





Opt to extend "Classic" by selecting these additional travel benefits covering delays in travel, and cover for your luggage - suitable for Classic Cards

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	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 Classic only

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Classic +

Germany

Travel				Main Exclusions. Not exhaustive.
Emergency Medical Assistance and expenses		Limits	Excess	General exclusions on top
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,	Unlimited per beneficiary per event per year	NIL	
Emergency Dental Expenses	rescribed medical transportation, emergency dental expenses to relieve pain)	Unlimited per beneficiary per 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	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; Any medical expenses in country of residence
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	
Return of travel companion	Making arrangements and paying for the return travel of the remaining travelling companions	Included	NIL	
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	
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	
Medical coordination and booking	Booking and organization of specialist visits, diagnostic tests and hospitalizations in affiliated hospitals	Included	NIL	
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.	70 € per event	NIL	
Travel Assistance Provide emergency travel assistance before & 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 900 € per beneficiary per covered event and per year	NIL	

Classic package with Travel benefits



Classic +

Germany

Travel		Limits	Excess	Main Exclusions. Not exhaustive. General exclusions on top
Transport Delay	Reimbursement of additional expenses (meals, accommodation, transportation to and from airport/railway) if main transportation (flight- train) is delayed over 6 hours due to covered listed events	180 € per claim per beneficiary Max 300 € per event when several beneficiaries are concerned by the claim	6h 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.
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.	200 € per beneficiary per claim 500 € per event when several beneficiaries concerned by the claim Valuables are insured for up to 200 € per claim whatever the number of beneficiaries Min claim value 40 €	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 for more than 12 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	120 € per claim per beneficiary Max 450 € per event when several beneficiaries are concerned by the claim	12h 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.

Classic package with Travel benefits







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

Classic + Germany 8.20 €