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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 Lloyd's Insurance Company S.A. (EVE 5363).

ABOUT THIS INSURANCE

Available for all active VISA Infinite card holders.

The personal accident aspect of the policy provides cover:
Whilst you are on trip for the purposes of carrying out the business of your employer as described to us which begins during the period of insurance, and commences from the time you leave your home, or if later your place of business, continuing during the entire period of the trip and terminating at the time of return to your home, or if earlier your place of business.
If the trip is solely within your country of residence, cover will only be operative if the trip involves an air flight and/or train and/or an overnight stay away from home.
Any period of holiday which is purely ancillary to the trip shall be deemed included within the period of the trip.

The policy covers the below sections:
- Accident & Illness
- Medical and associated expenses
- Trip interruption
- Personal baggage and money
- Personal liability
- Legal expenses

This policy will pay the Benefit amount stated in the Schedule of Benefits 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 13-38.

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GENERAL EXCLUSIONS OR LIMITATIONS

- Alcohol / Drugs (other than prescribed)
- Criminal acts
- Fraudulent claims
- Extreme / Winter sports
- Flying other than as a passenger
- Travelled to a location against governmental advice
- Pregnancy or childbirth >7 months
- Mental disorders
- Nuclear / Radioactive contamination
- Suicide
- Terrorism when taking an active part in it
- Trip duration in excess of twelve (12) months
- Upper age limit seventy-five (75) years of age
- War
- Your kidnap
- Covid-19 / SARS-CoV-2

For details on the full exclusions, please refer to the Insurance Policy pages 29-30.

SUMMARY OF COVER

Policy number:	B1646CY26MDS00051	
Everest policy reference for claims:	41227151	
Insured:	ECOMMBX LTD	
Period of cover:	From:	11 April 2026
	To:	10 April 2027
Geographical limits:	Worldwide	
Law & jurisdiction:	The Republic of Cyprus	
Insured persons:	Card Holders of the Insured including their accompanying spouse/partners and child(ren)	
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), including ancillary holiday travel	

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ACCIDENT & ILLNESS BENEFITS

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 sight in one eye	€50,000
Loss of two limbs	€100,000
Loss of one limb	€50,000
Total and irrecoverable loss of sight in one eye and loss oof one limb	€100,000
Permanent total disablement (ptd) (other than the above)	€100,000
Scheduled flight aggregate limit of liability	€500,000 per accident
Unscheduled flight aggregate limit of liability	€500,000 per accident
PERMANENT PARTIAL DISABLEMENT (PPD): PERCENTAGE OF PTD	
One big toe	10%
Any other toe	5%
One thumb	25%
One forefinger	20%
Any other finger	10%
Shoulder or elbow	25%
Hip, ankle, knee, or wrist	20%
Any other permanent partial disablement up to	100%
FACIAL SCARRING	
10cm in length	€10,000
5cm in length	€5,000

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MEDICAL ASSOCIATED EXPENSES

DESCRIPTION	BENEFIT
Overseas medical expenses	€2,000,000
Emergency medical evacuation	€2,000,000
Repatriation	€2,000,000
Continuing medical expenses	€25,000
Overseas in hospital cash	€50 per complete 24 hour period, for a maximum of 7 days

TRIP INTERRUPTION

DESCRIPTION	BENEFIT
Cancelation and curtailment	€10,000 per claim
Delay reimbursement	€120 per claim
Delay monetary benefit	€60 per complete 12hour period - €120 per claim
Trip replacement	€10,000 per claim
Hi-jack	€500 per complete 24 hours €10,000 per claim €10,000 per single occurrence of hi-jack €10,000 in the aggregate
Evacuation	€5,000 per claim

ADDITIONAL BENEFITS

DESCRIPTION	BENEFIT
Personal baggage	€2,000 per item €5,000 per claim
Personal money	€3,000 per item €5,000 per claim
Personal liability	€2,000,000 per claim
Legal expenses	€25,000 per single original event or circumstance

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MEDICAL EMERGENCIES

If the event is a medical emergency, seek immediate care from the nearest emergency medical provider or facility and contact the Emergency Assistance Provide via the details below as soon as possible afterwards. Where it is reasonable and practical to do so, you must make arrangements for inpatient treatment and/or day surgery only with the involvement and/or agreement of our Emergency Assistance Provider using the following contact information:

CEGA ASSISTANCE

Phone: +44 (0) 124 397 5398
Email: assistance@cegagroup.com
Everest policy reference for claims: 41227151

ALL OTHER CLAIM SITUATIONS

In all other circumstances, the following may be used to promptly report a claim, event or circumstance which might result in a claim under this Policy:

MDS INSURANCE BROKERS LTD

Phone: +357 22 311 662
Email: claims-CY@mdsgroup.com

Important information that should be provided:

- Notify as soon as reasonably practicable and in any event within thirty (30) days of becoming aware of any claim, event or circumstance which might result in a claim under this Policy
- Provide full written details and supporting information including the policy number, your name, location of loss, date of loss, your contact number etc. as soon as reasonably practicable. However, do not delay reporting because of missing information, as this can be collected at a later date
- Retain all information that might reasonably be required for the claim
- Provide any information required, including responding to reasonable requests for information in an honest and reasonably careful manner
- Forward as soon as reasonably practicable any letters, claims, legal process or other legal documents received if a claim is made or threatened against you by a third party
- Inform the police as soon as reasonably practicable following any loss from violent or malicious acts, theft or attempted theft or lost property
- Do not admit liability or offer or agree to settle any claim made or threatened by a third party without our written permission
- Take all reasonable care to limit any loss, damage or bodily injury
- Submit to a medical examination at our request and in the event of your death we shall be entitled to have a postmortem carried out at our own expense

IMPORTANT NOTICE:

Upon contacting CEGA, 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.