


Premium 3

Spain 

Extend your travel package to incorporate ski cover including search and rescue

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> Cover while travelling personal or for business Cover applies worldwide (except for medical expenses - Abroad Only)
Use of card	Payment for trip to have been made on valid card (except Medical expenses)
Duration of cover	Annual cover
Key exclusions or eligibility criteria	Available as an add-on to Premium 1 & 2 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 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
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 600 € per beneficiary per year Max 1,500 € 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"
Transport Delay	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	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	
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 1,500 € per beneficiary per claim 3,500 € per event when several beneficiaries concerned by the claim Valuables 40% of limit	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
Luggage Delay	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					Up to 900 € per beneficiary Max 2,000 € per event when several beneficiaries are concerned by the claim.	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	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 the death					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	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 20,000 € per beneficiary per covered event per year	NIL	See general exclusions; Any medical expenses in country of residence
Emergency Dental Expenses						Up to 700 € 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	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 funeral costs - 800 €	NIL	See general exclusions
Return of travel companion	Making arrangements and paying for the return travel of the remaining travelling companions					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	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 > 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	See general exclusions
Medical coordination and booking	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals					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 300 € per event	NIL	See general exclusions
Travel Assistance Provide emergency travel assistance 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 5000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

Premium 1 package benefits

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OTHERS		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
New Mobility	Personal accident lump sum payment in case of permanent disability or death while using an eScooter (free-floating*)					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
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 600 €	NIL	Must be the continuation of a medical repatriation

Premium 2 package benefits

*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		
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 2,500 € claim/year	NIL	Any good, if not Excluded, purchased with the card and with a minimum purchase price 100 €	See below
60 day Accident & Theft cover for Mobile Phone & Tablet	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	

Premium 2 package benefits

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

Winter sports covered activities:

1. All forms of skiing / snowboarding done in ski slopes resorts;
2. Certain sporting activities, including cross-country skiing, snowshoeing, and hiking;
3. Sports and various activities organised in groups by and under the responsibility of an association or organisation and supervised by a professional guide/ monitor.

Scope:

While travelling for personal or professional purpose, or before trip departure (cancellation cover); Covers apply Worldwide (except Medical expenses: abroad only).

A Kilometric Allowance of 100 km will apply to all covers - Except for Emergency Medical Assistance - for Covered Events in the Country of Residence.

Up to 90 consecutive days from the start of the Trip (limited to 31 days for CDW/ LDW Insurance).

Ski cover (winter sports)		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Damage / theft to winter sports equipment	Compensation of winter sport equipment (personal or hired) value or costs for renting replacement equipment to use during trip in case this equipment has been lost, stolen.					Damage to personal ski equipment - rental cost up to 1000 € per beneficiary per event per year Damage / Theft of rental ski equipment - Remaining costs up to 1000 € per beneficiary per event per year	NIL	Wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes; loss or damage to a beneficiary's personal ski equipment which is more than five years old; hired equipment not verified by an official receipt from the ski equipment hire shop; deliberate, wilful or malicious damage; carelessness or neglect;

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		Limits	Excess	Limits	Excess	Limits	Excess	
Reimbursement of ski pass and lessons	Reimbursement of unused part of prepaid ski pass and ski lessons due to illness, injury, medical repatriation or ski piste resort closure					ski pass & lessons < 3 days up to 400 € per beneficiary per claim Max 1000 € per event when several beneficiaries concerned by the claim ski pass & lessons > 3 days up to 1000 € per beneficiary and per event when several beneficiaries concerned by the claim Max 2 claims/year	NIL	Illness and accident not covered; ski resorts located at an altitude of under 1,500 metres; claims out the dates between 15 December and 15 April; Claims where not all skiing facilities are closed during 2 consecutive days minimum; Claims where the skiing or weather conditions are known or are public knowledge at the time of booking their trip.

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Ski cover (winter sports)		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Additional accommodation	Reimbursement of the cost of additional accommodation due to severe weather or road closure causing delay to a beneficiary's arrival at the booked resort (outbound) or departure from the resort (inbound).					Up to 300 € per beneficiary per event per year	NIL	Expected situation known by announcement 24h before departure
Search and rescue	Reimbursement of the mountain search or rescue costs, i.e. the operations conducted by rescuers or rescue organisations going out specifically to search for the Insured in a place devoid of any means of rescue other than those that can be provided by the professional rescuers					Up to 5,000 € per beneficiary and per year Max 12000 € per event when several beneficiaries concerned by the claim	NIL	

Premium 3

Spain 

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

Infinite

Spain 37.76 €