


Premium 4

Germany 

Opt to extend any Premium package by extending cover to protect your cardholders purchases with purchase protection and Extended Warranty

	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	Purchases must be made on a valid card
Duration of cover	Annual cover
Key exclusions or eligibility criteria	<ol style="list-style-type: none"> 1. Standalone product Only 2. Extended Warranty provides cover to White and Brown goods only

SHOPPING		Premier		Platinum		Infinite		Item specification	Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess		
60 day Accident cover for Mobile Phone Screen	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 250 € / claim 1 claim/year	50 €	(Included in "60 day Accident & Theft cover for Mobile Phone & Tablet")		Mobile phones	See below
60 day Accident & Theft cover for Mobile Phone & Tablet	Accidental Damage (including screen damage) and Theft during 60 days after purchase. Benefit: reimbursement of repair invoice or residual value in case of irreparability/BER at insurer discretion					Mobile Phones+Tablet 60 days after purchase Max 750 €/claim 2 claim/year	50 €	Mobile phones, Tablet	

Main Exclusions. Not exhaustive. General exclusions on top

No cover is provided in the following cases:

- 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 Telephone 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 Beneficiary must be held liable in the case of a damage event occurring;
 - Damage which must be rectified by usage in accordance with the manufacturer's operating instructions by third party, i.e.: a manufacturer, dealer or repair shop;
 - Pixel faults;
 - Serial production faults as well as recall campaigns conducted by the manufacturer;
 - Design, manufacturing or other faults relating to the Insured Mobile Telephone safety
- f) If the Insured Mobile Telephone is or was used for business purpose or other different from the personal usage;
- g) Mobile Telephone older than 30 days at the moment of the claim;
- h) Theft (excluding burglary and robbery) should the Insured Mobile Telephone 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;
- i) Claims caused through the Insured Mobile Telephone having been forgotten, left lying, hanging or standing or mislaid;
- j) Damage caused by a conscious and voluntary disregard of the need to use reasonable care by the Beneficiary or a user of the Insured Mobile Telephone;
- k) Damage caused by a failure to take reasonable precautions to prevent damage by the Beneficiary or a user of the Insured Mobile Telephone;
- l) Theft or damage to accessories;
- m) Insured Mobile Telephone where the serial number or IMEI is not visible or deteriorated which prevent from the authentication.
- n) 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		Premier		Platinum		Infinite		Item specification	Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess		
Extended Warranty	Allianz Partners covers the Eligible Items in the insured's residence, 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	White goods up to 300 €	50 €	White/Brown goods up to 300 €	50 €	White/Brown goods up to 500 €	50 €	WHITE: washing machine, dryer, combination washing machine & dryer, dishwasher, fridge, freezer, coffee machine, oven, microwaves, hob, small kitchen appliances, cleaning devices, irons. BROWN: TV, projector, monitor, Hi-Fi, DVD player, Blu-Ray player, headphones, portable audio.	See below
		1 claim/year		2 claim/year		2 claim/year			

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) Reduction in value and pecuniary damage;
- c) Damage due to use or wear and tear;
- d) Damage for which a third party is contractually liable as manufacturer, seller or as one who has fulfilled a repair order;
- e) Superficial damage, scratches, fading or cosmetic defects;
- f) Used goods;
- g) Goods that were acquired through fraudulent or unauthorised use of the bank account or its attached payment card(s);

- h) Costs of installation, maintenance, setting or adjustment;
- i) Software;
- j) Cleaning costs (e.g. for washing machine and dishwasher filters, detergent drawers);
- k) Costs of damage caused by failure to observe operating instructions (e.g. in the course of commissioning, maintenance, installation);
- l) Cost of removing blockages (excluded from this are blockages in the cooling system of refrigerating equipment);
- m) Installation and dismantling costs (e.g. under the table equipment);
- n) Damage resulting from corrosion and its consequences;
- o) Operating and servicing costs;

- p) Auxiliary and operating materials (e.g. fuel, filter materials and cartridges, cooling, cleaning and lubricating agents such as oil);
- q) Tools of any kind (e.g. drills, knives, saw blades, cogs, cutting and sanding discs);
- r) Other parts that empirically have to be exchanged frequently during the useful lives of the insured equipment (e.g. bulbs, batteries, fuses);
- s) Damage covered by the manufacturer's product liability or a product recall;
- t) Smartphones / Mobile telephones;

- u) Design, manufacturing or other faults which are the subject of a recall by the manufacturer, also known as epidemic or pandemic recalls; faults caused by Third Party Software;
- v) Eligible Products not installed or operated in accordance with manufacturer's instructions;
- w) Gadgets of the Eligible Product.

Premium 4

Germany 

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

Premier

Germany 0.58 €

Platinum

Germany 2.40 €

Infinite

Germany 7.00 €

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

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