

Premium 2

Germany 

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

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> 1. Cover while travelling personal or for business 2. Cover applies worldwide (except for medical expenses)
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 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	20% min 100 €	Up to 10,000 € per beneficiary per year Max 15,000 € per event when several beneficiaries are concerned	20% min 100 €	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 Curtailment	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	20% min 100 €	Up to 10,000 € per beneficiary year Max 15,000 € per event when several beneficiaries are concerned	20% min 100 €	Any situation known before the departure E.g.: hospitalization of person at risk and exclusions relative to "Trip Cancellation"
Missed Departure	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 1,000 € per claim per beneficiary Max 2,500 € per event when several beneficiaries are concerned	NIL	Up to 2,000 € per claim per beneficiary Max 3,500 € per event when several beneficiaries are concerned	NIL	

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			75,000 € per claim per beneficiary 150,000 € per event when several beneficiaries are concerned	NIL	75,000 € per claim per beneficiary 150,000 € per event when several beneficiaries are concerned	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			150,000 € per claim per beneficiary 300,000 € per event when several beneficiaries are concerned	NIL	300,000 € per claim per beneficiary 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)			Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	NIL	See general exclusions; Any medical expenses in country of residence
Emergency Dental Expenses				Unlimited per beneficiary per event per year	NIL	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	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 Service 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

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OTHERS		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Psychological Assistance – by telephone	Psychological support by phone when suffering a strong psychological trauma, following a fortuitous event (accident, loss of autonomy, death of a loved one, discovery of a serious illness, assault). Beneficiary definition = Reference of Beneficiary for Emergency Medical Assistance and expenses			6 calls (30 minutes) per year	NIL	8 calls (30 minutes) per year	NIL	Psychological illnesses previously recognized or established or being treated on the effective date of the contract are excluded
New Mobility	Personal accident lump sum payment in case of permanent disability or death while using escooter (free-floating*)			Up to 50,000 €	Minimum disability rate 15 %	Up to 60,000 €	Minimum disability rate 15 %	Any Unauthorized Use of an eScooter; Any accident that is not a Road Accident; Any Use of a eScooter by a Customer below the locally required minimum age of majority; Any Use of a eScooter where the maximum speed of the eScooter is higher than the locally regulated maximum speed; Any Use of a eScooter where passengers are being carried; Any Use of a 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

OTHERS		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
Domestic Care	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 800 €	NIL	Must be the continuation of a medical repatriation
ID Documents/Keys	Reimbursement of the fees to replace ID documents or keys in case of loss/theft/damage			Up to 400 € Max 1 claim per year	NIL	Up to 500 € Max 2 claim per year	NIL	

Premium 2

Germany 

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

Platinum

Germany 40.26 €

Infinite

Germany 55.58 €