

INSURANCE ACCOMPANYING PAYMENT CARDS

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Travel insurance

An integral part of Citibank VISA business payment cards is travel insurance, included by default and provided by Citibank in alliance with Colonnade Insurance S. A., organizační složka, the provider of the insurance. This type of insurance accompanying payment cards is taken out for the period of validity of the payment card.

The insurance applies by default to the cardholder during business as well as private travel, together with up to three other individuals who are travelling with the cardholder to the same location, at the same time, and using the same transport vehicle as the cardholder. The maximum insurance benefits per insured event for one payment card is limited to the sum insured specified in table "Scope of Travel Insurance" below.

Insurance validity

The insurance is valid during a foreign business trip for up to 90 days, 24 hours per day worldwide outside the countries of the insured person's permanent residence (according to the insurance conditions = A country where the insured lives or has been living for at least six months or a country where the insured is a participant in the public health insurance system.). Insurance coverage commences at the time of departure from home or the place of performance of work in the country of permanent residence, whichever occurs later, until return home or to the place of performance of work in the country of permanent residence, whichever occurs earlier, but not later than the 90th day from the date of commencement of the trip, and only during the period of validity of the payment card.

Who is insured?

Citibank VISA business payment cardholder and up to 3 cardholder's fellow travelers whose insurance has been activated.

Insurance activation

The insurance does not need to be activated for the payment card holder. The insurance is active automatically from 00:00 a.m. on the day following the date of takeover of the payment card by its holder but not earlier than on the first day of the card's validity. Insurance for fellow travelers is only valid if, prior to commencement of the foreign trip, it is activated by paying travel expenses using the payment card and who travel together with the cardholder to the same place, at the same time and using the same means of transport as the cardholder.

Payment of travel expenses means:

- Payment of air tickets, bus and train tickets, boat tickets etc. made before commencement of the foreign trip.
- Payment or booking of accommodation abroad made before commencement of the foreign trip.
- Payment or booking of car hire abroad made before commencement of the foreign trip.

Travel insurance accompanying payment cards is established within the following scope:

- Medical expenses and transport.
- Assistance Services.
- Costs of transport of the Insured Person.
- Insurance of legal aid and bail in case of a traffic accident.
- Liability insurance.
- Luggage and travel documents.
- Luggage delay.
- Trip cancellation.
- Return and sending a replacement employee.
- Hijacking, kidnapping, taking of hostages.
- Accident insurance.
- Funeral expenses.

General exclusions

The insurance does not cover damage occurring in countries to which the Ministry of Foreign Affairs of the Czech Republic recommended not to travel, in connection with war, terrorism, explosion or radiation originating from nuclear facilities, the insured person's illegal conduct, engagement in high-risk sports, as a result of AIDS and some other diseases or other circumstances that existed before commencement of the trip, etc.

Other examples of exclusions from travel insurance

- Doing high-risk sports.
- Carrying out professional sporting activities.
- Doing any kind of sports in organized sport competitions.

More details on the insurance, including the insurance conditions and exclusions, are available on our website at www.citibank.cz in section Large Companies / Documents / Payment cards. Read these conditions carefully before travelling abroad.

Assistance service

(assistance service provided within the travel insurance accompanying the payment cards of Colonnade Insurance S. A., organizační složka)

Together with your payment card, you will receive the insured person's assistance card with the insurance policy number and assistance service contact numbers indicated on the reverse side. Please have the card on you always when you travel abroad.

Assistance insurance

The assistance service is prepared to provide you with organizational and consulting assistance in remediating the consequences of an insured event at the place of your foreign trip. The service is available 24 hours a day, 7 days a week. The operators speak Czech and all major world languages. You can contact the assistance service by telephone (also through a fellow traveler or attending physician) at the number indicated on your assistance card. You will be required to provide the following information after contacting the assistance service:

- Name and surname of the insured person.
- Bank name and insurance policy number.
- Your payment card number and period of its validity.
- Information about the insured event.
- Contact details of the attending physician or hospital where you are hospitalized.

Insurance claim form

Claims for the insured event process must be made by completing the Insurance claim form which is available on our website at www.citibank.cz in section Corporate banking / Large companies / Documents / Payment cards. An insurance claim must be raised not later than 30 days after the occurrence of the insured event or as soon as practicable. Send the form together with the original copies of the required document to the address of the insurance company:

Colonnade Insurance S.A., organizační složka
oddělení likvidace škod
Na Pankráci 1683/127
140 00 Prague 4
E-mail: skody@colonnade.cz

Detailed information about how to request insurance benefits can be found in the General Insurance Conditions for Travel Insurance. More information on travel insurance is available on the hotline of the insurance company Colonnade Insurance S. A., organizační složka, at telephone number + 420 221 586 687. Please do not forget to provide the insurance policy number indicated on the reverse side of your assistance card.

Queries and complaints

If you have any questions or complaints, contact our client center during business hours 8:30 – 17:00 at telephone numbers (+420) 233 062 330, (+420) 233 061 530 or (+420) 233 061 491.

Complaints can be directed also directly to the insurance company at administrativa@colonnade.cz. The insurance company will endeavour to resolve any problems directly with the policyholder or the insured person; however, if it is unable to comply with your request, you can contact the Czech National Bank at Na Příkopě 28, 115 03, Prague 1.

Important notice

More details on the insurance, including the insurance conditions and exclusions, are available on our website at www.citibank.cz in section Large Companies / Documents / Payment cards. Read these conditions carefully before travelling abroad.

Scope of travel insurance taken out with the business payment cards of Citibank Europe plc, organizační složka

	Scope of insurance coverage	VISA Business Electron	VISA Classic	VISA Business	VISA Gold Business
B1.	Medical expenses and transport deductible	CZK 1,500,000 CZK 0	CZK 1,500,000 CZK 0	CZK 4,000,000 CZK 0	CZK 6,000,000 CZK 0
	Expenses for urgent dental treatment	CZK 10,000	CZK 10,000	CZK 10,000	CZK 10,000
B2.	Costs of transport of the Insured Person	within the B1 limit	within the B1 limit	within the B1 limit	within the B1 limit
	Funeral expenses	CZK 200,000	CZK 200,000	CZK 200,000	CZK 200,000
	Assistance services	within the B1 limit	within the B1 limit	within the B1 limit	within the B1 limit
	Phone calls to the emergency line	CZK 2,000	CZK 2,000	CZK 2,000	CZK 2,000
	Emergency reunion coverage	CZK 150,000	CZK 150,000	CZK 150,000	CZK 150,000
	Limit of insurance benefits per one day of stay	CZK 4,000	CZK 4,000	CZK 4,000	CZK 4,000
B4.	Legal costs	Cannot be arranged	Cannot be arranged	Cannot be arranged	Cannot be arranged
B5.	Insurance of legal aid and bail in case of a traffic accident	CZK 150,000	CZK 150,000	CZK 150,000	CZK 150,000
B6.	Liability insurance - health	CZK 1,000,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000
	Liability insurance - property	CZK 1,000,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000
B7.	Luggage and travel documents	CZK 20,000	CZK 20,000	CZK 30,000	CZK 40,000
	Limit per piece of luggage	CZK 10,000	CZK 10,000	CZK 15,000	CZK 20,000
	Limit per item	CZK 5,000	CZK 5,000	CZK 7,500	CZK 10,000
	Insurance of travel document replacement	CZK 5,000	CZK 5,000	CZK 5,000	CZK 5,000
	Luggage delay	CZK 10,000	CZK 10,000	CZK 15,000	CZK 20,000
	Deductible	6 hours	6 hours	6 hours	6 hours
	Limit per hour	CZK 2,500	CZK 2,500	CZK 3,750	CZK 5,000
B8.	Money	Cannot be arranged	Cannot be arranged	Cannot be arranged	Cannot be arranged
B9.	Cancelling, shortening and delaying of a trip				
B9.1	Trip cancelling	CZK 20,000	CZK 20,000	CZK 30,000	CZK 40,000
	Deductible	20 %	20 %	20 %	20 %
	Trip shortening	cannot be arranged	cannot be arranged	cannot be arranged	cannot be arranged
B9.2	Return and sending a replacement employee	CZK 100,000	CZK 100,000	CZK 100,000	CZK 100,000
B9.3	Delay	cannot be arranged	cannot be arranged	cannot be arranged	cannot be arranged

B10.	Hijacking, kidnapping, taking of hostages	CZK 50,000	CZK 50,000	CZK 50,000	CZK 50,000
DU	Accident insurance	CZK 750,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000
	insurance against death resulting from an accident	CZK 750,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000
	permanent physical impairment caused by injury	CZK 3,000,000	CZK 4,000,000	CZK 12,000,000	CZK 15,000,000
	accumulated limit per family				

Manner of arrangement	AUTOMATICALLY SET INSURANCE			
Type of insurance	Automatic insurance without the need for pre-trip activation - FOR CARDHOLDERS			
Insured Persons	Cardholder + up to 3 fellow travellers whose travel costs were covered by the insured card			
Term of effectiveness of insurance:	OT4 - All trips outside the country of permanent residence In the case of a trip outside the country of permanent residence, from the moment of departure from home or the place of performance of work in the country of permanent residence, whichever occurs later, until the return home or to the place of performance of work in the country of permanent residence, whichever occurs earlier.			
Maximum length of one trip	90 days			
Number of trips	unlimited			
Private tourist trips	YES			
Business trips	YES			
Winter sports	NO	YES	YES	YES
Risk sports	uninsured			
Territorial validity	WORLD			

Optional insurance for payment cards

Optional travel insurance can be taken out for payment cards issued by the bank that are by default accompanied by travel insurance. The following optional insurance can be taken out individually with the payment card; the insurance is offered in alliance with Colonnade Insurance S.A., organizační složka, the provider of the insurance.

- Travel insurance for a long-term stay
- Accident insurance

Travel insurance for a long-term stay

This extension is suitable for you if you are planning a trip abroad that will exceed 90 days because you are not covered by the basic travel insurance for long-term stays of this kind.

The long-term stay insurance is taken out for a fixed period, for trips lasting more than 90 days. The insurance can only be arranged for persons under the age of 70.

The insurance coverage starts at the time when the insured person crosses the Czech border when travelling abroad, but at the earliest on the first day of validity of the long-term stay insurance. The insurance coverage ends when the insured person crosses the border of the Czech Republic on his/her return from abroad, but at the latest on expiry of the 365th day after commencement of the trip and at the latest on expiry of validity of the long-term stay insurance.

The long-term stay insurance is taken out in the territory of the Czech Republic before commencement of the journey to the same extent as the travel insurance included by default, unless stated otherwise in the Policy.

Monthly premiums are charged for each commenced month of duration of the long-term stay, including the first 90 days of the trip.

Accident insurance

Accident insurance allows you or your family members to obtain insurance benefits in the event of your death or permanent consequences of an accident. Taking out accident insurance is a good option especially when you have not taken out any other insurance for similar risks.

The worldwide accident insurance is taken out for an indefinite period, for the duration of the travel insurance included by default. The insurance can only be taken out for a payment card holder under 70 years of age. Upon taking out the worldwide accident insurance, the coverage of accident insurance taken out within the compulsory travel insurance is extended to the whole world (including the territory of the Czech Republic) and for 24 hours a day.

How to take out insurance?

Taking out optional insurance is easy, without having to meet with a representative of the insurance company, via the Registration Form for Supplementary Payment Card Insurance available on our website at www.citibank.cz in section Corporate banking/ Large companies/ Documents/ Payment cards.

Scope of optional accident insurance taken out for the Citibank VISA payment cards

Scope of insurance coverage	VISA Business Electron	VISA Classic	VISA Business	VISA Gold Business
Insurance against death caused by accident	CZK 750,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000
Permanent disability	CZK 750,000	CZK 1,000,000	CZK 3,000,000	CZK 4,000,000

Assistance service

Assistance service provided within the travel insurance accompanying the payment cards of Colonnade Insurance S. A., organizační složka.

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e-mail: skody@colonnade.cz

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