

Visa CEMEA Platinum Debit/ Credit Card – Benefit Schedule

BENEFIT TABLE	
Section A – Purchase Protection	
- Limit per 365 day period	US\$ 20,000
- Limit per incident – up to 90 days from date of purchase	US\$ 5,000
- Single article maximum limit	US\$ 1,500
- Single article minimum limit	US\$ 100
- per item excess	US\$ 50
Section B – Extended Warranty	
- Limit per 365 day period	US\$ 5,000
- Single item maximum limit	US\$ 1,500
- Extension period	Double the original manufacturer's warranty period, up to a maximum of 24 months
- per item excess	US\$ 50

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INTRODUCTION

This document is not a contract of insurance but summarises the benefits provided to **you** by virtue of **your** holding a Visa CEMEA Platinum Credit/ Debit Card issued by a Visa CEMEA (UK) Ltd. member bank. The provision of those benefits is enabled by Visa CEMEA (UK) Ltd. for member banks and issued to Visa CEMEA (UK) Ltd. by Inter Partner Assistance S.A.

Visa CEMEA (UK) Ltd. is the only policyholder under the insurance policy and only they have direct rights under the policy against the insurer. This agreement does not give **you** direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if **you** are to receive its benefit.

ELIGIBILITY

The benefits summarised in this document are dependent upon **you** being a valid Visa CEMEA Platinum Credit/ Debit Card **Cardholder** (issued by a Visa CEMEA (UK) Ltd. member bank) at the time of any incident giving rise to a claim. Visa CEMEA (UK) Ltd. will give **you** notice if there are any material changes to these terms and conditions or if the policy supporting the benefits available under this agreement is cancelled or expires without renewal on equivalent terms.

This is **your** benefit guide and agreement with **us**. It contains details of benefits, conditions and exclusions relating to Visa CEMEA Platinum Credit/ Debit Card and is the basis on which all claims **you** make will be settled.

INSURER

Benefits under this Policy are underwritten by Inter Partner Assistance (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium. Some of the services under this policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

IMPORTANT INFORMATION

1. In order to be eligible to receive benefits under this Benefit Schedule **you** will only be covered for the benefits if 100% of the total cost of the *eligible item(s)* has been charged to the **covered card**.
2. These benefits will be governed by the law of England and Wales unless **we** have specifically agreed in writing otherwise.
3. An **excess** applies to Section A – Purchase Protection and Section B – Extended Warranty.

DEFINITIONS

Wherever the following words or phrases appear in bold in this Benefit Schedule they will have the meaning shown below (unless otherwise noted). There may also be specific definitions relating to that section of the Benefit Schedule, these will all be listed at the start of the policy section and highlighted in Italics.

You/ your/ Cardholder

– the holder of a **covered card**, the card being valid and the account in good standing at the time of the incident.

We/ us/ our

– Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland and/ or Inter Partner Assistance SA (IPA), Avenue Louise, 166 bte1, 1050, Brussels, Belgium and/ or its agent, AXA Travel Insurance. All companies are members of the AXA Assistance Group.

AXA Assistance

– the service provider, arranged by AXA Travel Insurance 10/11 Mary Street, Dublin 1, Ireland (company number 426087).

Benefit Table

– the table listing the benefit amounts on page 1.

Country of residence

– the country in which **you** legally reside.

Covered Card

– a Visa Platinum Credit/ Debit Card issued by a Visa CEMEA (UK) Ltd. member bank, the card being valid and the account in good standing at the time of the incident.

Excess

– the first amount, as shown in the **Benefit Table** which **you** will be responsible for, per **beneficiary** for each and every event.

Home

– **your** normal place of residence in **your country of residence**.

Pair or set

- a number of items associated as being similar, complimentary forming part of a set or which are normally used together.

Period of cover

- *eligible items* purchased on or after January 1 2016 through to May 31 2016 will be covered. Under Section A - Purchase Protection, cover will end 90 days after the purchase date of the eligible item. Under Section B - Extended Warranty, cover will end after double the original manufacturer's warranty period, up to a maximum of 24 months.

Terrorism

- an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or to put the public, or any section of the public, in fear.

Unattended

- when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

SECTION A – PURCHASE PROTECTION

DEFINITIONS - Applicable to this section (shown in italics)

Eligible item

- an item, purchased by the **Cardholder** solely for personal use (including gifts), which has been charged fully (100%) to the **covered card** and is not listed under **WHAT IS NOT COVERED** in this section.

Purchase price

- the lower of the amounts shown on either the **covered card** billing statement or the store receipt for the *eligible item*.

WHAT IS COVERED

In the event of loss through theft and/ or accidental damage to an *eligible item* within 90 days of purchase, **we** will, at **our** option, replace or repair the *eligible item* or credit the **Cardholder** account an amount not exceeding the *purchase price* of the *eligible item*, or the single item limit shown in the **Benefit Table** whichever is lower.

We will not pay more than the amount shown in the **Benefit Table** for any one event, or more than the maximum amount shown in the **Benefit Table** in any one 365 day period.

SPECIAL CONDITIONS

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an *eligible item* belonging to a **pair or set**, will be paid up to the full *purchase price* of the **pair or set**, provided the items are not useable individually and cannot be replaced individually.
3. If **you** purchase the *eligible item* as a gift for someone else, **we** will if **you** wish, pay a valid claim to the recipient, subject to **you** making the claim.
4. **You** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an *eligible item*.
5. **You** will need to transfer to **us**, on **our** request and at **your** expense, any damaged *eligible item* or part of a **pair or set**, and assign the legal rights to recover from the party responsible up to the amount **we** have paid.
6. **You** must document that the claim has not been sent to other insurance company.

7. **You** must provide **us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

WHAT IS NOT COVERED

1. The **excess** of US \$50, applying to each and every item.
2. Events not connected to theft or damage caused by accident.
3. Mysterious disappearance of *eligible items*.
4. Events caused by fraud, mistreatment, carelessness or not following the manufacturers manual.
5. *Eligible items* which were used before purchase, second-hand, altered, or bought fraudulently.
6. Damage to *eligible items* caused by product defects or error during production.
7. Theft not reported to the police within 48 hours of discovery and a written report obtained.
8. *Eligible items* left **unattended** in a place accessible to the public.
9. Theft of or damage to *eligible items* in a motor vehicle or as a result of the theft of the motor vehicle.
10. Theft from any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
11. Mobile telephones.
12. Jewellery, watches, precious metals, gemstones and any item made from precious metals and gemstones.
13. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
14. Service, cash, travel checks, tickets, documents, currency, silver, gold, art, antiques, rare coins, stamps and collector's items.
15. Animals, living plants, consumables, perishable goods or permanent installations.
16. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, computers or computer-related equipment whilst at **your** place of employment, items used for business purposes.
17. Damage due to normal wear and tear, normal use or normal activity during sports and games (example golf or tennis balls).
18. Theft or damage when the *eligible item* is under the supervision, control or safe keeping of, a third party other than required according to safety regulations.
19. *Eligible items* not received by the **Cardholder** or other party designated by the **Cardholder**.
20. Mail order or courier delivered item(s) until the item(s) are received, checked for damage and accepted at the nominated delivery address.
21. Expenses due to repairs not performed by workshops approved by **us**.
22. Damage due to water, damp or earthquake.
23. Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.
24. Theft or accidental damage to any *eligible item* where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

SECTION B – EXTENDED WARRANTY

DEFINITIONS - Applicable to this section (shown in italics)

Brown Goods

- audio and video equipment including televisions (LCD and plasma), DVD players/ recorders, home cinema projectors, HiFi systems, MP3 players, iPods, cameras, video cameras, GPS systems.

Eligible item

– a *brown good* or a *white good*, with a minimum purchase price of US\$40 including tax, purchased new by **you** solely for personal use, which has been charged fully (100%) to **your covered card**, in a store located in **your country of residence** (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in **your country of residence** and the item is meant for use in **your country of residence** market and is not listed as an item which is not covered. The manufacturer must provide an original warranty of no less than 12 months in respect of the *eligible item* in the country of purchase.

Extended warranty period

– the period starting the day after the original manufacturer's warranty expires. The *extended warranty period* will match the original warranty period up to a maximum of 24 months.

Mechanical breakdown

– an internal malfunction of an *eligible item* which would have been covered by the terms of the original manufacturer's warranty, which is due solely to a defect in material or workmanship and which results in a failure of the *eligible item* to operate for the purpose for which it was designed.

White goods

– electrical household appliances including washing machines, tumble/ washer dryers, dishwashers, cookers, ovens, refrigerators, vacuum cleaners, clothes-irons, toasters, electric toothbrushes.

WHAT IS COVERED

You are covered for repair costs of an *eligible item* after mechanical breakdown during the *extended warranty period*.

Repair expenses will be paid up to the original purchase price paid for the *eligible item*, up to the limit shown in the **Benefit Table**. If repair expenses exceed the original purchase price paid, **we** will replace the *eligible item* with an equivalent model of similar specification with a value of no more than the original purchase price, up to the limit shown in the **Benefit Table**. If no equivalent model of similar specification is available, **you** will be credited with an amount equal to the original purchase price, up to the limit shown in the **Benefit Table**. The maximum paid per 365 day period is as shown in the **Benefit Table**.

Where an *eligible item* is part of a **pair or set**, cover will extend only to the *eligible item* in respect of which there has been a *mechanical breakdown* and not to the rest of the **pair or set**.

IN THE EVENT OF A CLAIM

If an *eligible item* breaks down, please call **AXA Assistance**, giving **your** name, **covered card** number, *eligible item* brand and model and the breakdown date. **We** will confirm that the *eligible item* is covered and **you** will be directed to an authorised service centre. **We** will also send **you** a claim form. Please retain the repair receipt from the service centre specifying the *mechanical breakdown* and price for repair. Claim forms and all documentation must be sent to **us** within 90 days of the repair date. All payments to be made by **us** will be made to **you**. **We** may appoint an expert or investigator to assess the circumstances of the claim and the amount to be paid to **you**.

SPECIAL CONDITIONS

- You** must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with the **covered card** and the original manufacturer's warranty card.
- Extended Warranty only covers *mechanical breakdown* - repair expenses if **your** product breaks down after the manufacturer's original warranty has expired.

- If **we** replace the *eligible item*, the item becomes **our** property and the replacement item will not benefit from cover under these benefits.

WHAT IS NOT COVERED

- The **excess** of US\$50, applying to each and every item.
- Non-electrical items.
- Motorised vehicles of any kind, bicycles, watercraft, caravans, trailers, hovercraft aircraft and parts or accessories for any of these items and consumable products necessary to their use and maintenance.
- Mobile telephones, electric gardening tools, communication and computing items described as 'Grey Goods' (such as desktop PCs, laptops, monitors, printers, photocopiers, fax machines, scanners, game consoles, modems, notebooks, tablet computers), computer software and other accessories to computers not fully assembled by the manufacturer.
- Boilers or furnaces.
- Genuine goods sold through unauthorized channels in direct competition with authorized distributors
- Items which do not have an original manufacturer's warranty valid in **your country of residence**.
- Items which do not meet the specifications of **your country of residence** or that are not available in **your country of residence**.
- Items not bought as new, or modified, rebuilt or refurbished items.
- Items which are purchased for resale.
- Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses, batteries, filters, belts, bags and printing cartridges.
- Installation expenses or changes on an item.
- Cleaning expenses, included, but not limited to filter on a washing machine, video and cassettes.
- The cost of rectifying blockages (except in the cooling system of refrigeration equipment).
- Costs incurred in disposing of an item.
- Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.
- Expenses linked to supplier's withdrawal of a product.
- Items used for business, professional or commercial purposes.
- Items permanently affixed to the **home** or office.
- Expenses linked to repairs caused by routine service, inspections or installations, or call out charges and other expenses where an authorised repairer cannot find any fault with the item.
- Damage caused by not following the supplier's manual, instructions or installations, or the use of unapproved accessories.
- Corrosion.
- Damage caused by mistreatment or carelessness.
- Lightning, storm or flood.
- Expenses due to repairs not performed by workshops approved by **us**.
- Any costs associated to the disposal or removal of the items regardless of whether the item can be repaired or replaced.
- Any costs other than those specifically covered under the terms of the original manufacturer's written repair warranty.

GENERAL CONDITIONS

You must comply with the following conditions in addition to the items listed under SPECIAL CONDITIONS in Section A-B to have the full protection of the Benefit Schedule. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

- You** must take all reasonable care and precautions to safeguard **your** property against loss, theft or damage. **You** must act as if **you** are not covered and take steps to minimise

- your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
2. **We** ask that **you** notify **us** within 28 days of **you** becoming aware of any incident or loss leading to a claim and **you** return **your** completed claim form and any additional information to **us** as soon as possible.
 3. **You** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
 4. **You** must not abandon any property for **us** to deal with or dispose of any damaged items as **we** may need to see them.
 5. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. Please keep copies of all documents sent to **us**.
 6. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **our** permission.
 7. **We** have the right, if **we** choose, in **your** name but at **our** expense to:
 - a) take over the defence or settlement of any claim;
 - b) take legal action in **your** name to get compensation from anyone else for **our** own benefit or to get back from anyone else any payments that have already been made;
 - c) take any action to get back any lost property or property believed to be lost.
 8. If **you** or anyone acting for **you** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Benefit Schedule shall become void. **We** may inform the police and **you** must repay to **us** any amount already received under the Benefit Schedule.
 9. If **we** pay any expense for which **you** are not covered, **you** must pay this back within one month of **our** asking.
 10. **We** may at any time pay to **you** **our** full liability under the Benefit Schedule after which no further payments will be made in any respect.
 11. If at the time of any incident which results in a claim under this Benefit Schedule, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.
 12. If **you** possess multiple member bank cards **you** may only claim once and **we** will only pay up to the highest limit of the cards, the benefit values will not be cumulative.

GENERAL EXCLUSIONS

These exclusions apply throughout **your** Benefit Schedule in addition to the items listed under WHAT IS NOT COVERED in Section A-B. **We** will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any claim resulting from **you** attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs,

- or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
5. Under all sections, any claim not arising from the circumstances listed in WHAT IS COVERED.
6. Self exposure to needless peril (except in an attempt to save human life).
7. Any claim resulting from **your** involvement in a fight except in self-defence.
8. **Your** own unlawful action or any criminal proceedings against **you**.
9. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
10. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples include bodily injury, property damage, loss due to not being able to use the item, punitive damages, exemplary damages and legal fees.
11. Operational duties as a member of the Armed Forces.
12. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.
13. Any circumstances **you** are aware of that could reasonably be expected to give rise to a claim on this Benefit Schedule.

CLAIMS PROCEDURE

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim
Telephone **our** Claims Helpline on +44 (0)207 477 2350 (Monday – Friday 9:00 – 17:00) to obtain a claim form. **You** will need to give:
 - **your** name,
 - **your covered card** number,
 - brief details of **your** claim.
 Alternatively **you** can email **our** Claims Helpline on claims@axa-assistance-claims.com
You will need to provide:
 - **your** name,
 - **your covered card** number,
 - **your** address including the postcode,
 - the section under which **you** wish to make a claim.**We** ask that **you** notify **us** within 28 days of **you** becoming aware of an incident or loss leading to a claim and **you** return **your** completed claim form and any additional information to **us** as soon as possible.
3. Additional Information
You must supply all of **your** original invoices, receipts and reports etc. **You** should check the section under which **you** are claiming for any specific conditions and details of any supporting evidence that **you** must give **us**.
It is always advisable to keep copies of all the documents that **you** send to **us**.
4. Claims Handling Agents
To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

COMPLAINTS PROCEDURE

We make every effort to provide **you** with the highest standard of service. If on any occasion **our** service falls below the standard **you** would expect us to meet, the procedure below explains what **you** should do.

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager at: AXA Travel Insurance, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom.

Or **you** may use email: claimcomplaints@axa-assistance.co.uk

Or telephone: +44 (0)207 477 2350

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:
Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square, London, E14 9SR,
United Kingdom

Telephone: +44 (0) 20 7964 0500

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

USE OF YOUR PERSONAL DATA

In using these benefits **you** also agree **we** may:

- a) disclose and use information about **you** and **your** benefits – including information relating to **your** medical status and health – to companies within the AXA Assistance Group of companies worldwide, **our** partners, service providers and agents in order to administer and service **your** benefits, process and collect relevant payments and for fraud prevention;
- b) undertake all of the above within and outside the European Union (EU). This includes processing **your** information in countries in which data protection laws are not as comprehensive as in the EU. However, **we** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries as there is in the EU; and
- c) monitor and/ or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that **your** information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If **you** want to know what information is held about **you** by the AXA Assistance Group, please write to:

AXA Travel Insurance, Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR, United Kingdom.

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly.

CANCELLATION OF BENEFITS

These benefits are included with **your covered card**, the benefits cannot be cancelled separately. If **you** cancel the **covered card** the cover will end and all benefits will stop. Please see **your** Credit Card agreement for full details of how to cancel the **covered card**.