


Premium 3

Germany 

Opt to extend “Premium 1 and 2” by extending cover to protect your cardholders purchases with purchase protection

	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. Purchases 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 & 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 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 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 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	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					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	See general exclusions; Any medical expenses in country of residence
Emergency Dental Expenses						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	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	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 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 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					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 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

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.

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 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 500 € Max 2 claim per year	NIL	

Premium 2 package benefits

SHOPPING		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
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: 5000 €/year - Cyber Risk Legal guidance up to 500 €/year	NIL	See below
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	50 €	See below

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


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;
- 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 re-sold;
- 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.



Premium 3

Germany 

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

Infinite

Germany 61.23 €