

insurance details

This policy covers:

Barclaycard Classic business credit card

Barclaycard Classic with Cashback business credit card

Barclaycard Gold business credit card

Barclaycard Gold with Cashback business credit card

Barclaycard Platinum business credit card

Barclaycard Platinum with Cashback business credit card

Barclaycard Commercial Gold Corporate card

Guide to Insurance

About our Insurance Services

In the following section 'we/us' refers to Barclays Bank PLC.

Name and address of the insurance intermediary

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC. Registered Office: 1 Churchill Place, London E14 5HP.

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

Statutory Status

Barclays Bank PLC is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 122702.

FSA Register

You can check that we are registered by the FSA by visiting their website www.fsa.gov.uk/pages/register or by contacting the FSA on **0845 606 1234**.

Advice or Information

You have not received advice on whether these policies are suitable for your needs. You should make your own choice whether these policies are suitable. We also recommend that you regularly review your insurance policies to make sure they adequately fulfil your needs.

Your Insurer

We only offer free Extended Warranty, Purchase Protection, Cardholder Misuse Insurance, Travel Accident Cover and Travel Insurance from International SOS Insurance Services, Landmark House, Hammersmith Bridge Road, London W6 9DP. (who place Travel Accident Cover with ACE European Ltd and the Extended Warranty, Purchase Protection, Travel Insurance and Cardholder Misuse Insurance with certain Underwriters at Lloyd's of London). International SOS Insurance Services are authorised and regulated by the FSA.

What to do if you have a complaint:

Please contact:

Customer Services Dept.
Barclaycard Commercial
P O Box 3000
Teesdale Business Park
Stockton-on-Tees
TS17 6YG

E-mail: cbc.customer@barclaycard.co.uk

Website: www.barclaycard.co.uk/commercial

If you are still not happy, you may be able to request a review from the Financial Ombudsman Service (FOS). The FSA established the FOS to independently review complaints made by personal or small business customers with a turnover of up to £1 million or for charities with an annual income up to £1 million, or trustees of a trust with a net asset value of up to £1 million, at the time of making a complaint. Their address is: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

Barclays Bank PLC is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the whole claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS on **020 7892 7300** or by visiting their website at www.fscs.org.uk

You will not be entitled to compensation from the Scheme if you are a:

- Pension or retirement fund or anyone who is a trustee of such a fund (except a trustee of a small self-administered scheme);
- Supranational institution, government or central administrative authority;
- Provincial, regional, local and municipal authority;
- Large company (ie not a small company as defined in the Companies Act 1985);
- Large mutual association (ie a mutual association or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)); or
- Large partnership (ie a partnership or unincorporated association with net assets of more than £1.4 million (or its equivalent in any other currency)).

contents

Extended Warranty 4

Purchase Protection 6

Travel Accident
and Inconvenience Insurance 9

Travel Insurance 20

Cardholder Misuse 37

The table below shows the insurances offered by each of our cards, for full details of the cover provided, please refer to the relevant section of this document.

Card	Cover				
	Extended Warranty	Purchase Protection	Travel Accident	Travel Insurance	Cardholder Misuse
Barclaycard Classic	X	✓	X	X	✓
Barclaycard Classic with Cashback	X	✓	X	X	✓
Barclaycard Gold	✓	✓	✓	X	✓
Barclaycard Gold with Cashback	✓	✓	✓	X	✓
Barclaycard Platinum	✓	✓	X	✓	✓
Barclaycard Platinum with Cashback	✓	✓	X	✓	✓
Barclaycard Commercial Gold Corporate	✓	✓	✓	X	✓

Extended Warranty

Extended Warranty Full Policy (including Terms & Conditions)

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Extended Warranty product. Full terms and conditions can be found within this booklet.

Your Extended Warranty policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover to extend the original manufacturer's warranty period, to a period not exceeding 24 months, from the date of purchase.

Eligibility

- Only items with a purchase price in excess of €50; and
- An excess of €50 is payable on each occurrence; and
- A purchase where the entire purchase amount is made with a card listed in the Schedule of Benefits.

Significant features and benefits

- Cover if the purchase ceases to operate satisfactorily and requires repair;
- Items purchased as gifts; and
- Registration of the item is not necessary.

Schedule of Benefits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Gold Barclaycard Gold with Cashback Barclaycard Commercial Gold Corporate	€2,500	€5,000	€10,000
Barclaycard Platinum Barclaycard Platinum with Cashback	€3,000	€6,000	€12,000

Coverage limits of Eligible Persons are subject to Limitations stated in the Schedule of Benefits.

Significant exclusions and/or limitations (please refer to part IV of the full policy)

- Boats;
- Motorised vehicles;
- Land or buildings; or
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **+44 2890 371441** or email us at **barclaycardclaims@osg.ie**

Duration of cover

This policy runs for the length of time that you hold a card listed in the Schedule of Benefits unless we notify you of any changes to the policy or the withdrawal of cover.

You may wish to review your cover periodically to ensure it continues to meet your needs.

PART I. Definitions

"Covered Purchase" means an item purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

"Due Diligence" means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

"Eligible Account" means the Account(s) described in the Schedule of Benefits.

"Eligible Person" means the Eligible Person described in the Schedule of Benefits.

"Mysterious Disappearance" means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.

"Stolen" means a loss which involves the disappearance of a Covered Purchase from a known place under the circumstances that would indicate the probability of theft.

PART II. Individual Termination

An Eligible Person's coverage shall terminate on the earliest of 1) the date the Eligible Person is no longer eligible to participate; or, 2) the date the Eligible Account is defined as ineligible by the Issuing Member, due to closure or the account being out of order, or, 3) the date this Policy is terminated.

PART III. Description of Coverage

Subject to the Schedule of Benefits, coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding 24 months from the date the Covered Purchase was bought as indicated in the applicable Schedule of Benefits. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within 24 months from the date the Covered Purchase was bought. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.

If a Covered Purchase ceases to operate satisfactorily and requires repair during the period covered by this policy, benefits will be paid to cover the cost of the repair. The item may be replaced, instead, at the insurer's option. In no event will this policy pay more than the actual purchase amount charged to the Eligible Account for the item covered by the warranty.

PART IV. Exclusions

Covered Purchases do not include:

- boats;
- motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) but not their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

This policy excludes the first £50 of each and every occurrence or loss.

Schedule of Benefits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Gold Barclaycard Gold with Cashback Barclaycard Commercial Gold Corporate	£2,500	£5,000	£10,000
Barclaycard Platinum Barclaycard Platinum with Cashback	£3,000	£6,000	£12,000

Coverage limits of Eligible Persons are subject to Limitations stated in the Schedule of Benefits.

PART V. Terms and Conditions

The coverage provided by this policy is subject to the following terms and conditions:

A. Notification of Claims

If any covered loss occurs, notice must be provided to the Insurer within 45 days of the date that the incident occurred. Failure to give notice within 45 days from the date of the incident will result in a denial of the claim. The Eligible Person shall take all reasonable measures to protect, save and/or recover the property.

B. Claims Forms

The Insurer or its authorised agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

C. Proof of Loss

Written proof of loss including any required information necessary to support a claim must be furnished to the Insurer or its authorised agent at its said location within 90 days after the date of the incident. The policy will only pay claims that are completely substantiated in the manner requested within 12 months after the incident date.

The Eligible Person must complete the claim form and attach all requested documentation, including a legible copy of the credit card charge slip and/or store receipt and police report or other proof of loss.

D. Time of Payment of Claims

Benefits payable under this policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. The Insurer may in any claim for damage recoverable hereunder, require the Eligible Person to send the damaged item to an address designated by the Insurer at the Eligible Person's expense.

E. Payment of Claims

All Benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

F. Misrepresentation and Fraud

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

G. The Insurer's Right to Recover From Others

If the insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the insurer makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

H. Legal Actions

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy.

I. Conformity with State Statutes

Any provision of this policy which, on its effective date, is in conflict with the statutes of the state in which this policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.

Section 1: How to Make a Claim

1.1 In the event of an event occurring that may give rise to a claim under this Certificate, the Cardholder, or his representative, should call **+44 (0) 28 9037 1441** during UK office hours of 09:00 to 17:00hrs. Outside normal UK working hours, the cardholder should contact 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: barclaycardclaims@osg.ie

1.2 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.

1.3 Upon reporting a claim, the Cardholder 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 2: Complaints Procedure

The Claims Administrator, OSG Travel Claims Services, aims 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 the Cardholder should write with details of the complaint to: The Complaints Officer, OSG Travel Claims Services, P.O.Box 1086, Belfast, BT1 9ES, United Kingdom.

If the problem remains unresolved, the situation can be referred to the Policyholder and Market Assistance Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Policyholder and Market Assistance Department
Lloyd's, One Lime Street, London EC3M 7HA.

Tel No: **020 7327 5693**

Fax No: **020 7327 5225**

Email: Complaints@Lloyds.com

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

Purchase Protection

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Purchase Protection product. Full terms and conditions can be found within this booklet.

Your Purchase Protection policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover for items against loss, theft or damage following purchase.

Eligibility

- Only items with a purchase price in excess of £50;
- An excess of £50 is payable on each occurrence;
- A purchase where the entire purchase amount is made with a card listed in the Schedule of Benefits; and
- Losses that occur within 90 days of purchase.

Significant features and benefits

- Loss, theft or damage;
- Items purchased as gifts; and
- Registration of the item is not necessary.

Schedule of Benefits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Classic Barclaycard Classic with Cashback Barclaycard Gold Barclaycard Gold with Cashback Barclaycard Commercial Gold Corporate	£2,500	£5,000	£10,000
Barclaycard Platinum Barclaycard Platinum with Cashback	£3,000	£6,000	£12,000

Coverage limits of Eligible Persons are subject to Limitations stated in the Schedule of Benefits.

Significant exclusions and/or limitations (please refer to part IV of the full policy)

- Boats;
- Motorised vehicles;
- Land or buildings;
- Travellers' cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- Plants or animals; and
- Consumables, perishables or services.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **+44 2890 371441** or email us at barclaycardclaims@osg.ie

Duration of cover

This policy runs for the length of time that you hold a Barclaycard Commercial/Business Credit Card unless we notify you of any changes or of the withdrawal of cover. You may wish to review your cover periodically to ensure it continues to meet your needs.

Purchase Protection Full Policy (including Terms & Conditions)

PART I. Definitions

"Covered Purchase" means an item purchased by an Eligible Person and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account.

"Due Diligence" means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a Covered Purchase from loss, theft or damage.

"Eligible Account" means the Account(s) described in the Schedule of Benefits.

"Eligible Person" means the Eligible Person described in the Schedule of Benefits.

"Mysterious Disappearance" means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.

"Stolen" means a loss which involves the disappearance of a Covered Purchase from a known place under the circumstances that would indicate the probability of theft.

PART II. Individual Termination

An Eligible Person's coverage shall terminate on the earliest of 1) the date the Eligible Person is no longer eligible to participate; or, 2) the date the Eligible Account is defined as ineligible by the Issuing Member, due to closure or the account being out of order, or, 3) the date this Policy is terminated.

PART III. Description of Coverage

If a Covered Purchase, or a Covered Purchase given as a gift, is stolen or damaged, benefits will be paid subject to Part II. Individual Termination: Valuation, up to the amounts detailed under "Limits" Purchase: Scope of coverage. Loss must have occurred within 90 days of the date of purchase. No registration of the covered purchase is required.

Coverage is excess of £50.00 each and every occurrence or any other applicable insurance or indemnity the Eligible Person may have. Coverage is limited only to those amounts not covered by any other insurance or indemnity, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or indemnity language.

Valuation

The Insurers shall be liable for the lesser of the following amounts:

- the amount of the Covered Purchase indicated on the Eligible Account; or
- the actual cost to repair or replace the Covered Purchase with an item of like, kind and quality.

With respect to Covered Purchase which consists of articles in a pair or set, the Insurer's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection.

Scope of Coverage

The maximum liability of the insurer under this policy is as indicated in the Schedule of Benefits.

Schedule of Benefits

	Any one item	Any one occurrence (each and every card)	In the aggregate
Barclaycard Classic Barclaycard Classic with Cashback Barclaycard Gold Barclaycard Gold with Cashback Barclaycard Commercial Gold Corporate	£2,500	£5,000	£10,000
Barclaycard Platinum Barclaycard Platinum with Cashback	£3,000	£6,000	£12,000

Coverage limits for Eligible Persons are subject to limitations stated in the Schedule of Benefits.

PART IV. Exclusions

Covered Purchases do not include:

- boats;
- motorised vehicles (including but not limited to aeroplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- land or buildings (including but not limited to homes and dwellings);
- travellers' cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent;
- plants or animals;
- consumables and perishables;
- items which the Eligible Person damages through alteration (including cutting, sawing or shaping); or
- services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind);

- theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the Eligible Person by hand or under the personal supervision of the Eligible Person or the Eligible Person's travelling companion previously known to the Eligible Person.
- Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; act of God (including but not limited to flood, hurricane and earthquake); Mysterious Disappearance; property while in the care, custody or control of any common carrier.
- Coverage is not provided for loss or damage when the Eligible Person fails to exercise Due Diligence to avoid or diminish loss or damage to Covered Purchases.
- Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place.
- Lost items and items stolen from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule of Benefits.

PART V. Terms and Conditions

The coverage provided by this policy is subject to the following terms and conditions:

A. Notification of Claims

If any covered loss occurs, notice must be provided to the Insurer within 45 days of the date that the incident occurred. Failure to give notice within 45 days from the date of the incident will result in a denial of the claim. The Eligible Person shall take all reasonable measures to protect, save and/or recover the property.

B. Claims Forms

The insurer or its authorised agent, upon receipt of a notice of claim, will furnish to the Eligible Person the necessary forms for filing proof of loss.

C. Proof of Loss

Written proof of loss including any required information necessary to support a claim must be furnished to the Insurer or its authorised agent at its said location within 90 days after the date of the incident. The policy will only pay claims that are completely substantiated in the manner requested within 12 months after the incident date.

The Eligible Person must complete the claim form and attach all requested documentation, including a legible copy of the charge card transaction slip and/or the merchant receipt and police report or other proof of loss.

D. Time of Payment of Claims

Benefits payable under this policy for any loss will be paid upon receipt of the written proof of such loss and all required information necessary to support the claim. The Insurer may in any claim for damage recoverable hereunder, require the Eligible Person to send the damaged item to an address designated by the insurer at the Eligible Person's expense.

E. Payment of Claims

All Benefits payable will be paid to the Eligible Person or, in the case of death, to the Eligible Person's estate.

F. Misrepresentation and Fraud

Coverage as to an Eligible Person shall be void if, whether before or after a loss, the Eligible Person has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the Eligible Person therein, or if the Eligible Person commits fraud or false swearing in connection with any of the foregoing.

G. The Insurer's Right to Recover From Others

If the insurer makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Insurer makes payment must transfer to us his or her rights of recovery against any other party or person. The party or person transferring such must do everything necessary to secure these rights and must do nothing that would jeopardise them.

H. Legal Actions

No action at law or in equity shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy.

I. Conformity with State Statutes

Any provision of this policy which, on its effective date, is in conflict with the statutes of the state in which this policy was delivered or issue for delivery is hereby amended to conform to the minimum requirements of such statutes.

Section 1: How to Make a Claim

1.1 In the event of an event occurring that may give rise to a claim under this Certificate, the Cardholder, or his representative, should call **+44 (0) 28 9037 1441** during UK office hours of 09:00 to 17:00hrs. Outside normal UK working hours, the cardholder should contact 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: **barclaycardclaims@osg.ie**

1.2 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.

1.3 Upon reporting a claim, the Cardholder 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 2: Complaints Procedure

The Claims Administrator, OSG Travel Claims Services, aims 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 the Cardholder should write with details of the complaint to: The Complaints Officer, OSG Travel Claims Services, P.O.Box 1086, Belfast BT1 9ES, United Kingdom.

If the problem remains unresolved, the situation can be referred to the Policyholder and Market Assistance Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Policyholder and Market Assistance Department
Lloyd's, One Lime Street, London EC3M 7HA

Tel No: **020 7327 5693**

Fax No: **020 7327 5225**

Email: **Complaints@Lloyds.com**

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

Travel Accident and Inconvenience Cover

Only applies to the following cards:

- **Barclaycard Gold**
- **Barclaycard Gold with Cashback**
- **Barclaycard Commercial Gold Corporate**

Policy information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Business Travel Accident and Inconvenience Cover. Full terms and conditions can be found within this booklet.

Your Business Travel Accident and Inconvenience Cover policy is arranged by International SOS Insurance Services Limited (registered number 312228). Your policy provides cover whilst you are on a business trip for bodily injury resulting in total disability or death sustained whilst travelling on, getting into or out of public transport.

International SOS Insurance Services Ltd arranges cover for you with **ACE European Ltd (ACE)**.

Your policy has been arranged to provide Eligible Corporate Account Holders with Travel Accident and Inconvenience Benefits.

Eligibility

Any **Corporate Account Holder** who at the time of the event which results in a claim:

- is travelling outside their home country on a trip for quantifiable business purposes; and
- has paid the total cost of the travel arrangements invoiced using one of the cards listed in the contents of this document.

The cover includes up to three Colleagues.

Significant features and benefits

- Personal Travel Accident and Inconvenience Cover whilst in transit on public transport – up to E/€ 100,000 for 4 people including the cardholder.
- Travel Delay Insurance – up to E/€ 25 per hour up to a maximum 12 hours.
- Delayed and replacement baggage insurance – up to E /€ 50 per hour up to a maximum of E/€ 300 per person.

- Document replacement – includes courier charges, reprinting and sending faxes up to a maximum of £/€ 1,000.
- Legal Expenses – up to £/€ 25,000.

Significant exclusions and/or limitations

- Any property or expense covered by any other insurance.
- Any claim occurring after the first 90 days of your journey.
- Expenses incurred as a result of claims occurring after a journey.
- Your taking part in professional or organised sports.
- Flying on a non-scheduled airline or licensed charter aircraft over an established route.

The full exclusions and limitations are contained in the terms and conditions.

If you need to make a claim, please contact OSG Travel to obtain a claim form on +44 2890 371 441 or at barclaycardclaims@osg.ie

Duration of cover

The benefits remain in force for as long as you have a valid Corporate Card Account or until we advise you that the policy has been discontinued.

Travel Accident and Inconvenience Insurance

Important information

Travel Accident and Inconvenience cover only applies to the following cards:

- **Barclaycard Gold**
- **Barclaycard Gold with Cashback**
- **Barclaycard Commercial Gold Corporate**

The words and phrases appearing in bold type and starting with a capital letter in this policy document always have the same meanings wherever they appear. These meanings are explained in the General Definitions section of this policy document.

This Travel Accident and Inconvenience Insurance is arranged with ACE European Ltd (**ACE**) using International SOS Assistance Services (**SOS**) to provide assistance services.

This policy has been arranged to provide Eligible Card account holders (the **Policyholder**) with business travel accident and inconvenience insurance benefits.

This policy should be read carefully to ensure that it meets the **Policyholder's** requirements. If there are any queries, these should be directed to International SOS Insurance Services Ltd, or directly to ACE. This policy should be kept in a safe place – it may be needed for reference if a claim is made.

ACE will, subject to the terms, conditions, provisions and exclusions of this policy, provide the insurance in the manner and to the extent set out in this policy.

The benefits under this policy remain in force for as long as the **Policyholder** has a valid **Corporate Card Account**, or until the **Policyholder** has been advised by **Barclays** that this policy has been terminated.

Journeys Covered

To be covered under this policy:

1. the total invoiced cost of the **Journey** must have been paid using a Eligible Card; and
2. the primary purpose of the **Journey** must be the conduct of **Business**.

Journeys Not Covered

ACE will not cover any **Journey** where at the time the **Journey** is booked (or at commencement of the period of insurance if later) and/or at the point the **Insured Person** commences the **Journey**:

1. the **Policyholder**, or the **Insured Person** has any reason to believe that it may need to be cancelled or curtailed; or is aware of any other circumstance that could reasonably be expected to result in a claim under this policy;
2. the **Insured Person**:
 - a. has been advised by a **Doctor** not to travel;
 - b. has been diagnosed as suffering from a terminal illness; or
 - c. is planning to have medical treatment during the **Journey**; or
 - d. is waiting for medical investigation, referral, treatment or the results of such medical investigation, referral or treatment.

Health Exclusions

This policy contains exclusions relating to the **Insured Person's** health. In addition to the exclusions stated under Journeys Not Covered, **ACE** will not pay any claim directly or indirectly caused by or arising or resulting from, or in connection with:

1. any condition for which an **Insured Person**:
 - a. was receiving regular medical treatment or advice at the time the **Journey** was booked;
 - b. had received in-patient treatment in the twelve months immediately prior to commencement of the **Journey**;
2. the **Insured Person** suffering from:
 - a. any psychological or psychiatric condition diagnosed before commencement of the **Journey**;
 - b. a sexually-transmitted disease;
 - c. infection with Human Immune Deficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC).

Payment of Benefits

This policy has been arranged for the benefit of the **Policyholder**. To help reduce the **Policyholder's** administrative workload in connection with this policy, **ACE** will automatically settle all claims under the Travel Delay, the Delayed Baggage and the **Hijack** sections below. **Hijack**, directly with the **Insured Person**, and the **Insured Person's** receipt shall be a sufficient discharge of **ACE's** liability to indemnify or pay the benefits concerned.

The **Policyholder** may at any time request that **ACE** cease paying claims direct to **Insured Persons** by writing to **ACE** at OSG Travel Claims, PO Box 1086, Belfast BT1 9ES. **ACE** will cease paying claims direct to the **Insured Person** from the date of receipt of such request.

Currency

For cards issued under the **Corporate Card Account** in:

1. £ Sterling, the £ Sterling benefits, limits and excesses stated in this policy apply;
2. € Euro, the € Euro benefits, limits and excesses stated in this policy apply;
3. any currency other than £ Sterling or € Euro, the £ Sterling benefits, limits and excesses stated in this policy apply.

When Cover Ends Automatically

All cover will end automatically at midnight on the day the **Policyholder** ceases to be a **Corporate Account Holder**.

General Definitions

Certain words in this policy have a specific meaning. They have this specific meaning wherever they appear in this policy and are emboldened and start with a capital letter(s).

Abroad

Outside the **Insured Person's Country of Domicile**.

Accident/Accidental

A sudden, external and identifiable **Event** that happens by chance and could not have been expected. The word **Accidental** shall be construed accordingly.

Act of Terrorism

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 organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Aggregate Limit

The maximum amount that ACE will pay the **Policyholder** per **Event**.

Any One Claim

All claims or legal proceedings including any appeal against judgement consequent upon the same original cause, **Event** or circumstance.

Barclays

Barclays Bank PLC.

Benefit Amount/Benefit Limit/Limit of Indemnity

The appropriate Benefit Amount, Benefit Limit or Limit of Indemnity stated in the cover section concerned.

Bodily Injury

Injury which is caused solely by **Accidental** means and which independently of illness or any other cause results in the **Insured Person's** death or **Permanent Total Disablement** within twelve months from the date of the **Accident**.

Business

The business of the **Policyholder**.

Business Documents

Business folders files and presentations, whether printed or contained on computer disks or other media, the property of or in the custody or control of an **Insured Person** and which are required for their **Journey**.

Colleague(s)

Business associates, clients, guests or other persons all of whom are under the age of 75 at the date the **Journey** commences, and who are travelling with the **Corporate Cardholder** on a **Journey**.

Corporate Card Account

The Eligible Card account held by the **Corporate Account Holder**.

Corporate Account Holder

Holder of any Eligible Card account that is a:

1. **Business** incorporated in the **United Kingdom**; or
2. **Business** incorporated in the **United Kingdom** as a **Parent Company** with a **Subsidiary Company** incorporated within the **EEA**.

Corporate Cardholder

Anyone aged under 75 at the date the **Journey** commences, who at the time the claim occurs:

1. holds a valid **Eligible Card** issued under the **Corporate Card Account**; and
2. is employed by:
 - a. the **Corporate Account Holder**; or
 - b. a **Subsidiary Company** of the **Corporate Account Holder** incorporated within the **EEA**; in connection with the **Business**.

Country of Domicile

The country in which the **Insured Person** is usually resident during the period of insurance.

Doctor

A doctor or specialist who is registered or licensed to practise medicine under the laws of the country in which they practise other than:

1. an **Insured Person**; or
2. a partner of the **Insured Person**; or
3. a member of the immediate family of the **Insured Person**; or
4. an employee or director of the **Policyholder**.

EEA

The European Economic Area, as defined by the European Union at the date a claim occurs.

At the date this policy was prepared the **EEA** consists of Austria; Belgium; Bulgaria; Cyprus; Czech Republic; Denmark; Estonia; Finland; France; Germany; Greece; Hungary; Iceland; Republic of Ireland; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Malta; The Netherlands; Norway; Poland; Portugal; Romania; Slovakia; Slovenia; Spain; Sweden and the **United Kingdom**.

Effective Time

Any time during the period of insurance when an **Insured Person** is travelling on a **Journey**.

Eligible Card

Any valid card of the following card types: Barclaycard Gold, Barclaycard Gold with Cashback and Barclaycard Commercial Gold Corporate.

Event

All instances of **Bodily Injury** arising out of and directly occasioned by one sudden, unexpected, unusual and specific event occurring at an identifiable time and place. The duration and extent of an event shall be limited to 72 consecutive hours and within a 10-mile radius. No instance of **Bodily Injury** occurring outside such period and/or radius shall be included in that event.

Excess

The first amount of each and every claim, which is payable by the **Policyholder**, and which will be deducted from the claim. The excess applies separately under each section, in respect of each **Insured Person**.

Hijack/Hijacked

The unlawful seizure or taking control of an aircraft or other means of transport in which an **Insured Person** is travelling as a passenger.

Hijackers

The perpetrators of a **Hijack**.

Insured Person(s)

The **Corporate Cardholder** and up to three accompanying **Colleagues**.

Journey

Up to the first 90 days of any trip **Abroad** during the **Period of Insurance** made primarily for **Business**

purposes and for which the total invoiced cost has been paid using a Barclaycard Commercial Gold Card.

Cover commences at the time the **Insured Person** leaves home or normal place of **Business** (whichever is left first) to commence the **Journey** and continues until the **Insured Person** arrives back at home or normal place of **Business** at the end of the **Journey** (whichever is reached last) or at midnight local standard time, on the 90th day of the trip or on expiry of the period of insurance, whichever occurs first.

Legal Expenses

Fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the **Legal Representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator; and/or costs for which there is a legal liability to pay following an award of costs by any court or tribunal or an out of court settlement made in connection with any claim or legal proceedings.

Legal Representatives

The solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of the **Policyholder** or **Insured Person**.

Parent Company

A company that owns or controls other subsidiaries.

From: 1st July 2011 (or the date the **Policyholder** opened their **Corporate Card Account**, whichever is later)
To: 30th June 2012 and each subsequent 12-month period of insurance for which Barclays shall pay and **ACE** shall accept a renewal premium until such time as the **Policyholder** is advised by Barclays that this policy has been discontinued or cover automatically ends in accordance with the terms and conditions of this policy.

Permanent Total Disablement

Disablement which has lasted for at least 12 months, which in **ACE's** opinion is beyond hope of recovery, will in all probability continue for the remainder of the **Insured Person's** life and which results in their inability to perform or give attention to any gainful occupation for which they are fitted by way of training, education or experience.

Personal Belongings

Personal articles which are the property of the **Insured Person** or for which they are responsible, and which are taken on or acquired during the **Journey**.

Policyholder

The **Corporate Account Holder**.

Public Transport

Any **Public Transport** by road, rail, sea or air with a licensed carrier operating a standard or charter passenger service.

SOS

International SOS Assistance Ltd – the medical assistance company.

Subsidiary Company

Any company in which the **Corporate Account Holder** holds 50% or more of the shares or voting power or over which it has control of it through other means.

United Kingdom

England, Scotland, Wales and Northern Ireland (excluding the Isle of Man and the Channel Islands).

War

Armed conflict between nations, invasion, act of foreign enemy, civil war, military or usurped power.

General Conditions

Cancellation

Barclays may cancel a **Policyholder's** cover under this policy by giving 30 days' notice in writing to the **Policyholder**.

Choice of Law

This policy shall be governed by and construed in accordance with the Law of England and Wales and the English Courts alone shall have jurisdiction in any dispute. Communication of and in connection with this policy shall be in the English language.

Compliance with Policy Requirements

The **Policyholder**, the **Insured Person's** and where relevant the **Policyholder's** representatives, shall comply with all applicable terms and conditions specified in this policy.

Contracts (Rights of Third Parties) Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only ACE and the **Policyholder** can enforce the terms of this policy. No other party may benefit from this contract as of right. The policy may be varied or cancelled without the consent of any third party.

Data Protection

ACE fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it. ACE will also ensure that it uses information fairly, for its intended purpose and will retain records only for as long as necessary. ACE European Group Limited is part of the ACE Group of companies. ACE and other group companies will use information given, together with other information supplied during the course of the policy, for the administration of this policy, the handling of claims and the provision of customer services. For these purposes and for the prevention of fraud, the information may also be disclosed to and used by:

1. ACE's service providers and agents; and/or
2. the **Policyholder's** agents, where appointed; and/or
3. other insurers and regulatory bodies.

ACE may also transfer certain information to countries that do not provide the same level of data protection as the **United Kingdom** for the above purposes. A contract will be in place to ensure the information transferred is protected.

The **Policyholder** has a right to request a copy of the information (for which ACE may charge a small fee) and to correct any inaccuracies. To make sure instructions are followed correctly and to improve ACE's service through staff training, telephone calls may be monitored and recorded.

Financial Services Authority

ACE European Group (ACE) is authorised and regulated by the Financial Services Authority (FSA). FSA Firm Reference Number FRN202803. Full details can be found on the FSA's register by visiting www.fsa.gov.uk/pages/register or by contacting the FSA on **0300 500 5000**.

Interest

No sum payable by ACE under this policy shall carry interest unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the claim. Where interest becomes payable by ACE, it will be calculated:

1. from the date of final receipt of such certificates, information or evidence; and
2. at the base rate established by the Bank of England on such date.

Reasonable Precautions

The **Policyholder** and the **Insured Person** shall take all reasonable steps to avoid or minimise any loss or damage and to recover any property which has been lost or **Stolen**.

Trust

The **Policyholder** holds its rights under this policy on trust for the benefit of the **Insured Persons** and, where applicable under the terms of the policy, for itself.

Claims Conditions

Co-operation

The **Insured Person** shall as soon as possible after the occurrence of any **Accidental Bodily Injury** or illness:

1. obtain and follow the advice of a **Doctor**;
2. co-operate with and follow the advice of an independent rehabilitation case manager where appointed by ACE and ACE shall not be liable for any consequences of the **Insured Person's** failure to co-operate and obtain and follow such advice and use such appliance or remedies as may be prescribed.

Currency

Claims involving currency other than £ Sterling or € Euro will be converted into:

1. £ Sterling (for any card issued under the **Corporate Card Account** in £ Sterling or any other currency except € Euro); or
2. € Euro (for any card issued under the **Corporate Card Account** in € Euro);

at the selling rate of exchange published in the Financial Times on the day nearest to the date of the loss.

Fraud

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the **Policyholder** or anyone acting on the **Policyholder's** behalf or by an **Insured Person** or any **Insured Person's Legal Representatives** to obtain benefit under this policy ACE shall be under no liability in respect of such claim.

Information

The **Policyholder** shall at their own expense furnish to ACE such certificates, information and evidence as ACE may from time to time reasonably require in the form prescribed by ACE. ACE shall be allowed at its own expense, upon reasonable notice to the **Policyholder**, to request a medical examination of an **Insured Person** as appropriate.

Notification

On the happening of any occurrence likely to give rise to a claim under this policy notice shall be given to the ACE Claims Service Team as soon as reasonably possible after the date of the occurrence.

OSG Travel Claims,
PO Box 1086
Belfast
BT1 9ES.
Tel: +44 2890 371 441
Email: barclaycardclaims@osg.ie

General Exclusions

ACE will not be liable for:

1. any claim covered by any other policy, whether in the **Policyholder's** name or otherwise, provided that this exclusion shall not apply to any claim under the Personal Accident section of this policy;
2. costs or expenses which the **Policyholder** or the **Insured Person** would have had to pay even if the **Event** giving rise to the claim had not taken place;
3. any claim involving liability or loss or damage caused directly or indirectly by or under the order of any government or public or local authority;

4. any claim resulting from or contributed to, directly or indirectly by or in connection with the **Insured Person**:
 - a. suffering from any medical condition described under Health Exclusions of this policy;
 - b. being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;
 - c. committing or attempting to commit:
 - i. an illegal act;
 - ii. suicide or intentionally inflicting self injury;
 - d. misusing alcohol, solvents or substances, or ingesting drugs (except for drugs which are properly prescribed by a **Doctor**);
 - e. needlessly exposing themselves to danger except in an attempt to save human life;
 - f. engaging in hazardous work, work offshore or work in hazardous locations;
 - g. engaging in:
 - i. air travel, other than travelling as a fare-paying passenger in a fixed wing aircraft provided by a licensed airline or air charter company;
 - ii. any sport or leisure activity in a professional capacity or on a competitive basis;
 - h. participating in or training for, bungee jumping; martial arts; mountaineering requiring the use of ropes or guides; potholing; rock climbing; parachuting or other aerial pursuits; scuba diving; winter sports; racing, rallying, speed or endurance tests, or any other hazardous sport or leisure activity;
 - i. participating in professional or organised sports;
5. any claim resulting from or contributed to, directly or indirectly by or in connection with:
 - a. currency exchange;
 - b. pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds;
 - c. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
 - d. 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 expenses in any way caused or contributed to by an **Act of Terrorism** or **War**;
 - e. **War** or any act of **War** whether **War** is declared or not.

Section 1: Personal Accident

Benefit Amount

1.1 Per **Insured Person** if the **Accident** occurs whilst the **Insured Person** is travelling on, getting into or out of **Public Transport** or a hired car:

- | | |
|--|-------------|
| I. death | £/€ 100,000 |
| II. Permanent Total Disablement | £/€ 100,000 |

1.2 Per **Insured Person** if the **Accident** occurs at any other time:

- | | |
|--|---------|
| I. death | £/€ Nil |
| II. Permanent Total Disablement | £/€ Nil |

subject to an **Aggregate Limit** of £/€ 1,000,000.

If an **Accident** occurs during the **Effective Time** and causes **Bodily Injury** to an **Insured Person**, **ACE** will pay the **Benefit Amount**.

Provided that:

1.3 Known conditions

Any contributory degenerative condition or disablement (as determined by a **Doctor**) known by the **Insured Person** to be in existence at the time of sustaining **Bodily Injury** will be taken into account by **ACE** in assessing the level of benefit payable under the **Permanent Total Disablement** benefit.

1.4 Payment of Benefit under multiple items

Benefit shall not be payable under more than one of the death or **Permanent Total Disablement** benefits in respect of any one **Accident**.

1.5 Payment of the Death Benefit

In the **Event** of death of an **Insured Person** who is also the **Policyholder**, the benefit payable for death will be paid to the estate of such **Policyholder**.

1.6 Death Benefit for Children

The death benefit for a child aged under 16 at the date of the **Accident** is limited to £/€ 5,000.

1.7 Limitation of the Permanent Total Disablement Benefit

The **Permanent Total Disablement** benefit shall not apply to **Insured Persons** not usually engaged in remunerated employment.

1.8 Application of the Aggregate Limit

If the aggregate amount of all benefits payable under this Section exceeds the applicable **Aggregate Limit** the **Benefit Amount** payable for each **Insured Person**, and each other item of claim, shall be proportionately reduced until the total of all benefits does not exceed such **Aggregate Limit**. Where more than one policy showing benefits has been issued by **ACE** in the name of the **Policyholder**, one **Aggregate Limit**, the greatest, shall apply overall.

Exclusions to Section 1

ACE will not pay any claim for **Bodily Injury**, or expense which results from or is contributed to by:

- 1.9** sickness or disease which is not itself the direct result of **Bodily Injury**;
- 1.10** repetitive stress (strain) injury or syndrome or any gradually operating cause.

Section 2: Advice and Assistance Services

Referral and advice services are provided free of charge but any costs incurred are the responsibility of the **Corporate Cardholder**.

The number to call for advice and assistance services is: **+44 208 762 8008**.

SOS will, on request, provide the **Policyholder** with the following services in relation to any **Journey** covered under this policy.

2.1 Medical Services

a. Telephone Medical Advice

If contacted, **SOS** will arrange for the provision of medical advice to the **Insured Person** over the telephone. It must be noted that a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

b. Medical Service Provider Referral

SOS shall provide to the **Insured Person**, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively 'Medical Service Providers'). **SOS** shall not be responsible for providing medical diagnosis or treatment. Although **SOS** shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the **Insured Person**. **SOS**, however, will exercise care and diligence in selecting the Medical Service Providers.

c. Monitoring of Medical Condition During and After Hospitalisation

SOS will monitor the **Insured Person's** medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

- d. Delivery of Essential Medicine or Equipment**
SOS will arrange to deliver to the **Insured Person** essential medicine, drugs, medical supplies or medical equipment that are necessary for an **Insured Person's** care and/or treatment but which are not available at the **Insured Person's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. **SOS** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.
- e. Despatch of Physician**
 In the **Event** of an emergency where either the **Insured Person** cannot be adequately assessed by telephone for possible evacuation, or the **Insured Person** cannot be moved and the local medical treatment is unavailable, **SOS** will send an appropriate medical practitioner to the **Insured Person**. **SOS** will not pay for the costs of the medical practitioner, consultation charges and any related costs thereof.
- f. Guarantee of Hospital Admittance Deposit**
 Where covered under the terms of this policy **SOS** will guarantee or pay any required **Hospital** admittance deposit on behalf of the **Insured Person** up to £/€1,500.00.
- g. Arrangement of Emergency Medical Evacuation**
 In the **Event** of an illness or **Accident**, **SOS** will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the **Insured Person** to the nearest **Hospital** where appropriate medical care is available.
- h. Arrangement of Emergency Medical Repatriation**
SOS will arrange for the return of the **Insured Person** to their **Country of Domicile** following an Emergency Medical Evacuation and subsequent hospitalisation.
SOS will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.
- i. Arrangement of Transportation of Mortal Remains**
 In the case of death of an **Insured Person** whilst **Abroad**, **SOS** will assist with the necessary formalities and will arrange for the repatriation of the mortal remains to any location as may be selected by the **Insured Person's** legal personal representative.
- j. Arrangement of Transportation to join a Cardholder**
SOS will arrange for round trip transportation for a person chosen by the **Insured Person** to join the **Insured Person** who has been or will be hospitalised outside their **Country of Domicile**.
- k. Arrangement of Return of Children**
 If dependent children are left unattended as a result of the accompanying **Insured Person's** illness or **Accident**, **SOS** will arrange the transportation for such children by common carrier to their **Country of Domicile**. Qualified attendants will be provided when deemed appropriate by **SOS**.

The above Services [items A. to K.] are charged on a case by case basis. The provision of these chargeable Services is subject to **SOS** first securing payment from the **Insured Person** through his/her credit card or from funds from the **Insured Person's** family.

2.2 Travel and General Services

- a. Inoculation and Visa Requirement Information**
SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication 'Vaccination Certificates Requirements and Health Advice for International Travel' (for inoculations) and the 'ABC Guide to International Travel Information' (for visas). This information will be provided to the **Insured Person** at any time, whether or not the cardholder is travelling or an emergency has occurred. **SOS** shall inform the **Insured Person** requesting such information that **SOS** is simply communicating the requirements set forth in a document and **SOS** shall name the document.
- b. Legal Referral**
SOS will provide the **Insured Person** with the name, address, telephone numbers and, if requested by the **Corporate Cardholder** and if available, office hours for referred lawyers and legal practitioners. **SOS** will not give any legal advice to the **Insured Person**. **SOS** is not responsible for any legal fees or related charges which are the responsibility of the **Insured Person**.
- c. Interpreter Referral**
SOS will provide the **Insured Person** with the name, address, telephone numbers and, if requested by the **Insured Person** and if available, office hours for interpreters world-wide. **SOS** is not responsible for any interpreting fees or related charges which are the responsibility of the **Insured Person**.

Section 3: Travel Delay

Benefit Amount

£/€ 25 per **Insured Person** for each complete hour the **Insured Person** is delayed, up to a maximum of 12 hours.

If the outward or return departure of **Public Transport** in which the **Insured Person** has arranged to travel during the period of insurance on a **Journey** is delayed for at least four hours from the departure time indicated by the carrier due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting such conveyance, **ACE** will pay the **Benefit Amount**.

Provided that:

the **Insured Person**:

- 3.1 checks in according to the itinerary supplied unless the failure was itself due to strike or industrial action; and
- 3.2 obtains written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay.

Exclusions to Section 3

ACE shall not be liable for:

- 3.3 any delay where the **Insured Person** failed to:
 - a. check in according to the itinerary supplied unless the failure was itself due to strike or industrial action; and
 - b. obtain written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay;
- 3.4 any claims due to:
 - a. withdrawal from service temporarily or otherwise of an aircraft, sea vessel or other publicly licensed conveyance on the orders or recommendation of the manufacturer, the Civil Aviation Authority, Rail Authority or Port Authority or any similar body in any country;
 - b. delays resulting from strike or industrial action which were public knowledge when the trip was booked;
- 3.5 payment in respect of the first four hours of delay;
- 3.6 any claim for delay if cancellation expenses are claimed for the same **Journey**.

Section 4: Delayed Baggage

Benefit Amount

£/€ 50 per **Insured Person** for each complete hour of delay after the first complete four hours delay, up to a maximum of £/€ 300 per **Insured Person**.

If an **Insured Person's Personal Belongings** are delayed on their outward **Journey** for at least four hours as a direct result of being lost or misplaced by the airline,

shipping company or their handling agents, **ACE** will reimburse the **Policyholder** for sums paid for the purchase of reasonable and essential items.

Provided that **ACE** are provided with written confirmation from the airline, shipping company or their handling agents to show the actual period the **Insured Person's Personal Belongings** were delayed.

Exclusions to Section 4

ACE will not make any payment for:

- 4.1 any loss or delay where it has not been reported to the airline, shipping company or their handling agent within 24 hours of discovery, and a written report obtained;
- 4.2 the first four hours during which the **Insured Person's Personal Belongings** are delayed.

Section 5: Business Documents Replacement

Benefit Limit

Up to £/€ 1,000.

If **Business Documents** are forgotten, lost, misplaced or stolen during the **Effective Time**, **ACE** will reimburse the **Policyholder** up to the **Benefit Limit** for additional external costs reasonably and necessarily incurred for:

- 5.1 reproducing such **Business Documents** from duplicate presentations, images, information or data owned by the **Policyholder**; and/or
- 5.2 couriering such **Business Documents** to the **Insured Person**.

Provided that:

ACE will only pay for additional costs it has agreed in advance.

Exclusions to Section 5

ACE will not pay for:

- 5.3 additional external costs incurred not agreed in advance by **ACE**;
- 5.4 any loss where it has not been reported to the police, airline, shipping company or their handling agent within 24 hours of discovery and a written report obtained;
- 5.5 costs of repurchasing information, images, material or data contained in any **Business Documents**;
- 5.6 the costs of recreating, re-inputting or otherwise reinstating data contained in any **Business Documents**;
- 5.7 the intrinsic value of any document or media lost;
- 5.8 additional costs arising from the **Insured Person** being individually selected as a victim through their activities or those of the **Policyholder**;
- 5.9 financial loss, loss of **Business** and other similar consequential loss.

Section 6: Hijack

Benefit Amount

£/€ 30 per **Insured Person** for each complete 24 hours the **Insured Person** is held hostage, up to a maximum of 21 days.

If an **Insured Person** is held hostage by **Hijackers** whilst travelling on the outbound or inbound leg of their **Journey**, **ACE** will pay the **Benefit Amount**.

Provided that:

ACE are provided with written details from the airline or other transport operators describing the length of the hijacking.

Section 7: Legal Expenses

Benefit Limit

£/€ 25,000, **Any One Claim**.

If during the **Effective Time** the **Insured Person** sustains **Accidental Bodily Injury** or illness which is caused by a third party, **ACE** will indemnify the **Policyholder** up to the **Benefit Limit** for **Legal Expenses**.

Provided that:

7.1 Legal Representatives must be qualified to practise in the courts of the country where the **Event** giving rise to the claim occurred or where the proposed defendant under this sub-section is resident;

7.2 the **Policyholder** has the right to select and appoint a **Legal Representative** of their choice to represent the **Policyholder** in any legal inquiry or legal proceedings (provided any appointment of a **Legal Representative** is not on a contingency fee basis, where the **Legal Representative** charges a proportion of the amount recovered as a fee). The **Policyholder** shall provide **ACE** with details of the selected **Legal Representative's** name and address. **ACE** may provide information about **Legal Representatives** in the **Policyholder** local area if requested to do so by the **Policyholder**;

7.3 the **Policyholder** and any representatives legal or otherwise must co-operate fully with **ACE**, and ensure that **ACE** is fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. **ACE** is entitled to obtain from the **Legal Representatives** any information, document or advice relating to a claim or legal proceedings under this insurance. On request the **Policyholder** will give to the **Legal Representatives** any instructions necessary to ensure such access;

7.4 **ACE's** authorisation to incur **Legal Expenses** will be given if the **Policyholder** can satisfy **ACE** that:

- a. there are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings; and

- b. it is reasonable for **Legal Expenses** to be provided in a particular case. The decision to grant authorisation will take into account the opinion of the **Legal Representatives** as well as that of **ACE's** own advisers. If there is a dispute, **ACE** may request, at the **Policyholder's** expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the claim is admitted, the **Policyholder's** costs in obtaining this opinion will be covered by this insurance;

7.5 if there is any dispute, other than in respect of the admissibility of a claim on which **ACE's** decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the Law Society of England and Wales. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of **ACE**, the **Policyholder's** costs shall not be recoverable under the insurance;

7.6 **ACE** may at its discretion assume control at any time of any claim or legal proceedings in the name of the **Insured Person** for damages and/or compensation from a third party;

7.7 any **Legal Expenses** incurred without the written agreement of **ACE** shall entitle **ACE** to withdraw cover immediately and to recover any fees or expenses paid to the **Policyholder**;

7.8 **ACE** may, at its discretion, require the **Policyholder** to obtain at its own expense, an opinion of a barrister, agreed by both parties, as to whether or not there are reasonable grounds for continuing to pursue or defend any claim or legal proceedings. **ACE** will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the claim or legal proceedings;

7.9 **ACE** may, at its discretion, offer to settle a claim with the **Policyholder** which it considers to be reasonable instead of initiating or continuing any claim or legal proceedings for damages and/or compensation against a third party and any such settlement will be in full and final settlement of **Any One Claim** under this insurance;

7.10 **ACE** may, at its discretion, offer to settle a counter-claim with the **Policyholder** which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party;

7.11 if the **Policyholder** is successful in any action, any **Legal Expenses** provided by **ACE** will be reimbursed by the **Policyholder** to **ACE**

7.12 if a conflict of interest arises, where **ACE** is also the insurer of the third party or proposed defendant to the claim or legal proceedings, the **Policyholder** has the right to select and appoint other **Legal Representatives** in accordance with Condition 2 of this Section;

7.13 if the **Legal Representatives** refuse to continue acting with good reason or if they are dismissed without good reason the cover provided by **ACE** under this Section will end at once, unless **ACE** agrees to appoint other **Legal Representatives**.

Exclusions to Section 7

ACE shall not be liable for:

7.14 any claim reported to **ACE** more than 12 months after the beginning of the incident which led to the claim;

7.15 any claim where it is **ACE's** opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the claim;

7.16 Legal Expenses incurred before receiving **ACE's** prior authorisation in writing unless such costs would have been incurred subsequent to **ACE's** authorisation;

7.17 Legal Expenses incurred in connection with any criminal or wilful act;

7.18 Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the **Insured Person** unless as a counter claim;

7.19 fines, penalties, compensation or damages imposed by a court or other authority;

7.20 Legal Expenses incurred for any claim or legal proceedings brought against:

- a. a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an arbitration scheme or complaint procedure; or
- b. **ACE** or their agents; or
- c. the **Policyholder**;

7.21 actions between **Insured Persons** or pursued in order to obtain satisfaction of a judgement or legally binding decision;

7.22 Legal Expenses incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine;

7.23 Legal Expenses chargeable by the **Legal Representatives** under contingency fee arrangements;

7.24 Legal Expenses incurred where the **Policyholder** or their representatives have:

- a. failed to co-operate fully with **ACE** and ensured that **ACE** is fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party; or
- b. settled or withdrawn a claim in connection with any claim or legal proceedings for damages and/or compensation from a third party without the agreement of **ACE**;

in such circumstances **ACE** shall be entitled to withdraw cover immediately and to recover any fees or expenses paid to the **Policyholder**;

7.25 Legal Expenses incurred after the **Policyholder** has not:

- a. accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by **ACE**; or
- b. accepted an offer from **ACE** to settle a claim;

7.26 Legal Expenses which **ACE** considers unreasonable or excessive or unreasonably incurred;

7.27 Legal Expenses incurred as a result of the **Insured Person** committing or attempting to commit suicide or intentionally inflicting self injury;

7.28 Legal Expenses incurred as a result of the **Insured Person** being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.

Section 8: Complaints Procedure

The Claims Administrator, OSG Travel Claims Services, aims 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 the Cardholder should write with details of the complaint to:

The Complaints Officer,
OSG Travel Claims Services,
P.O.Box 1086,
Belfast BT1 9ES,
United Kingdom.

This section applies to:

Barclaycard Platinum
Barclaycard Platinum with Cashback

Policy information

Introduction

This is a policy summary only. It does not contain the full terms and conditions of our Travel Insurance product. Full terms and conditions can be found within this booklet.

Your Travel Insurance policy is arranged by International SOS Insurance Services Limited (registered number 312228).

International SOS Insurance Services Ltd arranges cover for you with certain underwriters at Lloyd's of London.

Your policy has been arranged to provide Barclaycard Platinum business cardholders with Travel Insurance benefits.

Your policy provides a range of cover whilst you are on a business or personal trip including emergency medical assistance, personal accident cover, cancellation and curtailment charges.

Eligibility

Any Barclaycard Platinum business cardholder who:

- is a permanent resident of the United Kingdom and registered with a medical practitioner in the United Kingdom;
- is not aged 66 or over.

Significant features and benefits - what is covered

- Emergency Medical and other expenses – Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 if incurred outside the United Kingdom (other than the Channel Islands).
- Personal Travel Accident whilst in transit on public transport – up to £100,000.
- Cancellation and Curtailment Charges – Unavoidable or necessary cancellation or curtailment of the trip before completion up to a maximum of £3,000.
- Accidental loss of, theft of or damage to baggage and valuables – up to £1,500.
- Winter Sports – up to £500 for the accidental loss of, theft of or damage to the cardholder's own ski equipment of £250 for hired ski equipment.
- Business Travel – accidental loss, theft or damage to business equipment.

Significant exclusions and/or limitations - what is not covered

- There is no cover for trips over 90 days in duration.

- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Any pre-existing medical condition that the cardholder has at the time of taking out the policy or at the renewal date, or any circumstances the cardholder is aware of that could reasonably be expected to give rise to a claim unless the cardholder has been given our agreement.
- Loss, theft of or damage to Valuables, passports, personal money, or Business Equipment left unattended at any time.

The full exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please contact OSG Travel Claims to obtain a claim form on +44 2890 371441 or at barclaycardclaims@osg.ie

Duration of cover

This policy runs for the length of time that you hold one of the accounts listed in the contents of this document unless we notify you of any changes or of the withdrawal of cover. You may wish to review your cover periodically to ensure it continues to meet your needs.

Travel Insurance

Full Policy (including Terms & Conditions)

Important information

The words and phrases appearing in bold type and starting with a capital letter in this policy document always have the same meanings wherever they appear. These meanings are explained in the General Definitions section of this policy document.

The **Benefits** under this policy remain in force for as long as the Policyholder has a valid **Corporate Card Account**, or until the Policyholder has been advised by Barclays that this policy has been terminated.

Meaning of Words

Accident means any sudden, unexpected, external and violent and specific event which occurs at an identifiable time moment or point in time and place which results in **Bodily Injury**.

Baggage means luggage, clothing, personal effects, **Valuables** and other articles which belong to the **Cardholder** (or for which the **Cardholder** is legally responsible) worn, used or carried by the **Cardholders** during any **Trip**.

Benefits means the indemnified **Benefits** supplied by the underwriters under the terms and conditions of this policy as set out below.

Bodily Injury means an identifiable physical injury, which is caused by an **Accident** and which within twelve months from the date of the **Accident** results in the **Cardholder's** death, **Permanent Total Disablement** or **Dismemberment**.

Business Equipment means items used by the **Cardholder** in support of the **Cardholder's** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip means a **Trip** taken wholly or in part for business purposes but excluding manual work.

Card means a card issued pursuant to Barclaycard's Business credit card programme in which the **Benefits** and services of the policy have been incorporated.

Cardholder/s means any person not yet 66 years old who has a valid Barclaycard Business Card and will include any family who are all travelling on a **Trip** from his/her **Home** with pre-assigned ticketing.

Close Business Associate means any person whose absence from business for one or more complete days at the same time as the **Cardholder's** absence prevents the proper continuation of that business.

Close Relative means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law,

brother-in-law, step-parent, step-child, step-sister, step-brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé / fiancée.

Curtailment/Curtail means abandoning the **Trip** by direct return to the **United Kingdom** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

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

Dismemberment means the loss of a limb including loss of use of limb or loss of eye(s) including total and irrecoverable loss of sight occurring within 12 months of the date of the **Accident**.

Family Cover means the **Cardholder**, spouse and **Dependent Children** travelling with the **Cardholder** on a **Trip**. Spouse shall include the legal wife and common law partner (including same sex partner) cohabiting at the same address for a continuous period of at least 1 year prior to the **Trip**.

Home means the **Cardholder's** normal place of residence in the **United Kingdom**.

Illness means any sudden and unexpected deterioration of health certified by a competent medical authority and agreed by an **International SOS Physician**.

International SOS means **International SOS Assistance (UK) Ltd**, 6th Floor, Landmark House, Hammersmith Bridge Road, London W6 9DP, **United Kingdom**.

International SOS Physician means the physicians nominated by the **International SOS** alarm centres throughout the world.

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

Medical Practitioner means a registered practising member of the medical profession who is not related to the **Cardholder** or any person with whom the **Cardholder** is travelling.

OSG Travel Claims Services means OSG Travel Claims Services, PO Box 1086 Belfast, BT1 9ES, **United Kingdom**.

Permanent Total Disablement means disablement which medical evidence confirms, which has prevented the **Cardholder** from engaging in any gainful occupation for at least twelve months and will in all probability

entirely prevent the **Cardholder** from engaging in any gainful occupation whatsoever for the remainder of his/her life.

Personal Money means bank notes, currency notes and coins in current use, Travellers and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards, all held for private purposes.

Pre-existing Medical Condition means:

- a. any respiratory condition (relating to the lungs or breathing), heart condition, stroke or cancer for which the **Cardholder** has ever received treatment (including surgery, tests or investigations by the **Cardholder's** doctor or a consultant/specialist and prescribed drugs or medication);
- b. any **Medical Condition** for which the **Cardholder** has received surgery, in-patient treatment or investigations in a hospital or clinic within the last six months.

Public Transport means any publicly licensed aircraft, sea vessel, train or coach on which the **Cardholder** is booked to travel.

Ski Equipment means skis (including bindings), ski boots, ski poles and snowboards.

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

Trip means any holiday, business or pleasure **Trip** or journey made by the **Cardholder** anywhere in the world which begins and ends in the **United Kingdom** during the Period of Insurance but excluding one way **Trips** or journeys.

However any such **Trip** over 90 days is not insured and any **Trip** solely within the **United Kingdom** is only covered where the **Cardholder** has pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Each **Trip** is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Cancellation cover shall be operative from the date this insurance is effective or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

For all other sections of the policy the insurance commences when the **Cardholder** leaves the **Cardholder's Home** or in respect of a **Business Trip** the

Cardholder's place of Business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of the **Cardholder's** return to the **Cardholder's home** or place of **Business** in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

Unattended means when the **Cardholder** is not in full view of and not in a position to prevent unauthorised interference with the **Cardholder's** property or vehicle.

United Kingdom means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Valuables means jewellery, gold, silver, precious metal or precious or semi-precious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Ours means **International SOS** on behalf of certain underwriters at Lloyd's of London.

Section 1: Geographical limits

Worldwide annual travel insurance covering multiple trips of up to 90 days in duration.

Section 2: Eligibility

- 2.1 There is no cover available for any **Cardholder** aged 66 or over.
- 2.2 This policy is only available to **Cardholders** that are permanent residents of the **United Kingdom** and registered with a **Medical Practitioner** in the **United Kingdom**.
- 2.3 The **Cardholder** must have an open Barclaycard Business card account.
- 2.4 The **Cardholder** is eligible for the **Benefits** and/or services in accordance with the terms and conditions of this certificate or any other eligibility criteria set by the client in writing with the prior agreement from the underwriters and/or **International SOS**.
- 2.5 The **Benefits** and services provided to the **Cardholders** shall be on a compulsory inclusion basis.

Section 3: Period of Insurance

- 3.1 All **Cardholders** are entitled to the **Benefits** and services from the date of activation of their card account or the date the **Cardholder** has been notified to the underwriters, whichever comes later and subject to the appropriate premium having been paid to the underwriters.
- 3.2 The entitlement to **Benefits** and services will cease automatically on the date the underwriters receive written notification of the deletion of the **Cardholder** or the termination of the **Cardholder's** standard card account, whichever comes first.

3.3 A **Cardholder's** eligibility for the **Benefits** and services shall cease on the earliest of:

- a. the date the **Cardholder** is no longer eligible for the **Benefits** and services pursuant to this certificate; or
- b. the date of termination or expiry date, whichever occurs first.

Section 4: Emergency and Medical Service

In the event of a serious **Illness** or **Accident** which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailed** necessitating the **Cardholder's** early return **Home**, the **Cardholder** must contact **International SOS**.

The service is available to the **Cardholder** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment, the **Cardholder** must contact **International SOS** as soon as possible. Private medical treatment is not covered unless authorised specifically by **International SOS**.

Contact **International SOS** on telephone number **+44 208 762 8008**.

4.1 Medical assistance abroad

International SOS has the medical expertise, contacts and facilities to help should the **Cardholder** be injured in an **Accident** or fall ill. **International SOS** will also arrange transport **Home** when this is considered to be medically necessary or when the **Cardholder** has notice of serious **Illness** or death of a **Close Relative** at **Home**.

4.2 Payment for medical treatment abroad

If the **Cardholder** is admitted to a hospital/clinic while abroad, **International SOS** will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **International SOS** for the **Cardholder** as soon as possible.

For simple out-patient treatment, the **Cardholder** should pay the hospital/clinic themselves and claim back medical expenses from **International SOS** on their return to the **United Kingdom**. Beware of requests for the **Cardholder** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **International SOS** for guidance.

Contact **International SOS** on telephone number **+44 208 762 8008**.

4.3 Reciprocal Health Agreements

a. European Union

If the **Cardholder** is travelling to European Union countries the **Cardholder** is strongly advised to obtain form e111 from a local Post Office. This will entitle the **Cardholder** to benefit from the reciprocal health arrangements which exist

between European Union countries. In the event of liability being accepted for a medical expense which has been reduced by the use of an e111 form or private health insurance, **We** will not apply the deduction of excess under Emergency Medical and other expenses.

b. Australia

If the **Cardholder** requires medical treatment in Australia the **Cardholder(s)** must enrol with a local Medicare office. The **Cardholder(s)** do not need to enrol on arrival but the **Cardholder** must do this after the first occasion the **Cardholder(s)** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the booklet containing the e111 form. Alternatively please call **International SOS** for guidance.

If the **Cardholder** is admitted to hospital, contact must be made with **International SOS** as soon as possible and their authority obtained in respect of any treatment not available under Medicare.

Contact **International SOS** on telephone number **+44 208 762 8008**.

Section 5: Cancellation or Curtailed Charges

5.1 What is covered

We will pay the **Cardholder** up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which the **Cardholder** has paid or is contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation of the **Trip** is necessary and unavoidable, or
- b. the **Trip** is curtailed before completion as a result of any of the following events occurring:
 - i. the death, **Bodily Injury** or **Illness** of:
 - the **Cardholder**;
 - any person with whom the **Cardholder** is travelling or has arranged to travel with;
 - any person with whom the **Cardholder** has arranged to reside temporarily;
 - the **Cardholder's Close Relative**;
 - the **Cardholder's Close Business Associate**;
 - ii. compulsory quarantine, jury service attendance or being called as a witness at a court of Law of the **Cardholder** or any person with whom the **Cardholder** is travelling or has arranged to travel with;
 - iii. the withdrawal of leave for members of the armed forces, police, fire, nursing or ambulance services or employees of a Government Department, provided that such

cancellation or **Curtailement** could not reasonably have been expected at the time of applying for insurance;

- iv. the police requesting the **Cardholder** to remain at or return to the **Cardholder's Home** due to serious damage to the **Cardholder's Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

5.2 Special conditions relating to claims

- a. The **Cardholder** must obtain a medical certificate from a **Medical Practitioner** and prior approval of **International SOS** to confirm the necessity to return **Home** prior to **Curtailement** of the **Trip** due to death, **Bodily Injury** or **Illness**.
- b. If the **Cardholder** fails to notify the travel agent, tour operator or provider of transport / accommodation immediately it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- c. If the **Cardholder** cancels the **Trip** due to **Bodily Injury** or **Illness** the **Cardholder** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented the **Cardholder** from travelling.

5.3 What is not covered

- a. The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 in all if **Family Cover** applies;
- b. any claims arising directly or indirectly from circumstances known to the **Cardholder** at the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailement** of the **Trip**;
- c. anything mentioned in the general exclusions;
- d. redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy;
- e. stress, anxiety, depression and mental or nervous disorders, unless diagnosed by a specialist consultant.

Section 6: Emergency Medical and Other Expenses

What is covered

6.1 We will pay the **Cardholder** up to £5,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of the **Cardholder** suffering **Bodily Injury** or **Illness** and/or compulsory quarantine:

- a. emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:
 - i. outside the **United Kingdom**; or

- ii. within the Channel Islands unless resident;
- b. emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £150 incurred:
 - i. outside the **United Kingdom**; or
 - ii. within the Channel Islands unless resident.

6.2 In the event of the **Cardholder's** death outside the **United Kingdom** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of conveying the **Cardholder's** ashes to the **Cardholder's Home**, or the additional costs of returning the **Cardholder's** body to the **Cardholder's Home**.

6.3 Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of the **Cardholder's** original booking, if it is medically necessary for the **Cardholder** to stay beyond the **Cardholder's** scheduled return date. This includes, with the prior authorisation of **International SOS**, reasonable additional transport or accommodation expenses for a friend or **Close Relative** to remain with the **Cardholder** or travel to the **Cardholder** from the **United Kingdom** or escort the **Cardholder** and additional travel expenses to return the **Cardholder** to the **Cardholder's Home**, if the **Cardholder** is unable to use the return ticket.

6.4 With the prior authorisation of **International SOS**, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate the **Cardholder** to the **Cardholder's Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **International SOS** agree otherwise.

Special conditions relating to claims

6.5 The **Cardholder** must give notice as soon as possible to **International SOS** of any **Bodily Injury** or **Illness** which necessitates the **Cardholder's** admittance to hospital as an in-patient or before any arrangements are made for the **Cardholder's** repatriation.

6.6 In the event of the **Cardholder's Bodily Injury** or **Illness** **International SOS** reserve the right to relocate the **Cardholder** from one hospital to another and arrange for the **Cardholder's** repatriation to the **United Kingdom** at any time during the **Trip**. We will do this if in the opinion of the **International SOS** physician the **Cardholder** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

What is not covered

6.7 The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 in all if **Family Cover** applies.

6.8 Any claims arising directly or indirectly in respect of:

- a. costs of telephone calls, other than calls to **International SOS** notifying them of the problem for which the **Cardholder** is able to provide a receipt or other evidence to show the cost of the call and the number telephoned;
- b. the cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Illness** which necessitated the **Cardholder's** admittance into hospital;
- c. any expenses which are not usual, reasonable or customary to treat the **Cardholder's Bodily Injury** or **Illness**;
- d. any form of treatment or surgery which in the opinion of the **International SOS** Physician can be delayed reasonably until the **Cardholder's** return to the **United Kingdom**;
- e. expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
- f. additional costs arising from single or private room accommodation;
- g. treatment or services provided by a health spa, convalescent or nursing **Home** or any rehabilitation centre unless agreed by **International SOS**;
- h. any expenses incurred after the **Cardholder** has returned to the **United Kingdom**;
- i. expenses incurred as a result of a tropical disease where the **Cardholder** has not had the recommended inoculations and/or taken the recommended medication;
- j. The **Cardholder's** decision not to be repatriated after the date when in the opinion of **International SOS** it is safe to do so.

6.9 Anything mentioned in the General Exclusions.

The **Cardholder** should also refer to the important conditions relating to health.

Section 7: Hospital Daily Benefit

What is covered

- 7.1 We will pay the **Cardholder** £15 for every complete 24 hours the **Cardholder** has to stay in hospital as an in-patient:
- a. outside the **United Kingdom**; or
 - b. within the Channel Islands unless resident up to a maximum of £500 as a result of **Bodily Injury** or **Illness** the **Cardholder** sustains. We will pay the amount above in addition to any amount payable under Emergency Medical and Other Expenses.

What is not covered

7.2 Any claims arising directly or indirectly from:

- a. any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Illness** which necessitated the **Cardholder's** admittance into hospital;
- b. hospitalisation relating to any form of treatment or surgery which in the opinion of the **International SOS Physician** can be delayed reasonably until the **Cardholder's** return to the **United Kingdom**;
- c. any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing **Home** or any rehabilitation centre;
- d. hospitalisation as a result of a tropical disease where the **Cardholder** has not had the recommended inoculations and/or taken the recommended medication;
- e. any additional period of hospitalisation following the **Cardholder's** decision not to be repatriated after the date when in the opinion of **International SOS** it is safe to do so.

7.3 Anything mentioned in the General Exclusions.

Section 8: Personal Accident

Special Definitions

Loss of limb means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight means total and irrecoverable loss of sight.

What is covered

8.1 We will pay one of the **Benefits** shown below if the **Cardholder** sustains **Bodily Injury** which shall solely and independently of any other cause, result within twelve months in the **Cardholder's** death, loss of limb, loss of sight or **Permanent Total Disablement**.

Benefit	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£1,000	£100,000	£1,000
2. Loss of one or more limbs and / or loss of sight in one or both eyes	£25,000	£100,000	Not Covered
3. Permanent Total Disablement	£25,000	£100,000	Not Covered

Special conditions relating to claims

8.2 Our **Medical Practitioners** may examine the **Cardholder** as often as they deem necessary in the event of a claim.

Provisions

- 8.3 **Benefit** is not payable to the **Cardholder**:
- a. under more than one of items 1, 2 or 3;
 - b. under item 3 until one year after the date the **Cardholder** sustained **Bodily Injury**;

- c. under item 3 if the **Cardholder** is able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

8.4 Anything mentioned in the General Exclusions.

Section 9: Baggage and Valuables

What is covered

9.1 We will pay the **Cardholder** up to £1,500 for the **Accidental** loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

9.2 The maximum **We** will pay for the following items is:

- a. for any one article, pair or set of articles £250 (for example a set of golf clubs);
- b. the total for all **Valuables** £500.

9.3 We will also pay the **Cardholder** up to the amounts shown below:

- a. £150 for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to the **Cardholder** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section;

- b. £250 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of the **Cardholder's** lost or stolen passport.

Special conditions relating to claims

9.4 The **Cardholder** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.

9.5 If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline the cardholder must:

- a. obtain a Property irregularity report from the airline;
- b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
- c. retain all travel tickets and tags for submission if a claim is to be made under this policy.

9.6 Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the **Cardholder's** claim.

What is not covered

- 9.7**
- a. The first £50 of each and every claim per incident for each **Insured Person** (except claims under subsection **9.3a**) but limited to £100 if **Family Cover** applies;
 - b. loss, theft of or damage to **Valuables** or the **Cardholder's** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in the **Cardholder's** locked accommodation;
 - c. loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - i. overnight between 9pm and 9am (local time); or
 - ii. at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view;
 - d. loss or damage due to delay, confiscation or detention by customs or other authority;
 - e. loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, winter sports equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incident of damage);
 - f. loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or **Accident** to the aircraft, sea vessel, train or vehicle in which they are being carried;
 - g. loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use;
 - h. loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with the **Cardholder's Business**, trade, profession or occupation;
 - i. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
 - j. business goods, samples or tools used in connection with the **Cardholder's** occupation;
 - k. anything mentioned in the General Exclusions.

Section 10: Personal Money and Documents

What is covered

We will pay the **Cardholder** up to the amounts shown below for the **Accidental** loss of, theft of or damage to **Personal Money** and documents (including driving licence and passport). In respect of foreign currency, cover is also operative during the 24 hours immediately preceding the **Cardholder's** departure on the outward journey.

10.1 The maximum **We** will pay for the following items is:

- a. for bank notes, currency notes and coins £250;
- b. if the **Cardholder(s)** are under the age of 16, for bank notes, currency notes and coins £50;
- c. for all other **Personal Money** and documents £250.

Special conditions relating to claims

10.2 The **Cardholder** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and documents.

10.3 If **Personal Money** and documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money** and documents are lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:

- a. obtain a Property irregularity report from the airline;
- b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
- c. retain all travel tickets and tags for submission if a claim is to be made under this policy.

10.4 Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the **Cardholder's** claim.

What is not covered

- 10.5 a.** The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 if **Family Cover** applies;
- b. loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in the **Cardholder's** locked accommodation;
 - c. loss, theft of or damage to travellers cheques if the **Cardholder** has not complied with the issuer's conditions or where the issuer provides a replacement service;

- d. loss or damage due to delay, confiscation or detention by customs or other authority;
- e. loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission;
- f. anything mentioned in the General Exclusions.

Section 11: Personal Liability

What is covered

11.1 We will pay up to £2,000,000 (inclusive of legal costs and expenses) against any amount the **Cardholder** becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of **Accidental**:

- a. **Bodily Injury**, death, **Illness** or disease to any person who is not in the **Cardholder's** employment or who is not a **Close Relative** or member of the **Cardholder's** household;
- b. loss of or damage to property that does not belong to and is neither in the charge of or under the control of the **Cardholder**, a **Close Relative**, anyone in the **Cardholder's** employment or any member of the **Cardholder's** household other than any temporary holiday accommodation occupied (but not owned) by the **Cardholder**.

Special conditions relating to claims

11.2 The **Cardholder** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.

11.3 The **Cardholder** must forward every letter, writ, summons and process to **Us** as soon as the **Cardholder** receives it.

11.4 The **Cardholder** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.

11.5 We will be entitled if **We** so desire to take over and conduct in the **Cardholder's** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and the **Cardholder** shall give **Us** all necessary information and assistance which **We** may require.

11.6 We may at any time and at **Our** sole discretion pay to the **Cardholder** the maximum sum payable under this section in respect of any claim. **We** shall then be exempt from all future liability under this section.

11.7 In the event of the **Cardholder's** death, the **Cardholder's** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

11.8 Compensation or legal costs arising directly or indirectly from:

- a. liability which has been assumed by the **Cardholder** under agreement unless the liability would have attached in the absence of such agreement;
- b. pursuit of any business, trade, profession or occupation or the supply of goods or services;
- c. ownership, possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes);
- d. the transmission of any communicable disease or virus;
- e. ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £100 of each and every claim arising from the same incident);
- f. death or **Bodily Injury, Illness** or disease to any person who is a **Close Relative** or anyone in the **Cardholder's** employment.

11.9 Anything mentioned in the General Exclusions.

Section 12: Delayed Departure

What is covered

12.1 If departure of the **Public Transport** on which the **Cardholder** is booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a. strike; or
- b. industrial action; or
- c. adverse weather conditions; or
- d. mechanical breakdown of or a technical fault occurring in the **Public Transport** on which the **Cardholder** is booked to travel:

We will pay the **Cardholder**:

- i. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100; or
- ii. up to £3,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Cardholder** has paid or is contracted to pay if after a minimum 12 hours has elapsed, the **Cardholder** chooses to cancel the **Cardholder's Trip**.

12.2 The **Cardholder** may claim only under **12.1.i** or **ii** above for the same event, not both.

12.3 The **Cardholder** may claim only under Delayed Departure or Missed Departure for the same event, not both.

Special conditions relating to claims

12.4 The **Cardholder** must check in according to the itinerary supplied to the **Cardholder**.

12.5 The **Cardholder** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

12.6 The **Cardholder** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

- 12.7**
- a. The first £50 of each and every claim per incident for each **Insured Person** under **12.1.ii** but limited to £100 in all if **Family Cover** applies;
 - b. claims arising directly or indirectly from:
 - i. strike or industrial action or air traffic control delay existing or publicly declared by the date travel was booked by the **Cardholder**;
 - ii. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the civil aviation authority or a port authority or any similar body in any country;
 - c. anything mentioned in the General Exclusions.

Section 13: Missed Departure

What is covered

13.1 **We** will pay the **Cardholder** up to £600 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching the **Cardholder's** overseas destination or returning to the **United Kingdom** if the **Cardholder** fails to arrive at the international departure point in time to board the **Public Transport** on which the **Cardholder** is booked to travel on the initial international journey of the **Trip** as a result of:

- a. the failure of other **Public Transport**; or
- b. an **Accident** to or breakdown of the vehicle in which the **Cardholder** is travelling; or
- c. an **Accident** or breakdown occurring ahead of the **Cardholder** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the **Cardholder** is travelling; or
- d. strike, industrial action or adverse weather conditions.

13.2 The **Cardholder** may claim only under Missed Departure or Delayed Departure for the same event, not both.

Special conditions relating to claims

13.3 In the event of a claim arising from any delay occurring on a motorway or dual carriageway the **Cardholder** must obtain written confirmation from the police or emergency breakdown services of the location, reason for and duration of the delay.

13.4 The **Cardholder** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver the **Cardholder** to the departure point.

What is not covered

- 13.5 a.** The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 in all if **Family Cover** applies;
- b.** claims arising directly or indirectly from:
- i.** strike or industrial action existing or declared publicly by the date travel was booked by the **Cardholder**;
 - ii.** an **Accident** to or breakdown of the vehicle in which the **Cardholder** is travelling for which a professional repairer's report is not provided;
 - iii.** breakdown of any vehicle in which the **Cardholder** is travelling if the vehicle is owned by the **Cardholder** and has not been serviced properly and maintained in accordance with manufacturer's instructions;
 - iv.** withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the civil aviation authority or a port authority or any similar body in any country;
- c.** additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements;
- d.** anything mentioned in the General Exclusions.

Section 14: Winter Sport

Cover in respect of **Section 14** only operates for a period not exceeding 14 days in total in each month period.

Ski Equipment

What is covered

14.1 We will pay the **Cardholder** up to £500 for the accidental loss of, theft of or damage to the **Cardholder's** own **Ski Equipment**, or up to £250 for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**).

The maximum **We** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

- 14.2** The **Cardholder** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- 14.3** If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and

obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:

- a.** obtain a property irregularity report from the airline;
- b.** give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
- c.** retain all travel tickets and tags for submission if a claim is to be made under this policy.

14.4 Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the **Cardholder's** claim.

What is not covered

- 14.5 a.** The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 if **Family Cover** applies;
- b.** loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
- i.** overnight between 9pm and 9am (local time); or
 - ii.** at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view;
- c.** loss or damage due to delay, confiscation or detention by customs or other authority;
- d.** loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
- e.** anything mentioned in the General Exclusion.

Hire of Ski Equipment

What is covered

14.6 We will pay the **Cardholder** up to £15 per day, up to a maximum of £250 for the reasonable cost of hiring replacement **Ski Equipment** as a result of the **Accidental** loss of, theft of or damage to or temporary loss in transit for more than 24 hours of the **Cardholder's** own **Ski Equipment**.

Special conditions relating to claims

- 14.7** The **Cardholder** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of the **Cardholder's** own **Ski Equipment**.
- 14.8** If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:

- a. obtain a property irregularity report from the airline;
- b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
- c. retain all travel tickets and tags for submission if a claim is to be made under this policy.

14.9 Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the **Cardholder's** claim.

What is not covered

- 14.10 a.** Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
- i. overnight between 9pm and 9am (local time); or
 - ii. at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view;
- b. loss or damage due to delay, confiscation or detention by customs or other authority;
 - c. loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
 - d. anything mentioned in the General Exclusions.

Ski pack

What is covered

14.11 We will pay the **Cardholder**:

- a. up to £500 for the unused portion of the **Cardholder's** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following the **Cardholder's Bodily Injury** or **Illness**;
- b. up to £150 for the unused portion of the **Cardholder's** lift pass if lost.

Special conditions relating to claims

14.12 The **Cardholder** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or **Illness** prevented the **Cardholder** from using the **Cardholder's** ski pack.

What is not covered

14.13 Anything mentioned in the General Exclusions.

Piste closure

What is covered

14.14 We will pay the **Cardholder** up to £30 per day, up to a maximum of £300 for the cost of transport organised by the tour operator to an

alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in the **Cardholder's** resort and it is not possible to ski. The cover only applies:

- a. to the resort which the **Cardholder** has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of the **Cardholder's Trip**; and
- b. to **Trips** taken outside the **United Kingdom** during the period 15 December to 15 April (both dates inclusive).

If no alternative sites are available we will pay the **Cardholder** compensation of £30 per day up to a maximum of £300.

What is not covered

14.15 Anything mentioned in the General Exclusions.

Section 15: Overseas Legal Expenses and Assistance

What is covered

15.1 We will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes the **Cardholder Bodily Injury, Illness** or death.

Where there are two or more **Insured Persons** insured by this policy, then the maximum amount payable by **Us** for all such claims shall not exceed £50,000.

Special conditions relating to claims

15.2 We shall supervise any legal action through agents **We** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **Us**.

15.3 If the **Cardholder** or the **Cardholder's** lawyer receives any compensation, the **Cardholder** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

What is not covered

15.4 a. Legal costs in respect of:

- i. claims when in **Our** opinion there are no reasonable prospects for success;
- ii. claims against a travel or holiday agent, tour operator, insurer, insurance agent or carrier arranging any **Trip**, but this exclusion only applies to the travel or holiday agent, tour operator, insurer, insurance agent or carrier contracted as part of the original **Trip** and not any third party's carrier booked directly by the **Cardholder** during the **Trip**;
- iii. claims against someone the **Cardholder** was travelling with or another **Insured Person**;

- iv. legal action where in **Our** opinion the estimated amount of compensation is less than £1,000;
- v. actions undertaken in more than one country;
- vi. lawyer's fees incurred on the condition that the **Cardholder's** action is successful;
- vii. claims by the **Cardholder** other than in the **Cardholder's** private capacity;
- viii. claims occurring within the **United Kingdom**;
- b. legal costs or expenses incurred before **We** accept the **Cardholder's** claim in writing;
- c. anything mentioned in the General Exclusions.

Section 16: Business Travel

This extension to the policy, provides the following modifications to the insurance specifically in respect of any **Business Trip** made by the **Cardholder**.

What is covered

- 16.1** In addition to the cover provided under Section 9 - **Baggage** and passport **We** will pay the **Cardholder** up to £750 for the accidental loss of, theft of or damage to **Business Equipment** occurring during the period of insurance.
- 16.2** The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- 16.3** The maximum **We** will pay for any one article, pair or set of articles is £500.

Special conditions relating to claims

- 16.4** The **Cardholder** must report to the local police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- 16.5** If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the **Cardholder** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline the **Cardholder** must:
- a. obtain a property irregularity report from the airline;
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c. retain all travel tickets and tags for submission if a claim is to be made under this UK policy.
- 16.6** Receipts for items lost, stolen or damaged must be retained as these will help the **Cardholder** to substantiate the **Cardholder's** claim.

What is not covered

- 16.7 a.** The first £50 of each and every claim per incident for each **Insured Person** but limited to £100 if **Family Cover** applies;
- b. Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in the **Cardholder's** locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which the **Cardholder** is travelling and evidence of forcible and violent entry to the vehicle is available;
- c.** loss or damage due to delay, confiscation or detention by customs or other authority;
- d.** loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown;
- e.** loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price;
- f.** any loss or damage arising out of the **Cardholder** engaging in manual work;
- g.** interruption of the **Cardholder** business or any other consequential loss;
- h.** anything mentioned in the General Exclusions.

Section 17: Summary of Benefits, Limits of Indemnity and Excesses

Section	Benefit	Benefit Limit per Cardholder	Excess per Cardholder per claim
5	Cancellation and Curtailment Charges	£3,000 for any irrecoverable unused travel and accommodation costs	£50
6	Emergency Medical and Other Expenses	£5,000,000	£50
7	Hospital Benefit	£15 for every 24 hours, up to a maximum of £500	Nil
8	Personal Accident	£100,000. Death Benefit is limited to £100,000, if aged between 16 and 65. For ages 16 and under this is limited to £1,000	Nil
9	Baggage and Valuables	£1,500	£50
10	Personal Money and Documents	£250	£50
11	Personal Liability	£2,000,000	Nil
12	Delayed Departure	£20 per 12 hours, maximum £100	£50
13	Missed Departure	£600	£50
14	Winter Sports:		
	Ski Equipment	£500	£50
	Hire of Ski Equipment	£250	Nil
	Ski pack	£500	Nil
	Lift pack	£150	Nil
	Piste closure	£300	Nil
15	Overseas Legal Expenses and Assistance	£25,000	Nil
16	Business Travel:		
	Business Equipment	£750	Nil
	Single item limit	£500	£50

The excess in respect of **Family Cover** is limited to £100.00.

Section 17: General Conditions

General conditions applicable to the whole policy

17.1 There is no cover for **Trips** over 90 days in duration.

17.2 There is no cover available for anyone aged 66 or over.

17.3 The **Cardholder** must comply with the following conditions to have the full protection of the **Cardholder's** policy. If the **Cardholder** does not comply **We** may at **Our** option cancel the policy or refuse to deal with the **Cardholder's** claim or reduce the amount of any claim payment.

17.4 Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section 8: Personal Accident).

17.5 Reasonable precautions

The **Cardholder** must take and cause to be taken all reasonable precautions to avoid injury, **illness**, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard the **Cardholder's** property from loss or damage and to recover property lost or stolen.

17.6 Important conditions relating to health

The **Cardholder** must comply with the following conditions to have the full protection of the **Cardholder's** policy. If the **Cardholder** does not comply **We** may at **Our** option cancel the policy or refuse to deal with the **Cardholder's** claim or reduce the amount of any claim payment.

17.7 It is a condition of this policy that the **Cardholder** will not be covered under Section 5: Cancellation and **Curtailement** charges, Section 6: Emergency Medical and Other Expenses, Section 7: Hospital Benefit and Section 8: Personal **Accident** for any claims arising directly or indirectly from:

- a. at the time of taking out this policy or at the renewal date of this policy:
 - i. any **Pre-existing Medical Condition** that the **Cardholder** has;
 - ii. any **Medical Condition** for which the **Cardholder** has received a terminal prognosis;
 - iii. any **Medical Condition** for which the **Cardholder** is on a waiting list for or has knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing Home;
 - iv. any circumstances the **Cardholder** is aware of that could reasonably be expected to give rise to a claim on this policy unless the **Cardholder** has been given **Our** agreement;

b. at any time:

- i. any **Medical Condition** the **Cardholder** has in respect of which a **Medical Practitioner** has advised the **Cardholder** not to travel or would have done so had the **Cardholder** sought his/her advice;
 - ii. any **Medical Condition** for which the **Cardholder** is travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the **United Kingdom** or within the Channel Islands;
 - iii. stress, anxiety, depression or any other mental or nervous disorder that the **Cardholder** is suffering from unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field;
 - iv. pregnancy or childbirth where the **Cardholder** is expected to give birth within eight weeks of the start of the **Trip**, during the **Trip** or within eight weeks of the end of the **Trip**.
- 17.8** If the **Cardholder's** health changes after the start date of the **Cardholder's** policy and the date the **Cardholder's** travel tickets or confirmation of booking were issued, the **Cardholder** must telephone **Our** customer helpline on **+44 (0) 28 9037 1441** to make sure the **Cardholder's** cover is not affected.
- 17.9** The **Cardholder** should also refer to the General Exclusions in Section 18.

Section 18: General Exclusions

General exclusions applicable to all sections of the policy

18.1 We will not pay for claims arising directly or indirectly from:

- a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 5: Emergency Medical and Other Expenses, Section 6: Hospital Benefit and Section 7: Personal **Accident** unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**;
- b. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
- c. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- d. the failure or fear of failure or inability of any equipment or any computer programme, whether or not the **Cardholder** owns it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date;
- e. the following winter sports activities: off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, nordic skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snow mobiling, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons;
- f. the **Cardholder's** engagement in or practice of: manual work in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions;
- g. the **Cardholder's** engagement in or practice of: boxing, bungee jumping, canoeing at grade 4 or above, caving or cave diving, canyoning, mountaineering requiring the use of guides or ropes, extreme sports of any kind, expeditions, football (if the main purpose of the **Trip**), gliding, gymnastics, hang gliding, high diving, horseriding in competitions, hot air ballooning (unless as part of an organised **Trip** with a qualified pilot), hunting, jetskiing (Section 11: Personal Liability only), karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting, polo, pot-holing, rafting, rugby, shark diving, sky diving, sky surfing, underwater activities requiring the use of artificial breathing apparatus (except scuba diving of less than 18 metres depth) or wrestling;
- h. the **Cardholder's** wilfully, self-inflicted injury or **Illness**, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life);
- i. the **Cardholder's** own unlawful action or any criminal proceedings against the **Cardholder**;
- j. consequential loss of any kind (for example the replacement of locks following loss of keys);
- k. operational duties of a member of the armed forces;
- l. the **Cardholder's** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

Section 19: Claims Conditions

The **Cardholder** must comply with the following conditions to have the full protection of the policy. If the **Cardholder** does not comply **We** may at **Our** option cancel the policy or refuse to deal with the **Cardholder's** claim or reduce the amount of any claim payment.

19.1 Claims

- a. The **Cardholder** must notify **OSG Travel Claims Services**.
- b. The notification must be made within 28 days or as soon as possible thereafter following any **Bodily Injury, Illness**, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.
- c. The **Cardholder** must also inform **Us** if the **Cardholder** is aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. The **Cardholder** or anyone acting on the **Cardholder's** behalf must not negotiate, admit or repudiate any claim without **Our** written consent.
- d. The **Cardholder** or the **Cardholder's** legal representatives must supply at the **Cardholder's** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require the **Cardholder** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a post mortem examination.
- e. The **Cardholder** must retain any property which is damaged, and, if requested, send it to **Us** at the **Cardholder's** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse the **Cardholder** for any expenses for which the **Cardholder** cannot provide receipts or bills.

19.2 Subrogation

We are entitled to take over and conduct in the **Cardholder's** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in the **Cardholder's** name, to recover any payment **We** have made under this policy to anyone else.

19.3 Fraud

The **Cardholder** must not act in a fraudulent manner. If the **Cardholder**, or anyone acting for the **Cardholder**:

- a. makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- b. makes a statement in support of a claim knowing the statement to be false in any respect; or
- c. submits a document in support of a claim knowing the document to be forged or false in any respect; or
- d. makes a claim in respect of any loss or damage caused by the **Cardholder's** wilful act or with the **Cardholder's** connivance then:
 - i. **We** shall not pay the claim;
 - ii. **We** shall not pay any other claim which has been or will be made under the policy;
 - iii. **We** may at **Our** option declare the policy void;
 - iv. **We** shall be entitled to recover from the **Cardholder** the amount of any claim already paid under the policy;
 - v. **We** shall not make any return of premium;
 - vi. **We** may inform the police of the circumstances.

Section 20: Making a Claim

If you need to make a claim, please contact Barclaycard Commercial Travel Insurance Claims to obtain a claim form on **+44 2890 371441** or at **barclaycardclaims@osg.ie**

Section 21: Complaints Procedure

Any complaint the **Cardholder** may have should in the first instance be addressed to the claim office or helpline as applicable. If the **Cardholder** is not satisfied with the way in which the complaint has been dealt with, they should write to: The Complaints Officer, **OSG Travel Claims Services** SOS, PO Box 1086, Belfast BT1 9ES, United Kingdom.

If the problem remains unresolved, the situation can be referred to the Policyholder and Market Assistance Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Policyholder and Market Assistance Department
Lloyd's
One Lime Street
London EC3M 7HA
Tel: **+44 20 7327 5693**
Fax: **+44 20 7327 5225**
Email: **complaints@lloyds.com**

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

It is hereby noted and agreed that Lloyd's is regulated by the Financial Services Authority ('the FSA') whose address is:

Financial Services Authority
25 The North Colonnade
Canary Wharf
London E14 5HS

Section 22: Choice of Law and Jurisdiction

The law of England and Wales will apply to this contract.

Section 23: Choice of Language

The terms and conditions of your policy and the information provided in this document will be provided in English.

During the term of your policy **We** will communicate using the English language.

Cardholder Misuse

Policy Information

Introduction

This is a policy summary. It does not contain the full terms and conditions of our Cardholder Misuse Insurance product. Full terms and conditions can be found within this booklet.

Your Cardholder Misuse Insurance policy is provided by International SOS Insurance Services (registered number 312228). Your policy provides cover in the event that employees misuse their cards.

Significant features and benefits

- Reimbursement for all fraudulent card transactions that took place in the 75 days before discovery of your loss;
- Also, any further transactions that may come to light in the 14 days after the loss was notified to us; and
- Employees including contract staff and temporary staff.

Limits

- Up to £15,000 per Cardholder or each individual employee's credit limit, whichever is the lesser; and
- Up to £100,000 or each Company's aggregate credit limit, whichever is the lesser for each year for the business as a whole.

Significant exclusions and/or limitations (please refer to the Exclusions in the full policy)

- Loss of interest or consequential loss of any kind.
- Loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder.
- Charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's Barclaycard Business/Barclaycard Commercial Credit Card whichever is the earlier.
- Cash advances, after Notification of Termination Date.
- Cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date.

The full and specific exclusions and limitations are contained in the terms and conditions.

Making a claim

If you need to make a claim, please call us on **+44 207 528 4642***.

Duration of cover

This policy runs for the length of time that you hold a Barclaycard Business/Barclaycard Commercial Credit Card Account unless we notify you of any changes to the policy or the withdrawal of cover. You may wish to review your cover periodically to ensure it continues to meet your needs.

Cardholder Misuse Full Policy (including Terms & Conditions)

Definitions

1. Cardholder shall mean any person authorised by the Company to use Barclaycard Business/Commercial Credit Card for Company business only who are either:
 - a. under a contract of/for service or apprenticeship with the Company; or
 - b. undergoing training under any government approved training scheme under the control of the Company in connection with the business.
Subject always to the Cardholder having reached the age of eighteen.
The term Cardholder shall include a director of the Company if such person:
 - i. is also employed by the Company under a contract of service; and
 - ii. controls no more than 5% of the issued share capital of the Company or of any subsidiary of the Company.
2. Waiver date shall mean the discovery date of the loss by the Company.
3. Underwriters shall mean certain Underwriters at Lloyd's of London.
4. Theft shall mean any act of fraud or dishonesty by any Cardholder committed in connection with the Authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.
5. Termination Date shall mean the date on which:
 - a. the Cardholder gives notice to the Company
 - b. the date the Company gives notice to the Cardholder
 - c. or the date the Authorised Card is withdrawn by the Company from the Cardholder whichever is the sooner.
6. Cash shall include but not be limited to, legal tender of any stamps, gambling instruments including lottery tickets, scratch cards and chips, any charges incurred flowing from the acquisition of cash.
7. Waiver Request Letter shall mean a letter composed by the Company outlining the details of the loss (full details explained under Minimum Standards of Control) which is then sent by letter or fax to the Bank.

The Underwriters will indemnify

Barclays Bank (hereinafter called "the Bank") and at the request of the Bank any Company (meaning a corporation partnership sole proprietorship or any other entity) with which the Bank has a signed agreement to issue (Barclaycard Business/Commercial Credit Cards) for losses for which the Bank is entitled to indemnity subject to the terms exceptions and conditions of the Policy as far as they apply.

Terms of Cover

The Underwriters will provide indemnity

1. against loss of Waivable Charges due to the Bank or for which they are legally responsible caused by any act of Theft committed during the Period of Insurance by any Cardholder;
2. for auditors' fees incurred with the Underwriters consent solely to substantiate the amount of the claim.

Provided that

- i. the Underwriters total liability in respect of any one claim caused by any one Cardholder shall not exceed the Limit of Indemnity applicable to that Cardholder where one claim shall mean all acts of Theft within the Period of Insurance committed by one Cardholder or two or more Cardholders acting in collusion (meaning all circumstances where two or more Cardholders are concerned or implicated together or materially assist each other in committing the act of Theft).
- ii. in the event that one claim is caused by two or more Cardholders acting in collusion the Underwriters total liability shall not exceed $a \times b$ where a = the number of Cardholders involved and b = the Limit of Indemnity applicable to each Cardholder.
- iii. the Underwriters total liability in any one Period of Insurance shall in any case not exceed the aggregate Limit of Indemnity per Company.
- iv. any underlying policy shall be maintained in force and this Policy shall apply only to the extent to which an indemnity for damages and claimants costs and expenses is not provided under such underlying policy by virtue of any limitation of cover or Limits of Indemnity.
- v. the Limit of Indemnity under this Policy shall be reduced by an amount equal to the Indemnity provided by any underlying policy.
- vi. the Underwriters may at any time pay the Limit of Indemnity (less any sums already paid) or any lesser amount for which the claims arising out of such an event can be settled the Underwriters will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which the Underwriters may be responsible in respect of matters prior to the date of such payment.

For the purpose of this Policy

1. Waivable Charges shall mean all amounts charged to the Company's Barclaycard Business/Commercial Credit Card account with the Bank which are not of either direct or indirect benefit to the Company and
 - a. where the Company has paid the bill but been unable to obtain reimbursement from the Cardholder; or

- b. where the Bank has billed the Cardholder direct and the Company has reimbursed the Cardholder but the Cardholder has not paid the Bank; or
 - c. where the Company has received direct or indirect benefit but is contractually required to pay twice as a result of b. above.

It is understood and agreed that there can be no circumstances where Underwriters can pay a claim twice.

Provided that such unauthorised charges

- i. are billed up to 75 days preceding the Waiver Date and notified by the Company to the Bank by means of a Waiver Request Letter on or within 14 days of the Waiver Date.
The Waiver Request Letter is a document incorporated within the Guide to this Policy.
- ii. are incurred but are not yet billed as of the Waiver Date or up to 14 days after the date on which the Bank received a request to cancel that Cardholder's Card whichever occurs first.
- iii. are discovered not later than 75 days after the termination of
 - a. this Policy,
 - or
 - b. the insurance in respect of the Company employing the Cardholder concerned with the loss.

Whichever occurs first.

2. Theft shall mean any act of fraud or dishonesty by any Cardholder committed in connection with the authorised Card issued to them with clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the Cardholder to receive such gain.

General Conditions

1. This Policy shall be voidable in the event of deliberate misrepresentation, misdescription or non-disclosure in any material particular.
2. Observance of the terms of this Policy relating to anything to be done or complied with by the Bank is a condition precedent to the Underwriters liability.
3. The Underwriters shall not be liable in the event of any material change in the nature of the business of the Bank unless the Underwriters have been advised and their written approval obtained.
4. Either party may cancel this Policy by giving 90 days notice in writing to the other Party at its last known address. Any such Termination will not affect the rights of the Bank with respect to charges incurred by its Cardholders prior to the effective date of Termination. If the Underwriters give such notice the Bank shall become entitled to a proportionate return of Premium. If the Bank gives such notice then the

Bank shall be entitled only to a return premium in accordance with the Underwriters' usual short period scale provided that no claim has been made in the then current Period of Insurance.

For the purposes of this Policy termination shall mean the date of cancellation of this Policy.

5. If this Policy immediately supersedes a similar insurance effected by the Bank (hereinafter called the "Superseded Insurance") the Underwriters will indemnify the Bank in respect of any loss discovered during the continuation of the Superseded Insurance if the loss is not recoverable solely because the period allowed for discovery has expired.

Provided that

- a. such insurance has been continually in force from the time of the loss until inception of this Policy.
- b. the loss would have been insured by this Policy had it been in force at the time of the loss.
- c. the liability of the Company shall not exceed whichever is the lesser of:
 - i. the amount recoverable under the insurance in force at the time of the loss; or
 - ii. the Limit of Indemnity applicable under this Policy.

In any event the Underwriters' total liability in respect of any one Claim continuing through both the terms of the Superseded Insurance and the continuation of this Policy shall not exceed the Limit of Indemnity applicable under this Policy.

6. This Policy shall be voided if:
 - a. the Bank or Company be wound up or carried on by a liquidator or receiver or permanently discontinued; or
 - b. the Bank or Company's interest ceases otherwise than by death.
7. This Policy shall be voided if the Bank or Company's interest ceases and nothing herein contained shall give any right against the Underwriters to any person other than the Bank or Company except to a transferee approved by the Underwriters.

Claims Conditions

1. If any claim shall be in any respect fraudulent or if fraudulent means or devices are used by the Bank or Company or anyone acting on their behalf to obtain any benefit under this Policy or if any loss is occasioned by the wilful act or with the connivance of the Bank or Company all benefit under this Policy shall be forfeited.
2. Upon knowledge of or discovery of loss or of any occurrence which may give rise to a claim for loss the Bank or Company whichever is appropriate shall:
 - a. give notice thereof as soon as practicable to Underwriters;

- b. file detailed proof of loss with Underwriters within 30 days after the discovery of the loss.

Upon the Underwriters' request the Bank or Company whichever is appropriate shall submit to examination by the Underwriters and produce for the Underwriters' examination all pertinent records and all at such reasonable time and place as the Underwriters shall designate and shall cooperate with the Underwriters in all matters pertaining to loss or claims with respect thereto.

3. In the event of any payment under this Policy the Underwriters shall be subrogated to all the Bank's (or Company's) rights of recovery therefor against any person or organisation and the Bank (or Company) shall execute and deliver instruments to secure such rights. The Bank (or Company) shall do nothing after loss to prejudice such rights. The Bank or Company must co-operate with any efforts to recover funds including communication/co-operation with any law enforcement body.
4. If at any time any claim arises under this Policy there be any other insurance or indemnity or guarantee covering the same loss the Underwriters shall not be liable except in respect of an excess of the amount which is payable under such other insurance or indemnity or guarantee.
5. If any difference shall arise as to the amount to be paid under this Policy such difference shall be referred to arbitration, form of which to be agreed by all parties.
6. The insurance provided under this Policy shall not apply in respect of any loss caused by a Cardholder if the Company possesses knowledge of any act or acts of fraud or dishonesty committed by such Cardholder:
 - a. in the service of the Company or otherwise during the terms of employment by the Company;
 - b. prior to employment by the Company.

For the purposes of this Policy knowledge possessed by the Company means knowledge possessed by a partner director elected or appointed officer who is aware of the employment of a person and that person's acts of fraud or dishonesty.

7. For a valid claim to arise it is a condition of this Policy that the Company shall as soon as any act of Theft is discovered make every effort to retrieve the Card from the Cardholder and destroy it.
8. Immediately following the discovery by the Company of any act of Theft by a Cardholder it shall be the duty of the Company to inform the Bank immediately and to have the Card placed upon the suspended card list the Underwriters shall bear no liability for future acts of Theft by the Cardholder following the said discovery of fraudulent activity.

9. a. Any money of the Cardholder in the Company's hands upon discovery of any loss and money which but for the Cardholder's Theft would have been due to the Cardholder from the Company shall be deducted from the amount of the loss before a claim is made under this Policy.
- b. Any further monies which are recovered less any costs incurred in recovery shall accrue:
 - i. in the event that the Company's claim has exceeded the Limit of Indemnity firstly to the benefit of the Company to reduce or extinguish the amount of the Company's loss;
 - ii. thereafter to the Underwriters' benefit to the extent of the claim paid or payable;
 - iii. and finally any surplus thereafter shall be returned to the Company.

In the event of a claim or any circumstances giving rise to the possibility of a claim the Assured must notify:

JLT Specialty Limited
 6 Crutched Friars,
 London EC3N 2PH
Tel: +44 207 528 4642
Email: BCLW@jltgroup.com

Exclusions

The Underwriters shall not be liable for:

1. loss of interest or consequential loss of any kind;
2. loss caused by any act of any Cardholder committed prior to the commencement date for that Cardholder;
3. charges incurred to Purchasing goods or services for the Company or for persons other than the Cardholder pursuant to the instructions of the Company or acquiescence thereto by the Company if those goods or services are of the type which are regularly purchased by or for the Company;
4. charges incurred by a Cardholder after the discovery date of the loss by the Company or charges incurred beyond 14 days after the Bank receives a request to cancel the Cardholder's Barclaycard Business/Commercial Credit Card whichever is the earlier;
5. cash advances, after Notification of Termination Date;
6. cash advances which exceed £200 per day or a maximum of £600 in all prior to Termination Date in respect of UK Visa Member Banks.

7. Radioactive Contamination Exclusion

This Insurance does not cover:

- a. loss or destruction of, or damage to, any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- b. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- i. ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- iii. nuclear reaction, nuclear radiation or radioactive contamination.

8. Financial Guarantee Exclusion

This policy does not cover any form of Financial Guarantee, Surety or Credit Indemnity.

Minimum Standards of Control Obligation of the Company

The Company may require the Bank to waive their liability for Waivable Charges only if they meet all the following requirements:

1. The Company has two (2) or more Cards in good standing on or after establishing a Card account with a Member Bank or as otherwise agreed.
2. The Company sends a "Waiver Request" by letter or fax to the Bank. The Waiver Request must state:
 - a. That the Company requests the waiver of covered Charges.
 - b. The Cardholder's name, Card number and last known business and home address.
 - c. In cases where the Bank invoices the Cardholder directly, that the Company has contacted the Cardholder in writing and directed him to immediately pay all outstanding Charges to the Bank: and
 - d. Whether the Card was retrieved from the Cardholder.
3. The Company has delivered to the Cardholder or sent by first class mail a written notice stating that the Cardholder's Card has been cancelled, that he should immediately discontinue all use of that Card, that he must immediately pay any outstanding amounts owed to the Bank, and that he must immediately return that Card to the Company.
4. The Company has used and will continue to use its best endeavours to retrieve the Card from the Cardholder and to return it, cut in half, to the Bank.
5. The Company shall promptly give written notice to the Bank if any Cardholder's employment has been terminated or in cases where the Bank invoices the Cardholder, if the Company knows or should know that a Cardholder is receiving reimbursement for Charges but is not paying the Bank for those Charges.

General Information

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

Head of Accident & Health
JLT Specialty Limited
6 Crutched Friars
London EC3N 2PH
Tel: **020 7558 3585**
Fax: **020 7558 3589**

If you have a problem concerning any aspect of your insurance please contact:

The Compliance Officer,
JLT Specialty Limited,
6 Crutched Friars,
London EC3N 2PH.
Tel: **020 7528 4400**
Fax: **020 7528 4500**

If you are unable to resolve the situation and wish to make a complaint you can refer it to the Policyholder & Market Assistance Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

The Policyholder and Market Assistance Department
Lloyd's Market Services
Lloyd's
One Lime Street
London EC3M 7HA
Tel: **020 7327 5693**
Fax: **020 7327 5225**
Email: **complaints@lloyds.com**

In the event that the Policyholder and Market Assistance Department is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This Certificate shall be interpreted under, governed by and construed in accordance with the laws of England and Wales and for this purpose, the Insured and Underwriters agree to submit to the exclusive jurisdiction of the courts of England and Wales in any dispute arising hereunder.

This information is available in large print,
Braille or audio format by calling **0844 822 2100**.*

*Calls may be monitored or recorded to maintain high levels of security and quality of service. Calls to 0844 822 numbers will cost no more than 5.5p per minute; minimum call charge 6p (current at November 2011). The price on non-BT phone lines may be different.

Barclaycard Commercial, PO Box 3000, Teesdale Business Park, Stockton-on-Tees TS17 6YG.
Telephone 0844 822 2100.* Fax 01642 663636.

www.barclaycard.co.uk/commercial

Barclaycard is a trading name of Barclays Bank PLC. Barclays Bank PLC is authorised and regulated by the Financial Services Authority. Registered in England. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.
BCD94415BROB26. Updated 11/11. 29311BD.