


## Premium 2

Spain 

Opt to extend “Premium 1” by selecting these additional daily life services and purchase protection (including screen cover) for your cardholders

	Package highlights
<b>Insured/Beneficiary</b>	Cardholder Only (Travel Benefits may extend to immediate family)
<b>Scope</b>	<ol style="list-style-type: none"> <li>Cover while travelling personal or for business</li> <li>Cover applies worldwide (except for medical expenses)</li> </ol>
<b>Use of card</b>	<ol style="list-style-type: none"> <li>Payment for trip to have been made on valid card (except Medical expenses)</li> <li>Purchases must be made on a valid card</li> </ol>
<b>Duration of cover</b>	Annual cover
<b>Key exclusions or eligibility criteria</b>	Available as an add-on to Premium 1 only

Travel		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Trip Cancellation</b>	Reimbursement of cancellation or modification costs that apply in case of Trip cancellation before departure due to covered listed unforeseen circumstances (e.g.: death or injury or illness of the beneficiary; death or injury or illness of person at risk; professional constraints; residence inhabitable; vaccination issue)			Up to 300 € per beneficiary per year Max 750 € per event when several beneficiaries are concerned	NIL	Up to 600 € per beneficiary per year Max 1,500 € per event when several beneficiaries are concerned	NIL	Pre-Existing medical conditions: unstable illnesses or injuries that were diagnosed before booking the Trip; A mental or nervous health disorder, such as Alzheimer's disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms; Childbirth, Fertility treatments or elective abortion
<b>Trip Interruption</b>	Reimbursement of expenses related to the uncompleted part of a trip in case this trip is interrupted due to covered listed unforeseen circumstances (e.g.: death or injury or illness of person at risk; residence inhabitable)			Up to 300 € per beneficiary per year Max 300 € per event when several beneficiaries are concerned	NIL	Up to 600 € per beneficiary per year Max 300 € per event when several beneficiaries are concerned	NIL	Any situation known before the departure E.g.: hospitalization of person at risk and exclusions relative to "Trip Cancellation"
<b>Transport Delay</b>	Reimbursement of additional expenses (meals, accommodations, transportation to and from airport/railway) if main transportation (flight- train) is delayed (see Excess) due to covered listed events			Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	6h delay	Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	4h delay	Cancelled flight, overbookings, missed and delayed connecting flights, planned strikes / social movement before departure date, delay concerning flight operated by black listed companies, missing flight confirmation by passenger or non-admission on board

Travel		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Luggage Cover</b>	Compensation in case of partial or complete destruction, theft or loss of Luggage duly checked in and placed under the responsibility of transportation company with which the beneficiary is travelling on an Trip.			Up to 1,200 € per beneficiary per claim 3,000 € per event when several	NIL	Up to 1,500 € per beneficiary per claim 3,500 € per event when several	NIL	Loss and damage caused by normal wear, obsolescence, or inherent defect of the item; Damage due to the poor condition of the Luggage, noticed by the airline company; Perishable goods, animals, plants; money, cash, all types of transport documents, vouchers and all types of means of payment; Prosthesis, eyeglasses, sunglasses, and contact lenses
<b>Luggage Delay</b>	Reimbursement of additional expenses for essential items* in case checked in luggage delivery is delayed (see Limits) *means reasonable and necessary items purchased as a direct and immediate consequence of a luggage delay, such a clothes, hygiene products and baby food			500 € per beneficiary Max 1,250 € per event when several	6h delay	900 € per beneficiary Max 2,000 € per event when several	4h delay	Any item not considered as a essential item purchased as a direct and immediate consequence of luggage delay; Any perishable goods (except for baby food); Computers, computer equipment, electronic mobile devices, mobile telephone; Any transport and hotel expenses consequent to a luggage delay

Premium 1 package benefits

Travel Accident		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
	Payment of sum in case of an Accident occurred during the Trip on a 24-hour basis leading to total and permanent invalidity or the death			500,000 € per beneficiary and per event	NIL	500,000 € per beneficiary and per event	NIL	Any damage to health if not caused by an accident; All kind of illness; Suicide or any intentional self-harm accident; Accidents caused by mental disturbance or impaired consciousness, strokes, cramps or heart attacks or due to the influence of drugs or alcohol + Public transportation accident
<b>Travel accident cover on public transport</b>	Payment of sum in case of Public Transportation Accident during the Trip leading to total and permanent invalidity or the death			500,000 € per claim per beneficiary 1,000,000 € per event when several beneficiaries are concerned	NIL	500,000 € per claim per beneficiary 1,500,000 € per event when several beneficiaries are concerned	NIL	Any public transportation accidents caused by mental disturbance or impaired consciousness, strokes, cramps attacks or due to the influence of drugs or alcohol; Any public transportation accidents whilst intentionally committing a crime or any accident incurred as an operator or crew member of any mean of public transport; Claims when flying or travelling in any military vehicles; Damages suffered as a consequence of a negligence or any Public transportation accident occurred as a consequence of a war, riot, act of terrorism or any unmistakably dangerous actions

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits		Limits	Excess	Limits	Excess	
<b>Emergency Medical Expenses (inpatient/ outpatient)</b>	Reimbursement of the necessary and prescribed medical treatment abroad resulting from injury or acute illness. (Doctor's visit, hospitalisation and surgical costs, prescribed medicines costs, prescribed medical transportation, emergency dental expenses to relieve pain)			Up to 12,000 € per beneficiary per covered event per year	NIL	Up to 20,000 € per beneficiary per covered event per year	NIL	See general exclusions; Any medical expenses in country of residence
<b>Emergency Dental Expenses</b>				600 € per beneficiary per covered event per year	NIL	700 € per beneficiary per covered event per year	NIL	
<b>Medical repatriation / evacuation</b>	Medical repatriation and services to home country and transport to nearest hospital due to injury or acute illness			Included	NIL	Included	NIL	See general exclusions
<b>Body repatriation</b>	Repatriation of remains from location of death to burial place home of residence or in country of death) and funeral costs			Included funeral costs - 800 €	NIL	Included funeral costs - 800 €	NIL	See general exclusions
<b>Return of travel companion</b>	Making arrangements and paying for the return travel of the remaining travelling companions			Included	NIL	Included	NIL	See general exclusions
<b>Return of dependents</b>	Making arrangements and paying for the return travel of the remaining dependents or for a round trip for a family member in case no other insured adult member is present during trip to return to home country with them			Included	NIL	Included	NIL	See general exclusions

**Premium 1 package benefits**

\*Main Exclusions. Not exhaustive. General exclusions on top: Any medical treatment costs which are the reason for the trip; Any costs in relation to a pre-existing, diagnosed and/or treated illness or accident that was diagnosed prior to the subscription of the bank account or booking trip; Accidents caused by drugs or alcohol; Suicide; Vaccination costs, Implants; Childbirth; Curative treatments; Medical/ surgical and pharmaceutical expenses incurred in the country of residence, Abortion; Cosmetic surgeries; Any injuries resulting from the practice of High Risk activity

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Transport to bedside</b>	Making arrangements and paying for a return ticket and hotel for a family member in case of hospitalization of the beneficiary			1/ If Hospital >10 days 2/ 125 €/night (10 nights)	NIL	1/ If Hospital > 7 days 2/ 200 €/night (10 nights)	NIL	See general exclusions
<b>Early return of the Insured</b>	Making arrangements and paying for return travel to home before the end of trip planned due a covered unforeseen event such as severe injury or illness or death of a family member, damage to property.			Included	NIL	Included	NIL	See general exclusions
<b>Medical coordination and booking</b>	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals			Included	NIL	Included	NIL	See general exclusions
<b>Reimbursement of telephone costs</b>	Reimbursement of telephone expenses corresponding only to calls to or from Allianz Assistance in the sole case of a service being organized by us for covered events			Up to 150 € per event	NIL	Up to 300 € per event	NIL	See general exclusions
<b>Travel Assistance Provide emergency travel assistance during trip 24/7</b>	Call centre info service: e.g. Finding a Doctor or Medical Facility; Legal assistance and advance expenses: e.g. in case you have a car accident while travelling abroad, finding a lawyer and legal lawyer expense advance			Information only Advance 3,000 € per beneficiary per covered event and per year	NIL	Information only Advance 5,000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

**Premium 1 package benefits**

\*Main Exclusions. Not exhaustive. General exclusions on top: Any medical treatment costs which are the reason for the trip; Any costs in relation to a pre-existing, diagnosed and/or treated illness or accident that was diagnosed prior to the subscription of the bank account or booking trip; Accidents caused by drugs or alcohol; Suicide; Vaccination costs, Implants; Childbirth; Curative treatments; Medical/ surgical and pharmaceutical expenses incurred in the country of residence, Abortion; Cosmetic surgeries; Any injuries resulting from the practice of High Risk activity

OTHERS		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General ex- clusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>New Mobility</b>	Personal accident lump sum payment in case of permanent disability or death while using an eScooter (free-floating*)			Up to 50,000 €	Minimum disability rate of 15%	Up to 60,000 €	Minimum disability rate of 15%	Any Unauthorized Use of an eScooter; Any accident that is not a Road Accident; Any Use of an eScooter by a Customer below the locally required minimum age of majority; Any Use of an eScooter where the maximum speed of the eScooter is higher than the locally regulated maximum speed; Any Use of an eScooter where passengers are being carried; Any Use of an eScooter under the influence of alcohol above the locally allowed limit; Suicide and attempted suicide or the consequences of attempted suicide of You or any other Beneficiary; Road Accident caused intentionally by a Beneficiary resulting from his/her: participation in a crime, an offense or a fight, except in cases of self-defence; Illness
<b>Domestic Care</b>	Following a repatriation with an hospitalization, envelop of services at home to help in the daily life: Housekeeping, nursing, transport to hospital/school, home schooling, gardener, delivery of meals. Beneficiary definition = Reference of Beneficiary for Emergency Medical Assistance and expense			Envelop of service up to 450 €	NIL	Envelop of service up to 600 €	NIL	Must be the continuation of a medical repatriation

\*Any vehicle or bicycle detailed in the Rental Micro-mobility Vehicle Agreement concluded by the Insured Person with a professional rental company or with an internet platform which provides means of rental transportation. Cover applies to the following Rental Micro-mobility Vehicles only : bicycles, e-bikes, scooters, e-scooters and e-motorcycles. Direct rentals between private individuals are excluded from cover.

SHOPPING		Premier		Platinum		Infinite		Item specification	Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess		
<b>60 day Accident &amp; Theft cover for Purchased Goods</b>	Accidental Damage and Theft of new goods during 60 days after purchase with card (with some excluded items' categories); Min item's value 100 € to be eligible. Benefit: reimbursement of repair invoice or residual value in case of irreparability/BER at insurer discretion.			Max 60 days after purchase; Min item value 100 €; Max: 1,000 € claim/year	50 €	Max 60 days after purchase; Min item value 100 €; Max 2,500 € claim/year	NIL	Any good, if not Excluded, purchased with the card and with a minimum purchase price 100 €	See below
<b>60 day Accident &amp; Theft cover for Mobile Phone &amp; Tablet</b>	Screen damage during 60 days after purchase. Benefit: reimbursement of repair invoice or residual value in case of irreparability/BER at insurer discretion			Mobile Phones 60 days after purchase Max 500 €/claim 1 claim/year	50 €	Mobile Phones+Tablet 60 days after purchase Max 750 €/claim 2 claims/year	50 €	Mobile phones	

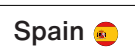
**Main Exclusions. Not exhaustive. General exclusions on top**

No cover is provided in the following cases:

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| <ul style="list-style-type: none"> <li>a) Damages caused due to risks listed in General Provisions and to the terms stipulated in the scope and coverage table;</li> <li>b) Damage due to use or wear and tear;</li> <li>c) Superficial damage, scratches, fading or cosmetic defects;</li> <li>d) Used and/or pre-owned items, newly purchased items that have been rebuilt, refurbished or returned and re-sold;</li> <li>e) Damage to goods that were not acquired by the Account Holder;</li> <li>f) Smartphones / Mobile telephones / Tablets;</li> <li>g) Traveller's cheques, money (paper or coin), tickets, documents, bullion, banknotes, negotiable instruments or other numismatic property;</li> <li>h) Animals, e.g. fish, birds, or living plants;</li> </ul> | <ul style="list-style-type: none"> <li>i) Consumable and/or perishable goods;</li> <li>j) Mail order purchases or purchases made from an online site, until delivered and accepted by the Account Holder in perfect condition;</li> <li>k) Trailers, motorcycles, motorboats, or accessories attached to or mounted on such property, airplanes, motor scooters, snow blowers, riding lawnmowers, golf carts, lawn tractors, motorized wheelchairs or any other motorized vehicles or any of their respective parts or accessories;</li> <li>l) Jewellery, gems, watches and furs or garments trimmed with fur stored in baggage unless such baggage is hand carried under a personal supervision of the Account Holder;</li> <li>m) Any and all property items and/or equipment intended for commercial use. Personal property used for a business is not covered.</li> </ul> |
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## Premium 2



Pricing per package and per card. Pricing in EUR, excluding IPT.

Platinum

Spain 22.28 €

Infinite

Spain 36.21 €