

Within initial contact, you will be asked to provide the following information:

- Name and surname of insured
- Name of bank and insurance policy number (indicated on assistance card)
- Your credit card number and validity
- Information about insured event
- Information on how to contact you, your attending physician, or the hospital where you are hospitalised

HOW TO REPORT DAMAGE?

Claims relating to the liquidation of insured events should be submitted by completing the "Damage Report" form, which is available on our website www.aig.cz, or which may be sent to you by mail upon request. Insurance benefit claims should be filed without unnecessary delay immediately after the occurrence of an insured event. Forms along with the required original documents should be sent to the address of the insurance company:

AIG EUROPE, S.A., pobočka pro Českou republiku
 Department for Liquidation of Insured Events
 (Oddělení likvidace škod)
 V Celnici 1031/4,
 110 00 Praha 1
 Tel.: 234 108 311
 Fax: 234 108 387
 E-mail: skody@aig.com

Detailed information on the appurtenances required to file insured benefit claims may be found in the Insurance Terms and Conditions.

Scope of Family Travel Insurance to Citi ČSA Credit Cards

Insurance coverage provided with	Citi ČSA CLASSIC	Citi ČSA GOLD
Insurance covering medical expenses and assistance services	2 000,000 Kč	3 000,000 Kč
- Acute dental treatment limit	10,000 Kč	10,000 Kč
- Deductibles	0 Kč	0 Kč
Alternative employee insurance	50,000 Kč	250,000 Kč
Called-in person insurance	75,000 Kč	75,000 Kč
- Limit per day	2,000 Kč	2,000 Kč
Luggage and items of personal use insurance	20,000 Kč	50,000 Kč
- Limit per luggage	10,000 Kč	25,000 Kč
- Limit per item	5,000 Kč	12,500 Kč
- Deductibles	0 Kč	0 Kč
Late luggage insurance when travelling by plane		10,000 Kč
- Deductibles	not effected	6 hours
- Limit per hour		2,500 Kč
Late flight insurance		10,000 Kč
- Deductibles	not effected	6 hours
- Limit per hour		2,500 Kč
Legal aid and bail bond in case of a traffic accident	100,000 Kč	150,000 Kč
Accident insurance		
- Accidental death	500,000 Kč	1 000,000 Kč
- Permanent consequences of injury	1 000,000 Kč	2 000,000 Kč
- Accumulated limit per family	2 000,000 Kč	4 000,000 Kč
Damage liability insurance	1 000,000 Kč	2 000,000 Kč
- Deductibles	0 Kč	0 Kč
Insurance covering daily allowances during hospitalisation abroad	not effected	1,000 Kč

Insurance to Citi ČSA GOLD credit cards is provided for FREE.
 Insurance to Citi ČSA CLASSIC credit cards is provided for CZK 79 per month.
 The insurance premium is charged to your credit card on a monthly basis.

If you have any questions concerning travel insurance, call the toll-free info line of AIG CZECH REPUBLIC pojišťovna, a.s.:
800 172 172

Travel Insurance provided with the Citi ČSA credit card is subject to the Travel Insurance Terms and Conditions of AIG EUROPE, S.A., pobočka pro Českou republiku, which may be found on our www.citibank.cz website, as well as to the Rules stipulated in this brochure. Citibank Europe plc, organizační složka offers travel Insurance to the Citi ČSA credit card in cooperation with AIG EUROPE, S.A., pobočka pro Českou republiku as the insurance provider. In the event of any questions, ambiguities, or conceivable complaints, contact our CitiPhone line on the telephone number +420 233 062 222.

This brochure represents an excerpt from the Travel Insurance Rules and it does not establish any entitlement to insurance benefit. Detailed information on the appurtenances required for submitting insured benefit claims may be found in the Travel Insurance Terms and Conditions.

Citibank is authorised to change these Rules, as well as the travel insurance scope and rates at any time, whereas Citibank shall inform you of any such changes in a suitable form, namely in the account statement to your credit card. You shall be deemed to agree with any change if you do not terminate your travel insurance within a period of 30 days from receiving information on such change. When you do not accept the announced changes, Citibank shall be entitled to discontinue your insurance.

Family Travel Insurance to Citi ČSA Credit Cards

Travelling Abroad with the Citi ČSA Credit Card without Worries



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Excerpt from the Rules for Travel Insurance to Citi ČSA Credit Card

Citi ČSA CLASSIC CREDIT CARD

Insurance may be effected with Citi ČSA credit cards providing insurance protection to the card holders and their family when travelling abroad to any country in the world.

WHO IS INSURED

Travel insurance applies to the credit card holder and/or to his or her travelling family member (e.g. husband/wife or partner and their children under 18 travelling with them) with permanent residence on the territory of the same country as the credit card holder. Insurance covers persons under 75 years of age.

WHEN IS THE INSURANCE VALID

Insurance begins at 0:00 hours on the day following the date on which insurance is submitted and accepted by the bank on the CitiPhone line +420 233 062 222.

Insurance expires at 0:00 hours on the last day of the card validity or at 0:00 hours on the day, on which the insured requested the termination of the insurance.

The bank shall have the right to discontinue the insurance if the client fails to pay any outstanding obligatory minimum instalments 30 days after the due date of such instalment. In case the client settles any and all outstanding obligatory minimum instalments within 60 days from the day on which the insurance was discontinued, the validity of the insurance shall be renewed as of the date of payment of such outstanding amounts to the bank. Should the client fail to settle the same by or before 60 days from the day on which the insurance was discontinued, the insurance shall be definitely terminated upon the day on which this period expires.

The effected travel insurance is provided to the card holder throughout the card validity, at all times during any trip abroad not exceeding 45 consecutive days.

Insurance should be effected before departure abroad. In case insurance is arranged by phone from abroad, the insurance cover shall not apply to the subject trip abroad.

Insurance cover commences and ends upon crossing the state border of the Czech Republic. The number of trips is not limited. Insurance does not apply to the territory of the CR or the country of permanent residence of the insured.

HOW CAN THE INSURANCE BE TERMINATED

Insurance may be terminated at any time on the CitiPhone line +420 233 062 222, in that case, however, it cannot be reactivated. If you terminate your insurance within 30 days from its activation, the paid fee will be refunded to you upon your request.

The insurance premium due for the month in which the insurance is terminated due to any reason shall not be refunded by the bank.

WHAT IS COVERED

Travel insurance covers insured events up to the specified limits as detailed in the table.

Citi ČSA GOLD CREDIT CARD

Citi ČSA Gold credit cards include travel insurance, which provides insurance protection to the card holders and their family when travelling abroad to any country in the world.

WHO IS INSURED

Travel insurance applies to the credit card holder and/or to his or her travelling family member (e.g. husband/wife or partner and their children under 18 travelling with them) with permanent residence on the territory of the same country as the credit card holder. Insurance covers persons under 75 years of age.

WHEN IS THE INSURANCE VALID

Insurance begins at 0:00 hours on the day following the date on which the Citi ČSA credit card was activated and expires at 24:00 hours on the last day of the card validity.

Travel insurance is provided to the card holder throughout the card validity, namely during any trip abroad not exceeding 45 consecutive days.

Insurance cover commences and ends upon crossing the state border of the Czech Republic. The number of trips is not limited. Insurance does not apply to the territory of the CR or the country of permanent residence of the insured.

WHAT IS COVERED

Travel insurance covers insured events up to the specified limits as detailed in the table.

Unless indicated otherwise, the Citi ČSA Classic and the City ČSA Gold credit cards shall be subject to additional terms and conditions.

INSURANCE EXCLUSION

Insurance shall not cover dangerous sports (for details see Insurance Terms and Conditions) or any sports within organized sports competitions. If you are planning such sports activities, do not forget to underwrite additional insurance before your trip. The insurance cover includes recreational summer sports.

Detailed insurance exclusions are indicated in the Travel Insurance Terms and Conditions available on the www.citibank.cz website.

HOW TO PROCEED IN CASE OF AN INSURED EVENT

In Case of Injury or Sudden Illness

The Assistance Services will recommend a physician or arrange medical treatment, the transport of the patient to hospital or back home, provide guarantees and effect payment for the treatment or hospitalisation, as well as secure contact with the family.

Outpatient Treatment

If the treatment costs exceed CZK 10,000, immediately contact the Assistance Services at all times.

In case of less serious outpatient treatment, it is not always necessary to contact the Assistance Services, the costs expended on your treatment will be refunded to you after submitting the required documents to the insurance company. Do not forget to request a medical report from the attending physician and be sure to keep it along with all the bills.

Hospitalisation

Immediately contact the Assistance Services, which will arrange your transport and admission in a properly equipped hospital, settle all the costs for your treatment and stay and arrange your transport back home. In the event of long-term hospitalisation, the Assistance Services will arrange a visit of a person of your choice. With the Citi ČSA Gold credit card, the insurance company will pay compensation for each day spent in hospital after you return home.

Stolen, Lost or Damaged Luggage

Immediately report any damage to luggage should to the police or the carrier and request a confirmation. The insurance benefit will be refunded after filing a claim directly with the insurance company.

The Assistance Services will arrange contact with the applicable authorities and recommend appropriate actions to recover lost items.

In Case of a Traffic Accident

The Assistance Services will arrange contact with the applicable authorities and recommend appropriate actions to recover lost items.

In Case of Damage to Property or Health of Third Parties

Before legally accepting liability or making any payment for the inflicted damage, contact the Assistance Services.

In Case of Late Flight or Late Luggage

If your flight is delayed or if you are left without your luggage abroad due to a fault on the part of the airline company, request a confirmation of such delay and after returning home, we will refund the necessary expenses for refreshments, personal hygiene needs and clothing, etc. supported by receipts.

HOW CAN THE ASSISTANCE SERVICES HELP YOU

Travel insurance also includes free Assistance Services, with its operators speaking Czech and all main world as well as many European languages available **24 hours a day**.

The **Assistance Services contact** telephone number is indicated on the assistance **card of the insured**. Keep it with you at all times when travelling abroad, as the name of the bank and the insurance policy number by which you will identify yourself are indicated on the back side of the card.

Assistance Services + 420 222 111 159

Before leaving abroad, the Assistance Services will provide you with visa information, as well as information on the vaccination required in individual countries.

Should you need medical treatment abroad or find yourself in a difficult situation (lost luggage, traffic accident, assault, etc.), **contact the Assistance Services**, either personally and through your travelling companion or attending physician.