



# Summary of Coverage & Claims Procedure

The following summary does not contain the full terms and conditions of the insurance which can be found in the Insurance Policy and Schedule [here](#), and it does not form part of your contract of insurance.

## WHO IS THE INSURER?

This policy is underwritten by Zurich Insurance Europe AG.

## ABOUT THIS INSURANCE

Available for all active VISA Infinite card holders.

### The personal accident aspect of the policy provides cover:

In the event that an Insured Person sustains Bodily Injury during the Period of Insurance and the Operative Time which within twenty-four (24) months results in death, disablement or the sustaining of Medical Expenses. This policy will pay the Benefit amount stated in the Summary of Cover up to the Insurers' limit of liability as defined in the Policy.

For details on the full cover, extensions, exclusions, please refer to the Insurance Policy pages 18-21.

### The travel aspect of the policy provides the following benefits:

If during the Period of Insurance and the Operative Time an Insured Person sustains Bodily Injury or contracts sickness, this policy will cover:

- Medical Expenses and Emergency Travel & Repatriation Expenses
- Personal Baggage
- Personal Money
- Cancellation, Curtailment or Rearrangement Expenses.
- Personal Liability
- Political & Natural Disaster Evacuation

This policy will pay the Benefit amount stated in the Summary of Cover up to the Insurers' limit of liability as defined in the Policy.

For details on the full cover, extensions, exclusions, please refer to the Insurance Policy pages 22-31.



GENERAL EXCLUSIONS OR LIMITATIONS

- Alcohol or Drugs
  - Criminal Acts
  - Flying other than as a passenger
  - Ministry of Foreign Affairs (MFA)
  - Pregnancy or childbirth
  - Mental Disorders
  - Nuclear
  - Radioactive Contamination / Explosive Nuclear Assembly
- Suicide
  - Terrorism
  - Trip duration in excess of six (6) calendar months
  - Upper Age limits being seventy-five (75) years of age
  - USA Trip Limit excess of eight-nine (89) days
  - War

For details on the full exclusions, please refer to the Insurance Policy pages 16-17.

SUMMARY OF COVER

Policy Number:	K0000700124	
Insured:	ECOMMBX Limited	
Period of cover:	From:	01 December 2024
	To:	30 November 2025
Geographical Limits:	Worldwide	
Law & Jurisdiction:	The Republic of Cyprus	
Insured Persons:	Card Holders of the Insured including their accompanying spouse/ domestic partner and their accompanying children	
Operative Time:	All Travel (trip outside, or air travel within the country of domicile, or any travel within the country of domicile that involves an overnight stay)	



## PERSONAL ACCIDENT SECTION

DESCRIPTION	BENEFIT
Accidental Death of Insured Persons	€100,000
Accidental Death of Insured Persons under sixteen (16) years of age	€15,000
Loss of Limb(s), Sight, Speech, Hearing in Both Ears	€100,000
Loss of Hearing in One Ear	€25,000
Quadriplegia	€100,000
Paraplegia	€100,000
Hemiplegia	€100,000
Permanent Total Disablement (PTD)	€100,000
<b>Permanent Partial Disablement (PPD): percentage of PTD</b>	
One Big Toe	10%
Any Other Toe	5%
One Thumb	25%
One Forefinger	20%
Any Other Finger	10%
Shoulder or Elbow	25%
Wrist	20%
Hip, Ankle or Knee	20%
Any Other Permanent Partial Disablement	Up to 100%
<b>Facial Scarring</b>	
10cm in length or an area of 10sq cm	€10,000
5cm in length or an area of 5sq cm	€2,500
<b>Additional Benefits</b>	
Medical Expenses	€2,500
Burns Benefit depending on % of the body surface	Up to €7,500
Coma Benefit from Bodily Injury	€2,500
Dental Expenses from Bodily Injury	€2,000
Funeral and associated costs from death as a result of Bodily Injury	€5,000
Hospitalisation as a result of Bodily Injury	€50 per day max €1,500
Out Patient Treatment Travel Expenses from Bodily Injury	€1,000



## BUSINESS TRAVEL SECTION

DESCRIPTION	BENEFIT
<b>Medical Expenses and Emergency Travel and Repatriation Expenses</b>	€2,000,000
Excess	Nil
Deferment Period (applicable to Hospital Benefit)	Nil
<b>Personal Baggage</b>	€10,000
Single Article Limit	€2,000
Excess	Nil
<b>Personal Money</b>	€5,000
Cash Limit	€3,000
Excess	Nil
<b>Cancellation, Curtailment or Rearrangement Expenses</b>	€10,000
<b>Additional Benefit: Replacement Expenses, Hijack, Travel Delay</b>	€10,000
<b>Personal Liability</b>	€2,000,000
<b>Political and Natural Disaster Evacuation</b>	€5,000

## CLAIMS PROCEDURE

In case of emergency, please contact the Zurich 24/7 Assistance. In case of Political & Natural Disaster Evacuation please contact the Zurich 24/7 Assistance as soon as reasonably practicable.

### Contact Details:

Assistance company: Healix International

Tel: +44 (0)1489 868 888

Fax: +44 (0) 208 481 7721

Email: ZurichAssistance@healix.com

Website: www.healix-international.com

### Important Information That Should Be Provided To Healix:

- The Policy Number and data included in the Summary of Cover above
- Inform the Healix Co-ordinator that you/the patient are insured with Zurich and provide them with your comprehensive contact details
- The patient's full name, their sex, nationality and date of birth, country of domicile
- A brief summary of the incident/medical problem, giving the patient's current location, medical condition, as well as the names and contact details for any medical providers and treating medical team
- Whether any costs have been incurred or deposits made and to which entity/person



## IMPORTANT NOTICE

Upon contacting Healix, you will be issued with a Unique Assistance Case Number, which should be quoted at all times.

This is especially relevant when submitting any written correspondence such as medical reports or other supporting documentation.

In case you have a monetary claim that is not being handled by the emergency assistance company, you need to complete a Claim Form and submit it with all supporting information to ECOMMBX.

You can find a Claim form [here](#), for further support please see below.

**24/7 Card Assistance**  
cards@ecommbx.com  
+357 22790173

**24/7 ECOMMBX Concierge**  
concierge@ecommbx.com  
+357 22274435

**24/7 Insurance Assistance**  
In case of emergency, please contact  
Healix International  
ZurichAssistance@healix.com  
+44 (0)1489 868 888

