

Product: EA – Business Products UK

Package Highlights	Purchase Protection	Extended Warranty	Business Equipment	Cyber Transaction Protection	Card Fraud
Description	Business Purchase Protection: Items purchased for business use on the covered card within 90 days from the date of purchase. Items can include business equipment and items purchased for re-sale.	Business Extended Warranty: Coverage doubles the manufacturer's warranty of items purchased on the covered card up to 24 months.	Items used in support of business activity including office equipment including, but not restricted to, professional computers, static telephones and calculators, purchased new with a minimum value of £75 and paid in full with the Covered Card, being less than 12 months old.	Covers the items purchased on internet from an E-Merchant for business purpose that are misleading or that are not received at time.	Unauthorized and fraudulent use of the card by employee.
Insured/Beneficiary	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only
Scope	1. Items purchased solely for business.	1. Items purchased solely for business	1. Cover applies to business items only	1. Cover applies for business items only	In the event of unauthorised and fraudulent use of the Card by an employee of the Cardholder (for professional use only)
Use of card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchase must be made on a valid card at the time of the cyber transaction	1. Purchases must be made on a valid card
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	1. Minimum £100 item	1. Excludes personal items 2. Must be for use in country of residence 3. Excludes mobiles phones, computers and tablets	1. Only provides cover while at the professional premises in the country of residence 2. Excludes mobile phones	1. Excludes animals, plants, jewellery, etc.	1. Losses not reported to the police within 24 hours of discovery

Package Highlights	Personal Belongings	Travel Cancellation/ Travel Curtailment	Missed Departure / Connection	Accident Abroad	Medical Assistance and Emergency Expenses
Description	<p>Personal Belongings, Baggage Delay and Car Sharing; Accidental Loss / Theft of or Damage to personal belongings</p> <p>Reimburses emergency purchases such as replacement clothing or toiletries if your checked in baggage is delayed.</p> <p>Cover for personal property when travelling in Taxi's/car share schemes.</p>	<p>Reimburses unused travel and accommodation costs which are cancelled due to various reasons including illness, injury or death of close relative.</p>	<p>Missed Departure/Missed Connection: Covers meals and additional accommodation if travel is missed due to various reasons.</p>	<p>A lump sum for a loss resulting from accidental death or permanent total disablement when using public transport.</p>	<p>Medical Assistance and Emergency Expenses Abroad: Reimbursement or direct payment of medical expenses due an accident or illness abroad.</p> <p>This also provides Travel Assistance and Mental Health support.</p>
Insured/Beneficiary	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies worldwide 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies only abroad 	<ol style="list-style-type: none"> Cover while travelling for business Cover applies only abroad
Use of card	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card 	<ol style="list-style-type: none"> Payment for trip to have been made on valid card Purchases must be made on a valid card 	<ol style="list-style-type: none"> Valid card at the time of the purchase of the covered travel
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	<ol style="list-style-type: none"> The loss, theft or damage of valuables 	<ol style="list-style-type: none"> Pre-existing medical conditions excluded 	<ol style="list-style-type: none"> An Accident or breakdown in the vehicle in which you are travelling or which a police/emergency services report is not provided 	<ol style="list-style-type: none"> Excluded in country of residence Pre-existing medical conditions excluded 	<ol style="list-style-type: none"> Excluded in country of residence Pre-existing medical conditions excluded

Package Highlights	ATM Assault	Rental Vehicle - CDW	Missed Event	Gadget AD	Winter Sports
Description	Provides cover by reimbursing stolen cash that was withdrawn from the ATM if the cardholder is assaulted within 4 hours of the withdrawal.	Provides cover for the excess in the event of damage or theft to any hired vehicle.	Provides reimbursement for unused concerts, sporting events and theatre tickets due to various reasons including illness and theft.	Gadget AD provides cover in the event of a damage to mobile phone, laptop or tablet.	Provides cover for Ski Equipment, Lift Passes due to illness and alternative accommodation and piste closure.
Insured/Beneficiary	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only (Travel Benefits may extend to immediate family)
Scope	1. Cover while travelling personal or for business 2. Cover applies worldwide	1. Cover applies only abroad	1. Cover applies Worldwide	1. Cover for business use only	1. Cover while travelling for business purposes 2. Cover applies worldwide
Use of card	1. ATM withdrawals must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Payment for trip to have been made on valid card 2. Purchases must be made on a valid card
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	1. Only covers country of residence if 20km away from home address and have pre-booked accommodation	1. Excluded in country of residence	1. When the event is cancelled by the organisers or any event you can reasonably attend will be excluded	1. Mobile Phone, computer or tablet for personal use bought using the covered card	1. Any claims relating to a motorised device on land, water or air is excluded



Issuers can only select covers that correspond to the card type or upgrade cover to a higher card type product.

Covers	Mass market SME			Mass affluent SME		
	Classic			Gold		
	Limit	Excess	Price	Limit	Excess	Price
Purchase Protection	£5,000 per claim	£0	£6.28	£5,000 per claim	£0	£6.28
Extended Warranty	£5,000 per claim	£0	£17.93	£5,000 per claim	£0	£17.93
Business Equipment	£5,000 per claim	£0	£22.41	£5,000 per claim	£0	£22.41
Cyber Transaction Protection	£2,500 per claim	£0	£2.69	£2,500 per claim	£0	£2.69
Card Fraud	£500 per claim	£0	£4.48	£500 per claim	£0	£4.48
Personal Belongings	£500 per incident (theft of personal belonging in hotel room or car rentals: £1,000 max per year)	£125	£0.14	£1,000 per incident (theft of personal belonging in hotel room or car rentals: £2,000 max per year)	£125	£0.17
Baggage Delay	£200	£25 per hours from 4 hours delayed	Included within Personal Belongings	£400	£25 per hours from 4 hours delayed	Included within Personal Belongings
Travel Cancellation/ Travel Curtailment	£2,500 per travel	nil, 20% when cancellation or modification of vacation by employer	£4.59	£5,000 per travel	nil, 20% when cancellation or modification of vacation by employer	£6.19
Missed Departure / Connection	£400 if more than 4 hours per travel	more than 4 hours	£0.03	£400 per travel	£400 if more than 4 hours	£0.13
Accident Abroad	Individual Accident max £46,000 – Accidental death (age 18 to 70): £46,000 – Accidental death (age 5 to 17): £20,000 – Accidental death (age 4 and under): £10,000 – Permanent Total Disability: £46,000 – Maximum per event £500,000	£0	£1.51	Individual Accident max £250,000 – Accidental death (age 18 to 70): £250,000 – Accidental death (age 5 to 17): £20,000 – Accidental death (age 4 and under): £10,000 – Permanent Total Disability: £250,000 – Maximum per event £2,500,000	£0	£1.81



Covers	Mass market SME			Mass affluent SME		
	Classic			Gold		
	Limit	Excess	Price	Limit	Excess	Price
Medical Assistance, Travel Assistance and Emergency Expenses	£10,000 (£300 dental) per travel £5,000 Advance of Bail bond £2,000 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	£30 per claim £0 for Travel Assistance	£0.34	£150,000 (£300 dental) per travel £5,000 Advance of Bail bond £2,000 Advance of lawyers fees Replacement of identity documents (services only) Replacement of corrective lenses, glasses or hearing aids (delivery costs) Delivery of essential medicine (Delivery costs and advance of the cost of medicine)	£30 per claim £0 for Travel Assistance	£0.60
ATM Assault	£200 per claim within 4 hours of withdrawal	£0	£0.24	£200 per claim within 4 hours of withdrawal	£0	£0.24
Rental Vehicle - CDW	£2,000 per travel / 2 claims per civil year	when service fee invoiced by car rental company: up to £75	£1.07	£5,000 per trip / 2 claims per civil year	when service fee invoiced by car rental company: up to £75	£2.15
Missed Event	£200 per claim	£0	£0.03	£200 per claim	£0	£0.09
Gadget AD	£2,500 per claim	obsolescence rate of 2% per month	£17.93	£2,500 per claim	obsolescence rate of 2% per month	£17.93
Winter Sports	Medical Expense - £2,300 Ski Equipment - £1,000 (owned), £750 (rent), max £500 per article Ski hiring replacement - £500, £50 per day Ski Package Rent/ Lesson/Pass - £500, £50 per day Piste closure - £500, £50 per day Rescue - £10,000	0 €	£0.08	Medical Expense - £2,300 Ski Equipment - £1,000 (owned), £750 (rent), max £500 per article Ski hiring replacement - £500, £50 per day Ski Package Rent/ Lesson/Pass - £500, £50 per day Piste closure - £500, £50 per day Rescue - £10,000	£0	£0.34

Local taxes will be applied in addition to the prices featured in this document.

Travel, Shopping and Other insurance products are provided by Europ Assistance and arranged by Aon UK Limited.

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