



# Corporate Card Insurance and Benefits Summary Document

31 December 2019 to 31 December 2020

This Summary Document is provided for assistance purposes only and does not form the terms of the insurance contract. For detailed coverage information, and the meaning of capitalized terms, please ask your Relationship Manager for the Certificate of Insurance which contains the full details of the cover, and the terms, conditions and exclusions relating to each coverage, and is the basis upon which all claims will be settled.

## Name and Addressed of Insured

Elavon Financial Services DAC  
Building 8  
Cherrywood Business Park  
Loughlinstown  
Dublin 18  
Ireland

## These Travel Insurances are insured and underwritten by Lloyd's Insurance Company S.A.

The contract of insurance is insured by Lloyd's Insurance Company S.A.(Underwriter).

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at 14th Floor, Bastion Tower, Place du Champs de Mars 5,1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on [www.nbb.be](http://www.nbb.be).

Website address: [www.lloyds.com/brussels](http://www.lloyds.com/brussels)

Email: [enquiries.lloydsbrussels@lloyds.com](mailto:enquiries.lloydsbrussels@lloyds.com)

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G,  
Brussels 1050, Belgium - BE46570135225536.

## Travellers Insurance Overview

Your Elavon Corporate Card provides multi trip comprehensive travel insurance for International travel and domestic travel trips up to 90 days in length.

## Medical and Travel Assistance Services Assistance Services

International SOS will provide various medical and travel assistance Services to the Cardholder. Where a third party, such as a physician or courier, is utilised the provision of such Services is at the expense of the Cardholder, unless noted otherwise that the costs are covered. For assistance, please contact International SOS at +44 208 762 8146.

## Telephone Assistance

International SOS will provide medical advice to the Cardholder by telephone, including information on inoculation requirements for travel and 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. For assistance, please contact International SOS at +44 208 762 8146.

## Service Provider Referral

International SOS will provide 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, does not provide the actual advice and is not responsible for the advice given or the outcome thereof. For assistance, please contact International SOS at +44 208 762 8146.

## Medical Monitoring

In the event of a Cardholder requiring hospitalisation, International SOS will, if required, monitor the 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. For assistance, please contact International SOS at +44 208 762 8146.

## Third Party Services

In the event of an emergency where, either the Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved and local medical treatment is unavailable, International SOS will, send an appropriately qualified medical practitioner to the Cardholder. International SOS will not pay for the costs of such Services unless covered under the terms of this Certificate.

International SOS will arrange to have delivered to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the 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 unless covered under the terms of this Certificate. For assistance, please contact International SOS at +44 208 762 8146.

## Medical Expenses

If a Cardholder incurs Medical Expenses whilst on a Journey as the direct result of the Cardholder sustaining Bodily Injury or suffering an Illness, the Underwriters will make a payment to the Cardholder in respect of such expenses. This benefit will provide cover up to €11,000. There is an excess payable by the cardholder of €75 per event. To receive medical authorisation, please contact International SOS at +44 208 762 8146.

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded,

- (i) Expenses incurred after 12 (twelve) months from the date of the Accident or first manifestation of Illness;
- (ii) Dental expenses unless incurred as a result of an Illness or Bodily Injury;
- (iii) Optical expenses, unless incurred as a result of an Illness or Bodily Injury;
- (iv) Treatment provided other than by a qualified medical practitioner;
- (v) Expenses incurred within the Principal Country of Residence;
- (vi) Expenses incurred which are non-medical in nature such as but not limited to telephone calls, newspapers, internet charges;
- (vii) Services rendered without the authorisation and/or intervention of International SOS;
- (viii) Expenses which would have still been payable if the event giving rise to the intervention of International SOS, had not occurred;
- (ix) Elective cosmetic surgery;
- (x) Expenses incurred for treatment not verified by a medical report;
- (xi) Expenses for treatment that an International SOS Physician considers are not medically necessary whilst on a Journey and can be treated on the Cardholder's return to their Principal Country of Residence;
- (xii) Expenses incurred where the Cardholder in the opinion of the International SOS Physician is physically able to return to his/her Principal Country of Residence seated as a normal passenger and without medical escort.
- (xiii) The first USD 100.00 / GBP 70.00 / EUR 75.00 / CHF 100.00 / DKK 560.00 / CZK 1,965.00 / HUF 22,390.00 / NOK 592.00 / PLN 315.00 / SEK 651.00 per event per Cardholder.

## Accidental death and disablement (Personal Accident)

If a Cardholder sustains Bodily Injury during a Journey and independently of any other cause such Bodily Injury results in the death, total and irrecoverable loss of sight in one or both eyes or Loss of Limb or Permanent Total Disablement of the Cardholder within 12 (twelve) months of the date of the Accident. This benefit will provide cover up to €220,000 per event. There is a reduced benefit of €2,200 for children aged 16 years and under.

This benefit provides full trip cover, beginning with the Cardholders departure from home where such Cardholder normally resides and shall end upon return to that home.

The following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this section:

- (i) Bodily Injury which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
- (ii) More than one personal accident claim in connection with the same Accident;
- (iii) Medical or surgical treatment except where Bodily Injury renders such treatment as necessary; and
- (iv) Bodily Injury sustained other than whilst the Cardholder is on a Journey.

## Loss of Baggage

Loss of baggage benefit provides cover if whilst on a journey the cardholder sustains a loss, theft or damage to baggage. The benefit will provide cover up to €880 per event. There is an excess payable by the cardholder of €35 per claim.

In order to be reimbursed by the Underwriters, the Cardholder must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof are required. Stolen or damaged property will be valued allowing for wear and tear at the time of the loss, theft or damage.

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover,

- (i) More than USD 250 (two hundred and fifty) in respect of any one article
- (ii) More than USD 300 (three hundred) in respect of Valuables in total;
- (iii) Claims in respect of accessories for vehicles or boats.
- (iv) Loss or damage due to:
  - a) moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
  - b) mechanical or electrical failure;
  - c) any process of cleaning, repairing, restoring or alteration;
- (v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
- (vi) Loss or theft 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) Loss or damage due to confiscation or detention by customs or any other authority;
- (viii) Loss or theft of or damage to Baggage left unattended:
  - a) unless locked in Your accommodation;
  - b) in a motor vehicle/ trailer/ caravan unless secured in a locked compartment.
- (ix) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- (x) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- (xi) The first €35 per event being the excess as stated above;
- (xii) Loss of personal goods borrowed, hired or rented by the Cardholder;
- (xv) Baggage that are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan.
- (xvi) Loss or theft of or damage to essential documents.

## Travel Cancellation

If a Cardholder incurs expenses as the direct result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the Cardholder's Journey is the direct consequence of:

- (i) the Cardholder sustaining bodily injury or suffering illness;
- (ii) the death, bodily injury or illness of a Relative;
- (iii) compulsory quarantine, jury service, subpoena or hijacking involving the Cardholder;
- (iv) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions;
- (v) the Cardholder's leave being cancelled by the Armed Services

then the Underwriter will pay the Cardholder for the unused portion of prepaid travel and accommodation expenses as included in the Journey up to €750 per event.

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- (i) Expenses which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
- (ii) Cases of minor Illness or Bodily Injury of the Cardholder, which in the opinion of the International SOS Physician can be adequately treated locally, and which do not prevent the Cardholder from continuing their travels or work;
- (iii) Death, injury or illness of any pet or animal.

## Inconvenience Coverages

### Travel Delay

In the event of:

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

which results in the delayed departure of the Cardholder's flight or sailing for at least 4 (four) hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Cardholder.

The benefit will provide cover up to €28 per hour up to a maximum of 12 hours. The delay must be more than 4 hours before the benefit can be claimed provided that the 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. The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

### Baggage Delay

In the event of a Cardholder's Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents, coverage will reimburse the Cardholder up to €55 per hour up to a maximum of 12 hours for the purchase of immediate necessities.

Baggage must be delayed by 4 hours before benefits can be claimed. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

### Legal Expenses

The Claims Administrator will, with the Underwriters written consent, provide cover for legal expenses incurred arising from the pursuit of a claim against a third party who has caused Bodily Injury to or Illness of the Cardholder whilst on a Journey. This benefit will provide cover up to €28,000 per event.

In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover within this Inconvenience Coverages section:

- (i) In respect of Travel Delay and Baggage Delay payment in respect of the first 4 (four) hours of delay (excluding payment for Hi-jack);
- (ii) Payment in respect of more than 2 (two) Cardholders travelling on the same journey;

- (iii) Delay resulting from the failure of the Cardholder to provide the necessary correct documentation;
- (iv) Delay resulting from the failure of the 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 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 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 authorisation and/or intervention of International SOS; and
- (xii) In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

### Filing a claim

To file a claim for accidental death and disablement, travel delay, baggage delay, loss of baggage, legal expenses, travel cancellation or to inquire on an existing claim, please contact the Claims Centre at +353 1261 2002 during UK office hours of 09.00 to 17.00 hrs. Outside office hours, the cardholder may send an email to [info@osgtravelclaims.co.uk](mailto:info@osgtravelclaims.co.uk) to request claim forms or callback during office hours.

The Cardholder must first check his/her policy wording 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 or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.

Upon contacting OSG to report a claim, the Cardholder should request a claim form, which should be returned to the address given within 28 (twenty-eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

## Visa® Global Customer Assistance Service

Elavon offers cardholders around the world toll-free, 24/7 access to travel and emergency services through the Visa Assistance Centre (VAC). Cardholders should contact Visa based on the country of residence or they can call +1-303-967-1096. Cardholders have 24/7, worldwide, toll-free access to the following emergency services:

### Lost/Stolen Card Reporting (LSC)

Collects information from cardholders on lost or stolen cards, blocks accounts on the Visa authorization system (if the full account number is known) in less than an hour. To report a lost or stolen card that requires emergency replacement, Elavon provides flexible emergency services through Visa's Global Customer Assistance Services (GCAS) that include:

#### Emergency Card Replacement (ECR)

Fulfills emergency card replacement to cardholders traveling domestically or internationally. With five worldwide emergency card embossing sites, Visa can usually deliver a card replacement within 24 hours

### Emergency Cash Disbursement (ECD)

Provides a network to disburse emergency cash to cardholders traveling domestically or internationally. Visa offers convenient cardholder cash collection points at over 270,000 wire transfer locations worldwide.

### Cardholder Inquiry Service

24/7 account inquiry call support via global network of 70+ toll-free numbers in 100+ countries. To report a lost or stolen card that does not require

To report a lost or stolen card that does not require emergency replacement, please contact Elavon Customer Service.

### Visa Global Customer Assistance Services Toll-Free Numbers

Cardholders traveling in any of the following countries can report their Visa cards lost/stolen and request emergency services by using the following toll-free numbers. (Callers in certain countries dialing these numbers from mobile or hotel phones might be charged fees.) If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers, please call collect at +1-303-967-1096.

Country/Region	Phone Number	Country/Region	Phone Number	Country/Region	Phone Number
Anguilla	1-800-847-2911	Germany	0800-811-8440	Poland	0-0-800-111-1569
Antigua	1-800-847-2911	Gibraltar	8800-877-3745966	Portugal	800-8-11-824
Argentina	0800-666-0171	Greece	00-800-11-638-0304	Puerto Rico	1-800-847-2911
Aruba	800-1518	Grenada	1-800-847-2911	Romania	<b>0 808-03-4288</b> Δ888-557-4416
Australia	1-800-125-440	Guam	1-800-847-2911	Russia	<b>8 10-800-110-1011</b> Δ866-654-0164
Austria	<b>0 800-200-288</b> Δ800-892-8134	Guatemala	1-800-999-0115	Russia	<b>363-2400</b> Δ866-654-0164
Bahamas	1-800-847-2911	Guyana	<b>159</b> Δ1-855-477-1390	(Moscow and St. Petersburg only)	
Bahrain	800-006	Honduras	<b>800-0123</b> Δ800-847-2911	Russia	<b>8 495-363-2400</b> Δ866-654-0164
Barbados	1-800-847-2911	Hong Kong	800-96-7025	(Outside Moscow)	
Belgium	0800-1-8397	Hungary	06-800-17682	Russia	<b>8 812-363-2400</b> Δ866-654-0164
Belize	<b>811 or 555</b> Δ800-847-2911	India	000-800-100-1219	(Outside St. Petersburg)	
Bermuda	1-800-847-2911	Indonesia	001-803-1-933-6294	Saba*	1-800-847-2911
Bolivia	800-10-0188	Ireland, Republic of	1-800-55-8002	Saint Eustatius*	1-800-847-2911
Bonaire*	001-800-847-2911	Israel	1-80-941-1605	Saint Kitts	1-800-847-2911
Brazil	0800-891-3680	Italy	800-819-014	Saint Lucia	800-238-5517
British Virgin Islands	1-800-847-2911	Jamaica	0-800-847-2911	Saint Maarten*	1-800-847-2911
Bulgaria	<b>00-800-0010</b> Δ888-557-4446	Japan	00531-11-1555	San Marino	800-819-014
Cambodia 1	<b>-800-881-001</b> Δ888-710-7783	Jordan	<b>1-880-0000</b> Δ888-557-4442	Saudi Arabia	<b>1-800-10</b> Δ866-654-0129
Canada	1-800-847-2911	Kazakhstan	<b>8 800-121-4321</b> Δ888-557-4447	Senegal	<b>800-103-072</b> Δ888-557-4451
Cayman Islands	1-800-847-2911	Kenya	866-654-0162	Singapore	800-110-0344
Chile	1230-020-2136	Latvia	8000-02288	Slovakia	<b>0 800-000-101</b> Δ800-406-9970
Mainland China (South)	10-800-110-2911	Lebanon	<b>01-426-801</b> Δ866-654-0130	South Africa	0800-990-475
Mainland China (North)	10-800-711-2911	Liechtenstein	0800-89-4732	South Korea	00798-11-00-908-12
Colombia	01-800-912-5713	Luxembourg	0800-2012	Spain	900-99-1124
Costa Rica	0-800-011-0030	Macedonia	<b>0800-94288</b> Δ888-557-4458	Sweden	020 160 4293
Croatia	<b>0-800-220-111</b> Δ866-654-0125	Malaysia	1800-80-0159	Switzerland	0800-89-4732
Curacao*	001-800-847-2911	Mauritius	<b>01-120</b> Δ866-654-0165	Taiwan	00801-10-3008
Czech Republic	800-142-121	Mexico	001-800-847-2911	Thailand	001-800-11-535-0660
Denmark	80-010277	Monaco	0800-90-1179	Trinidad and Tobago	1-800-847-2911
Dominica	1-800-847-2911	Montserrat	1-800-847-2911	Turkey	00-800-13-535-0900
Dominican Republic	1-800-847-2911	Morocco	<b>002-11-0011</b> Δ866-654-0163	Turks and Caicos	0-1-800-847-2911
Ecuador	<b>1-999-119</b>	Netherlands	0800-022-3110	Ukraine	<b>800-502-886</b> Δ888-557-4445
or 1-800-225-528	Δ800-847-2911	Nevis	1-800-847-2911	United Arab Emirates	<b>8000-021</b> Δ866-654-0112
Egypt (Cairo only)	<b>2510-0200</b> Δ866-654-0128	New Zealand	0800-44-3019	United Kingdom	0800-89-1725
Egypt (outside Cairo)	<b>02-2510-0200</b> Δ866-654-0128	Norway	800-12052	United States	1-800-847-2911
El Salvador	800-6921	Panama	001-800-111-0016	Uruguay	00-0411-940-7915
Estonia	<b>800-12001</b> Δ800-406-9982	Paraguay	<b>008-11-800</b> Δ800-599-1137	U.S. Virgin Islands	1-800-847-2911
Finland	0800-11-0057	Peru	001-800-890-0623	Venezuela	0800-1-002167
France	0800-90-1179	Philippines	1-800-1-111-9015	Vietnam	<b>1 201-0288</b> Δ888-710-7781

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