

TRAVEL AND ACCIDENT INSURANCE ACCOMPANYING PAYMENT CARDS ISSUED BY CITIBANK EUROPE PLC,

with its registered office at Dublin, North Wall Quay 1, Ireland, registered in the Register of Companies in the Republic of Ireland, under the number 132781 acting through Citibank Europe plc, organizační složka, registered seat at Prague 5, Stodůlky, Bucharova 2641/14, Postal Code 158 02, Reg. No. 28198131, registered in the Commercial Register with the Municipal Court in Prague, Section A, Insert 59288

Insurance Product Information Document

Insurer:

Colonnade Insurance S.A., with its registered seat at L-2350 Luxembourg, rue Jean Piret 1, The Grand-Duchy of Luxembourg, registered in Registre de Commerce et des Sociétés, registration number B61605,

acting through

Colonnade Insurance S. A., organizační složka, with registered seat at Na Pankráci 1683/127, 140 00 Praha 4, Czech Republic, identification number 044 85 297, registered in the Commercial Register maintained by Municipal Court in Prague, section A, insert 77229.

The full pre-contractual and contractual information is available in the Colonnade Insurance S.A. insurance terms and conditions (hereinafter the "Insurance Company" and "Insurance Terms"), the framework insurance policy entered into between Citibank Europe plc (hereinafter the "Bank" or "Citibank") and the Insurance Company (hereinafter the "Framework Agreement") and document "Payment cards insurance - important information".

What kind of insurance is it?

The insurance consists in travel and accident insurance for holders of the payment cards VISA Gold Business, VISA Business, VISA Classic, VISA Classic Electron within the financial services provided by the Bank to corporate clients.

The basic travel insurance is an integral part of the payment cards. Accident insurance and travel insurance for long-term stays can also be taken out separately. The prices of supplementary insurance are indicated in the Bank's current list of charges. Supplementary accident insurance will pay you insurance benefits in the event of an accident and travel insurance for a long-term stay will protect you in the event of a foreign stay exceeding 90 days.



What is insured?

SHORT-TERM TRAVEL INSURANCE

- ✓ private and business trips of insured persons abroad lasting up to 90 days
- ✓ medical expenses and transport
- ✓ costs of transport of the insured person
- ✓ assistance services
- ✓ legal costs
- ✓ legal assistance and bail in the event of a traffic accident
- ✓ liability insurance
- ✓ loss, theft and damage of luggage and travel documents
- ✓ trip cancellation
- ✓ return and sending a replacement employee
- ✓ hijack
- ✓ accident insurance
- ✓ insurance of funeral expenses
- ✓ insurance of up to three accompanying persons – must be activated before the trip by paying the costs of the trip using the insured payment card
- ✓ normal risk-free summer sports and all-year sports
- ✓ risk-free winter sports – for the cards VISA Gold Business, VISA Business and VISA Classic

OPTIONAL LONG-TERM TRAVEL INSURANCE

The scope of insurance is identical with short-term travel insurance. The insurance is intended for trips exceeding 90 days.

OPTIONAL – ACCIDENT INSURANCE



What is not insured?

- Damage and harm incurred as a result of or in connection with the following:
- ✗ war, terrorism, violent actions, unless agreed otherwise;
 - ✗ accident under the influence of alcohol, drugs or medicines not prescribed by a physician;
 - ✗ AIDS, HIV;
 - ✗ risk sports, professional sports activities, participation in motor racing, unless agreed otherwise;
 - ✗ accident or illness that existed before the date of commencement of the insurance;
 - ✗ carrying out manual work in foreign business trips;
 - ✗ travelling to countries that the Ministry of Foreign Affairs of the Czech Republic has recommended not to visit due to an emergency situation, etc.

The full scope of the exclusions is indicated in the Insurance Terms and the Framework Agreement.



Are there any restrictions on cover?

- ! The optional long-term travel insurance and accident insurance may be taken out for persons under 70 years of age.

TRAVEL INSURANCE

- ! For accompanying persons, the limit of insurance benefits is equal for all the insured persons.
- ! The insurance of trip cancellation applies only to the costs of the trip paid using the insured card.
The insurance does not apply to the following:
 - ! damage due to accident or illness if the insured person travels contrary to a medical recommendation;
 - ! travels for the purpose of medical treatment;
 - ! illnesses diagnosed before the trip started if it was obvious that medical treatment would be required;

- ✓ death due to injury
- ✓ permanent physical impairment caused by injury – linear performance

The exact scope of the insurance coverage is indicated in the Insurance Terms and the Framework Agreement

- ✗ stays in dietary facilities, sanatoria, spas;
- ✗ damage to property or health that the insured person caused during the trip: by a motor vehicle, intentionally, to the property or health of family members. Under the influence of a mental illness, medicines, alcohol, addictive substances, etc.

The full list of limits and limitations is contained in the Insurance Terms and the Framework Agreement.



Where am I covered?

- ✓ Insurance cover – 24 hours, worldwide (including in the Czech Republic).
- ✓ Short-term travel insurance – business and private trips abroad (Europe / worldwide), outside the country of permanent residence (see the definition in the Insurance Terms).
- ✓ Long-term travel insurance – business and private trips abroad (Europe / world), outside the Czech Republic.



What are my obligations?

Obligations before the insurance is taken out:

- Provide true and full information concerning the insurance being taken out.

Obligations during the term of the insurance:

- Notify the Insurance Company about expiry of the insurable interest. Not to do anything, without the consent of the Insurance Company, that would increase the insured risk and take reasonable measures that would prevent the occurrence of an insured event or mitigate its consequences. Notify the Insurance Company about the inception of any insurance covering the same or similar insured events.
- Acquaint the beneficiary, the entitled persons and the insured persons with the rules of personal data protection.

Obligations in the event of an insured event:

- If the need arises for medical assistance during a trip, immediately contact the Insurance Company at the emergency hotline of the assistance service operating 24 hours a day.
- Notify the Insurance Company of the occurrence of an insured event within thirty days following the event.
- Death of an insured person must be reported immediately.
- Submit all documents proving entitlement to insurance benefits and the necessary documents requested by the Insurance Company.
- At request of the Insurance Company, submit to medical examination by a physician determined by the Insurance Company.

Any and all legal acts directed at the inception or expiry of insurance must be made in writing.



Where and how do I pay?

Short-term travel insurance

The service is activated automatically for every card and is not subject to any additional charges.

Optional long-term insurance

The premiums are debited from the card annually. The fee for optional insurance is not refunded in the event of early cancellation of the card.

Accident insurance

The premiums are debited from the card annually. The fee for optional insurance is not refunded in the event of early cancellation of the card.



When does the cover start and end?

Travel insurance

The validity of the automatic travel insurance for new payment cards begins at 00:00 hours of the day following the receipt of the payment card by the holder, but not earlier than on the first day of validity of the card. It ends at 24:00 hours on the last day of the card validity, not later than at 24:00 hours on the day of termination of the insurance policy. In case of a trip outside the country of permanent residence, the insurance coverage begins at the time of departure from the place of residence or place of performance of work of the insured person in the country of permanent residence, whichever occurs later, and ends when the insured person returns to the place of residence or the place of performance of work in the country of permanent residence, whichever occurs earlier.

Accident insurance

The insurance coverage begins after expiry of 2 business days from the day when the Bank obtains a duly completed application for additionally taken out insurance.

The insurance expires on the day when the insured person attains 70 years of age or upon expiry of the payment card.

The insurance further expires upon expiry of the policy period, by agreement, upon expiry of the deadline for payment of overdue insurance to no effect and in the other cases set forth in the Civil Code.



How do I cancel the contract?

Travel insurance is an integral part of the Citibank VISA payment cards and cannot be terminated before the payment card is cancelled. If you wish to terminate the taken out travel insurance for a long-term stay or accident insurance, you can easily terminate it by a notice delivered to the Bank at least six weeks before the end of the annual anniversary of the insurance.