

Insurance Benefit Details

Barclaycard Business Premium Plus Charge Card

Barclaycard Business Premium Plus Credit Card

This document is valid from 1 January 2015, or from any subsequent date on which the benefits were issued to you

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Guide to Insurance Benefits

Introduction

This document summarises the benefits provided to You by virtue of Your holding a Barclaycard Commercial Card as listed on the front of this document, through Barclays Bank PLC. The provision of those benefits is enabled by an insurance Policy held by and issued to Barclays Bank PLC by Inter Partner Assistance.

Barclays Bank PLC is the only **Policyholder** under the insurance Policy and only it has direct rights against the Insurer under the Policy. This agreement does not give the **Cardholders** direct rights under the Policy of insurance; it enables Barclays Bank PLC Commercial **Cardholders** as listed on the front of this document, to receive benefits. Strict compliance with the terms and conditions of this agreement is required if the **Cardholders** are to receive its benefits.

Regulators

The Financial Conduct Authority and the Prudential Regulation Authority regulate financial services.

Statutory status

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 122702. You can check this on the Financial Services Register by visiting the FCA's website <http://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 or +44 (0) 20 7066 1000*. For cards issued in Ireland, Barclays Bank PLC is regulated by the Central Bank of Ireland for conduct of business rules.

Advice or information

You have not received advice on whether these insurance benefits are suitable for your needs. You should make your own choice on whether these benefits are suitable. The **Policyholder** also recommends that you regularly review your insurance benefits to make sure they adequately fulfil your needs.

Insurer

Benefits under this Policy are underwritten by Inter Partner Assistance SA (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium. Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

What to do if you have a complaint

The Insurer makes every effort to provide you with the highest standards of service. If on any occasion service falls below the standard you would expect, the procedure below explains what you should do.

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom.

Or you may use e-mail:

claimcomplaints@axa-assistance.co.uk

or telephone +44 (0) 1737 815 227

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom; Or you can phone 0800 023 4567, free for people phoning from a 'fixed line' (for example, a landline at home), or 0300 123 9123, free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Website: www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

In the unlikely event that Inter Partner Assistance is unable to meet its obligations, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS. Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: www.fscs.org.uk

You will not be entitled to compensation from the FSCS 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 (i.e. not a small company as defined in the Companies Act 1985);
- large mutual association (i.e. 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 (i.e. a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)).

Eligibility

- 2.1 An **Account Holder's** or **Cardholder's** coverage shall terminate on the earliest of:
 - a. the date the **Account Holder** or **Cardholder** is no longer eligible to participate; or
 - b. the date an **Account Holder** or **Cardholder** is defined as ineligible by Barclays Bank PLC or
 - c. the date this Policy is terminated.

General Conditions

Cancellation

Barclays PLC may cancel cover under these benefits by giving 30 days' notice in writing to the **Account Holder**.

Cooling off and Cancellation of Cover

If this agreement does not meet the **Account Holder's** requirements, the **Account Holder** should notify Barclays Bank PLC within 14 days of the receipt of confirmation of cover.

The **Account Holder** may cancel this agreement at any time by contacting Barclays Bank PLC on 0800 008 008 and requesting that they be removed from cover.

Choice of Law

This Policy shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. Communication of and in connection with this policy shall be in the English language.

Compliance with Policy Requirements

The **Account Holder**, the **Cardholder** and where relevant the **Cardholder's** representatives, shall comply with all applicable terms and conditions specified in this **Benefit Schedule**.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this **Benefit Schedule**. Only the **Policyholder** or the Insurer can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

Use of Your Personal Data

In using these benefits the **Account Holder** and the Beneficiaries also agree **We** may:

- a) disclose and use information about the **Account Holder** and Beneficiaries and the **Account Holder** and Beneficiaries benefits – including information relating to the **Account Holder** and Beneficiaries medical status and health – to companies within the AXA Assistance Group of companies worldwide, our partners, service providers and agents in order to administer and service the **Account Holder** and Beneficiaries benefits, process and collect relevant payments and for fraud prevention;
- b) undertake all of the above within and outside the European Union (EU). This includes processing the **Account Holder** and Beneficiaries information in countries in which data protection laws are not as comprehensive as in the EU. However, **We**

have taken appropriate steps to ensure the same (or equivalent) level of protection for the **Account Holder** and Beneficiaries information in other countries as there is in the EU; and

- c) monitor and/or record the **Account Holder** and Beneficiaries telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that the **Account Holder** and Beneficiaries information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If the **Account Holder** and Beneficiaries want to know what information is held about the **Account Holder** and Beneficiaries by the AXA Assistance Group, please write to:

AXA Travel Insurance, Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR.

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly.

Interest

No sum payable under this **Benefit Schedule** shall carry interest unless payment has been unreasonably delayed by **Us** following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by **Us**, it will be calculated:

1. from the date of final receipt of such certificates, information or evidence; and
2. at the base rate established by the Bank of England on such date.

Reasonable Precautions

The **Account Holder** and **Beneficiaries** shall take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or stolen.

Trust

The **Policyholder** holds its rights under this Policy on trust for the benefit of the **Beneficiary** and, where applicable under the terms of the Policy, for itself.

Fraud

If any claim under this **Benefit Schedule** shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Cardholder** or anyone acting on the **Cardholder's** behalf or by a **Beneficiary** or any **Beneficiary's Legal Representatives** to obtain benefit under this **Benefit Schedule**, **We** shall be under no liability in respect of such claim.

Currency

For cards issued under the **Card Account** in:

1. E Sterling, the E Sterling benefits, limits and excesses stated in this Policy apply;
2. € Euro, the € Euro benefits, limits and excesses stated in this Policy apply;
3. Any currency other than E Sterling or € Euro, the E Sterling benefits, limits and excesses stated in this Policy apply.

Termination

If **We** terminate this agreement, the **Policyholder** shall become entitled to a proportionate return of premium. If the **Policyholder** gives such notice then the **Policyholder** shall be entitled only to a return premium in accordance with **Our** usual short period scale provided that no claim has been made in the then current **Period of Cover**.

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

General Exclusions

These exclusions apply to all **Benefits** under this policy; in addition to these exclusions, each **Benefit** has its own specific exclusions which are set out in each **Benefit Schedule**.

We will not be liable for:

1. any claim covered by any other policy, whether in the **Account Holder** or the **Beneficiaries** name or otherwise, however, this exclusion shall not apply to any claim under **Personal Accident**;
2. costs or expenses which the **Account Holder** or **Beneficiaries** would have had to pay even if the **Event** giving rise to the claim had not taken place;
3. any claim involving liability or loss or damage caused directly or indirectly by or under the order of any government or public or local authority;
4. any claim resulting from or contributed to, directly or indirectly by or in connection with:
 - a. currency exchange;
 - b. pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds;
 - c. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
 - d. 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**;
 - e. **War** or any act of **War** whether **War** is declared or not.

Claims Conditions

These conditions apply to all **Benefits** under this policy

1. Notification of Claims

If any covered **Event** occurs, notice must be provided to **Us** within 45 days of the date that the **Event** occurred. Failure to give notice within 45 days from the date of the **Event** will result in a denial of the claim.

2. Claims Forms

Upon receipt of a notice of a claim, **We** will provide the **Beneficiary** with the necessary forms for submitting their claim.

3. Proof of Loss

We will only pay claims that are completely substantiated in the manner requested. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.

4. Payment of Claims

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

5. Our Right to Recover From Others

If **We** make payment **We** are entitled to recover such amounts from other parties or persons. Any party or person to or from whom **We** make payment must transfer to **Us** their 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.

6. 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 **Benefit Schedule**.

General Definitions

Certain words in this **Benefit Schedule** have a specific meaning. They have this specific meaning wherever they appear in this **Benefit Schedule** and are emboldened and start with a capital letter(s).

Abroad

Outside the **Beneficiary's Country of Domicile**.

Accident/Accidental

A sudden, external and identifiable **Event** that happens by chance and could not have been expected. The word **Accidental** shall be construed accordingly.

Associated Company

Any other entity which directly or indirectly controls the Company, is controlled by the Company, or is under direct or indirect common control with the Company from time to time. The power (direct or indirect) to direct or cause the direction of the management and policies of an entity, whether by contract, ownership of shares, membership of the board of directors, agreement or otherwise and, in any event and without limitation to the foregoing, any entity owning more than 30% of the voting securities of another entity shall be deemed to "control" that other entity.

Account Holder

The entity agreed by the **Policyholder** and the **Insurer**.

Act of Terrorism

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.

Aggregate Limit

The maximum amount that **We** will pay the **Account Holder** per **Event**.

Any One Claim

All claims or legal proceedings including any appeal against judgement consequent upon the same original cause, **Event** or circumstance.

Beneficiary/Beneficiaries

The **Cardholder** and up to three accompanying **Colleagues**.

Benefit

Each separate cover package available under this policy.

Benefit Amount/Benefit Limit/Limit of Indemnity

The maximum amount **We** will pay under each section.

Benefit Schedule

The terms and conditions of cover for each **Benefit** as specified in this document.

Bodily Injury

An injury which is caused solely by **Accidental** means and which independently of illness or any other cause results in the **Beneficiary's** death or **Permanent Total Disablement** within twelve months from the date of the **Accident**.

Business

The business of the **Account Holder**.

Business Documents

Business folders files and presentations, whether printed or contained on computer disks or other media, the property of or in the **Beneficiary's** custody or control and which are required for the **Journey**.

Card

Any card falling within the categories listed on the front of this document.

Cardholder

Anyone aged under 75 years at the date the **Journey** commences, who at the time the claim occurs:

1. holds a valid **Card** issued under the **Card Account**; and
2. is employed by:
 - a. the **Account Holder**; or
 - b. an **Associated Company**.

The above age limit does not apply to the Purchase Protection and **Cardholder** Misuse benefits

Card Account

If in good standing and open to use, the account held by the **Account Holder** of any one of the **Cards**, with or without balances.

Cash

Bank notes, currency notes and coins in current use.

Colleague(s)

Business associates, clients, guests or other persons all of whom are under the age of 75 at the date the **Journey** commences, and who are travelling with the **Cardholder** on a **Journey**.

Country of Domicile

The country in which the **Beneficiary** usually resides during the **Period of Cover**.

Covered Purchase

Any item purchased by the **Cardholder** and paid for in total using a **Card**.

Doctor

A medical practitioner or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

1. a **Beneficiary**; or
2. the **Beneficiary's** partner; or
3. a member of the **Beneficiary's** immediate family; or
4. an employee or director of the **Account Holder**.

EEA

The European Economic Area, as defined by the European Union at the date a claim occurs.

At the date this Policy was prepared the **EEA** consists of Austria; Belgium; Bulgaria; Cyprus; Czech Republic; Denmark; Estonia; Finland; France; Germany; Greece; Hungary; Iceland; **Republic of Ireland**; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Malta; The Netherlands; Norway; Poland; Portugal; Romania; Slovakia; Slovenia; Spain; Sweden and the **United Kingdom**.

Event

Any circumstance giving rise to a claim.

Excess

The first amount of each and every claim, which will be deducted from the claim amount. The excess applies per **Beneficiary** and is applicable where indicated under the relevant section.

Hijack/Hijacked

The unlawful seizure or taking control of an aircraft or other means of transport in which the **Beneficiary** is travelling as a passenger.

Home

The **Beneficiary's** normal place of residence in their **Country of Domicile**.

Insurer

Inter Partner Assistance SA (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium. Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

Journey

Up to the first 90 days of any trip **Abroad** during the **Period of Cover** made primarily for **Business** purposes and for which the total invoiced cost has been paid using a **Card**.

Cover commences at the time the **Beneficiary** leaves **Home** or normal place of **Business** (whichever is left first) to commence the **Journey** and continues until they arrive back at **Home** or normal place of **Business** at the end of the **Journey** (whichever is reached last) or at midnight local standard time, on the 90th day of the trip or on expiry of the **Period of Cover**, whichever occurs first.

Legal Expenses

Fees, expenses, costs/expenses 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 or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator; and/or costs for which there is a legal liability to pay 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.

Legal Representatives

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

Money

Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, all held for private purposes.

Mysterious Disappearance

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.

Period of Cover

From 01/01/2015 or the date that the **Account Holder** opened a valid **Card Account** (whichever is the later), until the **Account Holder** has been advised by the **Policyholder** that the policy has been amended or terminated or the **Account Holder** ceases to hold a valid **Card Account** (whichever is the earlier).

Permanent Total Disablement

Disablement which has lasted for at least 12 months, which in **Our** opinion is beyond hope of recovery, will in all probability continue for the remainder of the **Beneficiary's** life and which results in their inability to perform or give attention to any gainful occupation for which they are fitted by way of training, education or experience.

Personal Belongings

Personal articles excluding **Cash** or **Money** which are the **Beneficiary's** property or for which they are responsible, and which are taken on or acquired during the **Journey**.

Policyholder

Barclays Bank PLC, Registered Office: 1 Churchill Place, London E14 5HP, United Kingdom.

Public Transport

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

Republic of Ireland

The Island of Ireland and its Islands, except Northern Ireland.

Stolen

Any loss which involves the disappearance of a Covered Purchase from a known place under the circumstances that would indicate the probability of **Theft**.

United Kingdom

England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

Valuables

Jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, photographic-audio- video- computer- television- games- and telecommunications equipment (including CDs, DVDs, Blu-Ray discs, tapes/cassettes, films, cartridges, memory devices and headphones), telescopes, binoculars, mobile phones, laptops, tablets and notebooks, E-readers, MP3/4 players, satellite navigation systems.

War

Armed conflict between nations, invasion, act of foreign enemy, civil war, military or usurped power.

We/Us/Our

The Insurer acting on instruction from the **Policyholder** to make payment of eligible claims. The Insurer may appoint a third party to act on its behalf for the processing and payment of claims.

Business Travel Insurance Summary

This is a summary of your insurance Benefits. It does not contain the full terms and conditions of the cover. Full details can be found within this booklet under the Benefit Schedule.

Eligibility

Any **Cardholder** 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 one of the cards listed on the front page of this document

The cover includes up to three **Colleagues**.

Significant features and benefits

- Personal and Travel **Accident** whilst in transit on public transport – up to E/€ 350,000 per **Beneficiary**. E/€ 25,000 at any other time on a trip
- Evacuation & Repatriation Expenses – up to E / € 1 million
- Emergency Medical Expenses – up to E / € 2 million worldwide
- Cancellation – up to E / € 6,000
- Personal Belongings – up to E / € 3,000
- Missed Departure – up to E / € 1,000

Significant limitations and/or exclusions

There is no cover for:

- Any condition for which the **Beneficiary**:
 - a) were receiving regular medical treatment or advice at the time the **Journey** was booked
 - b) have received in-patient treatment in the twelve months immediately prior to commencement of the **Journey**
 - c) are waiting for medical investigation, referral, treatment or the results of such medical investigation, referral or treatment
- Any property or expense covered by any other insurance
- Any **Event** occurring after the first 90 days of the relevant **Journey**
- Expenses incurred after the end of the relevant **Journey**
- Participating in professional or organised sports.
- Flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft

The full and specific exclusions and limitations are contained in the **Benefit Schedule**.

Making a claim

If you need to make a claim telephone our Claims Helpline on 0845 026 8522 or +44 (0) 203 713 4845 (Monday – Friday 9:00 – 17:00) or email claims@axa-travel-insurance.com to obtain a claim form.

Business Travel Insurance

Benefits Schedule

Journeys Covered

- the total invoiced cost of the **Journey** must have been paid using any one of the cards listed on the front of this document; and
- the primary purpose of the **Journey** must be the conduct of **Business**.

Journeys Not Covered

Any **Journey** where at the time the **Journey** is booked (or at commencement of the **Period of Cover** if later) and/or at

the point the **Beneficiary** commences the **Journey**:

- The **Beneficiary** has any reason to believe that it may need to be cancelled or curtailed; or are aware of any other circumstance that could reasonably be expected to result in a claim under this **Benefit Schedule**;
- The **Beneficiary**:
 - has been advised by a **Doctor** not to travel;
 - has been diagnosed as suffering from a terminal illness; or
 - is planning to have medical treatment during the **Journey**; or
 - is waiting for medical investigation, referral, treatment or the results of such medical investigation, referral or treatment.

Health Exclusions

This **Benefit Schedule** contains exclusions relating to the **Beneficiary's** health. In addition to the exclusions stated under **Journeys** no claim will be paid directly or indirectly caused by or arising or resulting from, or in connection with:

any condition for which the **Beneficiary**:

- was receiving regular medical treatment or advice at the time the **Journey** was booked;
- has received in-patient treatment in the twelve months immediately prior to commencement of the **Journey**.

Exclusions applicable to this section of the policy

There shall be no cover under this **Benefit** for any Claim resulting from or contributed to, directly or indirectly by or in connection with the **Beneficiary**:

- suffering from any medical condition described under Health Exclusions of this **Benefit Schedule**;
- being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;

- committing or attempting to commit:
 - an illegal act;
 - suicide or intentionally inflicting self injury;
- misusing alcohol, solvents or substances, or ingesting drugs (except for drugs which are properly prescribed by a **Doctor**);
- needlessly exposing themselves to danger except in an attempt to save human life;
- engaging in hazardous work, work offshore or work in hazardous locations;
- engaging in:
 - air travel, other than travelling as a fare-paying passenger in a licenced passenger carrying aircraft;
 - any sport or leisure activity in a professional capacity or on a competitive basis;
- participating in or training for, bungee jumping; martial arts; mountaineering requiring the use of ropes or guides; potholing; rock climbing; parachuting or other aerial pursuits; scuba diving; winter sports; racing, rallying, speed or endurance tests, or any other hazardous sport or leisure activity;

Section 1: Personal Accident

Benefit Amount

- Per **Beneficiary** if the **Accident** occurs during the **Journey** and causes **Bodily Injury** whilst travelling on, getting into or out of **Public Transport** or a hired car:

Death aged between 18 and 65 years Permanent Total Disablement aged between 18 and 65 years	£ / € 350,000
Death 66 years and above or under 18 Permanent Total Disablement 66 years and above or under 18	£ / € 3,000

- per **Beneficiary** if the **Accident** occurs at any other time on the **Journey**:

Death aged up to 65 years Permanent Total Disablement aged up to 65 years	£ / € 25,000
Death 66 years and above Permanent Total Disablement 66 years and above	£ / € 3,000

All benefits are subject to an **Aggregate Limit** of £ / € 1,000,000.

Known conditions

Any contributory degenerative condition or disablement (as determined by a **Doctor**) known by the **Beneficiary** to be in existence at the time of sustaining **Bodily Injury** will be taken into account by **Us** in assessing the level of benefit payable under the **Permanent Total Disablement** benefit.

Payment of Benefit under multiple items

Benefit shall not be payable under more than one of the death or **Permanent Total Disablement** benefits in respect of any one **Accident** per **Beneficiary**.

Payment of the Death Benefit

In the **Event** of the **Beneficiary's** death the benefit payable for death will be paid to the **Beneficiary's** estate.

Limitation of the Permanent Total Disablement Benefit

The **Permanent Total Disablement** benefit shall not apply to a **Beneficiary** not usually engaged in remunerated employment.

Application of the Aggregate Limit

If the aggregate amount of all benefits payable under this section exceeds the applicable **Aggregate Limit** the **Benefit Amount** payable for each **Beneficiary**, and each other item of claim, shall be proportionately reduced until the total of all benefits does not exceed such **Aggregate Limit**. Where more than one policy showing benefits has been issued by **Us** in the name of the **Cardholder**, one **Aggregate Limit**, the greatest, shall apply overall.

Co-operation

The **Beneficiary** shall as soon as possible after the occurrence of any **Bodily Injury**:

- obtain and follow the advice of a **Doctor**;
- co-operate with and follow the advice of an independent rehabilitation case manager where appointed by **Us**. **We** shall not be liable for any consequences of the **Beneficiary's** failure to co-operate and obtain and follow such advice and use such appliance or remedies as may be prescribed.

Exclusions to Section 1

We will not pay any claim for **Bodily Injury**, or expense which results from or is contributed to by:

- sickness or disease which is not itself the direct result of **Bodily Injury**;
- repetitive stress (strain) injury or syndrome or any gradually operating cause.

Section 2: Emergency Evacuation and Repatriation Services

Benefit Limit

Per **Beneficiary** for any one **Event** for:

- transportation of mortal remains – £ / € 10,000 and funeral expenses – £ / € 4,500
- all other services under this Section – £ / € 1,000,000

The number to call in an emergency is:

+44 (0) 203 713 4845 or 0845 026 8522

We will, on request, provide the **Beneficiary** with the following services in relation to any **Journey** covered under this **Benefit Schedule**.

Medical Services

Telephone Medical Advice

If contacted, **We** will arrange for the provision of medical advice to the **Beneficiary** 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.

Medical Service Provider Referral

We shall provide to the **Beneficiary**, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively 'Medical Service Providers'). **We** shall not be responsible for providing medical diagnosis or treatment. Although **We** 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 **Beneficiary's** decision. **We** shall, however, exercise care and diligence in selecting the Medical Service Providers.

Monitoring of Medical Condition During and After Hospitalisation

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

Delivery of Essential Medicine or Equipment

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

Despatch of Physician

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

Guarantee of Hospital Admittance Deposit

Where covered under the terms of this policy **We** will guarantee or pay any required Hospital admittance deposit on The **Beneficiary's** behalf.

Arrangement and Payment of Emergency Medical Evacuation

In the event of an illness or **Accident**, **We** will arrange for the air and/or surface transportation and communication for moving the **Beneficiary** when in a serious medical condition to the nearest hospital where appropriate medical care is available. **We** shall pay up to the **Benefit Limit** for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by **Us**. **We** retain the absolute right to decide whether the **Beneficiary's** medical condition is sufficiently serious to warrant Emergency Medical Evacuation. **We** further reserves the right to decide the place to which the **Beneficiary** 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 **We** are aware at the relevant time.

Arrangement and Payment of Emergency Medical Repatriation

We will arrange for the **Beneficiary's** return to the **Beneficiary's** Country of Domicile by air and/or surface transportation following an Emergency Medical Evacuation where the **Beneficiary** is evacuated to a place outside of their Country of Domicile for in-patient treatment. **We** shall pay up to the **Benefit Limit** for the expenses necessarily and unavoidably incurred in the services so arranged by **Us**. **We** reserve 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 **We** are aware at the relevant time.

Arrangement and Payment of Transportation of Mortal Remains /Funeral Expenses

In the case of the **Beneficiary's** death whilst Abroad, **We** 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 **Beneficiary's** legal personal representative and **We** shall pay up to the **Benefit Limit** for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by **Us**. In the event of the **Beneficiary's** death the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying the **Beneficiary's** ashes to the **Beneficiary's** Home, or the additional costs of returning the **Beneficiary's** remains to the **Beneficiary's** Home up to up to £ / € 4,500.

Arrangement and Payment of Transportation to Join a Beneficiary

We will arrange and shall pay up to the **Benefit Limit** for one economy class return ticket for a person chosen by the **Beneficiary** to join a **Beneficiary** who has been or will be hospitalised outside their Country of Domicile as a result of **Accident** or illness for a period in excess of 7 consecutive days, subject to approval and only when judged necessary by **Us** on medical and compassionate grounds.

Travel and General Services

Inoculation and Visa Requirement Information

We 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 **Beneficiary** at any time, whether or not the **Beneficiary** is travelling or an emergency has occurred. **We** shall inform the **Beneficiary** requesting such information that **We** are simply communicating the requirements set forth in a document and **We** shall name the document.

Legal Referral

We will provide the **Beneficiary** with the name, address, telephone numbers and if requested by the **Beneficiary** and if available, office hours for referred lawyers and legal practitioners. **We** will not give any legal advice to the **Beneficiary**. **We** are not responsible for any legal fees or related charges which are the **Beneficiary's** responsibility.

Interpreter Referral

We will provide the **Beneficiary** with the name, address, telephone numbers and if requested by the **Beneficiary** and if available, office hours for interpreters worldwide. **We** are not responsible for any interpreting fees or related charges which are the **Beneficiary's** responsibility.

The **Beneficiary** must not make or attempt to make arrangements without the involvement and/or agreement of **Us**;

The **Beneficiary** will reimburse **Us** in respect of all costs incurred in the event of Emergency Evacuation and Repatriation Services being provided by **Us** in good faith to any person not covered under this **Benefit Schedule**.

Section 3: Medical Expenses

Benefit Limit

up to £ / € 2,000,000 per **Beneficiary** for any one **Journey**.

If during the **Period of Cover** the **Beneficiary** becomes ill or sustains a **Bodily Injury** during the **Journey**, **We** will indemnify the **Beneficiary** up to the **Benefit Limit** for reasonable and necessary costs incurred Abroad for medical, surgical or other remedial attention or treatment given or prescribed by a **Doctor** and all hospital, nursing Home and ambulance charges.

- 3.1 Dental and optical expenses are covered up to £ / € 500 per **Beneficiary** for any one **Journey** if incurred in an emergency or if they are as a result of **Bodily Injury** (dental expenses are restricted to those incurred only for the immediate and direct relief of pain for the duration of the **Journey**).

- 3.2 Expenses associated with pregnancy are covered if the **Beneficiary** has written confirmation from the **Beneficiary's Doctor** that the **Beneficiary** is fit to travel and such expenses are incurred in an emergency as a result of complications (such complications being diagnosed by a **Doctor** who specialises in obstetrics).

- 3.3 Up to £ / € 100 per night for up to 10 nights for reasonable accommodation expenses incurred, up to the standard of the original booking, if it is medically necessary for the **Beneficiary** to stay beyond the **Beneficiary's** scheduled return date. This includes, with **Our** prior authorisation, for reasonable additional accommodation expenses for a friend or close relative to remain with the **Beneficiary** and escort the **Beneficiary** to their Home in their Country of Domicile.

- 3.4 Economy class transport and up to £ / € 100 per night for 10 nights' accommodation expenses for a close relative from the Country of Domicile to visit the **Beneficiary** or escort the **Beneficiary** to their Home in their Country of Domicile, if the **Beneficiary** is travelling alone and if the **Beneficiary** are hospitalised as an in-patient for more than 10 days, with the **Our** prior authorisation.

Important Conditions:

- 3.5 If hospital in-patient treatment, specialist treatment, medical tests, scans (or repatriation under Section 2 of this **Benefit Schedule**) is required, the **Beneficiary** must contact **Us** immediately on:
+44 (0) 0203 713 4845 or 0845 026 8522.
- 3.6 If the **Beneficiary** is unable to do this, he/she must arrange for a personal representative to contact **Us**. If this is not possible because the **Beneficiary's** condition is serious, the **Beneficiary's** personal representative **MUST** contact **Us** as soon as possible.
- 3.7 If **We** are not contacted, the claim may be rejected or payment reduced.

Exclusions to Section 3

there is no cover for:

- 3.8 the **Excess** of £ / € 100
- 3.9 anything mentioned under **Journeys** not covered or Health Exclusions
- 3.10 services rendered without the **Our** authorisation and/or intervention;
- 3.11 costs and/or expenses which are recoverable from any national insurance programme, or reciprocal health agreement;
- 3.12 any costs and/or expenses incurred within the **Beneficiary's** Country of Domicile;
- 3.11 any costs or expenses incurred more than:
 - a. thirty days from the time of incurring the first costs or expenses for the treatment of psychiatric or mental disorders; or
 - b. twelve months after the time of the incurring the first costs or expenses for other treatment costs or expenses.

- 3.12 expenses incurred for treatment not verified by a **Doctor's** report.

Section 4: Cancellation, Curtailment and Rearrangement

Benefit Limit

up to £ / € 6,000 per **Beneficiary** for any one **Journey**, (subject to a maximum **Benefit** for all claims arising from a single **Event** or a series of Events linked to

one original cause of £ / € 25,000) for loss of deposits or charges for advance payments for travel or accommodation or other charges which have not been or will not be used but which become forfeit or payable under contract, if during a **Period of Cover** a **Journey** has to be cancelled, curtailed, or rearranged as a direct result of:

4.1 the **Beneficiary's**:

- a. death;
- b. **Bodily Injury**;
- c. illness, or suffering complications in pregnancy (where such complications are diagnosed by a **Doctor** who specialises in obstetrics);
- d. compulsory quarantine on the orders of a treating **Doctor**;
- e. jury service, subpoena or being Hijacked;
- f. the cancellation or curtailment of scheduled **Public Transport** services due to strike, riot or civil commotion, mechanical breakdown or adverse weather conditions.

the **Beneficiary's** close relative's:

- a. death;
- b. **Bodily Injury**;
- c. illness, or suffering complications in pregnancy (where such complications are diagnosed by a **Doctor** who specialises in obstetrics);

Provided that:

- a. where there is an entitlement to a refund on a travel ticket or accommodation voucher, **We** shall be entitled to deduct the value of the unused portion from any claim for cancellation, curtailment,

or rearrangement;

- b. if any **Journey** has been funded wholly or partially by promotional vouchers or awards which have been redeemed and which are not refundable as a result of cancellation, curtailment or rearrangement **We** shall indemnify the **Beneficiary** up to the cost of an equivalent **Journey** up to the **Benefit Limit**.

Exclusions to Section 4

there is no cover for:

- c. any expenses incurred as a result of the **Beneficiary's** disinclination to travel or, if on a **Journey**, disinclination to continue to travel;
- d. any expenses incurred as a result of regulations or order made by any public authority or government;

- e. any expenses incurred as a result of strike, riot or civil commotion, mechanical breakdown or adverse weather conditions which existed or the reasonable expectation of which existed and for which advance warning had been given before the date on which the **Journey** was booked.

Section 5: Travel Delay

Benefit Amount

£/€ 25 per **Beneficiary** for the first 4 hours delay and £/€ 25 for each additional hour of delay, up to a maximum of £/€ 300, if the outward or return departure of **Public Transport** in which the **Beneficiary** is due to travel on during the **Period of Cover** is delayed by the carrier due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting such conveyance.

Exclusions to Section 5

there is no cover for:

- 5.1 any delay where the **Beneficiary** failed to:
 - a. check in according to the itinerary supplied unless the failure was itself due to strike or industrial action; and
 - b. obtain written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay;
- 5.2 any claims due to:
 - a. withdrawal from service temporarily or otherwise of an aircraft, sea vessel or other publicly licensed conveyance on the orders or recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country;
 - b. delays resulting from strike or industrial action which were public knowledge when the trip was booked;
- 5.3 payment in respect of the first four hours of delay;
- 5.4 any claim for delay if cancellation expenses are claimed for the same **Journey**.

Section 6: Missed Departure

Benefit Limit

up to £ / € 1,000 per **Beneficiary** per Event. This **Benefit** can only be claimed once per **Journey** if the **Beneficiary** fails to arrive at the international departure point in the **Beneficiary's** Country of Domicile in time to board their scheduled pre-booked public transport as a result of:

- 1. the failure of other scheduled public transport; or
- 2. an accident to or breakdown of the vehicle in which the **Beneficiary** is travelling

We will pay up to the **Benefit** Amount, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred in reaching the **Beneficiary's** overseas destination outside their Country of Domicile.

Provided that:

- 1. the **Beneficiary** allows sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver the **Beneficiary** to the departure point.
- 2. the **Beneficiary** obtains a written report from the carrier confirming the delay and cause.
- 3. All itemised receipts are retained.
- 4. the **Beneficiary** obtains a written report from the police or attending emergency service if the vehicle the **Beneficiary** is travelling in breaks down or is involved in an accident.

Exclusions to Section 6

- 1. Strike or industrial action existing or declared publicly by the date the **Journey** was booked.
- 2. An accident to or breakdown of the vehicle in which the **Beneficiary** is travelling for which a professional repairer's report is not provided.
- 3. Breakdown of any vehicle in which the beneficiary is travelling if the vehicle is owned by the **Beneficiary** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
- 4. 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.
- 5. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- 6. Any expenses when reasonable alternative travel arrangements have been made available within 4 hours of the scheduled departure time.
- 7. Anything mentioned in the General Exclusions.

Section 7: Replacement of Sick or Injured Beneficiary

Benefit Limit

Up to £ / € 1,000 per **Beneficiary** for additional travel expenses incurred in sending a replacement person to complete a **Journey** if during the **Period of Cover**, the **Beneficiary** is unable to work whilst on a **Journey** due to the **Beneficiary's**:

- a. death;
- b. **Bodily Injury**;
- c. illness; or suffering complications in pregnancy (if the **Beneficiary** has written confirmation from their **Doctor** that they are fit to travel and such complications are diagnosed by a **Doctor** who specialises in obstetrics);

and it is necessary for the **Beneficiary** to send a replacement person to do the **Beneficiary's** work.

Travel must be of a standard up to but not exceeding that used by the original **Beneficiary**.

Exclusion to Section 7

We shall not be liable for any expenses incurred as a result of the **Beneficiary's** disinclination to travel or, if on a **Journey**, disinclination to continue to travel.

Section 8: Hospital Confinement Abroad

Benefit Amount

£ / € 55 per **Beneficiary** for each complete 24-hour period they spend in hospital, up to a maximum of 30 days, if during the **Journey** the **Beneficiary** is admitted to a hospital Abroad, for a continuous period of 24 hours or more on the advice of and under the constant supervision of a **Doctor** as

a result of:

- a. **Bodily Injury**;
- b. illness; or suffering complications in pregnancy (if the **Beneficiary** has written confirmation from their **Doctor** that they are fit to travel and such complications are diagnosed by a **Doctor** who specialises in obstetrics)

This **Benefit** only applies if the **Beneficiary** remains continually hospitalised for at least 48 hours.

Section 9: Personal Belongings and Money

Benefit Limit

- a. **Personal Belongings** – Up to £ / € 3,000 in total per **Account Holder** for any group of Beneficiaries sustaining loss or damage caused by the same Event.
- b. **Money** – Up to £ / € 750 per **Beneficiary**.
Cash limit – Up to £ / € 250 per **Beneficiary**.
- c. **Business Equipment** – Up to £ / € 1,000 per **Account Holder**

All benefit amounts are subject to a maximum benefit for all claims arising from a single **Event** or a series of Events linked to one original cause of £ / € 3,000.

If during the **Journey**, the **Beneficiary** sustains:

- a. loss or damage to **Personal Belongings**; and/or
- b. loss or theft of **Money**
- c. loss or damage to **Business Equipment**

We will pay the **Beneficiary** up to the **Benefit Limit** in respect of such loss or damage

Provided that:

- 9.1 loss or theft of **Personal Belongings**; or **Money** or **Business Equipment** is reported to the police and/or appropriate authorities within twenty-four hours of discovery or earlier if required by the **Policyholder**;
- 9.2 loss or damage of **Personal Belongings**; and/or **Money**; and/or **Business Equipment** occurring in the custody of an airline or other transport carrier unless reported immediately upon discovery and in the case of an airline a property irregularity report obtained;

9.3 in the event of any loss or damage **We** shall be entitled:

- a. to take and keep possession of any article and to deal with salvage in a reasonable manner;
- b. at **Our** own option to repair or replace any article for which **We** are liable;

9.4 in the event of total loss or destruction of any article of **Personal Belongings** or **Business Equipment** :

- a. the basis of settlement shall be the market value of the article at the date of loss taking into account wear, tear and depreciation;
- b. receipts or other acceptable proof of purchase/ownership is required for all claims in excess of £ / €100 in total.

Exclusions to Section 9

there is no cover for:

- 9.5 the **Excess** of £ / € 50
- 9.6 more than:
 - a. £ / € 500 for any one item of **Personal Belongings**;
 - b. £ / € 500 per **Beneficiary** per claim for **Valuables**;
 - c. £ / € 1,000 per **Beneficiary** per claim for **Business Equipment** .
 - d. £ / € 100 per **Beneficiary** per claim for **Personal Belongings** or **Business Equipment** unless we are provided with receipts or other acceptable proof of purchase/ownership;
- 9.7 more than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set;
- 9.8 loss of any **Personal Belongings** or **Business Equipment** left in a motor vehicle unless kept out of sight in a locked boot or compartment or under the purpose-built luggage cover of an estate or hatchback car;
- 9.9 loss of **Money** left in a motor vehicle during the hours of darkness;
- 9.10 loss of or damage to:
 - a. mechanically propelled vehicles or boats or their accessories (whether such accessories are permanently fitted to such vehicle or boat or not);
 - b. pedal cycles and/or hired equipment;
 - c. contact lenses;
 - d. any items sent as freight or under an airway-bill or bill of lading;
 - e. any items of household furniture, household appliances or household equipment;
- 9.11 breakage of sports equipment while being used;

- 9.12 loss or damage due to:
- moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration; or
 - inherent mechanical or electrical failure, breakdown or derangement; or
 - any process of cleaning, restoring, repairing or alteration;
- 9.13 loss or corruption of or damage to software, information or data contained in any computer, tapes, media or other electronic equipment or device or any consequential loss arising from such loss;
- 9.14 loss of **Personal Belongings, Business Equipment, or Money** due to confiscation or detention by customs or any other authority;
- 9.15 loss of **Money** due to devaluation of currency or shortages due to errors or omission during monetary transaction;
- 9.16 loss or theft of **Personal Belongings, Business Equipment, or Money** not reported to the police and/or appropriate authorities within twenty-four hours of discovery or earlier if required by the **Policyholder**;
- 9.17 loss or damage occurring in the custody of an airline or other transport carrier unless reported immediately, or as soon as reasonably practicable, upon discovery and in the case of an airline a property irregularity report obtained.

Section 10: Delayed Baggage

Benefit Amount

£/€ 50 per **Beneficiary** for each complete hour of delay after the first complete four hours delay, up to a maximum of £/€ 300 per **Beneficiary**, if the **Beneficiary's Personal Belongings** are delayed on their outward **Journey** for at least four hours as a direct result of being lost or misplaced by the airline, shipping company or their handling agents; **We** will reimburse the **Beneficiary** for sums paid for the purchase of reasonable and essential items.

We will only pay a claim under this section if **We** are provided with written confirmation from the airline, shipping company or their handling agents to show the actual period the **Beneficiary's Personal Belongings** were delayed.

Any amounts paid under this section will be deducted from any subsequent amounts payable under the **Personal Belongings** section in respect of the same loss

Exclusions to Section 10

We will not make any payment for:

- any loss or delay where it has not been reported to the airline, shipping company or their handling agent within 24 hours of discovery, and a written report obtained;
- any claim where the **Beneficiary's Personal Belongings** are delayed for four hours or less.

Section 11: Business Documents Replacement

Benefit Limit

Up to £/€ 1,000, if **Business Documents** are forgotten, lost, misplaced or stolen during the **Journey**. **We** will reimburse the **Beneficiary** up to the **Benefit** Limit for additional external costs reasonably and necessarily incurred for:

- reproducing such **Business Documents** from duplicate presentations, images, information or data owned by the **Policyholder**; and/or
- couriering such **Business Documents** to the **Beneficiary**.

Exclusions to Section 11

We will not pay for:

- additional external costs incurred not agreed in advance by **Us**;
- any loss where it has not been reported to the police, airline, shipping company or their handling agent within 24 hours of discovery and a written report obtained;
- costs of repurchasing information, images, material or data contained in any **Business Documents**;
- the costs of recreating, re-inputting or otherwise reinstating data contained in any **Business Documents**;
- the intrinsic value of any document or media lost;
- additional costs arising from the **Beneficiary** being individually selected as a victim through their activities or those of the **Business**;
- financial loss, loss of **Business** and other similar consequential loss.

Section 12: Hijack

Benefit Amount

£/€ 30 per **Beneficiary** for each complete 24 hours, and up to a maximum of 21 days, if the **Beneficiary** is held hostage by Hijackers whilst travelling on the outbound or inbound leg of the **Beneficiary's Journey**.

We will only pay claims under this section if **We** are provided with written details from the airline or other transport operators describing the length of the hijacking.

Section 13: Personal Liability

Limit of Indemnity

£ / € 2,000,000, if the **Beneficiary** becomes legally liable to pay damages in respect of:

- Accidental Bodily Injury** (which shall include death, illness and disease) to any person; and/or
- Accidental** loss of or damage to material property, occurring during the **Period of Cover** and arising out of a **Journey**.

We will indemnify the **Beneficiary** for all such damages payable in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause up to the **Limit of Indemnity**.

We will also pay:

- all costs and expenses recoverable by a claimant from the **Beneficiary**;
- all costs and expenses incurred with **Our** written consent;
- solicitors' fees for representation at any coroner's inquest or fatal **Accident** enquiry or in any Court of Summary Jurisdiction,

except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America or Canada or any other territory within the jurisdiction of either such country, costs and expenses described in a, b and c above are deemed to be included in the **Limit of Indemnity**.

Provided that:

- no admission, offer, promise or indemnity shall be made without **Our** consent. **We** shall be entitled to take over and conduct in the **Beneficiary's** name the defence or settlement of any claim or to prosecute in the **Beneficiary's** name for its own benefit, any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. Every letter, claim, writ, summons and process shall be forwarded to **Us** on receipt. Written notice shall be given to **Us** immediately when there is notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section;
- We** may at any time pay to the **Beneficiary** in connection with any claim or series of claims the **Limit of Indemnity** (after deduction of any sum(s) already paid as damages) or any lesser amount for which such claim(s) can be settled and upon such payment being made **We** shall relinquish the conduct and control of, and be under no further liability in connection with, such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
- the **Beneficiary** or the **Beneficiary's** representatives shall give all information or assistance as **We** may require and observe, fulfil and be subject to the terms, conditions and Exclusions of this section.

Exclusions to Section 13

- We** shall not be liable for:
 - liability in respect of **Bodily Injury** to any person who is under a contract of service or apprenticeship with the **Account Holder** when such injury arises out of and in the course of their employment by the **Account Holder**;
 - liability in respect of loss of or damage to property belonging to or held in trust by or in the **Beneficiary's** custody or control other than temporary accommodation occupied by the **Beneficiary** in the course of a **Journey**;
 - liability in respect of **Bodily Injury** loss or damage caused directly or indirectly in connection with the ownership, possession or use of:
 - mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads); or
 - aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters); or
 - firearms (other than sporting guns);

- liability in respect of **Bodily Injury**, loss or damage arising directly or indirectly in connection with:
 - the ownership, possession or occupation of land or buildings, immobile property or caravans other than temporary accommodation occupied by the **Beneficiary** in the course of a **Journey**; or
 - any wilful or malicious act; or
 - activities or volunteer work:
 - organised by; or
 - when the **Beneficiary** is assigned overseas by; or
 - under the auspices of; a charitable not for profit social or similar organisation, except where there is no other insurance or indemnity available;
- any liability assumed by the **Beneficiary** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- punitive or exemplary damages.

Section 14: Legal Expenses

Benefit Limit

£/€ 25,000 for **Any One Claim**, if during the **Journey**, the **Beneficiary** sustains **Bodily Injury** or illness which is caused by a third party. **We** will indemnify the **Beneficiary** up to the **Benefit** Limit for **Legal Expenses**.

We will only pay a claim under this section if:

- the Legal Representative is qualified to practise in the courts of the country where the applicable legal proceedings are to take place;
- the **Beneficiary** provides **Us** with details of the selected Legal Representative's name and address. The **Beneficiary** has the right to select and appoint a Legal Representative of the **Beneficiary's** choice to represent them in any legal inquiry or legal proceedings (provided any appointment of a Legal Representative is not on a contingency fee basis, where the Legal Representative charges a proportion of the amount recovered as a fee). **We** may provide information about Legal Representatives in the **Beneficiary's** local area if requested to do so by the **Beneficiary**;

14.3 the **Beneficiary** and any representatives legal or otherwise co-operate fully with **Us**, and ensure that **We** are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. **We** are entitled to obtain from the Legal Representatives any information, document or advice relating to a claim or legal proceedings under this insurance benefit. On request the **Beneficiary** will give to the Legal Representatives any instructions necessary to ensure such access.

Our authorisation to incur **Legal Expenses** will be given if the **Beneficiary** can satisfy **Us** that:

- a. there are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings; and
- b. it is reasonable for **Legal Expenses** to be provided in a particular case. The decision to grant authorisation will take into account the opinion of the Legal Representatives as well as that of **Our** own advisers. If there is a dispute, **We** may request, at the **Beneficiary's** expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the claim is admitted, the **Beneficiary's** costs in obtaining this opinion will be covered by this insurance benefit;

If there is any dispute, other than in respect of the admissibility of a claim on which **Our** decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the Law Society of England and Wales. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of **Us**, the **Beneficiary's** costs shall not be recoverable under the insurance benefit.

We may at **Our** discretion assume control at any time of any claim or legal proceedings in for damages and/or compensation from a third party.

We shall not be liable for any **Legal Expenses** incurred without **Our** prior written agreement. **We** shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to the **Beneficiary** should any **Legal Expenses** be incurred without **Our** prior written agreement.

We may, at **Our** discretion, require the **Beneficiary** to obtain at the **Beneficiary's** own expense, an opinion of a barrister, agreed by both parties, as to whether or not there are reasonable grounds for continuing to pursue or defend any claim or legal proceedings. **We** will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the claim or legal proceedings;

We may, at **Our** discretion, offer to settle a claim the **Beneficiary** has with a third party which **We** consider to be reasonable instead of initiating or continuing any claim or legal proceedings for damages and/or compensation against the third party. Any such settlement will be in full and final settlement of **Any One**

Claim under this insurance benefit.

We may, at **Our** discretion, offer to settle a counter-claim with the **Beneficiary** has with a third party which **We** consider to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by the third party.

If the **Beneficiary** is successful in any action, any **Legal Expenses** provided by **Us** will be reimbursed by the **Beneficiary** to **Us**.

If a conflict of interest arises, where **We** are also the insurer of the third party or proposed defendant to the claim or legal proceedings, the **Beneficiary** has the right to select and appoint other Legal Representatives in accordance with condition 7.2 of this section.

If the Legal Representatives refuse to continue acting with good reason or if they are dismissed without good reason the cover provided by **Us** under this Section will end at once, unless **We** agree to appoint other Legal Representatives.

Exclusions to Section 14

We shall not be liable for:

- 14.4 any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim;
- 14.5 any claim where it is **Our** opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the claim;
- 14.6 **Legal Expenses** incurred before receiving **Our** prior authorisation in writing;
- 14.7 **Legal Expenses** incurred in connection with any criminal or wilful act;
- 14.8 **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against the **Beneficiary** unless as a counter claim;
- 14.9 fines, penalties, compensation or damages imposed by a court or other authority;
- 14.10 **Legal Expenses** incurred for any claim or legal proceedings brought against:
 - a. a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an arbitration scheme or complaint procedure; or
 - b. **Us** or **Our** agents; or
 - c. the **Policyholder**;
- 14.11 actions between Beneficiaries or pursued in order to obtain satisfaction of a judgement or legally binding decision;
- 14.12 **Legal Expenses** incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine;

14.13 **Legal Expenses** chargeable by the Legal Representatives under contingency fee arrangements;

14.14 **Legal Expenses** incurred where the **Beneficiary** or the **Beneficiary's** representatives have:

- a. failed to co-operate fully with **Us** and ensured that **We** are fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party; or
- b. settled or withdrawn a claim in connection with any claim or legal proceedings for damages and/or compensation from a third party without **Our** agreement;

in such circumstances **We** shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to the **Beneficiary**;

14.15 **Legal Expenses** incurred after the **Beneficiary** has not:

- a. accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by **Us**; or
- b. accepted an offer from **Us** to settle a claim;

14.16 **Legal Expenses** which **We** consider unreasonable or excessive or unreasonably incurred;

14.17 **Legal Expenses** incurred as a result of the **Beneficiary** committing or attempting to commit suicide or intentionally inflicting self injury;

14.18 **Legal Expenses** incurred as a result of the **Beneficiary** being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.

Cardholder Misuse Summary

This is a summary of your insurance Benefits. It does not contain the full terms and conditions of the cover. Full details can be found within this booklet under the Benefit Schedule.

Eligibility

- **Account Holders** with two or more **Cards**; and
- **Account Holders** running a corporate liability scheme.

Significant features and benefits

Cardholder Misuse provides cover in the event that employees misuse their **Cards**.

- Reimbursement for all fraudulent **Card** transactions that took place in the 75 days before discovery of misuse/fraud;
- Reimbursement for any further fraudulent **Card** transactions that may come to light in the 14 days after the misuse/fraud was notified to **Us**; and
- Cover for fraudulent **Card** use by employees including contract staff and temporary staff (subject to the same pre-employment checks as permanent staff).

Significant limitations and/or exclusions

There is no cover for:

- Loss of interest or consequential loss of any kind.
- Loss caused by any act of any **Cardholder** committed prior to the **Cardholder's** employment date.
- 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 **Business Card**.

The full and specific exclusions and limitations are contained in the **Benefit Schedule**.

Limits

- Up to €15,000 per cardholder or each individual employee's credit limit, whichever is the lesser; and
- up to €1,000,000 or each company's aggregate credit limit, whichever is the lesser for each year for the business as a whole.

Making a claim

If you need to make a claim telephone our Claims Helpline on 0845 026 8522 or +44 (0) 203 713 4845 (Monday – Friday 9:00 – 17:00) or email claims@axa-travel-insurance.com to obtain a claim form.

Cardholder Misuse

Benefits Schedule

Limit of indemnity

Up to €20,000 per **Cardholder** and €1,320,000 per **Account Holder** per year.

Up to €15,000 per **Cardholder** and €1,000,000 per **Account Holder** per year.

DEFINITIONS

Applicable to this section

Waiver Date

The discovery date of the loss by the **Account Holder**.

Theft

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 **Eligible Person** to receive such gain.

Termination Date

the date on which:

- a. the **Cardholder** gives notice to the **Account Holder**; or
- b. the date the **Account Holder** gives notice to the **Cardholder**; or
- c. the date the authorised **Card** is withdrawn by the **Account Holder** from the **Cardholder** whichever is the sooner.

Waiver Request Letter

A letter composed by the **Account Holder** outlining the **Waivable Charges** (full details explained under Minimum Standards of Control) which is then sent by letter or fax to the **Policyholder**.

Waivable Charges

All amounts charged to the **Card** Account which are the result of **Theft** committed during the **Period of Cover**; and

- a. where the **Account Holder** has paid the bill but been unable to obtain reimbursement from the **Cardholder**; or
- b. where the **Policyholder** has billed the **Cardholder** direct and the **Account Holder** has reimbursed the **Cardholder** but the **Cardholder** has not paid the **Policyholder**; or
- c. where the **Account Holder** has received direct or indirect benefit but is contractually required to pay twice as a result of b. above.

Provided that such amounts:

- d. are billed up to 75 days preceding the **Waiver Date** and notified by the **Account Holder** to the **Policyholder** by means of a Waiver Request Letter on or within 14 days of the **Waiver Date**;
- e. are incurred but are not yet billed as of the **Waiver Date** or up to 14 days after the date on which the **Policyholder** received a request to cancel that **Cardholder's Card** whichever occurs first;

- f. are discovered not later than 75 days after the termination of:
 - i. this cover; or
 - ii. the insurance in respect of the **Account Holder** employing the **Cardholder** concerned with the loss whichever occurs first.

Description of Cover

We will provide indemnity:

1. against loss of Waivable Charges due to the **Policyholder** or for which they are legally responsible caused by any act of **Theft** committed during the **Period of Cover** by any **Cardholder**;
2. for auditors' fees incurred with **Our** consent solely to substantiate the amount of the claim. Provided that:
 - a. **Our** total liability in respect of **Any One Claim** caused by any one **Cardholder** shall not exceed the limit of indemnity applicable to that **Cardholder**.
 - b. in the event that **Any One Claim** is caused by two or more **Cardholders** acting in collusion (meaning all circumstances where two or more **Cardholders** are concerned or implicated together or materially assist each other in committing the act of **Theft**); **Our** total liability shall not exceed $a \times b$ where $a =$ the number of **Cardholders** involved and $b =$ the limit of indemnity applicable to each **Cardholder** subject to the limit of indemnity applicable to the **Account Holder**;
 - c. **Our** total liability in any one **Period of Cover** shall in any case not exceed the limit of indemnity per **Account Holder**;
 - d. any underlying policy shall be maintained in force and this **Benefit** shall apply only to the extent to which an indemnity for damages and claimants costs and expenses is not provided under such underlying policy by virtue of any limitation of cover or limits of indemnity;
 - e. the limit of indemnity under this **Benefit** shall be reduced by an amount equal to the indemnity provided by any underlying policy;
3. for misuse of cash advances provided to the **Cardholder** by the **Account Holder** when the advanced cash is used for means other than those stipulated by the **Account Holder**.

We may at any time pay the limit of indemnity (less any sums already paid) or any lesser amount for which the claims arising out of such an event can be settled, **We** will then relinquish control of such claims and be under no further liability in respect of these costs, except for costs and expenses for which **We** may be responsible in respect of matters prior to the date of such payment.

Terms of Cover

1. This **Benefit** shall be voidable in the event of deliberate misrepresentation, misdescription or non-disclosure in any material particular.
2. Observance of the terms of this **Benefit** relating to anything to be done or complied with by the **Account Holder** is a condition precedent to **Our** liability.
3. **We** shall not be liable in the event of any material change in the nature of the business of the **Account Holder** unless **We** have been advised and **Our** written approval obtained in advance.
4. The **Account Holder** or the **Policyholder** may cancel this **Benefit** by giving 30 days' notice in writing to the other party at its last known address. Any such termination will not affect the rights of the **Account Holder** with respect to charges incurred by its **Cardholders** prior to the effective date of termination.
5. This agreement shall be voided if the **Policyholder** or **Account Holder** becomes insolvent, be wound up or a liquidator, administrator or receiver is appointed and/or if the business of the **Policyholder** or the **Account Holder** is permanently discontinued.
6. This cover shall be voided if the **Policyholder** or **Account Holder's** interest ceases and nothing herein contained shall give any right against any person other than the **Policyholder** or **Account Holder** except to a transferee approved by **Us**.

Claims Conditions

1. If any claim shall be in any respect fraudulent or if fraudulent means or devices are used by the **Policyholder** or **Account Holder** or anyone acting on their behalf to obtain any benefit under this agreement or if any loss is occasioned by the wilful act or with the connivance of the **Policyholder** or **Account Holder** all benefit under this agreement shall be forfeited.
2. Upon knowledge of or discovery of **Theft** or loss or of any occurrence which may give rise to a claim the **Policyholder** or **Account Holder**, whichever is appropriate shall:
 - a. give notice as soon as practicable to **Us**;
 - b. file detailed proof of loss with **Us** within 45 days of discovery.

Upon **Our** request, the **Policyholder** or **Account Holder** whichever is appropriate, shall submit and produce for **Our** examination, all pertinent records and all at such reasonable time and place as **We** shall reasonably require and shall cooperate with **Us** in all matters pertaining to **Theft** or loss.

3. In the event of any payment under this cover **We** shall be subrogated to all the **Policyholder's** or **Account Holder's** rights of recovery therefore against any person or organisation and the **Policyholder** or **Account Holder** shall execute and deliver instruments to secure such rights. The **Policyholder** or **Account Holder** shall do

nothing after loss to prejudice such rights. The **Policyholder** or **Account Holder** must co-operate with any efforts to recover funds including communication/co-operation with any law enforcement body.

4. If at any time any claim arises under this **Benefit** there is any other insurance or indemnity or guarantee covering the same loss, **We** 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 **Benefit**, such difference shall be referred to arbitration, the form of which to be agreed by all parties.
6. The cover provided under this **Benefit** shall not apply in respect of any loss caused by a **Cardholder** if the **Account Holder** possesses knowledge of any act or acts of fraud or dishonesty committed by such **Cardholder**:
 - a. in the service of the **Account Holder** or otherwise during the terms of employment by the **Account Holder**;
 - b. prior to employment by the **Account Holder**.

For the purposes of this **Benefit** knowledge possessed by the **Account Holder** 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 **Account Holder** shall as soon as any act of **Theft** is discovered make every effort to retrieve the **Card**.
8. Immediately following the discovery by the **Account Holder** of any act of **Theft** by a **Cardholder** it shall be the duty of the **Account Holder** to inform the **Policyholder** immediately and to have the card placed upon the suspended card list. **We** 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 **Account Holder'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 **Account Holder** shall be deducted from the amount of the loss before a claim is made under this **Benefit**.
 - i. in the event that the **Account Holder's** claim has exceeded the limit of indemnity firstly to the benefit of the **Account Holder** to reduce or extinguish the amount of the **Account Holder's** loss;
 - ii. thereafter to the **Our** benefit to the extent of the claim paid or payable;
 - iii. and finally any surplus thereafter shall be returned to the **Account Holder**.
- b. Any further monies which are recovered less any costs incurred in recovery shall accrue:
 - i. in the event that the **Account Holder's** claim has exceeded the limit of indemnity firstly to the benefit of the **Account Holder** to reduce or extinguish the amount of the **Account Holder's** loss;
 - ii. thereafter to the **Our** benefit to the extent of the claim paid or payable;
 - iii. and finally any surplus thereafter shall be returned to the **Account Holder**.

Exclusions

We 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 employment date for that **Cardholder**;
3. charges incurred to purchase goods or services for the **Account Holder** or for persons other than the **Cardholder** pursuant to the instructions of the **Account Holder** if those goods or services are of the type which are regularly purchased by or for the **Account Holder**;
4. charges incurred by a **Cardholder** after the discovery date of the **Theft** or loss by the **Account Holder** or charges incurred beyond 14 days after the **Policyholder** receives a request to cancel the **Card** whichever is the earlier;
5. there is no cover for any form of financial guarantee, surety or credit indemnity.
6. cash advances, after notification of **Termination Date**;
7. cash advances which exceed € 300 / E 200 per day or a maximum of € 1,000 / E 600 in all prior to notification of **Termination Date**;

Minimum Standards of Control

Obligation of the **Account Holder**

The **Account Holder** may require the **Policyholder** to waive their liability for Waivable Charges only if they meet all the following requirements:

1. The **Account Holder** has two (2) or more cards in good standing on or after establishing a **Card Account**.
2. The **Account Holder** sends a Waiver Request by letter or fax to the **Policyholder**. The Waiver Request must state:
 - a. that the **Account Holder** requests the waiver of Waivable Charges;
 - b. the **Cardholder's** name, card number and last known business and Home address;
 - c. in cases where the **Policyholder** invoices the **Cardholder** directly, that the **Account Holder** has contacted the **Cardholder** in writing and directed the **Cardholder** to immediately pay all outstanding charges to the **Policyholder**; and
 - d. whether the **Card** was retrieved from the **Cardholder**.
3. The **Account Holder** 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/she should immediately discontinue all use of that card, that he/she must immediately pay any outstanding amounts owed to the **Policyholder**, and that he/she must immediately return that card to the **Account Holder**.
4. The **Account Holder** 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 **Policyholder**.
5. The **Account Holder** shall promptly give written notice to the **Policyholder** if any **Cardholder's** employment has been terminated or in cases where the **Policyholder** invoices the **Cardholder**, if the **Account Holder** knows or should know that a **Cardholder** is receiving reimbursement for charges but is not paying the **Policyholder** for those charges.

Purchase Protection Summary

This is a summary of your insurance Benefits. It does not contain the full terms and conditions of the cover. Full details can be found within this booklet under the Purchase Protection Benefit Schedule.

Significant features and benefits

- Cover for theft or damage;
- Items purchased as gifts; and
- Registration of **Covered Purchases** is not required.

Significant limitations and/or exclusions

- Only items with a purchase price in excess of £ / € 50 will be covered;
- An excess of £ / € 50 is payable per **Event**;
- Only **Covered Purchases** where the entire purchase amount is made with one of the cards listed on the front of this document is covered;
- **Events** occurring after 90 days of purchase will not be covered;
- Theft of a **Covered Purchase** must be reported to the police within 36 hours of the **Event** occurring.
- There is no cover for the following: 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, consumables, perishables or services.

The full and specific exclusions and limitations are contained in the **Benefit Schedule**.

Limits

Cover	
Any one item	£ / € 2,500
Any one occurrence (each and every claim)	£ / € 6,000
Aggregate in any twelve-month period	£ / € 10,000

Making a claim

If you need to make a claim telephone our Claims Helpline on 0845 026 8522 or +44 (0) 203 713 4845 (Monday – Friday 9:00 – 17:00) or email claims.axa-travel-insurance.com to obtain a claim form.

Purchase Protection

Benefits Schedule

Section 1: Description of Cover

1.1 Purchase Protection

Cover is provided if a **Covered Purchase**, or a **Covered Purchase** given as a gift, is **Stolen** or damaged. Payment will be made subject to the Purchase Protection Valuation section below and up to the amounts described in the Purchase Protection Summary.

Coverage is subject to an excess of £ / € 50.00 per **Event**.

Registration of **Covered Purchases** is not required.

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.

1.2 Purchase Protection Valuation

We shall pay for the lesser of the following amounts:

- the amount of the **Covered Purchase** (less any later discounts of refunds applied) as indicated on the applicable card statement; or
- the actual cost to repair or replace the **Covered Purchase** with an item of equal kind and quality.

With respect to a **Covered Purchase** which consists of articles in a pair or set, **Our** 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.

Exclusions to Section 1

1.3 **Events** occurring after 90 days of purchase.

1.4 **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).

1.5 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.

1.6 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);

1.7 **Mysterious Disappearance** of property while in the care, custody or control of any common carrier.

1.8 Theft or damage when the **Cardholder** fails to exercise **Due Diligence** to avoid or diminish theft or damage to **Covered Purchases**.

1.9 Items **Stolen** from public places unless they are locked wherever and whenever circumstances permit.

1.10 **Stolen** items not reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place.

1.11 Items **Stolen** from unattended vehicles.

Any additional exclusions are indicated in the General Exclusions.

This information is also available in large print, Braille and audio format by calling 0800 008 008 (UK) or +44 (0)1604 269452 (International)*

*All Barclaycard customer service lines are non-premium rate numbers. Calls to 0800 numbers are free from UK landlines. Mobile charges may vary. Charges will apply to calls from outside the UK. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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