

Easy Reference Guide – ASTROBANK PLATINUM CARD

Dear AstroBank Platinum 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 with your Platinum Card for a complete round Journey that begins and ends in your Country of Domicile and does not exceed 90 (ninety) days. Cover activates when you pre-pay more than 50% of the required cost of the tickets before you travel abroad and the Insurance cover includes members of your Immediate Family (as described in the policy terms and definitions) who travel with you. A one-way Journey is not covered. 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 (fourteen) days and which has been pre-paid in full with your Platinum Card. In addition, cover allows for up to 3 (three) Close Business Colleagues (specifically a business partner or a business associate, client or guest) to travel with you on a Business Journey and up to 3 (three) Close Business Colleagues (either a business partner; business associate; client or guest) on a Business Journey can travel independently of you, but only on a return ticket Journey (not one-way) that does not exceed 14 (fourteen) days and which has been pre-paid in full with your Platinum Card. Cover is also provided to Cardholders who have pre-paid in full the required airport tax when travelling with either a complementary ticket or by redeeming points generated by the previous use of your Platinum Card. There are variable restrictions for persons aged 70 (seventy) or more and for the Insured Student customer. The duration of the cover is for the period August 5th, 2025 to August 4th, 2026 inclusive.

SECTION	AstroBank PLATINUM (Personal and Business) CARDS BENEFITS SUMMARY OF YOUR FREE 90 DAY TRAVEL INSURANCE	SUM INSURED
1	<p>CANCELLATION and CURTAILMENT (of a Journey by the Cardholder due to serious illness, injury or Death or circumstances beyond the control of the Insured Person):</p> <p>Up to the invoiced cost, or up to a maximum limit of €7,000 (whichever is the lesser).</p> <p style="text-align: right;">Deductible for all persons aged between 70 and 80 years of age:</p>	<p>Up to €7,000</p> <p>★ Deductible: €100</p> <p>★ Deductible: €500</p>
NOTE	No cover is offered to an Insured Person who has attained the age of 80.	
2	<p>PERSONAL ACCIDENT Death by Accidental Bodily Injury: Loss of one or more Limbs or one or both Eyes : Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age :</p>	<p>€200,000</p> <p>€200,000</p> <p>€200,000</p>
PROVISION	The maximum amount of all benefits under Section 2 for one or more injuries sustained by an Insured Person during the Journey shall not exceed the largest amount stated in this Schedule. The suminsured payable is reduced by 50% in respect of Insured Person(s) aged between 70 and 74 years and by 75% in respect of Insured Person(s) aged between 75 and 79 years No cover is afforded to an Insured Person who has attained the age of 80.	
IMPORTANT	<p>For children aged under 16, the maximum payment for:</p> <p style="text-align: right;">Death by Accidental Bodily Injury is:</p> <p>Monoplegia; Paraplegia; Hemiplegia or Quadriplegia following Accidental Bodily Injury (total and irreversible paralysis after 12 months) is:</p>	<p>€10,000</p> <p>€65,000</p>
3(a)	<p>MEDICAL EXPENSES and OTHER EXPENSES (incurred on a 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;">Deductible for an Insured Person aged between 70 and 80 years of age :</p>	<p>Up to €500,000</p> <p>★ Deductible: €175</p> <p>★ Deductible: €500</p>
3(b)	<p>DAILY HOSPITAL BENEFIT (for each complete 24 Hour period spent in a Hospital on a Journey abroad and payable for up to 21 days):</p> <p>Emergency Dental Treatment: up to €450</p> <p style="text-align: right;">Up to a maximum amount of:</p>	<p>€70 per complete day</p> <p>€1,470</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: €700</p> <p style="text-align: right;">Maximum Single Article Limit: €450</p> <p>Proof of Value or Original Receipt Limit: €250</p> <p style="text-align: right;">Cellular or Mobile Telephone Limit: €225</p>	<p>Up to €2,000 *</p> <p>Deductible: €125</p> <p>★ Deductible: €50</p>
IMPORTANT	Cellular or Mobile Telephones must be kept with the Insured Person at all times during the 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). 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:	<p>OUTWARD Journey (after more than a 6 Hour Baggage Delay): Reimbursement of up to €85 per Hour of Delay, ONLY for receipted essential items purchased abroad.</p>	<p>Up to €850</p> <p>(maximum limit)</p>
4(b)2:	On a RETURN 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>MONEY Theft of Cash Limit (Bank Notes, Currency Notes and Money): (subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt).</p>	<p>Up to €1,050</p> <p>Up to €525</p> <p>★ Deductible: €100</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 Journey).</p> <p>A compensation benefit if departure is delayed for more than 6 Hours: A compensation benefit if departure is delayed for more than 12 Hours: A compensation benefit if departure is delayed for more than 18 Hours:</p> <p style="text-align: right;">Maximum payment in all (on an Outward or Return Journey) – up to €600 per Person.</p>	<p>€200</p> <p>€400</p> <p>€600</p>
6(b)	<p>ABANDONMENT per PERSON (after a 24 Hour delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.</p>	<p>Up to €7,000</p>
6(c)	<p>MISSED CONNECTION per PERSON Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.</p>	<p>Up to €1,050</p>
IMPORTANT	<p>There is NO Denied Boarding Insurance cover. Such expenses <u>must</u> be reimbursed by the airline, shipping line or other Common Carrier.</p> <p>There is NO cover for Delays in arrival times for any reason.</p> <p>Claims cannot be made under Section 6 and under Section 1 for the same incident or event.</p>	
PROVISION	On a RETURN 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 Person.	

NOTE	Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).	
7	PERSONAL LIABILITY As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.	Up to €1,000,000
8	LEGAL EXPENSES (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 €3,500
9	HI-JACK and KIDNAP (for each complete 24 Hour period that the Insured Person is illegally held or is in detention): Payable for up to 21 days and up to a maximum amount of:	€100 per complete da €2,100
10	DOCUMENT REPLACEMENT (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 Journey abroad).	Up to €1,000 ★ Deductible: €100
11	CATASTROPHE For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	Up to €1,000 ★ Deductible: €50
12	MUGGING (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 €350
13	LOST or STOLEN DOMESTIC KEYS Receipted costs in replacing lost or stolen house , car and other Domestic Keys whilst on a Journey abroad.	Up to €150
★	DEDUCTIBLE (or Excess) is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers	★

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

▶ YOU MUST KEEP ANY ARTICLES THAT ARE DAMAGED FOR POSSIBLE INSPECTION AND SALVAGE BY THE INSURERS OF THIS INSURANCE. ◀

IMPORTANT ADVICE

(1): In the event of a claim under this Insurance, the Insured Person should apply to Gold Assist for a 'Notice of Claim' FORM either in writing, or by Telephone, quoting their Credit Card Number, and within 25 (twenty-five) days after the occurrence or commencement of any loss or event covered by this Insurance. When completed, actual claim forms should be returned to Gold Assist at the email or postal address indicated on the claim form within 90 (ninety) days of the incident giving rise to a claim together with all relevant documentation and the original bank statement verifying payment for the travel arrangements. Gold Assist will promptly consider the claim and contact the Insured Person with their response. Insured Person(s) are advised to retain copies of all documents for their own reference. A claim received without the required original documentation will not be accepted.

Gold Assist TPA Telephone Service for Advice or Emergencies ☎

Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours) 📠

Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance

📠 Facsimile Number: 00 357 22 49 98 30 e-Mail: office@goldassist.cy

(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**, **GoldAssist** must be informed **immediately** or they will **not** pay for any Hospitalisation or Medical Expenses. **GoldAssist** 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 their **Country of Domicile** 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 (twelve) Hours**, someone **must** contact **Gold Assist** **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**.

(4): Claim Forms can be obtained by telephoning **Gold Assist**. The IP is responsible for and must provide **GoldAssist** 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. Goldassist reserve the right to relocate the IP from one hospital to another. Insurers also reserve the right to limit payment to what the GoldAssist Medical Officer deems to be reasonable

(5): This Insurance does **not** cover any incidents or events that were known about including, but not limited to, those reported in the international press and/or any media announcements, before the IP pre-paid, reserved and/or commenced their Journey abroad.

(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 baggage-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 \$1,375.00** for checked and unchecked baggage. Some carriers assume **no** liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier" **or** as part of their **Conditions of Carriage**.

(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 delayed, 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 delayed, 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. Sports clothing and sporting equipment are not covered, unless stated as otherwise herein. The IP must keep any articles that are damaged for possible inspection and salvage by the Insurers of this Insurance.

9a): On an Outward Journey, where Baggage has been delayed for more than 8 (eight) Hours (following disembarkation), 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 any hand luggage compartment in any aircraft and/or other Common Carrier hand luggage compartments and/or 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. Sports clothing and sporting equipment are not covered unless stated as otherwise herein. Any purchases made after the Baggage has been delivered by the airline (or their nominated courier service) to the IP's accommodation address will not be reimbursed. The maximum payable for reasonable emergency purchases of essential items of clothing or requisites is limited to €250.00 per item, Pair or Set and must be substantiated by an original sales receipt.

(9b): There is no Baggage Delay insurance cover for Inward (or Return) Journey's unless stated as otherwise herein.

(10): Valuables, Money or Cash 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 must 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 or 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 (such as any property left on a beach, beside a swimming pool or in a bag or coat hanging on the back of a chair or left in a cloakroom). Cash and Valuables must always be in the care, custody and control of the IP. Cover is not provided for loss, theft or damage where the IP (in the opinion of GoldAssist) fails to exercise due diligence.

(11): Liaison with the Police and obtaining written 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 GoldAssist or AstroBank Public Company Limited. 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 or Cash, Valuables or Baggage must be reported to the local Police within 12 (twelve) Hours and a written report 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 Money or 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): At the departure zone or point of entry or exit, should a booked flight departure (from the intended time as specified on the ticket to travel of the IP) be delayed for more than 8 (eight) 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 delays in arrival times for any reason (including re-routing and/or direct, 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 50cc 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 an AstroBank Card account. A Cardholder (and/or an IP) is any person who has a valid Platinum Card issued by AstroBank Public Company Limited. The IP must ensure that the tour operator, travel agent or other merchant that provides services for ticketing to travel abroad processes all the payment(s) booked to the Platinum Card of the IP to travel abroad, before the IP's Journey commences.

(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 (ninety) days with an eligible Platinum Card must begin and must end at the IP's Country of Domicile. Travelling in excess of 90 (ninety) 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).

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 13th 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.

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 Gold Assist on Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours) Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance 22 519 211. If you have any doubt as to whether or not you should make a claim, you should first telephone GoldAssist for further advice. Failure to give notice of claim within 25 (twenty-five) 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 Altius Insurance Ltd, Address: 8, Skopa Str., 1075 Nicosia, P.O.Box 26516, 1640 Nicosia, Cyprus