

Brown Shipley & Co. Travel Insurance

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Insurance Product Information Document

Company: Inter Partner Assistance SA UK

Product: VISA Infinite

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



What is Insured?

CANCELLATION OR CURTAILMENT CHARGES

- ✓ Up to the amount shown in the Benefit Table, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if
 - a. cancellation of the trip is necessary and unavoidable or
 - b. the trip is curtailed before completionas a result of any of the listed events occurring.

MISSED DEPARTURE/ MISSED CONNECTION

- ✓ Up to the amount shown in the Benefit Table, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination, connecting flights outside the country of residence or returning to the country of residence if you fail to arrive at the international departure point in time to board the scheduled public transport on which you are booked to travel on the initial international journey of the trip as a result of:
 1. the failure of other scheduled public transport or
 2. an accident to or breakdown of the vehicle in which you are travelling or
 3. strike, industrial action or adverse weather conditions

DELAYED DEPARTURE/ ABANDONMENT

- ✓ If departure of the scheduled public transport on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 4 hours from the scheduled time of departure due to:
 - a. strike or
 - b. industrial action or
 - c. adverse weather conditions or
 - d. mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travelwe will pay you, either:
 1. up to the amount shown in the Benefit Table for each completed 4 hours delay, or
 2. up to the amount as shown in the Benefit Table for Section C - Cancellation for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if after a minimum of 24 hours delay has elapsed for a trip booked 1-7 days and a minimum of 36 hours delay has elapsed for a trip booked over 8 days, you choose to cancel your trip.

EMERGENCY MEDICAL AND OTHER EXPENSES

- ✓ Up to the amount shown in the Benefit Table, for the listed expenses which are necessarily incurred outside of the country of residence as a result of your suffering bodily injury or a medical condition and/ or compulsory quarantine.

BAGGAGE, BAGGAGE DELAY, EXTENDED BAGGAGE DELAY AND PASSPORT

Baggage

- ✓ Up to the amount shown in the Benefit Table, for the accidental loss of, theft of or damage to baggage.
- ✓ If you are on a cruise we will pay you, up to the amount shown in the Benefit Table for cruise baggage



What is not Insured?

CANCELLATION OR CURTAILMENT CHARGES

- ✗ Any claims arising directly or indirectly from:
 - a. Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier).
 - b. Circumstances known to you prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.
- ✗ Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

MISSED DEPARTURE/ MISSED CONNECTION

- ✗ Claims arising directly or indirectly from:
 - a. Strike or industrial action existing or declared publicly on or before the time that you booked your trip or your cover commenced.
 - b. An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
 - c. Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions.
- ✗ Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.

DELAYED DEPARTURE/ ABANDONMENT

- ✗ Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
 - b. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.

EMERGENCY MEDICAL AND OTHER EXPENSES

- ✗ Any claims arising directly or indirectly in respect of:
 - The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.
 - Any expenses which are not usual, reasonable or customary to treat your bodily injury or medical condition.
 - Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and AXA Assistance can be delayed reasonably until your return to the country of residence.
 - Your decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

Personal Money

- ✓ Up to the amounts shown in the Benefit Table for the accidental loss of, theft of or damage to personal money.
- ✓ Up to the amounts shown in the Benefit Table for cash limit for bank notes, currency notes and coins and up to the Cash Limit for under 16's if you are under the age of 16.

Baggage Delay

- ✓ Up to the amount shown in the Benefit Table for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 6 hours of your arrival.

Extended Baggage Delay

- ✓ Up to the amount shown in the Benefit Table for Extended Baggage Delay if the checked in baggage has still not arrived at your destination airport within 48 hours of your arrival.

Passport

- ✓ Up to the amount shown in the Benefit Table for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen passport.



Are there any restrictions on cover?

- ! Pre-existing medical conditions are not covered.
- ! The maximum age limit for medical benefits in Section G – Emergency Medical and Other Benefits and Section H – Hospital Benefit is 65 years inclusive.
- ! In order to be eligible to receive benefits under this Benefit Schedule you must charge the eligible item in Section U - Purchase Protection and the green fees in Section R3 - Hole In One Benefit, in full to your Brown Shipley & Co. Visa Infinite Card.

We will not pay for claims arising directly or indirectly from:

- ! Your participation in or practice of any sport or activity unless it is shown as covered in the list of Sports and Activities or winter sports.
- ! A condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/ her advice.
- ! A condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of your country of residence.
- ! Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ! Your travel to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which you are travelling has advised against all but essential travel.



Where am I covered?

- ✓ You are covered for tips worldwide, excluding the country of residence for Medical Benefits in Section G – Emergency Medical and Other Benefits and Section H – Hospital Benefit and Section T - ATM Theft.

Any trip solely within the country of residence is only covered where you have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.



What are my obligations?

- You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must also immediately send us any writ or summons, letter of claim or other document.
- If we ask, you must send us written details of your claim within 31 days.
- You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.
- You must supply all of your original invoices, receipts and reports etc. We have listed claims evidence that will help you substantiate your claim at the end of this policy wording.



When and how do I pay?

The cardholder does not pay for the insurance, the insurance cover is provided as a free of charge benefit to the cardholder. SG Expressbank will pay AXA for the insurance cover.



When does the cover start and end?

You are covered for any trip not exceeding 30 days. In the case of one way travel cover is limited to 7 days. Cover begins for any trip commencing on or after the date your Brown Shipley & Co. VISA Infinite card is active.

Under Section C – Cancellation cover shall be operative from the time you pay for the trip and ceases upon commencement of your trip. For all other sections of the Benefit Schedule, the benefits commence when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip. You must claim against your private health insurer first for any inpatient medical expenses abroad up to your benefit limit.



How do I cancel the contract?

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.