the relevant time.

h) Arrangement and Payment of Emergency Medical Repatriation

SOS will arrange for the return of the Cardholder to the Principal Country of Residence by air and/or surface transportation following an Emergency Medical Evacuation where the Cardholder is evacuated to a place outside the Principal Country of Residence for in-hospital treatment. The Underwriters shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by SOS.

SOS reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which SOS is aware at the relevant time.

i) Arrangement and Payment of Transportation of Mortal Remains

In the case of death of a Cardholder whilst abroad, SOS will arrange for transporting the Cardholder's mortal remains from the place of death to any location as may be selected by the Cardholder's legal personal representative and the Underwriters will pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by SOS.

j) Arrangement and Payment of Transportation to Join a Cardholder

SOS will arrange and the Underwriters will pay for one economy class return ticket for a person chosen by the Cardholder to join the Cardholder who has been or will be hospitalised outside the Principal Country of Residence as a result of Accident or Illness for a period in excess of 7 consecutive days, subject to SOS' prior approval and only when judged necessary by SOS on medical and compassionate grounds.

k) Arrangement and Payment of Return of Children

SOS will arrange and the Underwriters will pay for economy class one-way tickets for the return of dependent children to the Principal Country of Residence if they are left unattended as a result of the accompanying Cardholder's Illness or Accident. Escort will be provided, when required, at no charge.

2. Travel and General Assistance Services

a) Inoculation and Visa Requirement Information

SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to the Cardholder at any time, whether or not the Cardholder is travelling or an emergency has occurred. SOS shall inform the Cardholder requesting such information that SOS is simply communicating the requirements set forth in a document and SOS shall name the document.

b) Legal Referral

SOS will provide the Cardholders with the name, address, and telephone numbers and if requested by the Cardholders and if available, office hours for referred lawyers and legal practitioners. SOS will not give any legal advice to the Cardholders. SOS is not responsible for any legal fees or related charges which is the responsibility of the Cardholder.

c) Interpreter Referral

SOS will provide the Cardholders with the name, address, telephone numbers and if requested by the Cardholders and if available, office hours for interpreters world-wide. SOS is not responsible for any interpreting fees or related charges which is the responsibility of the Cardholder.

Benefit Limits for Each Person

- Transporting your body – up to £10,000
- All other services under this section – up to £1,000,000 for any one person or any one event.

What you are not covered for

- A minor illness or injury which our doctor considers could be treated locally and which would not prevent you from continuing your journey.
- If our doctor considers you could return to your Home Country as a normal passenger without a medical escort.
- If you were receiving medical treatment before the journey and the costs involved during the journey were related to that treatment.
- Any expenses for which you do not have our written permission.

How to Claim

If you need to make a claim, please call the Barclaycard Commercial Travel Insurance Claims line to get a claim form on **020 8762 8014***.

The claim form will tell you the documents you need to send with your claim.

Whenever you are abroad, you can call the SOS Alarm Centre, 24 hours a day for medical or legal advice on **London +44 208 762 8008**.

For more information on any of the other benefits attached to your Barclaycard Business Gold/ Barclaycard Commercial Platinum Credit Card call us on **0844 822 2100***.

Barclaycard

PO Box 3000, Teesdale Business Park,
Stockton-on-Tees TS17 6YG

Barclays Bank PLC.

Registered in England Number 1026167

Registered Office: 1 Churchill Place, London E14 5HP

International SOS Insurance Services Ltd

2nd Floor, Watermen's Hall, 16 St Mary at Hill,
London EC3R 8EF

Registered Office:

6th Floor, Landmark House, London W6 9DP

Cardholder Misuse

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Cardholder Misuse Insurance product. Full terms and conditions can be found within this booklet.

Your Cardholder Misuse Insurance policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover in the event that employees misuse their cards.

Eligibility

- Companies with two or more cards; and
- Companies running a corporate liability scheme.

Significant features and benefits

- Reimbursement for all fraudulent card transactions that took place in the 75 days before discovery of your loss;
- Also, any further transactions that may come to light in the 14 days after the loss was notified to us; and
- Employees including contract staff and temporary staff.

Limits

- Up to £15,000 per Cardholder or each individual employee's credit limit, whichever is the lesser; and
- Up to £100,000 or each Company's aggregate credit limit, whichever is the lesser for each year for the business as a whole.

Significant exclusions and/or limitations (please refer to the Exclusions in the full policy)

- Loss of interest or consequential loss of any kind.
- Loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder.
- Charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's Barclaycard Business/Barclaycard Commercial Credit Card whichever is the earlier.
- Cash advances, after Notification of Termination Date.
- Cash advances which exceed GBP £200 per day or a maximum of GBP £600 in all prior to Termination Date.

The full and specific exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **0208 762 8014***.

Duration of cover

This policy runs for the length of time that you hold a Barclaycard Business/Barclaycard Commercial Credit Card Account unless we notify you of any changes to the policy or the withdrawal of cover. You may wish to review your cover periodically to ensure it continues to meet your needs.

Cardholder Misuse Full Policy (including Terms & Conditions)

Definitions

1. Cardholder shall mean any person authorised by the Company to use Barclaycard Business/Commercial Credit Card for Company business only who are either:
 - a. under a contract of/for service or apprenticeship with the Company; or
 - b. undergoing training under any government approved training scheme under the control of the Company in connection with the business.Subject always to the Cardholder having reached the age of eighteen.
The term Cardholder shall include a director of the Company if such person:
 - i. is also employed by the Company under a contract of service; and
 - ii. controls no more than 5% of the issued share capital of the Company or of any subsidiary of the Company.
2. Waiver date shall mean the discovery date of the loss by the Company.
3. Underwriters shall mean White Horse Insurance Ireland Ltd.
4. Theft shall mean any act of fraud or dishonesty by any Cardholder committed in connection with the Authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.
5. Termination Date shall mean the date on which:
 - a. the Cardholder gives notice to the Company
 - b. the date the Company gives notice to the Cardholder
 - c. or the date the Authorised Card is withdrawn by the Company from the Cardholder whichever is the sooner.

Benefit limits for each person

£25 for each complete 24-hour period you spend in hospital, up to a maximum of 30 days.

Special Conditions

You will not receive any payment until after the first 48 hours, but you will then receive payment for those 48 hours.

Personal Accident Benefit

What you are covered for

We will pay benefit up to the limits set out below if:

- you suffer Bodily Injury during the journey or while you are travelling on or getting into or out of public transport, including hire cars; and
- your injury leads to your death or permanent total disability.

Benefit limits for each person

We will only pay one of the following benefits

Death or permanent total disability

£250,000 – if the Accident happens while using public transport.

£25,000 – if the Accident happens at any other time during a journey.

Special Conditions

If a child under 16 dies from an Accident, the benefit is limited to £5,000.

Personal Liability Benefit

What you are covered for

We will pay benefit up to the limits set out below if during the journey you become legally responsible for damages or costs relating to:

- accidental death;
- Bodily Injury; or
- accidental loss of or damage to property belonging to someone else.

Your benefit includes your legal costs as long as we agree to them beforehand.

Benefit limits for each person

Up to £1,000,000

What you are not covered for

- Injury to your employees.
- Liability caused by:
 - you using vehicles, aircraft or boats (other than rowing boats, punts or canoes);
 - you carrying out any trade, business or profession;
 - property which you own or are responsible for; or
 - the ownership or use of firearms; or
 - your deliberate action.

Liability to members of your family

- Liability which you have agreed to accept without confirmation from SOS.
- Liability caused by passing on any infectious disease.
- Liability covered by another insurance.

Special Conditions

- You must let us know immediately if you believe you may be liable under this section.
- You must provide any information we ask for and send us immediately any letters or other documents you receive.
- You must write and tell us immediately if you discover you are to be prosecuted or involved in an inquest or inquiry.
- You must not admit liability or make any offer, promise or payment without our written permission.
- We may take over and defend any claim against you, and make claims for compensation or damage against other people.
- We may decide at any time to pay you the maximum benefit under this section. Once we have done this, we have no further liability under this section.

Legal Expenses Benefit

What you are covered for

If during the journey you are killed, physically injured or fall ill as a result of someone else's actions, we will pay legal expenses up to the limits set out below.

Benefit limits for each person

Up to £25,000

What you are not covered for

- Legal action against a travel agent, tour operator, insurer, insurer's agent, Barclaycard Commercial or a carrier you have booked your journey with.
- Legal action taken without our permission.
- Claims against any employer or whilst carrying on any business, trade or profession.
- Services rendered without the authorisation and/or intervention of SOS.
- Any claim where in the opinion of the underwriters there is insufficient prospect of success in obtaining a reasonable benefit.
- Claims for professional negligence.

4. Either party may cancel this Policy by giving 90 days notice in writing to the other Party at its last known address. Any such Termination will not affect the rights of the Bank with respect to charges incurred by its Cardholders prior to the effective date of Termination. If the Underwriters give such notice the Bank shall become entitled to a proportionate return of Premium. If the Bank gives such notice then the Bank shall be entitled only to a return premium in accordance with the Underwriters' usual short period scale provided that no claim has been made in the then current Period of Insurance.

For the purposes of this Policy termination shall mean the date of cancellation of this Policy.

5. If this Policy immediately supersedes a similar insurance effected by the Bank (hereinafter called the "Superseded Insurance") the Underwriters will indemnify the Bank in respect of any loss discovered during the continuation of the Superseded Insurance if the loss is not recoverable solely because the period allowed for discovery has expired.

Provided that

- a. such insurance has been continually in force from the time of the loss until inception of this Policy.
- b. the loss would have been insured by this Policy had it been in force at the time of the loss.
- c. the liability of the Company shall not exceed whichever is the lesser of:
 - i. the amount recoverable under the insurance in force at the time of the loss; or
 - ii. the Limit of Indemnity applicable under this Policy.

In any event the Underwriters' total liability in respect of any one Claim continuing through both the terms of the Superseded Insurance and the continuation of this Policy shall not exceed the Limit of Indemnity applicable under this Policy.

6. This Policy shall be voided if:
 - a. the Bank or Company be wound up or carried on by a liquidator or receiver or permanently discontinued; or
 - b. the Bank or Company's interest ceases otherwise than by death.
7. This Policy shall be voided if the Bank or Company's interest ceases and nothing herein contained shall give any right against the Underwriters to any person other than the Bank or Company except to a transferee approved by the Underwriters.
8. Where a Cardholder is made redundant or dismissed by the Company, the Company must inform the Bank.

Claims Conditions

1. If any claim shall be in any respect fraudulent or if fraudulent means or devices are used by the Bank or Company or anyone acting on their behalf to obtain any benefit under this Policy or if any loss is occasioned by the wilful act or with the connivance of the Bank or Company all benefit under this Policy shall be forfeited.
2. Upon knowledge of or discovery of loss or of any occurrence which may give rise to a claim for loss the Bank or Company whichever is appropriate shall:
 - a. give notice thereof as soon as practicable to Underwriters;
 - b. file detailed proof of loss with Underwriters within 30 days after the discovery of the loss.

Upon the Underwriters' request the Bank or Company whichever is appropriate shall submit to examination by the Underwriters and produce for the Underwriters' examination all pertinent records and all at such reasonable time and place as the Underwriters shall designate and shall cooperate with the Underwriters in all matters pertaining to loss or claims with respect thereto.

3. In the event of any payment under this Policy the Underwriters shall be subrogated to all the Bank's (or Company's) rights of recovery therefor against any person or organisation and the Bank (or Company) shall execute and deliver instruments to secure such rights. The Bank (or Company) shall do nothing after loss to prejudice such rights.
4. If at any time any claim arises under this Policy there be any other insurance or indemnity or guarantee covering the same loss the Underwriters shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity or guarantee.
5. If any difference shall arise as to the amount to be paid under this Policy such difference shall be referred to an arbitrator to be appointed in accordance with the statutory provisions in that behalf for the time being in force.
6. The insurance provided under this Policy shall not apply in respect of any loss caused by a Cardholder if the Company possesses knowledge of any act or acts of fraud or dishonesty committed by such Cardholder:
 - a. in the service of the Company or otherwise during the terms of employment by the Company;
 - b. prior to employment by the Company for the purposes of this Policy knowledge possessed by the Company means knowledge possessed by a partner director elected or appointed officer who is aware of the employment of a person and that person's acts of fraud or dishonesty.

7. For a valid claim to arise it is a condition of this Policy that the Company shall as soon as any act of Theft is discovered make every effort to retrieve the Card from the Cardholder and destroy it.
8. Immediately following the discovery by the Company of any act of Theft by a Cardholder it shall be the duty of the Company to inform the Bank immediately and to have the Card placed upon the suspended card list the Underwriters shall bear no liability for future acts of Theft by the Cardholder following the said discovery of fraudulent activity.
9.
 - a. Any money of the Cardholder in the Company's hands upon discovery of any loss and money which but for the Cardholder's Theft would have been due to the Cardholder from the Company shall be deducted from the amount of the loss before a claim is made under this Policy.
 - b. Any further monies which are recovered less any costs incurred in recovery shall accrue:
 - i. in the event that the Company's claim has exceeded the Limit of Indemnity firstly to the benefit of the Company to reduce or extinguish the amount of the Company's loss;
 - ii. thereafter to the Underwriters' benefit to the extent of the claim paid or payable;
 - iii. and finally any surplus thereafter shall be returned to the Company.

In the event of a claim or any circumstances giving rise to the possibility of a claim the Assured must immediately notify:

International SOS Insurance Services Limited

2nd Floor, Watermen's Hall,
16 St Mary at Hill,
London EC3R 8EF
Tel: 020 8762 8014

Exclusions

The Underwriters shall not be liable for:

1. loss of interest or consequential loss of any kind;
2. loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder;
3. charges incurred to Purchasing goods or services for the Company or for persons other than the Cardholder pursuant to the instructions of the Company or acquiescence thereto by the Company if those goods or services are of the type which are regularly purchased by or for the Company;
4. charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's Barclaycard Business/Commercial Credit Card whichever is the earlier;
5. cash advances, after Notification of Termination Date;
6. cash advances which exceed GBP £200 per day or a maximum of GBP £600 in all prior to Termination Date in respect of UK Visa Member Banks.

Evidence of Insurance

Barclaycard Commercial (hereinafter called the Assured) has procured insurance under Master Policy No: SISPP-09-10-123/0016 (hereinafter called the Master Policy) issued by White Horse Insurance Ireland Ltd (hereinafter called Underwriters) in respect of Cardholder Misuse Insurance or each corporate customer.

This document is issued to notify you that your name has been added as an Assured with respect to the coverage and limits provided for in accordance with the Master Policy terms, limitations, conditions and exclusions as attached hereto.

**Minimum Standards of Control
Obligation of the Company**

The Company may require the Bank to waive their liability for Waivable Charges only if they meet all the following requirements:

1. The Company has two (2) or more Cards in good standing on or after establishing a Card account with a Member Bank or as otherwise agreed.
2. The Company sends a "Waiver Request" by letter or fax to the Bank. The Waiver Request must state:
 - a. That the Company requests the waiver of covered Charges.
 - b. The Cardholder's name, Card number and last known business and home address.
 - c. In cases where the Bank invoices the Cardholder directly, that the Company has contacted the Cardholder in writing and directed him to immediately pay all outstanding Charges to the Bank; and
 - d. Whether the Card was retrieved from the Cardholder.
3. The Company has delivered to the Cardholder or sent by first class mail a written notice stating that the Cardholder's Card has been cancelled, that he should immediately discontinue all use of that Card, that he must immediately pay any outstanding amounts owed to the Bank, and that he must immediately return that Card to the Company.
4. The Company has used and will continue to use its best endeavours to retrieve the Card from the Cardholder and to return it, cut in half, to the Bank.
5. The Company shall promptly give written notice to the Bank if any Cardholder's employment has been terminated or in cases where the Bank invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for Charges but is not paying the Bank for those Charges.

General Information

International SOS Insurance Services Ltd always endeavours to provide the highest levels of service and integrity. If for any reason you are not satisfied with our service please contact:

International SOS Insurance Services (UK) Ltd

2nd Floor, Watermen's Hall,
16 St Mary at Hill,
London, EC3R 8EF

Choice of law

The law of England and Wales will apply to this contract.

Language

The language used in this document and any communications will be English.

This information is also available in large print,
Braille and audio format by calling **0844 822 2100**.*

*Calls may be monitored or recorded in order to maintain high levels of security and quality of service. For BT business customers, calls to 0844 822 numbers will cost no more than 5p per minute, minimum call charge 5.9p (current at August 2009). The price on non-BT lines may be different.

Barclaycard Commercial, PO Box 3000, Teesdale Business Park, Stockton-on-Tees TS17 6YG.
Telephone 0844 822 2100* Fax 01642 663636.

www.barclaycard.co.uk/commercial

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised and regulated by the Financial Services Authority. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. BCD94415BROB26. Updated 08/09. 22425BD.