


## Premium 5

Germany 

Extend your travel package to incorporate ski cover including search and rescue

	Package highlights
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> <li>1. Cover while travelling personal or for business</li> <li>2. Cover applies worldwide (except for medical expenses - Abroad Only)</li> </ol>
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, 2 & 3

Travel		Premier		Platinum		Infinite		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)	Up to 5,000 € per beneficiary per year Max 8,000 € per event when several beneficiaries are concerned	20% min 100 €	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
<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)	Up to 5,000 € per beneficiary per year Max 8,000 € per event when several beneficiaries are concerned	20% min 100 €	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"
<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 1,250 € per event when several beneficiaries are concerned	NIL	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	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
<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 260,000 € per event when several beneficiaries are concerned	NIL	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	
<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 per beneficiary per event per year	NIL	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
<b>Emergency Dental Expenses</b>		Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	NIL	Unlimited per beneficiary per event per year	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	Included (800 € funeral costs)	NIL	Included (800 € funeral costs)	NIL	Included (800 € funeral costs)	NIL	See general exclusions
<b>Return of travel companion</b>	Making arrangements and paying for the return travel of the remaining travelling companions	Included	NIL	Included	NIL	Included	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	Included	NIL	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	
<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/ 100 €/night (7 nights)	NIL	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
<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>Reimbursement of telephone costs</b>	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 100 € per event	NIL	Up to 150 € per event	NIL	Up to 300 € per event	NIL	See general exclusions
<b>Travel Assistance 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 lawyer expense advance	Information only Service Advance 2,000 € per beneficiary per covered event and per year	NIL	Information only Service Advance 3,000 € per beneficiary per covered event and per year	NIL	Information only Service Advance 5,000 € per beneficiary per covered event and per year	NIL	Any expenses reimbursement

**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

**Winter sports covered activities:**

1. All forms of skiing / snowboarding done in ski slopes resorts;
2. Certain sporting activities, including cross-country skiing, snowshoeing, and hiking;
3. Sports and various activities organised in groups by and under the responsibility of an association or organisation and supervised by a professional guide/monitor.

**Scope:**

While travelling for personal or professional purpose, or before trip departure (cancellation cover). Covers applies Worldwide (except Medical expenses: abroad only). A Kilometric Allowance of 100 km will apply to all covers - Except for Emergency Medical Assistance - for Covered Events in the Country of Residence.

Up to 90 consecutive days from the start of the Trip  
(limited to 31 days for CDW Insurance).

Ski cover (winter sports)		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Damage to personal ski equipment or Damage / Theft of rental ski equipment</b>	Compensation of winter sport equipment (personal or hired) value or costs for renting replacement equipment to use during trip in case this equipment has been lost, stolen.	In case of personal ski equipment damage - rental cost up to 800 € per beneficiary per event per year  In Case of rental ski equipment damage or theft - Remaining costs up to 800 € per beneficiary per event per year	20%	In case of personal ski equipment damage - rental cost up to 800 € per beneficiary per event per year  In Case of rental ski equipment damage or theft - Remaining costs up to 800 € per beneficiary per event per year	20%	In case of personal ski equipment damage - rental cost up to 1,000 € per beneficiary per event per year  In Case of rental ski equipment damage or theft - Remaining costs up to 1,000 € per beneficiary per event per year	20%	Wear and tear, depreciation or damage by moth, vermin, atmospheric or climatic conditions or gradually operating causes; loss or damage to a beneficiary's personal ski equipment which is more than five years old; hired equipment not verified by an official receipt from the ski equipment hire shop; deliberate, wilful or malicious damage; carelessness or neglect

**Winter sports covered activities:**

1. All forms of skiing / snowboarding done in ski slopes resorts;
2. Certain sporting activities, including cross-country skiing, snowshoeing, and hiking;
3. Sports and various activities organised in groups by and under the responsibility of an association or organisation and supervised by a professional guide/monitor.

**Scope:**

While travelling for personal or professional purpose, or before trip departure (cancellation cover). Covers applies Worldwide (except Medical expenses: abroad only). A Kilometric Allowance of 100 km will apply to all covers - Except for Emergency Medical Assistance - for Covered Events in the Country of Residence.

Up to 90 consecutive days from the start of the Trip  
(limited to 31 days for CDW Insurance).

Ski cover (winter sports)		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Reimbursement of ski pass &amp; lessons</b>	Reimbursement of unused part of prepaid ski pass and ski lessons due to illness, injury, medical repatriation or ski piste resort closure	ski pass & lessons < 3 days up to 300 € per beneficiary per claim  Max 800 € per event when several beneficiaries concerned by the claim  ski pass & lessons > 3 days up to 800 € per beneficiary and per event when several beneficiaries concerned by the claim  Max 1 claim/year	NIL	ski pass & lessons < 3 days up to 300 € per beneficiary per claim  Max 800 € per event when several beneficiaries concerned by the claim  ski pass & lessons > 3 days up to 800 € per beneficiary and per event when several beneficiaries concerned by the claim  Max 2 claims/year	NIL	ski pass & lessons < 3 days up to 400 € per beneficiary per claim  Max 1,000 € per event when several beneficiaries concerned by the claim  ski pass & lessons > 3 days up to 1,000 € per beneficiary and per event when several beneficiaries concerned by the claim  Max 2 claims/year	NIL	Illness and accident not covered; ski resorts located at an altitude of under 1,500 metres; claims out of the dates between 15 December and 15 April; Claims where not all skiing facilities are closed during 2 consecutive days minimum; Claims where the skiing or weather conditions are known or are public knowledge at the time of booking their trip

**Winter sports covered activities:**

1. All forms of skiing / snowboarding done in ski slopes resorts;
2. Certain sporting activities, including cross-country skiing, snowshoeing, and hiking;
3. Sports and various activities organised in groups by and under the responsibility of an association or organisation and supervised by a professional guide/monitor.

**Scope:**

While travelling for personal or professional purpose, or before trip departure (cancellation cover). Covers applies Worldwide (except Medical expenses: abroad only). A Kilometric Allowance of 100 km will apply to all covers - Except for Emergency Medical Assistance - for Covered Events in the Country of Residence.

Up to 90 consecutive days from the start of the Trip  
(limited to 31 days for CDW Insurance).

Ski cover (winter sports)		Premier		Platinum		Infinite		Main Exclusions. Not exhaustive. General exclusions on top
		Limits	Excess	Limits	Excess	Limits	Excess	
<b>Additional accommodation</b>	Reimbursement of the cost of additional accommodation due to severe weather or road closure causing delay to a beneficiary's arrival at the booked resort (outbound) or departure from the resort (inbound)	Up to 150 € per beneficiary per event per year	NIL	Up to 150 € per beneficiary per event per year	NIL	Up to 300 € per beneficiary per event per year	NIL	Expected situation known by announcement 24h before departure
<b>Search &amp; Rescue</b>	Reimbursement of the mountain search or rescue costs, i.e. the operations conducted by rescuers or rescue organisations going out specifically to search for the Insured in a place devoid of any means of rescue other than those that can be provided by the professional rescuers	Up to 3,000 € per beneficiary and per year Max 8,000 € per event when several beneficiaries concerned by the claim	NIL	Up to 5,000 € per beneficiary and per year Max 12,000 € per event when several beneficiaries concerned by the claim	NIL	Up to 10,000 € per beneficiary and per year Max 20,000 € per event when several beneficiaries concerned by the claim	NIL	



## Premium 5

Germany 

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

Premier

Germany 30.30 €

Platinum

Germany 39.02 €

Infinite

Germany 55.16 €