

Premium 2

Italy 

Opt to extend “Premium 1” by selecting these additional daily life services and ATM cover for your cardholders

	Package highlights
Insured/Beneficiary	Cardholder Only
Scope	<ol style="list-style-type: none"> 1. Cover while travelling personal or for business 2. Cover applies worldwide
Use of card	<ol style="list-style-type: none"> 1. Payment for trip to have been made on valid card (except Medical expenses) 2. ATM withdrawals must be made on a valid card
Duration of cover	Annual cover
Key exclusions or eligibility criteria	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	
Trip Cancellation	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 7,500 € per beneficiary per year Max 12,000 € per event when several beneficiaries are concerned	NIL	
Trip Interruption	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 7,500 € per beneficiary per year Max 12,000 € per event when several beneficiaries are concerned	NIL	
Transport Delay	Reimbursement of additional expenses (meals, accommodations, transportation to and from airport/railway) if main transportation (flight- train) is delayed over 4 hours due to covered listed events			Up to 300 € per claim per beneficiary Max 750 € per event when several beneficiaries are concerned by the claim	4 h	Up to 500 € per claim per beneficiary Max 1,250 € per event when several beneficiaries are concerned by the claim	4 h	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	
Luggage Cover	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 2,600 € per beneficiary per claim 5,000 € per event when several beneficiaries concerned by the claim Valuables 20 % of luggage limit	75 €	Up to 3,000 € per beneficiary per claim 5,000 € per event when several beneficiaries concerned by the claim Valuables 20% of luggage limit	75 €	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
Luggage Delay	Reimbursement of additional expenses for essential items* in case checked in luggage delivery is delayed for more than 4 hours *means reasonable and necessary items purchased as a direct and immediate consequence of a luggage delay, such as clothes, hygiene products and baby food			Up to 400 € per beneficiary Max 1,000 € per event when several beneficiaries are concerned by the claim	4 hours	Up to 600 € per beneficiary Max 1,500 € per event when several beneficiaries are concerned by the claim	4 hours	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 death			500,000 € per claim per beneficiary per event	NIL	500,000 € per claim per beneficiary 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
Travel accident cover on public transport	Payment of sum in case of Public Transportation Accident during the Trip leading to total and permanent invalidity or 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 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

Premium 1 package benefits

Emergency Medical Assistance and expenses		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Emergency Medical Expenses (inpatient/ outpatient)	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 10,000 € per beneficiary per covered event per year	NIL	Up to 1,000,000 € per beneficiary per covered event per year	NIL	See general exclusions. Any medical expenses in country of residence
Emergency Dental Expenses				Up to 500 € per beneficiary per covered event per year	NIL	Up to 1,000 € per beneficiary per covered event per year	NIL	
Medical repatriation / evacuation	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.
Body repatriation	Repatriation of remains from location of death to burial place home of residence or in country of death) and funeral costs			Included (800 € funeral costs)	NIL	Included (800 € funeral costs)	NIL	See general exclusions.
Return of travel companion	Making arrangements and paying for the return travel of the remaining travelling companions			Included	NIL	Included	NIL	See general exclusions.
Return of dependents	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	
Transport to bedside	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.
Early return of the Insured	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.
Medical coordination and booking	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals			Included	NIL	Included	NIL	See general exclusions.
Reimbursement of telephone costs	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.
Travel Assistance Provide emergency travel assistance before and during trip 24/7	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

SHOPPING		Premier		Platinum		Infinite		Item specification	Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess		
60 day Accident & Theft cover for Purchased Goods	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 2,000 € / claim/year	50 €	Max 60 days after purchase; Min item value 100 €; Max: 3,000 € / claim/year	50 €	Any good, if not Excluded, purchased with the card and with a minimum purchase price 100 €	See below
Online Shopping Protection	Item Not Delivered; delivery of defective or damaged items, Loss/damage of item during the return shipment, refusal to refund in justified return cases. New/refurbished items only			- Information on dispute mgt - Financial comp up to 1,000 €/year - Cyber Risk Legal guidance up to 500 €/year	NIL	- Information on dispute mgt - Financial comp up to 5,000 €/year - Cyber Risk Legal guidance up to 500 €/year	NIL	Mobile phones	See below

60 day Accident & Theft cover for Purchased Goods – Main Exclusions. Not exhaustive. General exclusions on top

No cover is provided in the following cases:

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| a) Damages caused due to risks listed in General Provisions and to the terms stipulated in the scope and coverage table; | h) Animals, e.g. fish, birds, or living plants; |
| b) Damage due to use or wear and tear; | i) Consumable and/or perishable goods; |
| c) Superficial damage, scratches, fading or cosmetic defects; | j) Mail order purchases or purchases made from an online site, until delivered and accepted by the Account Holder in perfect condition; |
| d) Used and/or pre-owned items, newly purchased items that have been rebuilt, refurbished or returned and re-sold; | 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; |
| e) Damage to goods that were not acquired by the Account Holder; | 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; |
| f) Smartphones / Mobile telephones / Tablets; | m) Any and all property items and/or equipment intended for commercial use. Personal property used for a business is not covered. |
| g) Traveller's cheques, money (paper or coin), tickets, documents, bullion, banknotes, negotiable instruments or other numismatic property; | |

Online Shopping Protection – Main Exclusions. Not exhaustive. General exclusions on top

Purchases of any of the following:

- Buildings
- Land
- Tickets
- Coupons
- Aircraft
- Motor vehicles
- Watercraft
- Perishable good (e.g. food)
- Plants
- Animals
- Services
- Copyrights
- Electricity
- Gas
- Illegal goods
- Grey Market goods

Damage to Item or Loss of Item whilst in your possession;
Purchases of any goods from a business not registered for VAT;
Purchases of products with safety features removed, bypassed, disabled or altered;
Purchases of products not intended to be sold in the Country of Residence;
Purchases of a product or group of products sold as a lot or group of products under an listing;
Purchases of any goods from a peer-to-peer or auction platform;
Purchases of uninsured capital transactions, speculative transactions and bets; gaming or wager contracts;
Purchases of forward or speculative transactions; securities; book-entry securities, participating interests;
Failure due to faults or defects in materials and workmanship;

Cost and loss arising from not being able to use Your product e.g. hiring a replacement product;
Any amount recoverable from a delivery company or the Seller;
Any amount recoverable from other insurance policies;
• Any case that was rejected by any delivery related insurance policies of the Seller
• Damage to Item or Loss of Item whilst in your possession is not covered by this insurance
Legal guidance specifics:
• Disputes regarding loans / mortgages
• Legal Consultation engaged without our prior consent
• Costs associated with pursuing Your legal interests outside of the initial Legal Consultation

SHOPPING		Premier		Platinum		Infinite		Item specification	Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess		
Extended Warranty	Allianz partners covers the Eligible Items in the insured's residence, which are running the 1st year after the legal warranty period (not older than 60 months). Eligible item must have been purchased with the card. Benefit: reimbursement of repair invoice or residual value in case of irreparability/ BER at insurer discretion			White/Brown goods up to 300 €/claim 2 claim/year	50 €	White/Brown goods 750 €/claim 2 claim/year	50 €	Any good, if not Excluded, purchased with the card and with a minimum purchase price 100 €	See below

Main Exclusions. Not exhaustive. General exclusions on top

No cover is provided in the following cases:

- a) Damages caused due to risks listed in General Provisions and to the terms stipulated in the scope and coverage table;
- b) Reduction in value and pecuniary damage;
- c) Damage due to use or wear and tear;
- d) Damage for which a third party is contractually liable as manufacturer, seller or as one who has fulfilled a repair order;
- e) Superficial damage, scratches, fading or cosmetic defects;
- f) Used goods;
- g) Goods that were acquired through fraudulent or unauthorised use of the bank account or its attached payment card(s);
- h) Costs of installation, maintenance, setting or adjustment;

- i) Software;
- j) Cleaning costs (e.g. for washing machine and dishwasher filters, detergent drawers);
- k) Costs of damage caused by failure to observe operating instructions (e.g. in the course of commissioning, maintenance, installation);
- l) Cost of removing blockages (excluded from this are blockages in the cooling system of refrigerating equipment);
- m) Installation and dismantling costs (e.g. under the table equipment);
- n) Damage resulting from corrosion and its consequences;
- o) Operating and servicing costs;
- p) Auxiliary and operating materials (e.g. fuel, filter materials and cartridges, cooling, cleaning and lubricating agents such as oil);

- q) Tools of any kind (e.g. drills, knives, saw blades, cogs, cutting and sanding discs);
- r) Other parts that empirically have to be exchanged frequently during the useful lives of the insured equipment (e.g. bulbs, batteries, fuses);
- s) Damage covered by the manufacturer's product liability or a product recall;
- t) Smartphones / Mobile telephones;
- u) Design, manufacturing or other faults which are the subject of a recall by the manufacturer, also known as epidemic or pandemic recalls; faults caused by Third Party Software;
- v) Eligible Products not installed or operated in accordance with manufacturer's instructions;
- w) Gadgets of the Eligible Product

Premium 1 package benefits

OTHERS		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Daily life services	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	Same as medical assistance. Must be the continuation of a medical repatriation
ATM Theft	Coverage in cases of mugging for stolen cash, up to 6 hours after withdrawal at an ATM. Proof of the withdraw with the card + proof of the aggression (police report)			Event within 6 hours after withdrawal 400 €/year	20 €	Event within 6 hours after withdrawal 600 €/year	20 €	



Premium 2

Italy 

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

Platinum

Italy 23.24 €

Infinite

Italy 44.65 €

Travel, Shopping and Other insurance products are provided by Allianz Partners and arranged by Aon Belgium B.V (UK Branch).

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Insurance mediation services referred to in this document will be effectively provided by the corresponding Aon Group entity duly authorized to perform said activities in the relevant territory and as set out in the terms of business agreement.