


## Business – Travel and Shopping

Germany 

Annual worldwide coverage for emergency medical assistance incorporating cover for trip curtailment, cancellation and also missed departure - suitable for Premium cards. The Business Package includes Part 1 and Part 2.

	Package highlights
Insured/Beneficiary	Cardholder & Business Colleague designated by the cardholder (Premium Product extends to immediate family)
Scope	<ol style="list-style-type: none"> <li>1. Cover while travelling for business (Premium Product may extend to personal use)</li> <li>2. Cover applies worldwide (except for medical expenses - Abroad Only)</li> <li>3. Up to 90 consecutive days cover from the start of the trip (31 days for Collision Damage Waiver)</li> </ol>
Use of card	<ol style="list-style-type: none"> <li>1. Payment for trip to have been made on valid card (except Medical expenses)</li> <li>2. Purchases must be made on a valid card</li> </ol>
Duration of cover	Annual cover
Key exclusions or eligibility criteria	<ol style="list-style-type: none"> <li>1. Medical Expenses only covered abroad</li> <li>2. Pre-existing medical conditions excluded</li> </ol>

Travel		Business Standard		Business Gold		Business Platinum		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)	N/A	N/A	Up to 7,500 € per beneficiary per event per year	NIL	Up to 10,000 € per beneficiary per event per year	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 Curtailment</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)	N/A	N/A	Up to 7,500 € per beneficiary per event per year	NIL	Up to 10,000 € per beneficiary per event per year	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 over 4 hours due to covered listed events	Up to 250 € per claim per beneficiary Max 500 € per event when several beneficiaries are concerned by the claim	NIL	Up to 300 € per claim per beneficiary Max 500 € per event when several beneficiaries are concerned by the claim	NIL	Up to 400 € per claim per beneficiary Max 900 € per event when several beneficiaries are concerned by the claim	NIL	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		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Missed Departure</b>	Reimbursement of additional transportation costs or rebooking fees if the initial flight is missed due to a covered event the fees (e.g. vehicle breakdown, traffic accident, public transportation failure)	Up to 500 € per claim per beneficiary Max 800 € per event when several beneficiaries are concerned by the claim	NIL	Up to 750 € per claim per beneficiary Max 1,300 € per event when several beneficiaries are concerned by the claim	NIL	Up to 1,000 € per claim per beneficiary Max 1,800 € per event when several beneficiaries are concerned by the claim	NIL	
<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. Business equipment: Object for professional purpose belonging to the Cardholder or his Business company, taken by the Beneficiary who is responsible for it as part of a Business Trip	Up to 1,800 € per beneficiary per claim 2,800 € per event when several beneficiaries concerned by the claim valuables / business equipment 720 € per beneficiary / event/ year	75 €	Up to 2500 € per beneficiary per claim 4,000 € per event when several beneficiaries concerned by the claim valuables / business equipment 900 € per beneficiary / event/ year	NIL	Up to 3 000 € per beneficiary per claim 5000 € per event when several beneficiaries concerned by the claim valuables / business equipment 1 100 € per beneficiary / event/ year	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; Prothesis, eyeglasses, sunglasses, and contact lenses
<b>Luggage Delay</b>	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 a clothes, hygiene products and baby food	Up to 250 € per claim per beneficiary Max 350 € per event when several beneficiaries are concerned by the claim	NIL	Up to 350 € per claim per beneficiary Max 700 € per event when several beneficiaries are concerned by the claim	NIL	Up to 500 € per claim per beneficiary Max 800 € per event when several beneficiaries are concerned by the claim	NIL	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

Travel		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
CDW	Reimbursement of the deductible stipulated in the Car Rental Agreement concluded with a car rental company in case the Rental Car suffered during the Trip a damage as a consequence of a Collision	2 claims/year	NIL	2 claims / year	NIL	2 claims/year	NIL	Fraudulent or deliberate acts; If the damage is the consequence of requisition by the Police or resulting from the use of narcotics or similar substances or drugs or resulting from an alcoholic; Damaged caused by an animal, a smoking accident; Some types of vehicles luxury and collection vehicles, vehicles of more than 3,5 tons, caravans

Travel Accident		Business Standard		Business Gold		Business Platinum		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	100,000 € per claim per beneficiary per event	NIL	150,000 € per claim per beneficiary per event	NIL	300,000 € 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
<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 death	130,000 € per claim per beneficiary per event	NIL	250,000 € per claim per beneficiary per event	NIL	350,000 € per claim per beneficiary Maximum 500,000 € per event	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

Travel Accident		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Personal Liability Abroad	Reimbursement of costs related to physical or material damage caused by the insured person to a third party during travel	N/A	N/A	1,500,000 € per beneficiary / event / year	100 €	2,500,000 € per beneficiary / event / year	100 €	Injury resulting from participation in any official sports matches, races or competitions, or other trials for such events, as well as the playing of any sport in a professional capacity; Activities requiring specific and compulsory Third Party Liability Insurance; Any consequential loss not resulting from insured Bodily Injury or Material Damage; Any damage caused by motor vehicles, caravans, motorised devices, sailing or motor boats, aircraft or animals owned, driven, or in the custody of the Insured or the persons for whom the Damage incurring the Insured's Professional Third Party Liability and/or the Third Party Liability of his or her employer

Emergency Medical Assistance and expenses		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	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)	Unlimited	NIL	Unlimited	NIL	Unlimited	NIL	See general exclusions. Any medical expenses in country of residence
<b>Emergency Dental Expenses</b>		Unlimited	NIL	Unlimited	NIL	Unlimited	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	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	Funeral costs - 800 €	NIL	Funeral costs - 1,000 €	NIL	Funeral costs - 1,300 €	NIL	See general exclusions.
<b>Return of travel companion</b>	Making arrangements and paying for the return travel of the remaining travelling companions	Business Colleague  Hospitalization > 10 days	NIL	Included - Hospitalization > 7 days	NIL	Included - Hospitalization > 5 Days	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	N/A	NIL	Included	NIL	Included	NIL	See general exclusions.

Emergency Medical Assistance and expenses		Business Standard		Business Gold		Business Platinum		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/ 150 €/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	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	Included	NIL	See general exclusions.
<b>Business colleague replacement</b>	Cost of ticket to enable a business colleague where necessary, to replace the beneficiary in case of hospitalization for more than 5 days (7 days for business gold and 10 days for business standard) or medical repatriation	Included Hospitalization > 10 days	NIL	Included Hospitalization > 7 days	NIL	Included Hospitalization > 5 days	NIL	See general exclusions.
<b>Reimbursement of telephone costs</b>	Reimbursement of telephone expenses corresponding only to calls to or from AzP-Assistance in the sole case of a service being organized by us for covered events	Up to 80 € per event	NIL	Up to 150 € per event	NIL	Up to 300 € per event	NIL	See general exclusions.



Emergency Medical Assistance and expenses		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Travel Assistance</b> <b>Provide emergency travel assistance before and 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 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	Information only Advance 10,000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

SHOPPING		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>30/60 day Accident &amp; Theft cover for Purchased Goods</b>	Accidental Damage and Theft of new goods during 30 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	30 days after purchase; Min item value 100 €; Max 1,000 € claim / year	50 €	60 days after purchase; Min item value 100 €; Max 1,500 € claim / year	50 €	60 days after purchase; Min item value 100 €; Max 2,000 € claim/year	50 €	See below
<b>30/60 day Accident &amp; Theft cover for Mobile Phone &amp; Tablet</b>	Accidental Damage (including screen damage) and Theft during 30 days after purchase. Benefit: reimbursement of repair invoice or residual value in case of irreparability/BER at insurer discretion	Mobile Phones+Tablet 30 days after purchase Max 500 € 2 claim/year	50 €	60 days after purchase Max 750 € 2 claim/year	50 €	Mobile Phones+Tablet 60 days after purchase Max 1,000 € 2 claim/year	50 €	See below

**30/60 day Accident & Theft cover for Purchased Goods**

- a) Smartphones/Mobile telephones;
- b) Damages caused due to risks listed in General Provisions and to the terms stipulated in the scope and coverage table;
- c) Damage due to use or wear and tear;
- d) Superficial damage, scratches, fading or cosmetic defects;
- e) Used and/or pre-owned items, newly purchased items that have been rebuilt, refurbished or returned and re-sold;
- f) Damage to goods that were not acquired by the Card Holder;
- g) Consumable and/or perishable goods;
- h) Mail order purchases or purchases made from an online site, until delivered and accepted by the Card Holder in perfect condition

**30/60 day Accident & Theft cover for Mobile Phone & Tablet**

- a) For risks listed in General Provisions and the terms stipulated in the scope and coverage table;
  - b) For damages which are not externally visible, such as failure of an internal component whatever the cause is (e.g. breakdown of battery or due to liquid);
  - c) For cosmetic damages: Damage that only affects the appearance of the Insured Mobile Phone & Tablet and not its underlying functionality or safe use. Cosmetic Damage includes but is not limited to: scratches; kinks; dents; discoloration; and small cracks.
  - d) Wear and Tear: damage that naturally and inevitably occurs as a result of normal use over a period of time;
  - e) Damages related to Manufacturer :
    - Damage due to faults or defects in materials and workmanship occurring during the term of the manufacturer's warranty when the manufacturer or the Card Holder must be held liable in the case of a damage event occurring;
  - f) Theft (excluding burglary and robbery) should the Insured Mobile Phone & Tablet be left unattended or in clothes taken off or in a bag, suitcase or rucksack left unattended or handed in to the custody of a transport company;
  - g) Claims caused through the Insured Mobile Phone & Tablet having been forgotten, left lying, hanging or standing or mislaid;
  - h) Damage caused by a conscious and voluntary disregard of the need to use reasonable care by the Card Holder or a user of the Insured Mobile Phone & Tablet;
  - i) Damage caused by a failure to take reasonable precautions to prevent damage by the Card Holder or a user of the Insured Mobile Phone & Tablet;
  - j) Theft or damage to accessories;
  - k) Insured Mobile Phone & Tablet where the serial number or IMEI is not visible or deteriorated which prevent from the authentication;
  - l) Costs of software including the operating system, loss of data, external data media, subsequent additions, conversions and upgrades and any other kind of input equipment;
- The Insurer does not compensate pecuniary damage, particularly not operator fees, financial penalties, compensation payments to third parties and loss of use of insured objects.

SHOPPING		Business Standard		Business Gold		Business Platinum		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Extended Warranty</b>	Allianz Assistance covers the Eligible Items in the insured's Business premises, 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	Grey goods up to 300 € 1 claim/year	50 €	Grey Good up to 400 € 2 claim / year	50 €	White/Brown/Grey goods up to 500 € 2 claim/year	50 €	See below

**Extended Warranty**

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|---|--|--|
| a) Smartphones / Mobile telephones;   | h) Costs of installation, maintenance, setting or adjustment;  | p) Auxiliary and operating materials (e.g. fuel, filter materials and cartridges, cooling, cleaning and lubricating agents such as oil);         |
| b) Damages caused due to risks listed in General Provisions and to the terms stipulated in the scope and coverage table;      | i) Software;   | q) Other parts that empirically have to be exchanged frequently during the useful lives of the insured equipment (e.g. bulbs, batteries, fuses); |
| c) Reduction in value and pecuniary damage;   | j) Cleaning costs (e.g. for washing machine and dishwasher filters, detergent drawers);  | r) Damage covered by the manufacturer's product liability or a product recall;   |
| d) Damage due to use or wear and tear;  | k) Costs of damage caused by failure to observe operating instructions (e.g. in the course of commissioning, maintenance, installation); | s) Design, manufacturing or other faults which are the subject of a recall by the manufacturer, also known as epidemic or pandemic recalls;      |
| e) Damage for which a third party is contractually liable as manufacturer, seller or as one who has fulfilled a repair order; | l) Cost of removing blockages (excluded from this are blockages in the cooling system of refrigerating equipment);                       | t) Third Party Software;   |
| f) Superficial damage, scratches, fading or cosmetic defects;   | m) Installation and dismantling costs (e.g. under the table equipment);  | u) Eligible Products not installed or operated in accordance with manufacturer's instructions  |
| g) Goods that were acquired through fraudulent or unauthorised use of the VISA Account or its attached payment card(s);       | n) Damage resulting from corrosion and its consequences;   |  |
|   | o) Operating and servicing costs;  |  |

## Business – Travel and Shopping

Germany 

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

Standard	Germany 21.11 €
Gold	Germany 40.92 €
Platinum	Germany 47.80 €

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

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