















































# Purchase Protection Summary

(Barclaycard Business Select Credit Card, Barclaycard Business Select Charge Card, Barclaycard Business Premium Plus Charge Card & Barclaycard Business Premium Plus Credit Card)

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<br>(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

## Benefit 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:

- a. the amount of the **Covered Purchase** (less any later discounts of refunds applied) as indicated on the applicable card statement; or
- b. 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:

- a. boats;
- b. 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);

- c. land or buildings (including but not limited to homes and dwellings);
- d. Travellers Cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- e. plants or animals;
- f. consumables and perishables;
- g. items which the Eligible Person damages through alteration (including cutting, sawing or shaping); or
- h. 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 Benefit Schedule; 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.

# Cardholder Misuse Summary

(Barclaycard Business Select Credit Card, Barclaycard Business Select Charge Card, Barclaycard Business Premium Plus Charge Card & Barclaycard Business Premium Plus Credit Card)

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](mailto:claims.axa-travel-insurance.com) to obtain a claim form.



# Cardholder Misuse

## Benefit 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;













