

# Easy Reference Guide – GOLD CARDS

**Dear Piræus Bank Gold Cardholder,**

For your interest and continued security, we are pleased to provide you with a Summary of our **Free Travel Insurance** cover that you are entitled to, whenever you pay for a complete round Journey (that begins and ends in Cyprus) with your **Gold Card**. **90 day** cover activates when you **pre-pay** more than **50%** of the required cost of the tickets to travel **abroad (except for a one-way Journey)** and the Insurance cover includes members of your Immediate Family who travel with you. The Insurance cover also allows for Immediate Family members to travel independently of you, but **only** on a return ticket Journey (**not one-way**) that does **not** exceed **14 days** and which has been pre-paid in full with your **Card**. Cover excludes children under the age of **16** if travelling unaccompanied and has certain **restrictions** for persons aged **70 or more**. The duration of the cover is for the period **7<sup>th</sup> October 2009 to 6<sup>th</sup> October 2010 inclusive**.

SECTION	BENEFITS SUMMARY OF YOUR FREE 90 DAY TRAVEL INSURANCE	SUM INSURED
<b>1</b>	<b>CANCELLATION and CURTAILMENT</b> (of a Journey by the Cardholder due to circumstances beyond the control of the Insured Person): Up to the invoiced cost, or up to a maximum amount of <b>€3,500</b> (whichever is the lesser). Deductible for Insured Persons aged between <b>70 and 80</b> years of age: No cover is afforded to Insured Persons who have attained the age of <b>80</b> .	Up to <b>€3,500</b> * Deductible: <b>€100</b> * Deductible: <b>€500</b>
<b>2</b>	<b>PERSONAL ACCIDENT</b> → Death by Accidental Bodily Injury: → Loss of one or more Limbs or one or both Eyes: → Permanent Total Disablement (any occupation) for Insured Persons aged up to <b>65</b> years of age: → For children aged under <b>16</b> , the maximum payment for Death by Accidental Bodily Injury is:	<b>€150,000</b> <b>€150,000</b> <b>€150,000</b> <b>€5,000</b>
<b>NOTE</b>	The sum insured payable is reduced by <b>50%</b> in respect of Insured Persons aged between <b>70 and 74</b> years of age and by <b>75%</b> in respect of Insured Persons aged between <b>75 and 79</b> years of age. No cover is afforded to Insured Persons who have attained the age of <b>80</b> .	
<b>3(a)</b>	<b>MEDICAL EXPENSES and OTHER EXPENSES</b> (incurred on a Journey <b>abroad</b> outside of the Insured Person's Country of Domicile): Including Emergency Evacuation and Repatriation Expenses. Deductible for Insured Persons aged between <b>70 and 80</b> years of age:	Up to <b>€250,000</b> * Deductible: <b>€175</b> * Deductible: <b>€500</b>
<b>3(b)</b>	<b>DAILY HOSPITAL BENEFIT</b> (for each complete <b>24 Hour</b> period spent in a hospital on a Journey <b>abroad</b> and payable for up to <b>21</b> days): Emergency Dental Treatment: up to <b>€150</b>	<b>€55</b> per complete day Up to a maximum amount of: <b>€1,155</b>
<b>NOTE</b>	No cover is offered under <b>3(a)</b> and <b>3(b)</b> for Insured Persons who have attained the age of <b>80</b> .	
<b>4(a)</b>	<b>LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per FAMILY</b> Jewellery and Valuables Limit: <b>€25</b>	Up to <b>€1,750</b> * Deductible: <b>€25</b>
<b>IMPORTANT</b>	Proof of Value or Original Receipt Limit: <b>€250</b> Cellular or Mobile Telephone Limit: <b>€175</b>	* Deductible: <b>€75</b>
Cellular or Mobile Telephones <b>must</b> be kept with the Insured Person at <b>all</b> times during the Journey and should <b>never</b> be left <b>Unattended</b> .		
<b>4(b)</b>	<b>TEMPORARY DEPRIVATION of BAGGAGE per FAMILY</b> (due to delay, or Common Carrier misdirection in delivery): Reimbursement of reasonable <b>receipted</b> 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:	
<b>4(b)1:</b>	→ <b>OUTWARD Journey ONLY</b> in purchasing essential items <b>abroad</b> , increasing at <b>€70 per Hour's delay</b> up to a maximum limit of: following a Baggage Delay of more than <b>8 Hours</b> from the time of disembarkation.	<b>€700</b>
<b>4(b)2:</b>	→ <b>On a RETURN Journey (home) to the Insured Person's Country of Domicile, there is NO Baggage Delay Insurance cover.</b> The Insured Person <b>MUST</b> claim against the airline, shipping line or other Common Carrier for re-imburement. → Maximum payment in all (on an <b>Outward Journey only</b> ) – up to <b>€700 per Family</b> .	<b>NOT COVERED</b>
<b>NOTE</b>	Claims reimbursed under this <b>Section 4(b)</b> will be deducted from subsequent claims made under <b>Section 4(a)</b> .	
<b>5</b>	<b>LOSS of PERSONAL MONEY</b> <b>Theft of Cash Limit</b> (Bank Notes, Currency Notes and Money): (subject to proof of ownership such as any printed form of <b>Bank</b> account withdrawal, <b>ATM</b> or currency exchange receipt). Reimbursement of up to <b>€175</b> for the receipted replacement of lost passports or national Identity Cards.	Up to <b>€700</b> Up to <b>€350</b> * Deductible: <b>€100</b>
<b>6(a)</b>	<b>TRAVEL DEPARTURE DELAY per FAMILY</b> (provided the Insured Person eventually departs on their Journey): → A compensation benefit if departure is delayed for more than <b>8 Hours</b> : → A compensation benefit if departure is delayed for more than <b>16 Hours</b> : → A compensation benefit if departure is delayed for more than <b>24 Hours</b> : → Maximum payment in all (on an <b>Outward or Return Journey</b> ) – up to <b>€375 per Family</b> .	<b>€125</b> <b>€250</b> <b>€375</b>
<b>6(b)</b>	<b>ABANDONMENT per FAMILY (after a 24 Hour delay):</b> → <b>OUTWARD JOURNEY</b> – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. → <b>RETURN JOURNEY</b> – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.	Up to <b>€1,750</b>
<b>6(c)</b>	<b>MISSED CONNECTION per FAMILY</b> → Reimbursement of reasonable receipted additional travel expenses following a <b>Missed Connection</b> .	Up to <b>€700</b>
<b>IMPORTANT</b>	There is <b>NO Denied Boarding Insurance cover</b> . Such expenses <b>must</b> be reimbursed by the airline, shipping line or other Common Carrier.	
<b>NOTE</b>	Claims reimbursed under <b>Section 6(a)</b> or <b>6(c)</b> will be deducted from subsequent claims made under <b>Section 6(b)</b> .	
<b>7</b>	<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 <b>€700,000</b>
<b>8</b>	<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 <b>€1,750</b>
<b>9</b>	<b>HI-JACK or KIDNAP</b> (for each complete <b>24 Hour</b> period that the Insured Person is illegally held or is in detention): Payable for up to <b>21</b> days and up to a maximum amount of:	<b>€70</b> per complete day <b>€1,470</b>
<b>10</b>	<b>DOCUMENT REPLACEMENT</b> (for business samples and documents <b>not</b> belonging to the Insured Person): Reasonable costs in replacing lost or misplaced essential business documents needed by an Insured Person on a Journey <b>abroad</b> ).	Up to <b>€700</b> * Deductible: <b>€100</b>
<b>11</b>	<b>CATASTROPHE</b> For the extra cost of providing similar accommodation if reserved or booked accommodation <b>cannot</b> be lived in because of a natural disaster.	Up to <b>€700</b> * Deductible: <b>€50</b>
<b>12</b>	<b>MUGGING</b> (or violent personal assault that results in a serious bodily Injury) for Insured Persons aged up to <b>80</b> years of age: Medical treatment and/or in-patient Hospitalisation reimbursement.	Up to <b>€175</b>
<b>13</b>	<b>LOST or STOLEN DOMESTIC KEYS</b> (costs in replacing lost or stolen house, car and other Domestic Keys whilst on a Journey abroad):	Up to <b>€100</b>
* <b>DEDUCTIBLE</b> (or Excess) is the first part of each and every loss or claim for which the <b>Cardholder</b> (or Insured Person) is responsible for and which is <b>not</b> payable by the Insurers.		

## IMPORTANT ADVICE

▶ YOUR TRAVEL INSURANCE CONTAINS RESTRICTIONS AND EXCLUSIONS THAT YOU SHOULD BE AWARE OF, SO PLEASE MAKE SURE THAT THE COVER MEETS YOUR NEEDS. ◀

- (1): A written or telephoned notice of a claim on a Journey abroad must be reported to *Genesis Assistance Services Limited (GenAssist)* on 22 519 211 and within 25 days after the occurrence or start of any loss or event under this Insurance. The Insured Person (hereinafter referred to as the "IP"), must complete all the forms that *GenAssist* require. All Emergency Medical and Hospitalization incidents must be reported immediately to *GenAssist* without exception.
- (2): This Insurance is not a Private Medical Insurance and does not cover claims arising from pre-existing health problems that the IP was aware of before commencing a Journey abroad. If the IP needs sudden and unexpected medical treatment abroad, *GenAssist* must be informed immediately or they may not pay for any Hospitalisation or Medical Expenses. *GenAssist* or their representatives must be allowed to examine and inspect all the IP's medical records and information, otherwise any treatment, costs or medication of any kind incurred will not be covered. There is no cover for Hospitalisation or Medical Expenses incurred in the Country of Domicile of the IP.
- (3): If the IP abandons a Journey or returns home to Cyprus on written medical advice, or is ill, injured or admitted into a hospital or a clinic as an in-patient and is likely to be hospitalised for more than 12 hours, someone must contact *GenAssist* immediately on behalf of the IP, in order that the conditions of cover can be confirmed. If this is not done, it could mean that the amount of benefit for Medical Expenses, Hospitalisation, Cancellation or Curtailment Expenses will be reduced or denied. *GenAssist* reserve the right to relocate the IP from one hospital to another. Insurers also reserve the right to limit payment to what the *GenAssist* Medical Officer deems to be reasonable.
- (4): Claim Forms can be obtained by telephoning *GenAssist*. The IP is responsible for and must provide *GenAssist* with all of the information and documents that they will need to allow them to examine and adjust the claim correctly and so to pay the claim fairly and promptly. All documents submitted must be originals and not photocopies, computer scans or facsimile transmissions. IP's are advised to retain copies of all documents for their own reference.
- (5): Many claims for loss, damage or theft are caused by travellers not being careful enough with their belongings. If the IP does not take good care of their property, the Insurance Claim Examiner may totally, or partially reject, any claim subsequently made. The IP must keep any articles that are damaged for possible inspection and salvage by the Insurers of this Insurance.
- (6): Checked-in Baggage claims will not be considered unless supported by a Property Irregularity Report (PIR), which must be obtained should the airline, shipping line or other Common Carrier or their handling agent lose, damage, delay or misdirect Baggage belonging to the IP on a Journey. The IP must also report full details of the incident in writing to the airline, shipping line or other Common Carrier, which states the date of loss, theft, damage, delay or misdirection of the Baggage whilst in their care, custody and control. Airline or other Baggage tags must be kept. Should the Baggage be recovered, the Common Carrier or their agent must confirm in writing the date and exact time of delivery to the IP. The Common Carrier or their agent must also confirm in writing whether or not the IP has received any financial compensation, or discount vouchers, or complimentary air miles from them, due to Baggage loss, damage, delay or misdirection.
- (7): NOTICE OF BAGGAGE LIABILITY LIMITATIONS (as is printed inside all 'Passenger Ticket and Baggage Check' coupons for travel by air and is accepted by a passenger. "Liability for loss, delay or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. For many international journeys, the Warsaw Convention may apply with liability limits of approximately US \$9.07 per pound (US \$20.00 per kilo) for checked baggage and US \$400.00 per passenger for unchecked baggage. In some cases, where the Montreal Convention applies to your journey, the applicable liability limit is approximately US \$1,375 for checked and unchecked baggage. Some carriers assume no liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier.")
- (8): For lost, stolen or damaged Baggage, the IP must provide a detailed description of the property along with its date of purchase and its value, allowing for wear and tear at the time of the incident. Bills, invoices or other proofs of value are required for every item claimed as lost, stolen or damaged which is valued more than €250.00. A deduction will be made for wear or tear and depreciation in value. Consequent upon the Baggage, that was checked-in at the departure zone or point of exit, being lost, stolen or damaged, the Insurers shall only be liable for any one item of Baggage per any one IP. For the purposes of this Insurance, a singular item of a lost, stolen or damaged article of Baggage, that is shared amongst more than one person, shall be deemed to belong to and apply to one IP only.
- (9): Where Baggage has been delayed for more than 8 hours (following disembarkation) on an Outward Journey, the IP is allowed to make reasonable emergency purchases of essential items of clothing and/or requisites, but must keep all the original sales receipts for the replacement items to make a valid claim. This insurance does not cover theft or temporary loss, following accidental or deliberate retrieval by a third party, of the IP's Baggage and/or Personal Effects, from the luggage carousel or Common Carrier baggage release service, that is operated by an authorised baggage handling agent at any airport, seaport or other destination or departure zone, or point of entry or exit zone, or through confiscation by Customs or other authority. There is no Baggage Delay insurance cover for Inward (or Return) Journey's.
- (10): Valuables, Money and important documents are not covered if packed in Baggage that the IP checks-in at the airport, or other departure zones. These must be kept with the IP at all times during their Journey as hand-luggage. If the IP is taking particularly valuable items on their Journey, these should be insured under a separate insurance policy, as this Insurance cannot guarantee that such items will be covered for their full replacement value if lost, stolen or damaged. Under no circumstances should Valuables, Money/Cash Personal Effects or belongings ever be left unattended, or with persons not known to the IP, particularly at an airport, in a hotel or in any vehicles or any public place. Unattended means when an IP is not in full view of and not in a position to prevent unauthorised interference with their property. Cover is not provided for loss, theft or damage where the IP (in the opinion of *GenAssist*) fails to exercise due diligence.
- (11): Liaison with the Police and obtaining Police Reports, or liaison with the airline or other Common Carrier to obtain essential documents to support a claim, is the sole responsibility of the IP and not *GenAssist* or *Piræus Bank*. Expenses only of a personal convenience to an IP are not covered, such as the purchase of surplus clothing and toiletries and consequential loss of salary and/or income. Theft of Money, Valuables or Baggage must be reported to the local Police within 24 hours and a report or receipt obtained. Cover for Cash is only in respect of Money carried or concealed on the person of the IP. All types of hand-bag, purses, wallets and the like must be securely bound and/or zipped. Consequent upon Cash being lost, stolen or damaged, the Insurers shall only be liable for any one loss per any one IP. Personal Money and Cash held under the supervision of one person and on behalf of others shall only be deemed to belong to and apply to one IP.
- (12): Should a booked flight departure be delayed for more than 8 hours, the IP must obtain a report from the airline or Common Carrier that states the duration and reason for the delay. There is no cover for successive or cumulative delays in arrival times.
- (13): Should the IP take part in certain sports or certain winter sports, or activities where there is a high risk of sustaining an Injury, or hiring or driving a two-wheeled motor vehicle or quad-bike over 125cc and/or where a crash-helmet is not worn or the rider does not have the appropriate driving licence, the IP will not be covered under the terms and conditions of this Insurance.
- (14): Wherever at all possible, any reasonable expenses or emergency purchases should be billed to a Card account. A Gold Cardholder (and/or an IP) is any person who has a valid Gold Card issued by *Piræus Bank Public Company Limited*.
- (15): This insurance does not cover claims arising from a one-way Journey using a one-way ticket to travel with no admitted return date on the Passenger Ticket and Baggage Check coupon for travel by air, sea, road or train. Any insured Journey with pre-paid assigned or booked ticketing to travel abroad for up to 90 days with an eligible Gold Card must begin and must end at the IP's Country of Domicile. Travelling in excess of 90 days will invalidate all benefits.
- (16): Deductible is the first part of each and every loss or claim for which the IP is responsible for and which is not recoverable under this Insurance.
- (17): For Travel to an E.U. country, the IP should collect a European Union reciprocal health agreement, or an EHIC (European Health Insurance Card, applicable in Cyprus from 1<sup>st</sup> January 2006). If the IP needs urgent treatment, the EHIC should be presented at the time of Hospitalisation or Clinic admission, as it may save the IP from paying the Deductibles (as described above).
- (18): If the IP is denied boarding or if their flight is cancelled or delayed for at least 2 (two) Hours, the IP must ask at the check-in counter, or the boarding gate, for the text stating their rights, particularly with regard to compensation and assistance from the airline (under Regulation (EC) No. 261/2004 Article 14(1) [of the European Commission's Air Passenger Rights] and/or Regulation (EC) No. 889/2002 of the European Parliament and the Council of 13<sup>th</sup> May 2002.
- (19): This Insurance does not cover bankruptcy, liquidation, financial failure or financial problems of any party on whom the Journey depends, or disinclination to travel by the IP.
- (20): Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to *GenAssist* on 22 519 211. If you have any doubt as to whether or not you should make a claim, you should first telephone *GenAssist* for further advice. Failure to give notice of claim within 25 days from the date of the incident will result in a rejection of your claim. The Insurers will only pay claims that are completely substantiated and evidenced in the manner requested. Please note that the Travel Insurance Master Certificate is held and can be inspected at the offices of Atlantic Insurance Centre, 15 Esperidon Street, CY-2001 Strovolos, Cyprus,