



# Citi Commercial Cards Travel Insurance

## Summary of Insurance Policy and Terms and Conditions

Effective From: June 1<sup>st</sup> 2023 to May 31<sup>st</sup>, 2024



Treasury and Trade Solutions



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## Section 1: Introduction

This Summary of Insurance Policy (“Summary Document”) summarizes the insurance benefits under **Policy or Certificate Number: 004511A RSA-2023** / Binding Authority Unique Market Reference: B0621F33118922 (the “Insurance Policy” or the “Certificate”) for Citi Commercial Cardholders who have a Corporate Card, Purchasing card, One Card, Virtual Card Account (VCA) or Central Travel Account. The policy is underwritten by certain underwriters at Lloyd's, London and is arranged by Aspire Insurance Advisers Limited.

The policy is held by Citibank N.A 145 West Street C Sandown Sandton 2196 Johannesburg P O Box 1800 South Africa, who is the only policyholder and has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) Citi Commercial Cardholders. This document summarizes the benefits available under the policy of insurance held by Citi for the benefit of their Commercial Card holders; it does not give the Account/Cardholders direct rights under the policy. Compliance with the policy terms and conditions is required if benefits are to be paid.

The following sections summarize the Benefits and Services provided under the Insurance Policy (section numbering mirrors the corresponding sections of the Insurance Policy):

## Section 2: Meaning of Words

The following are key definitions appearing under the Insurance Policy which have the following meanings wherever they appear in this Summary Document. Some definitions have been amended with the approval of the Insurers to reflect Citi Commercial cards Policies.

**Accident** shall mean any sudden, unexpected, external and specific event which occurs at an identifiable point in time and place during a Journey which results in Bodily Injury.

**Act of Terrorism** shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Account/Cardholder** shall mean any person not yet 76 (seventy-six) years old and who has a valid Citi Corporate Card, Purchasing card, One Card, Virtual Card Account (VCA) or Central Travel Account.

**Baggage** shall mean accompanied personal goods belonging to the Account/Cardholder or for which the Account/Cardholder is responsible, and which are taken by the Account/Cardholder on a Journey or acquired by The Account/Cardholder during a Journey. Baggage shall include Valuables.

**Benefits** shall mean the Benefits supplied by Underwriters under the terms and conditions of the Insurance Policy, as set out in Section 7 and Section 8 inclusive of this Summary Document.

**Benefit Limit** refers to the maximum benefit amount for which the Underwriters shall be responsible under the Insurance Policy towards any one Account/Cardholder during any one event, subject to the terms and conditions as defined hereunder.

**Bodily Injury** shall mean identifiable physical injury or death, which is caused by an Accident during a Journey.

**Card** means a card issued pursuant to the Citi's Commercial card program.



**Claims Administrator** shall mean Crawford's & Co who are authorized to manage claims on behalf of the Underwriter of the policy.

**Client** means Citi.

**Colleague** shall mean any business associate, client, guest or other person travelling for business purpose (other than Family or Relatives) as the Account/Cardholder employer wishes and travelling with the Account/Cardholder on a Journey.

**Common Carrier** shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

**Crawford and Company** shall mean Crawford and Company - Jan Olieslagerslaan 41 • 1800 Vilvoorde, Belgium.

**Dependent Children** shall mean the children, step-children and legally adopted children of the Account/Cardholder who are: i) unmarried, and; ii) living with such Account/Cardholder (unless living elsewhere whilst in full time education), and; iii) under 19 years of age (or under 24 years of age if in full time education).

**Domestic Common Carrier** shall mean any domestic public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

**Effective Date** shall mean 1st June 2023.

**Expiry Date** shall mean 31st May 2024.

**Family** shall mean the Spouse and Dependent Children of the holder of the Card.

**General Exclusions** means the exclusions under the Insurance Policy as summarized in section 9 of this Summary Document.

**Hi-jack** means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof.

**Illness** shall mean any sudden and unexpected deterioration of health, that first manifests during a Journey and which is certified by a qualified medical practitioner and agreed by an International SOS Physician.

**International SOS** shall mean International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom.

**International SOS Physician** shall mean the physicians nominated by the International SOS assistance centers throughout the world.

**Journey** shall mean the first 90 days of any trip, falling entirely within the Period of Insurance, where at least 50% of the total value of tickets for travel on a Domestic Common Carrier or Common Carrier have been paid by using such Account/Cardholder's Corporate Card, Purchasing card, One Card, Virtual Card Account (VCA) or Central Travel Account issued by the Client. The Journey shall be deemed to have begun with the Account/Cardholder's departure from the home where such Account/Cardholder normally resides and shall have ended upon return to that home.

**Loss of Limb** shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm, foot or leg.

**Medical Expenses** shall mean all reasonable costs necessarily incurred outside the Account/Cardholder's Principal Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

**Money** shall mean coins, bank notes, postal and Money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.



**Permanent Total Disablement**

Where the Account/Cardholder is gainfully employed, shall mean disablement which medical evidence confirms, will prevent the Account/Cardholder from engaging in any gainful occupation for at least 12 (twelve) months and will in all probability entirely prevent the Account/Cardholder from engaging in any gainful occupation whatsoever for the remainder of his/her life.

Where the Account/Cardholder is not gainfully employed, shall mean disablement which lasts for 12 (twelve) months and which medical evidence confirms will in all probability entirely prevent the Account/Cardholder from engaging in any and every occupation whatsoever for the remainder of his/her life.

**Period of Insurance** shall be the period between the Effective Date and the Expiry Date.

**Pre-existing Health Disorder or Condition** shall mean any illness, defect, physical infirmity or condition, including sequela or complications thereof that in the opinion of a qualified medical practitioner appointed by International SOS can reasonably be related thereto or for which the Account/Cardholder is receiving or has received medical treatment, advice or investigation prior to the Journey or for which the Account/Cardholder is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath prior to the Journey. This includes chronic or ongoing medical or dental conditions which You were aware of, or of which You could expect to be aware of that may lead to a claim under this Summary Document.

**Principal Country of Residence** shall mean that country in which the Account/Cardholders has his/her principal place of residence. Immediate Family assumes the nationality of the Account/Cardholder for the purposes of the insurance. In the event of dual nationality, the Account/Cardholder assumes the nationality of their Principal Country of Residence for the purposes and for the duration of the insurance.

**Relative** shall mean spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter, or fiancé(e) of an Account/ Cardholder.

**Serious Medical Condition** shall mean a condition, which in the opinion of an International SOS Physician requires emergency medical treatment to avoid death or serious impairment to the Account/Cardholder's health. In determining whether such a condition exists, the International SOS Physician may consider the Account/Cardholder's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

**Services** refers to 24-hour assistance and other related emergency services to be provided by International SOS Assistance under the Insurance Policy as described in section 6 of this Summary Document.

**Spouse** shall mean either the Account/Cardholder's legal wife/husband or, if the Account/Cardholder is not married, the Account/Cardholder's common law partner who has cohabited with the Account/Cardholder at the same address for a continuous period of at least 1(one) year prior to the Journey.

**Underwriters/They/Them** refers to certain underwriters at Lloyd's London.

**Valuables** shall mean jewelry, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

**You** shall mean the Account/Cardholder.

## Section 3: Geographical Limits

3.1 The Services and Benefits described in the insurance policy are provided on a worldwide basis.

3.2 Coverage applies to Corporate Card, Purchasing card, One Card, Virtual Card Account (VCA) or Central Travel Account issued from/in South Africa.

## Section 4: Eligibility

4.1 To be eligible for the benefits of a Journey, the cost of the Journey must have been paid on the Client's Corporate Card, Purchasing card, One Card, Virtual Card Account (VCA) or Central Travel Account.

## Section 5: Period of Insurance

5.1 The Certificate commences on the Effective Date and remains in force until the Expiry Date. The current Period of Insurance is from 1<sup>st</sup> June 2023 to 31<sup>st</sup> May 2024.

5.2 The entitlement to Benefits and Services will cease automatically on the date Underwriters receive written notification of the deletion of the Account/Cardholder or the termination of the Account/Cardholder's Commercial card account, whichever comes first.

5.3 An Account/Cardholder's eligibility for the Benefits and Services shall cease on the earliest of:

- i. the date the Account/Cardholder is no longer eligible for the Benefits and Services pursuant to the insurance contract; or
- ii. the Date of Termination or Expiry Date, whichever occurs first.

## Section 6: Medical and Travel Assistance Services

The following Medical and Travel Assistance Services are provided under the Insurance Policy:

### 6.1 Assistance Services

International SOS will provide various medical and travel assistance Services to the Account/Cardholder. Those services provided directly by International SOS are covered under the terms of the Insurance Policy. Where a third party, such as a physician or courier, is utilised, the provision of such Services is at the expense of the Account/Cardholder.

### 6.2 International SOS Services

**6.2.1 Telephone assistance** If contacted, International SOS will provide medical advice to the Account/Cardholder by telephone, including information on inoculation requirements for travel. International SOS will also provide information

on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and International SOS cannot be held liable for errors.

**6.2.2 Service Provider referral** If contacted, International SOS will provide to the Account/Cardholder contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst International SOS exercises care and diligence in selecting the providers, it does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, the cost of the provision of the actual Services by third parties are not covered by this Service; they must be borne separately by the Account/Cardholder.

**6.2.3 Medical Monitoring** In the event of the Account/Cardholder requiring hospitalisation, International SOS will, if required, monitor the Account/Cardholder's medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

**6.2.4 Account/Cardholder support** In the event that International SOS is contacted to report a lost or stolen Card or for account queries, International SOS shall contact the Client's customer service line as soon as practicable.

**6.2.5 Guarantee of Payment** International SOS will guarantee or pay any required hospital admittance deposit on behalf of Account/Cardholder. The provision of such guarantees will be dependent on International SOS first receiving funds from the Account/ Cardholder's employer.

### 6.3 Third-Party Services

6.3.1 In the event of an emergency where, either the Account/Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Account/Cardholder cannot be moved and local medical treatment is unavailable, International SOS will send an appropriate medical practitioner to the Account/Cardholder. International SOS will not pay for the costs of such Services. They must be borne separately by the Account/Cardholder.

6.3.2 International SOS will arrange to have delivered to the Account/Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for an Account/Cardholder's care and/or treatment but which are not available at the Account/Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. They must be borne separately by the Account/Cardholder.

## Section 7: Inconvenience

The following provisions are made for Inconvenience under the Insurance Policy:

### Travel Delay

7.1 In the event of:

- (i) industrial action
- (ii) adverse weather conditions
- (iii) mechanical breakdown or derangement of the Account/Cardholder's aircraft or sea vessel; or
- (iv) the grounding of the aircraft on which the Account/Cardholder is due to travel as a result of mechanical or structural defect;

which results in the delayed departure of the Account/Cardholder's flight or sailing for at least four hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Account/Cardholder, the Underwriters will arrange a payment to the Account/Cardholder.

7.2 The payment to the Account/Cardholder under Section 7.1 of the Insurance Policy is up to the limits as summarized in Section 8 of this Summary Document, per hour's delay, up to a maximum of 12 hours, provided always that the Account/Cardholder shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

7.3 The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

### **Baggage Delay**

7.4 In the event of an Account/Cardholder's Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents, the Underwriters will reimburse the Account/Cardholder up to the limits as shown in Section 8 of this Summary Document (for the purchase of immediate necessities) per hour's delay, to a maximum of 12 hours. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay. Please contact your airline for lost luggage compensation.

### **Document Replacement**

7.5 In the event of an Account/Cardholder forgetting, losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a Journey, the Underwriters will arrange the payment of all reasonable costs necessarily incurred for replacing essential documents (including such items as personal computer discs and presentation slides) up to the limits summarized in Section 8 of this Summary Document.

7.6 All such costs must be approved by Administrator on behalf of the Underwriters prior to their being incurred. Replacement costs shall not be payable for any loss consequent or resulting from the loss of said documents beyond the physical cost of replacing said documents. The intrinsic value of any savings bond, bankers bill of value (cheques, traveler's cheques and the like) or similar documents, if such is lost by an Account/Cardholder, shall not be replaced.

### **Hi-Jack**

7.7 Should the Account/Cardholder's means of transport be subject to a Hi-jack during a covered trip, the Underwriters will pay up to the limits summarized in Section 8 of this Summary Document for each day of detention for a maximum of 21 (twenty-one) days.

### **Legal Expenses**

7.8 The Claims Administrator will, with the Underwriter's written consent, provide cover for legal expenses incurred up to the limits as summarized in Section 8 of this Summary Document arising from the pursuit of a claim against a third party who has caused Bodily Injury or Illness of the Account/Cardholder whilst on a Journey.

### **Specific Exclusions Applying to Section 7**

7.9 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover for Inconvenience Benefits:

- i. Payment in respect of the first four hours of delay (excluding payment for Hi-jack); being the Excess as stated in Section 8;





- ii. Payment in respect of more than 2 (two) Account/Cardholders traveling on the same Journey;
- iii. Delay resulting from the failure of the Account/Cardholder to provide the necessary correct documentation;
- iv. Delay resulting from the failure of the Account/Cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time;
- v. Delay arising as a result of any official Government suspension or cancellation of a service;
- vi. In respect of Baggage delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty-four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- vii. In respect of Hi-jack, claims arising from the Account/Cardholder being individually selected as a victim as a result of their or their Family or business activities causing a reasonable expectation of increased risk;
- viii. In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Account/Cardholder during the Journey;
- ix. In respect of Legal expenses, any claim where in the opinion of the Underwriters there is insufficient prospect of success in obtaining a reasonable benefit;
- x. In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- xi. In respect of Legal expenses, benefits rendered without the authorization and/or intervention of International SOS; and
- xii. In respect of Legal expenses, claims for professional negligence fines, penalties, or punitive damages;

## Section 8: Summary of Benefits, Benefit Limits & Excesses

| Section   | Benefit                                | Benefit Limit Per Account/Cardholder per Event         | Excess per Account/Cardholder per Event |
|-----------|--|--|---|
| Section 6 | Medical and Travel Assistance Services | Benefit limit not applicable to this section           | Not Applicable                          |
| Section 7 | Inconvenience Benefits                 |  |   |
|           | Travel delay                           | EUR 40 per hour up to a maximum of 12 (Twelve) hours   | 4 (four) hours                          |
|           | Baggage delay                          | EUR 60 per hour up to a maximum 12 (twelve) hours      | 4 (four) hours                          |
|           | Document replacement                   | EUR 1,000  | Not Applicable                          |
|           | Hi-Jack                                | EUR 50 per day up to a maximum of 21 (twenty-one) days | Not Applicable                          |
|           | Legal expenses                         | EUR 2,500  | Not Applicable                          |

## Section 9: General Conditions

9.1 The Account/Cardholder must take reasonable care to prevent loss, theft, damage, expense, liability, Bodily Injury or Illness and to protect, save and/or recover Baggage and Money.

9.2 International SOS shall use its best endeavors to provide the Benefits and Services described in this Summary Document but any help and intervention depends upon and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on International SOS obtaining the necessary authorizations issued by the various authorities concerned. International SOS shall not be required to provide Benefits and Services to the Account/Cardholders, who in the sole opinion of International SOS, are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

9.3 Written notice of any event or proceedings which may give rise to a claim shall be given to Underwriters within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by Underwriters shall be provided at the expense of the Client or Account/Cardholder or their legal representative. A claim form must be completed by the Account/Cardholder and submitted to Underwriters within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of Underwriters where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.

9.4 If the Account/Cardholder or anyone acting on his/her behalf makes a fraudulent claim under this Certificate the Underwriters:

(a) are not liable to pay the claim and any future claim;

(b) may recover from the Account/Cardholder any sums paid to the Account/Cardholder in respect of the fraudulent claim; and

(c) may by notice to the Account/Cardholder treat the Certificate as having been terminated with effect from the fraudulent act.

9.5 If the Benefits and Services provided under the Insurance Policy are covered in whole or in part by any other insurance policy and/or other source, the Account/Card holder shall only be entitled to claim those costs, which cannot be recovered by the Account/Cardholder from such other policy(ies)/sources.

9.6 Any portion of an Account/Cardholder's travel ticket, which is unused following the provision of evacuation /repatriation Services or cancellation Benefits, is to be surrendered to the Claims Administrator.

9.7 Underwriters may at any time and at their own expense and without prejudice to the insurance policy take proceedings in the name of the Account/Cardholder to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of Benefits and Services.

## Section 10: General Exclusions Applying To All Sections

The Insurance Policy does not cover:

10.1 Any claim which is more specifically covered elsewhere, as more fully set forth in the General Condition outlined above 9.5;

10.2 Claims for events occurring after the Journey;

10.3 Any claim in respect of Account/Cardholders aged 76 (seventy-six) years or older at the start of a Journey

10.4 Any Pre-existing Health Disorder or Condition;

- 10.5 Any Journey booked or undertaken against medical advice;
- 10.6 Any Journey specifically undertaken with the intention of obtaining medical treatment;
- 10.7 Any Journey booked after receipt of a terminal prognosis to the Account/Cardholder or Relative;
- 10.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 10.9 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey;
- 10.10 Any claim arising from or related to willfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;
- 10.11 Any claim resulting from the failure of the Account/Cardholder to exercise all reasonable care to protect themselves and their property;
- 10.12 The commission of, or the attempt to commit, an unlawful act;
- 10.13 Any claim, arising from or related to, involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);
- 10.14 Any claim arising from or related to;
- 10.14.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
  - 10.14.2 any legal liability of whatsoever nature.
- Caused by or contributed to by or arising from:
- (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - (c) nuclear reaction, nuclear radiation or radioactive contamination
- 10.15 Any claim arising from or related to:
- 10.15.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
  - 10.15.2 any Act of Terrorism.
- This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 10.15.1 and/ or 10.15.2 above.
- If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Account/Cardholder.
- In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;
- 10.16 Services provided by any party other than International SOS for which no charge would be made if this insurance policy were not in place;
- 10.17 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in the General Condition 9.3 above;



10.18 The Account/Cardholder working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;

10.19 Any claim arising from or related to the Account/Cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;

10.20 Any claim arising from or related to Bodily Injury occurring while the Account/Cardholder is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;

10.21 Any claim arising from or related to the Account/Cardholder engaging in any winter sports;

10.22 Any claim arising from or related to the Account/Cardholder engaging in active service in the armed forces of any nation;

10.23 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).

10.24 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

10.25 Any claim arising from or related to the Account/Cardholder travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

10.26 Any claim arising from or related to the cessation of trading of the tour operator, agent, or other transport provider.

## Section 11: Intentionally Omitted” as agreed with the Insurer.

## Section 12: Intermediary

12.1 The intermediary for this contract is Aspire Insurance Advisers Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom to whom all correspondence should be addressed.

## Section 13: Intentionally Omitted” as agreed with the Insurer.

## Section 14: Requesting Emergency or Travel Assistance

14.1 Emergency Medical and Travel assistance Services are available 24 hours a day from International SOS.

In the event that the Account/Cardholder requires these services, please call +44 208 762 8623.

## Section 15: How to Make a Claim

15.1 In the event of an event occurring that may give rise to a claim under the insurance policy, the Account/Cardholder, or his representative, should contact Crawford and Company by telephone on +3222570358 during UK office hours of GMT/BST 09.00 to GMT/BST 17.00hrs. Outside normal UK GMT/BST working hours, the Account/Cardholder should contact Crawford by email [citibank@broadspire.eu](mailto:citibank@broadspire.eu) and request a claim form or call back during office hours as stated above.

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: [citibank@broadspire.eu](mailto:citibank@broadspire.eu)

15.2 You must first check this document and the relevant section(s), terms, conditions and exclusions, to ensure that what You are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit card slips, or other documentary evidence will be required to be submitted in support of any claim.

15.3 Upon contacting Crawford & Company to report a claim, You should request a claim form, which should be returned to the address given within 28 days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

## Section 16: Complaints Procedure

Crawford and Company aim to provide a high-class service at all times, however if the service is found to be unsatisfactory, the following procedure is available to resolve the problem:

In the first instance You should write with details of the complaint to:  
Broadspire, by Crawford & Company, Jan Olieslagerslaan 41,B-4100 Vilvoorde, Brussels, Belgium

You can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their Address is :

Complaints  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN  
Tel No. : 020 7327 5693  
Fax No.: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Section 17: Intentionally Omitted” as agreed with the Insurer.

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Section 22: Intentionally Omitted” as agreed with the Insurer.

## Section 23: Other Provisions

### Underwriters’ Data Privacy Notice

For the purposes of this Section, “They/them/Their” shall be defined as certain Underwriters at Lloyd’s, the coverholder and any agents.

The security of data is very important to Them, and They will handle it with regard to all appropriate security measures. They will collect and process data (including personal information) about any person insured under Policy or Certificate Number: 004511A RSA – 2023 for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. Their handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice [at <http://www.lmalloyds.com/GDPR>], which the Account/Cardholder should review.

All data may be used by Them for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without the Account/Cardholder’s express consent. All data provided by the Account/Cardholder about other people to be insured, such other associates, must be with their permission. It is the Account/Cardholder’s responsibility to inform them about Their use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of this Policy or Certificate Number: 004511A RSA – 2023, unless it is further required for legal or regulatory reasons. The Account/Cardholder has a number of rights in relation to their data, including the right to request a copy of the information (for which there may be a small fee that he/she has to bear), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, the Account/Cardholder should contact the party identified in Section 23.



If the Account/ Cardholder is not satisfied with the way in which any personal data has been managed, he/she may complain to the Information Commissioner's Office at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate) Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)

### **Contracts (Rights of Third Parties) Act 1999 or country equivalent**

A person who is not a party to Policy or Certificate Number: 004511A RSA- 2023 has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of the policy but this does not affect any right or remedy of a third party which exists or is available apart from that act.

### **Sanction Limitation And Exclusion Clause**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

15 September 2010

Please note that where They deal with You through a retail agent, in respect of claims that You refer to Them, They act as an agent for the Insurers and not as agent for You.

