



UK , Europe and MEA Issued
Cards

Treasury and Trade Solutions/ Citi Commercial Cards / EMEA

EMEA Travel Inconvenience and Travel Assistance Insurance Cardholder Quick Reference Guide

Disclaimer: This document summarizes the insurance benefits available to eligible cardholders and are subject to the terms and conditions , eligibility criteria and exclusions of the applicable Certificate(s) of Insurance / Policies as published by Citi and which are subject to change at anytime without prior notice.

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Commercial Cards Insurance Benefits Summary

- ❑ Two types of benefits: ‘Medical and Travel Assistance service’ and ‘Travel Inconvenience Benefits’
- ❑ Consistent insurance offering across all markets in EMEA
- ❑ Same coverage for International Payment Card (IPC) markets within EMEA



To be eligible for the benefits of a Journey

Cost of the Journey paid by a Citi eligible Commercial Card

Terms & Conditions and exclusions of the Policy are met



Medical and Travel Assistance Benefits through International SOS

- ❑ Medical advice
- ❑ Information on Inoculation requirements for Travel
- ❑ Information on Travel Visas
- ❑ Medical Provider Referrals
- ❑ Legal Provider Referrals
- ❑ Medical Monitoring
- ❑ Lost and Stolen card Reporting Support

Travel Inconvenience Benefits

- ❑ Travel Delay - (Max 12 Hours) €40 per hour after an initial delay of 4 hours
- ❑ Luggage Delay- (Max 12 Hours) €60 per hour after an initial delay of 4 hours
- ❑ Essential Travel Document Replacement – up to € 1,000 per event
- ❑ Legal Expense – up to € 2,500
- ❑ Hijack - (Max 21 Days) €50 per day

Medical and Travel Assistance Service



24x7 Telephone assisted service through International SOS

Telephone Assistance

- ❑ Medical Advice
- ❑ Information on Inoculation requirements for travel
- ❑ Information on Travel Visas

Service Provider Referral

- ❑ Contact details for medical Providers
- ❑ Contact details for Legal Service providers

Medical Monitoring

- ❑ In the event the Cardholder requires hospitalisation, monitor the cardholder's medical condition during and after hospitalisation

Lost & Stolen Card Reporting Support

- ❑ Lost and Stolen card reporting support by contacting Citi Contact Centre as soon as Practicable



Chargeable Third-Party Services are services that are chargeable to you. **All related costs** should be borne separately by the cardholder.

Chargeable Third Party Services

- ❑ The delivery of essential medicine, supplies or equipment
- ❑ Dispatch of physician or medical practitioner

Chargeable Third Party Services

- ❑ Guarantee of hospital admittance deposit
- ❑ Arrangement of emergency medical evacuation and repatriation

Chargeable Third Party Services

- ❑ Arrangement of transportation of mortal remains
- ❑ Arrangement of transportation to join a cardholder
- ❑ Arrangement of return of children

How to request Medical and Travel Assistance Service



Service is available:

24 hours a day,
Seven days a week

On a journey from
your principal
country of
residence to a
location outside
your principal
country of
residence for up to
90 days duration.

For travel advice or
when medical
assistance is
needed, please Call
International SOS
on +44 (0) 208 762
8623.

Travel Inconvenience Benefits



Travel Delay

- ❑ In case of delayed departure of **outward or return** flight or sailing after an initial delay of 4 hours
- ❑ €40 per hour up to a maximum of 12 hours

Baggage Delay

- ❑ Temporarily lost or misplaced luggage on an **outward part of the Journey** after an initial delay of 4 hours
- ❑ €60 per hour up to a maximum of 12 hours

Document Replacement

- ❑ Reasonable costs - forgotten, lost or misplaced (permanently or Temporarily) **essential documents** needed whilst on Journey
- ❑ Up to €1,000 per event
- ❑ subject to **pre-approval** from Claim Administrator .

Hijack

- ❑ In case of a hijack during a covered trip
- ❑ €50 per day up to a maximum of 21 days

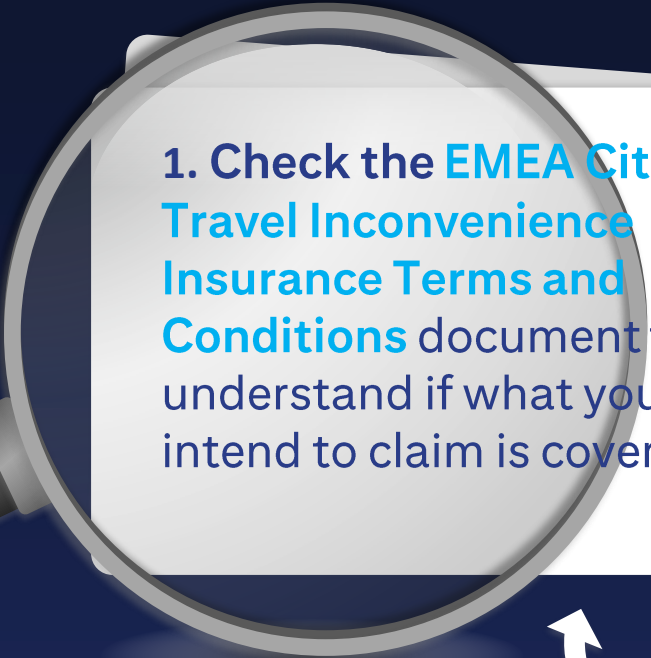
Legal Expenses

- ❑ Legal expenses arising from claim against a 3rd party who has caused Bodily Injury to or Illness of the Cardholder by an incident occurring during a Journey
- ❑ Up to up to € 2,500 and subject to **underwriter written approval**



To be eligible for the benefits of a Journey, cost of the Journey should have been paid by an eligible Citi Commercial Card and subject to meeting Policy terms and conditions and exclusions

How to make a claim for a Travel Inconvenience Benefit



1. Check the **EMEA Citi Travel Inconvenience Insurance Terms and Conditions** document to understand if what you intend to claim is covered

2. Contact Crawford and Company by telephone on **+3222570358** during office hours of GMT 09.00 to GMT 17.00hrs or email **citibank@broadspire.eu** Outside normal GMT working hours

3. Complete the Travel Inconvenience Claim form and return by email to **citibank@broadspire.eu** within 28 (twenty eight) days, along with all required **supporting documentation**

4. Retain copies of all communications and documents for your future reference

Supporting documentation may include Original invoices, receipts, official reports, tickets, agreements, credit card sales slips, or any other documentary evidence as required by Crawford and Company

Important Documents





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