

SECTION	<p style="text-align: center;"><b>GOLD CARD SERIES</b></p> <p style="text-align: center;"><b>THIS COVER APPLIES TO THE FOLLOWING CARDS:</b></p> <p style="text-align: center;"><b>VISA GOLD CREDIT, VISA GOLD DEBIT, MASTERCARD GOLD CREDIT, MASTERCARD GOLD DEBIT, MASTERCARD GOLD ETEK</b></p>	SUM INSURED
1	<p><i>CANCELLATION and CURTAILMENT</i></p> <p><i>(of a Insured Journey by the Insured Person due to serious illness, -Bodily Injury or Death or circumstances beyond the control of the Insured Person):</i></p> <p>Up to the invoiced cost, or up to a maximum limit of €4,000 (whichever is the lesser).</p> <p style="text-align: right;">Excess for all persons aged between 70 and 80 years of age:</p>	<p>Up to €4,000</p> <p>★ Excess: €100</p> <p>★ Excess: €500</p>
NOTE	No cover is offered to an Insured Person who has attained the age of 80.	
2	<p><b>PERSONAL ACCIDENT</b></p> <p>Death by Accidental Bodily Injury: €150,000</p> <p>Loss of one or more Limbs or Loss of Sight in one or both eyes: €150,000</p> <p>Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age: €150,000</p> <p>For children aged under 16, the maximum payment for Death by Accidental Bodily Injury is: €10,000</p>	
NOTE	The maximum amount of all benefits under Section 2 for one or more injuries sustained by an Insured Person during the Insured Journey shall not exceed the largest amount stated in this Schedule. No cover is afforded to an Insured Person who has attained the age of 80.	
3(a)	<p>MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Insured Journey abroad outside of the Country of Domicile of the Insured Person):</p> <p>Including Emergency Evacuation and Repatriation Expenses.</p> <p style="text-align: right;">Excess for an Insured Person aged between 70 and 80 years of age:</p>	<p>Up to €200,000</p> <p>★ Excess: €100</p> <p>★ Excess: €500</p>
3(b)	<p>DAILY HOSPITAL BENEFIT (for each complete 24 Hour period spent in a Hospital on a Insured Journey abroad and payable for up to 30 days):</p> <p>Emergency Dental Treatment: up to €375</p> <p style="text-align: right;">Up to a maximum amount of:</p>	<p>€50 per complete day</p> <p>€1,500</p>
NOTE	No cover is offered under 3(a) and 3(b) for an Insured Person who has attained the age of 80.	
4(a)	<p>LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per PERSON</p> <p>Jewellery and Valuables Limit: €750</p> <p>Proof of Value or Original Receipt Limit: €250</p> <p style="text-align: right;">Maximum Single Article Limit: €450</p> <p style="text-align: right;">Cellular or Mobile Telephone Limit: €450</p>	<p>Up to €1,750</p> <p>★ Excess: €100</p> <p>★ Excess: €100</p>
IMPORTANT	Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Insured Journey and should never be left Unattended.	
4(b)	<p>TEMPORARY DEPRIVATION of BAGGAGE per PERSON (due to delay, or Common Carrier misdirection in delivery).</p> <p>Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:</p>	
4(b)1:	OUTWARD Insured Journey (after more than a 6 Hour Baggage Delay):	Up to €700 (maximum limit)
4(b)2:	On a RETURN Insured Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.	
IMPORTANT	The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged or Delayed Baggage.	
PROVISION	The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Set.	
NOTE	Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).	
5	<p><b>MONEY</b></p> <p>Theft of Cash Limit (Bank Notes, Currency Notes and Money):</p> <p>(subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt).</p>	<p>Up to €900</p> <p>Up to €500</p> <p>★ Excess: €175</p>
NOTE	Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity Cards.	
6(a)	<p>TRAVEL DEPARTURE DELAY per PERSON (provided that the Insured Person eventually departs on the Insured Journey).</p> <p>A compensation benefit if departure is delayed for more than 6 Hours: €175</p> <p>A compensation benefit if departure is delayed for more than 12 Hours: €262.50</p> <p>A compensation benefit if departure is delayed for more than 18 Hours: €350</p> <p>Maximum payment in all (on an Outward or Return Insured Journey) – up to €350 per Person.</p>	
6(b)	<p>ABANDONMENT per PERSON (after a 24 Hour delay):</p> <p>OUTWARD INSURED JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.</p> <p>RETURN INSURED JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.</p>	Up to €4,000
6(c)	<p>MISSSED CONNECTION per PERSON</p> <p>Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.</p>	Up to €700

<u>IMPORTANT</u>	There is NO Denied Boarding Insurance cover. Such expenses <u>must</u> be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for Delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.	
<u>PROVISION</u>	On a RETURN Insured Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Insured Person.	
<u>NOTE</u>	Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).	
7	<b>PERSONAL LIABILITY</b> As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.	Up to €750,000
8	<b>LEGAL EXPENSES</b> (including the costs of consultation): Arising out of Death, Bodily Injury to, or illness of, the Insured Person, caused by a third party.	Up to €1,750
9	<b>HI-JACK and KIDNAP</b> (for each complete 24 Hour period that the Insured Person is illegally held or is in detention): Payable for up to 30 days and up to a maximum amount of:	€100 per complete day €3,000
10	<b>DOCUMENT REPLACEMENT</b> (for business samples and documents not belonging to the Insured Person): Reasonable costs in replacing lost or misplaced essential business documents (needed by an Insured Person on a Insured Journey abroad).	Up to €750 ★ Excess: €125
11	<b>CATASTROPHE</b> For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	Up to €900
12	<b>MUGGING</b> (or violent personal assault that results in a serious Bodily Injury) to an Insured Person aged up to 80 years of age. Medical treatment and/or in-patient Hospitalisation reimbursement.	Up to €450
13	<b>LOST or STOLEN DOMESTIC KEYS</b> Receipted costs in replacing lost or stolen house, car and other Domestic Keys whilst on a Insured Journey abroad.	Up to €175
★	<b>EXCESS</b> (or Excess) is the first part of each and every loss or claim for which the Insured Person is responsible for and which is not payable by the Insurers.	★