

INTRODUCTION

The Special Terms and Conditions below set out and detail the full cover offered by CHUBB European Group as part of the POST Finance VISA GOLD Contract.

SECTION I - DEFINITIONS

Company: The Chubb European Group Limited insurance company, an insurance firm accredited under CBFA code number 2312. Chaussée de la Hulpe 166 B-1170 Brussels, Belgium.
 Company number: 867.068.548
 Head office: 100 Leadenhall Street, London EC3A 3BP, UK.
 Company Number: 1112892

Policy holder

POST Luxembourg, a public entity whose head office is located at 20 rue de Reims, L - 2417, Luxembourg, registered with the Luxembourg Trade & Companies Registry under number J28, hereinafter referred to as "POST Finance", by virtue of Group Insurance Contract No BEBOAA00858 with the Company.

Insured Party/ies

- 1) Any Holder of a VISA GOLD Card issued by POST Finance;
- 2) spouse: any individual married to an Insured Party or officially living with an Insured Party under the same roof for at least the last 6 months.
- 3) dependent children under 25 years of age in the care of the persons stated in points 1) and 2) above.

"Dependent child" shall be understood to mean any child legally dependent upon the persons stated above, including legally adopted children who are fully and financially dependent upon these same persons.

Beneficiary

- In the event of the death of the Insured Party following bodily injury, unless any other person has been designated by them, the spouse, who is not divorced or living separately, or the partner, failing this and in equal parts, the children, failing this the other legitimate heirs of the Insured Party in the order set out in the Civil Code, with the exception of the State.
- In other cases, the amounts due will be paid to the Insured Party.
- Anyone who intentionally causes bodily injury shall be excluded from insurance cover.

The insurance cover and the guarantees provided for in these Special Terms and Conditions require a valid VISA GOLD Card. A Card shall be deemed to be valid when:

- its validity period has yet to reach its expiry date;
- its usage has not been terminated pursuant to Article 12 of the of POST Finance General Terms and Conditions;
- its usage has not been blocked by POST Finance pursuant to Article 12 of the POST Finance General Terms and Conditions.

POST Finance reserves the right to block the use of the Card, with immediate effect, fully or in part, for valid reasons and especially in the cases evoked above. The Customer will be notified of any blocking of his/her Card by POST Finance, by any appropriate means and as quickly as possible, and POST Finance shall not be required to give reasons for its decision.

The entirety of the amounts owed on the date of blocking and/or non-renewal within the meaning of this article, as well as any other amounts which may be owed at a later date, shall become immediately payable.

Consolidation

The point at which the injuries have healed and ceased to change, such that treatment is no longer necessary, unless to avoid deterioration, and where it becomes possible to determine a certain degree of permanent disability constituting permanent damage.

Non-material Damage

Any pecuniary damage arising from the withdrawal of benefits relating to a right or the withdrawal of enjoyment of a service provided by an asset or a specific person: deprivation of use of a movable or immovable asset, an increase in general costs, reduced or halted production, loss of profits, loss of customers or market and any similar damage.

Geographical scope of the Contract

Worldwide

Ambroad

Any country except the country in which the Insured Party has his/her legal place of residence.

POST Luxembourg

Adresse postale : POST Finance L-2997 Luxembourg / Tél. 8002 8004 ou +352 2424 8004 / Fax +352 40 78 37 / contact.finance@post.lu
 Bureaux et Siège : 20, rue de Reims L-2417 Luxembourg / RCS Luxembourg : J28 / TVA : LU 15400030

Force Majeure

An event that meets the following criteria assessed cumulatively: it is the consequence of a cause unrelated to and beyond the control of the Insured Party, which could not be foreseen, including as the result of a natural disaster (e.g. volcanic eruption).

War

War, invasion, act of a foreign enemy, civil war, uprising, insurrection, seizure or takeover of power by the military, any incident of collective violence of the same disastrous nature as war.

Permanent Disability

Definitive reduction in the physical, psycho-sensory or intellectual capacity of the victim. This disability may be total or partial.

Bodily Injury

A bodily injury caused by an accident, which itself alone and independently of any other cause, gives right to one of the guarantees within three years of the injury.

The following are not considered bodily injuries: a physical or mental illness, any condition that arises naturally, any cause that arises gradually and any post-traumatic mental illness, except where this comes as a direct consequence of a bodily injury suffered by the Insured Party.

Illness

Any change in health identified by a competent medical authority, the origin of which cannot be attributed to a bodily injury.

Means of Public Transport

Any land, sea or air vehicle that belongs to and is managed by a transport company authorised to carry passengers for payment, with the exception of rental vehicles.

Close Relative

Means the spouse or cohabitant living at the same address; the mother; mother-in-law; father; father-in-law; daughter; daughter-in-law; son; son-in-law; sister; sister-in-law; brother; brother-in-law; grandparent; grandson or granddaughter; aunt; uncle; niece or nephew of the covered person.

Country of Residence

Means the country of Residence of the Insured Party, namely the country in which his/her main tax residence is located (which must be provable by any official document).

Aggravated Theft

Theft by Breaking and Entering or Robbery, reported to the local police authorities within 24 hours, with a statement being given.

Non-Aggravated Theft

Theft without Breaking and Entering or Robbery, reported to the police authorities within 24 hours, with a statement being given.

Insured Journey

Any travel other than for professional or commercial purposes, undertaken by an insured person between the point of departure and the place of destination, of a distance greater than 100km from the place of domicile of the Insured Party, where the journey consists of at least 3 consecutive nights (located outside the country of residence of the VISA GOLD Card Holder), as stated on the travel ticket of the insured person, on condition that at least 30% of the total price was paid using a VISA GOLD Card.

Covered Journey

1 - Death / Total Permanent Disability Cover - Public Transport. VISA GOLD Card Holders are insured in the event of an accident while travelling abroad if they use a "means of public transport", provided that at least 30% of the total price of the journey has been paid using a VISA GOLD Card.

Insurance can be claimed in the event that the insured person suffers an accident during an "Insured Journey", where:

- a) he/she is a passenger on a means of public transport, including while getting on and off said means of transport
- b) he/she is hit by this means of public transport.

2 - Foreign travel may not exceed 90 consecutive days.

SECTION II - EXTENT OF COVER

Article 1 - Purpose of the insurance

Under this Contract, the Company undertakes to provide the Insured Party or Parties with the cover stipulated in these

General Terms and Conditions, for covered journeys in respect of which at least 30% of the costs have been paid for or reserved using a valid VISA GOLD Card issued by POST Finance.

Effective cover start date

The cover provided under this Contract becomes effective on the start date of the Card held by the Insured Party.

End of cover

Cover shall be immediately terminated as of right in the event that the Insured Card is not renewed, is blocked or cancelled or, in the event of termination of the insurance Contract concluded by the Policy Holder with the insurer, on the date on which the insurance Contract comes to an end following the termination.

Please note that any payment for travel made prior to termination of the insurance contract concluded by the Policy Holder shall be included for cover according to the conditions of the Contract.

Article 2 - Cover

2.1. Cancellation and interruption of travel

Extent of cover

The Company provides cover for up to 5,000 EUR per claim per person and up to 5,000 EUR per claim per group of insured persons, for the amount of the costs owed by the Insured Party in the event of cancellation, interruption or transformation of the journey caused by any of the following:

- 1) an illness or bodily injury affecting the Insured Party, his/her spouse, a close relative or a person living under the same roof as the Insured Party, including persons for whom the Insured Party is responsible or holds guardianship, and which, for medical reasons, prevents the scheduled journey from being made;
- 2) the death of the Insured Party, his/her spouse, a close relative up to second degree or a person living under the same roof as the Insured Party, including persons for whom the Insured Party is responsible or holds guardianship;
- 3) complications arising from the pregnancy of the Insured Party, provided that the Insured Party was no more than three months pregnant at the time the travel agreement was concluded and no less than six months pregnant at the time of departure;
- 4) compulsory quarantine or compulsory attendance by the Insured Party as a member of the Jury in a Court of Law or as a witness before the court, provided that the Insured Party was not aware of this situation at the time of concluding the travel agreement;
- 5) the hijacking, hostage taking or kidnapping of the Insured Party, his/her spouse, a close relative up to second degree or a person living under the same roof as the Insured Party, including persons for whom the Insured Party is responsible or holds guardianship;
- 6) the cancellation or limitation of public transport owing to strike action, unless an alternative means of transport is made available;
- 7) the compulsory attendance of the Insured Party required by the police pursuant to a break-in at the place of residence or workplace of the Insured Party;
- 8) significant property damage at the place of residence or workplace of the Insured Party owing to fire, stormy weather, flooding, landslide or malicious acts, provided that the damage:
 - was unforeseeable at the time of concluding the travel agreement;
 - prevents the Insured Party from undertaking the planned journey;
 - occurs within 30 days prior to the initially scheduled date of departure;
- 9) theft or total immobilisation of the Insured Party's private vehicle at the time of departure;
- 10) delay at the scheduled boarding time stated in the travel agreement as a result of being unable to reach the place of boarding due to a delay of more than one hour because of a traffic accident or a case of force majeure on the way to the place of boarding.
- 11) theft and loss of passports in the 48 hours prior to travelling.

Exclusions

Cancellation or interruption of travel caused by the following are excluded from the cover:

1. suicide, attempted suicide or acts deliberately caused or provoked by the Insured Party or by the Beneficiary of the Contract. The following are considered deliberate acts: a

- fraudulent, malicious, harmful incident or a wrongful act which, owing to its severity, is counted as deceit;
- 2. drunkenness, the use of narcotics without medical indications, unless the Insured Party or the Beneficiaries are able to establish that the offending state is not the reason behind the bodily injury;
- 3. a nuclear threat, acts of war. The Insured Party shall not be covered as a serviceman/woman in any armed force whatsoever;
- 4. crimes and offences, acts of terrorism or sabotage in which the Insured Party takes active part;
- 5. the flying of aircraft or any aeronautical activity, except as a paying passenger;
- 6. the practice of any sport as a professional, i.e. where earnings as a professional sports person exceed 25% of his/her annual salary;
- 7. participation and training in horse riding events, cycling races and motor vehicle speed races;
- 8. the pregnancy or childbirth of the Insured Party, abortion and its complications, except under the provisions given in point 3) "Extent of cover";
- 9. psychological illnesses, post-traumatic mental illnesses and sexually transmitted diseases;
- 10. bodily injuries following an accident or illness for which medical or paramedical treatment was prescribed by a general practitioner at the time of concluding the travel agreement, unless the general practitioner gives their opinion that there are no contraindications for travelling;
- 11. the insolvency of the Insured Party at the time of reserving the journey;
- 12. the lack or poor condition of the private vehicle intended for the journey;
- 13. administrative issues, vaccination problems or with obtaining a visa or other entry documents.

2.2. Flight delays and/or extended stay

a) Services covered

1. Flight delays

During a covered journey, the Company will reimburse costs incurred by the Insured Party for meals, refreshments, hotel costs, airport or terminal transfer costs (both directions), up to a maximum of 500 EUR per journey (regardless of the number of people), provided that the delay is over 4 hours, counting from the initial time of departure stated on the ticket.

2. Extended stay (in the event of accident, illness or force majeure)

1. In the event of accident or illness: if the state of health of the Insured Party is such that he/she is unable to take the planned flight (reserved and confirmed) based on a medical certificate.
2. If the Insured Party is stuck abroad for at least 24 hours owing to a case of force majeure: the Company will reimburse up to 50 EUR per day* for 10 days, up to a maximum of 500 EUR*, representing the reasonable and non-recoverable costs incurred for:
 - hotel accommodation costs and transport costs between the airport and the hotel;
 - meals, drinks and telephone calls.

* maximum amount for all insured persons travelling together

b) Cover conditions

Cover is granted only in the following cases:

1. delay or cancellation of a reserved and confirmed flight listed in an official flight schedule;
2. overbooking preventing the Insured Party from boarding the reserved and confirmed officially scheduled flight;
3. the late arrival of a flight listed in an official schedule and on which the Insured Party is travelling preventing the latter from catching a connecting flight;
4. only flights with airlines whose timetables are published in an official schedule shall be subject to this cover. This cover comes in addition to any other compensation paid out by the transporter. It is granted based on the costs actually incurred by the Insured Party.
5. accident and illness of the Insured Party certified by a doctor.

c) Exclusions:

- delays caused to non-scheduled flights (flights not listed in an official flight schedule);
- no reimbursement shall be payable if the delay suffered is less than 4 hours counting from the initial time of departure or arrival (in the case of a connecting flight) of the reserved flight, listed in an official flight schedule;
- no reimbursement shall be payable if the delay is due to strike action or war;
- no reimbursement shall be payable in the event of the temporary or definitive withdrawal of an aeroplane from service, as ordered:
 - by the airport authorities;
 - by the civil aviation authorities;
 - or by a similar body and which is announced prior to the departure date of your journey;
- no reimbursement shall be payable if a similar means of transport is made available to the Insured Party by the transport company within 4 hours of the initial time of departure (or arrival in the case of a connecting flight) of the reserved and confirmed flight listed in an official flight schedule;
- the cover shall not take effect for a benign illness or accident that does not require any extension to the journey;
- in the event of force majeure

- no compensation shall be payable from the moment that the Insured Party accepts reimbursement relating to his/her return journey;
- the Insured Party shall have no right to compensation under the policy in the event that the aforementioned conditions are not respected.

2.3. Physical accidents

In the event of death

Where the Insured Party suffers a bodily injury abroad in a means of public transport and dies as a result of this within 3 years of it occurring, the Company will pay the Beneficiary the amount of 100,000 EUR.

If the Insured Party has not yet reached the age of 5 years at the time of death, only the funeral costs will be reimbursed, up to a maximum of 5,000 EUR.

In the event of permanent disability

Where an Insured Party suffers a bodily injury in a means of public transport during a covered journey and it is established that he/she will be partially or totally disabled as a result, the Company will pay the Insured Party, up to a maximum of 100,000 EUR, the amount corresponding to the physical disability rate recognised to the Insured Party based on the "Barème Officiel Belge des Invalidités" (Official Belgian Disability Schedule).

The disability rate is set upon consolidation of the state of the Insured Party, and no later than three years following the date of the accident.

The disability rates are set exclusive of any professional or educational considerations.

The physical loss of any limbs or organs that were already non-functional prior to the accident shall not give rise to compensation.

Injuries to limbs or organs with pre-existing disabilities shall only be compensated to the extent of the difference in state before and after the accident.

Assessment of injuries to a limb or an organ cannot be influenced by the pre-existing disability status of another limb or organ.

If more than one limb or organ is affected by the same accident, the disability rates shall be cumulative but may not exceed 100%.

In the event of accidental death prior to consolidation of the disability, only the capital provided in the case of death shall be paid out, minus any amounts that may already have been paid out in respect of the disability.

There is no cumulative cover for death and disability where these arise from the same accident.

In the event of permanent partial disability (relative excess)

Permanent disabilities under 20% shall not be compensated. Permanent disabilities over 20% shall be compensated from the first percentage point, meaning from 21%.

2.4. Baggage and Baggage Delays

Theft and loss of baggage

The Company shall reimburse for the following, up to a maximum of 1,000 EUR, upon presentation of documentary proof:

- the theft, aggravated or otherwise, of baggage during a journey covered by this Contract, or;
- the loss of any baggage that is under the responsibility of the transport company. In this case, the Company will only pay compensation supplementary to that payable by the transport company, without exceeding the initial amount provided above.

Baggage

Personal items, other than financial assets, which belong to the Insured Party or for which the Insured Party is responsible; carried, sent on ahead or acquired during a professional assignment or journey abroad.

Baggage delay

Upon presentation of documentary proof, the Company will reimburse emergency purchases of basic necessities (clothing and toiletries that are strictly necessary):

- up to a maximum of 250 EUR, if baggage that is duly checked in arrives more than 4 hours after the arrival time of the Insured Party at his/her flight destination;
- up to an additional maximum of 250 EUR, if baggage that is duly checked in arrives more than 48 hours after the arrival time of the Insured Party at his/her flight destination.

This cover is not valid for the return flight to the country of residence. If it transpires that this baggage has been definitively lost, the compensation paid will be deducted from the compensation awarded for the lost baggage.

Exclusions

The Company will not pay for:

- 1) more than the limit per article of baggage for a pair or set of items;
- 2) the devaluation of a currency or losses owing to mistakes or oversights made at the time of a monetary transaction;
- 3) damage or losses not declared to the police or the transport Company;
- 4) damage owing to confiscation, seizure or detention by the customs or any other authority;
- 5) excesses, except where a single event gives rise to compensation under the Baggage and Baggage Delays cover: in this case, only an excess will apply. The term "event" shall also be understood to mean a series of events following, or owing to, a single initial cause;
- 6) the damage or loss of any baggage that is covered by any other insurance or which is the responsibility of the

transporter: in this case the Company will only pay a supplement to the compensation that has to be paid by the transporter or the other insurance contract, without exceeding the initially agreed amount.

2.5. Peace of Mind Cover

Territorial scope: All countries

2.5.1 Standard of Living Cover

Loss of employment: the Insured Party must be under a permanent employment contract, have exceeded his/her notice period and been dismissed by his/her employer.

Hospitalisation: the Insured Party is hospitalised for more than 14 consecutive nights following accident or illness.

Cover

The company undertakes to pay for day-to-day family living expenses (telephone, electricity, water, etc.) in the event of loss of income following the death or hospitalisation of the Insured Party and/or his/her spouse for more than 15 days.

Amount of the cover: 1,200 EUR per insured Card for a maximum of 1 year.

Exclusions

Dismissal for gross misconduct, voluntary redundancy, suicide.

2.5.2. Theft of a handbag or wallet with violence and/or threats of violence

Cover

Reimbursement of the repair or replacement expenses of the stolen or damaged handbag and/or wallet of the Insured Party following an assault, threat or violence committed against the Insured Party.

The repair and replacement costs for the handbag and/or wallet shall be paid by the Insurer minus any wear and tear depreciation.

Calculation of wear and tear depreciation: 10% of the purchase price per year, capped at 60% Basic amount of the cover: 250 EUR for a handbag and wallet per claim and per year.

Exclusions:

- simple disappearance or loss of the handbag and/or wallet;
- the contents of the handbag and/or wallet;
- theft that does not involve assault, threats or violence towards the Insured Party;
- theft committed by any person qualifying as an Insured Party.

2.5.3. Cash advance following the theft of a handbag or wallet with violence and/or threats of violence

Cover

The Company will advance the Insured Party a sum of money in cash where the latter has fallen victim to the theft of a handbag and/or wallet following an assault, threats or violence, within a maximum of 3 days following this theft.

The Company shall grant a period of three months from the date of the advance for reimbursement of the advance to the Company.

Basic amount of the cover: 500 EUR per claim and per year.

Compensation procedure

The Insurer shall send the amount indicated above by money order or by any other suitable means.

2.5.4. Theft of car keys and/or accommodation keys with violence and/or threats of violence, including lock replacement

Cover

Reimbursement of the costs actually incurred for the replacement of keys (including locks) for the main and/or secondary residence of the Insured Party, as well as the keys to his/her land motor vehicle(s), stolen following an assault, threats or violence towards the Insured Person.

Basic amount of the cover: 250 EUR per claim and per year.

Exclusions:

- simple disappearance or loss of the keys;
- theft that does not involve assault, threats or violence towards the Insured Party;
- theft committed by any person qualifying as an Insured Party.

2.5.5. Fuelling

Cover

The Company will cover the costs of fuelling and assistance (towing and siphoning costs) in the event of a mis-fuelling error at the fuel pump.

Basic amount of the cover: 100 EUR per fuelling + 1,000 EUR for assistance (towing and siphoning costs) per claim and per year.

Condition

This cover is acquired for the Insured Party regardless of the vehicle used, provided that the fuelling was paid for using his/her VISA GOLD credit card.

2.6. Purchase Cover

1. Purchase Protection Insurance

Definitions

Accidental damage

Any modification, deterioration, loss and/or destruction of an article or a substance.

Superficial damage

Damage caused to the external parts of the purchased goods that does not jeopardise the proper functioning of the said goods; scratches, for example.

Deterioration

Consequences arising from usage (wear) and/or ageing, such as discolouration.

Jewellery

Any article habitually worn by a person, manufactured entirely or partially using precious metals and/or stones. Watches are deemed to be jewellery within the framework of this policy, if they are made of precious metals or if their initial purchase value is greater than 2,500 EUR.

Cover

a. Cover

- Provided that the Card Holder has paid for the purchased goods using his/her VISA GOLD Card, the Company will reimburse the purchase price of stolen goods or, in the case of accidental damage to goods, costs relating to the repair of the damaged goods, including the repairer's shipping costs and the purchase price of the goods if they cannot be repaired or if the repair costs exceed the purchase price.
- Insured goods

All merchandise purchased, in full or in part, using the VISA GOLD Card, with the exception of: live animals, plants, cash, traveller's cheques, transport tickets, securities or other non-traded instruments, jewellery and precious stones, food products or drinks, automotive vehicles or their parts.

- Insured Merchandise

Merchandise whose unit purchase price amounts to at least 50 EUR.

- Effective starting date of the cover

Date of purchase or delivery.

- Cover period

90 days as of the effective starting date of the cover.

- Cover limit

500 EUR per claim up to 1,000 EUR per year per Card Holder.

- Limit

Where only part of the purchase price was paid using the VISA GOLD Card, the claim will be compensated as a proportion of the total purchase amount.

b. Exclusions

The following claims are excluded from the cover:

- damage caused intentionally by the Insured Party or by one of his/her relatives (spouse, descendants or ascendants);
- loss or disappearance;
- superficial damage or deterioration;
- damage caused by wear or by gradual deterioration owing to erosion, corrosion, humidity or the effects of cold or heat;
- damage owing to manufacturing defects;
- damage owing to failure to respect the manufacturer's or distributor's instructions or recommendations concerning the use of the insured goods;
- damage caused by a nuclear reaction or radiation;
- damage caused by war, civil unrest, insurgency, uprising, revolution or acts of terrorism;
- damage caused to insured goods during transport by the retailer;
- damage caused to clothing during cleaning or alteration.

c. Payment of compensation and Beneficiary

Payment of compensation will be made directly to the Beneficiary. Receipt by the person(s) to whom payments have been made shall constitute full and entire discharge for the Insurer.

Compensation is payable in the local currency of the country of residence of the VISA GOLD Card Holder, at the average EURO exchange rate applicable on the date of the claim.

2. Electronics Insurance Cover

Definitions

Insured Device: portable electronic devices (GPS, iPod, PDA, etc.), accessories and consumables relating to the operation of the covered Device (hands-free kit, charger, battery, additional cards, various cartridges, recordable media, cassettes, films, camera films, batteries and more generally all accessories associated with the covered Device).

Mobile telephones are excluded.

Replacement device: a new device identical to the covered Device or, if this model is no longer sold or available, a new technically equivalent device. The value of the replacement device may not, however, exceed the value of the covered device on the date of its purchase.

Wear: gradual deterioration of the covered Device or one or more of its constituent parts, as a result of its use.

Aggravated Theft: any theft of the covered Device committed by a Third Party involving an Assault or Break-in.

Cover

The Insurer will pay the repair or replacement costs of portable electronic devices (GPS, iPods, PDA, etc.) purchased new using the VISA GOLD Card, in the case of theft, aggravated or otherwise, or accidental damage, within a limit of 3 months following the purchase of the device. Where the repair costs exceed the replacement value, the Insurer will compensate an amount equivalent to the purchase price of a replacement device.

Similarly, in the case of theft, aggravated or otherwise, the Insurer will pay out a value corresponding to the purchase price of a replacement device.

Amount of the cover: 300 EUR per insured card per year.

Exclusions

Specific exclusions to "Accidental Damage" cover:

- fire damage;
- damage caused by a hidden defect (in materials or construction);
- damage caused to external parts of the covered Device that do not affect its operation, such as scratches, peeling and scuffs;
- damage arising from inappropriate usage of the device;
- estimate fees, whether or not followed by a repair;
- upkeep, maintenance, renovation, modification, improvement or adjustment costs for the covered Device.

Exclusions common to all cover:

- damage arising from a natural disaster;
- the deliberate or wilful fault of the Insured Party or any person other than a Third Party;
- any claim arising more than 3 months after the date of purchase of the covered Device.

Compensation procedure

Any accidental material damage: the Insurer will pay the repair costs for the covered Device. Where the repair cost exceeds the replacement value, the Insurer will reimburse the Insured Party of the amount corresponding to the purchase price of a replacement device.

In the case of theft, aggravated or otherwise, the Insurer will pay out a value corresponding to the purchase price of a replacement device.

Article 3 - What to do in the event of an accident, loss or damage

The Chubb Claims Service receives insurance claims.

In all cases, the Insured Party must provide:

- a fully completed and signed insurance claim stating the location and circumstances of the accident, loss or damage. This insurance claim must be submitted within thirty working days of the date on which the accident, loss or damage was discovered.
- proof of payment for the covered journey and/or proof of payment for the purchase of the covered Goods or the Goods to which the cover relates, up to 30% of the full price using the VISA GOLD Card.

As soon as he/she becomes aware of the theft, aggravated or otherwise, of the Goods, or of the Accidental Damage caused to the Insured Goods, the Insured Party must:

- in the case of Theft: submit a complaint to the relevant authorities within a period of 48 hours;
- in all cases: declare the accident, loss or damage as quickly as possible to:

Chubb European Group Limited

by email to: beneluxclaims@chubb.com or

by post to: Chubb European Group Limited, Chaussée de la Hulpe 166, B-1170 Brussels, Belgium

or

by telephone to Chubb European Group Limited on the following numbers:

(number in Belgium) +32 2 516 97 83

Fax: + 32 2 516 97 82

The insurance claim form may be found online at www2.chubb.com/benelux-fr or requested from Chubb European Group Limited, Chaussée de la Hulpe 166, B-1170 Brussels, Belgium, or by email at beneluxclaims@chubb.com. Claims are accepted in French, German and English.

Our hotline is open from Monday to Friday, from 9am until 5pm.

3.1. Cancellation and interruption of travel

Notwithstanding the stipulations of Section III – General Points - the Insured Party or, if applicable, the Beneficiary, must:

- 1) provide the Company with a medical certificate stating that the accident or illness prevents the Insured Party from taking the planned journey or requires the Insured Party to interrupt his/her journey;
- 2) in the event of death, provide the Company with a death certificate;
- 3) provide the Company with the summons sent by the legal authorities if the Insured Party is summoned to appear as a witness or perform Jury Service;
- 4) in the case of cancellation, provide the Company with the cancellation invoice issued by the travel agency.

Calculation of the compensation

Only costs actually owed by the Insured Party will be reimbursed in the event of cancellation or interruption of the journey, without exceeding the amount provided for in these Terms and Conditions.

Actual costs shall be deemed to be costs remaining payable by the Insured Party following the deduction of any reimbursements received:

- from transport organisers, following the non-use of transport tickets;
- from the travel agency or hotel following the non-use of the reserved services.

Furthermore, non-refundable paid or reserved additional travel costs that are not reimbursable shall also be reimbursed to the Insured Party in the event of an interruption of the journey.

3.2. Flight delays and/or extended stay

Flight delays

- transport company certificate.
- original invoices/hotel bills/sales receipts.

Extended stay

- in the event of accident or illness: the medical certificate.
- proof of the occurrence of a volcanic eruption as a consequence of which the envisaged flight was cancelled.

- hotel bills and supporting documentation for the transfer between the airport and the hotel.
- bills for meals, drinks and telephone costs.

3.3. Physical accidents

In the event of an accident covered by this policy, the Insured Party, the Beneficiary or by default the legal heirs, must:

- in the event of a fatal accident, immediately notify Chubb European Group Limited and provide a death certificate;
- provide an insurance claim stating the location, date, time, cause and circumstances of the accident, along with the identity of witnesses and a medical certificate describing the nature of the injuries;
- provide all information and documents that the Company deems useful;
- afford the Company and its agents free access to the Insured Party;
- submit himself/herself for examination by doctors appointed by the Company;
- authorise the attending doctor to provide the doctors appointed by the Company with all requested and strictly necessary information regarding both the injuries and current or prior illnesses or disabilities.

3.4. Baggage and Baggage Delays

In the event of a loss: the Insured Party must, as soon as he/she becomes aware of the Aggravated Theft of goods or Accidental Damage caused to the Insured Goods:

- in the event of Aggravated Theft: file a complaint with the relevant authorities within a period of 48 hours; provide the following documents:
 - a copy of the statement declaration of theft, signed by the aforementioned authority;
 - the originals of the invoices/sales receipts.
- a breakdown of the compensation paid by the transporter, if applicable.

3.5. Peace of Mind Cover

3.5.1 Standard of Living Cover

In the event of an accident covered by this policy, the Insured Party, the Beneficiary or falling this, the legal heirs, must:

- in the event of a fatal accident, immediately notify Chubb European Group Limited and provide a death certificate;
- provide an insurance claim stating the location, date, time, cause and circumstances of the accident, along with the identity of witnesses and a medical certificate describing the nature of the injuries;
- provide all information and documents that the Company deems useful;
- in the event of hospitalisation of over 15 days, provide a hospital certificate confirming the stay at the hospital;
- authorise the attending doctor to provide the doctors appointed by the Company with all requested information strictly necessary in order to activate the Hospitalisation cover;
- provide a day-to-day invoice (telephone, electricity, water, etc.) in the name of the Insured Party, issued after the death of the Insured Party or after his/her hospitalisation of over 15 days.

3.5.2 Handbag and/or wallet theft

In the event of a loss covered by this policy, the Insured Party must provide:

- as well as the insurance claim form, the original receipt for the complaint submitted to the police authorities, giving details of the circumstances of the Theft;
- the original of the sales invoice for the stolen or damaged handbag and/or wallet;
- any proof of assault supplementing the official complaint (witness testimony, medical certificate, etc.).

3.5.3 Cash advance following the theft of a handbag or wallet with violence and/or threats of violence In the event of a loss covered by this policy, the Insured Party must provide:

- as well as the insurance claim form, the original receipt for the complaint submitted to the police authorities, giving details of the circumstances of the Theft;
- any proof of assault supplementing the official complaint (witness testimony, medical certificate, etc.).

3.5.4 Car and accommodation keys, including lock replacement

In the event of a loss covered by this policy, the Insured Party must provide:

- as well as the insurance claim form, the original receipt for the complaint submitted to the police authorities, giving details of the circumstances of the Theft;
- the original of the invoice for replacement of the keys;
- the original of the invoice for replacement of the lock.

3.5.5 Fuelling

In the event of a loss or damage covered by this policy, the Insured Party must provide:

- the sales receipt attesting to the type of fuel purchased;
- a copy of the registration document of the vehicle used, specifying the type of fuel;
- the invoice for assistance/towing/siphoning.

3.6. Purchase Cover

1. Purchase Protection Insurance

A declaration should be submitted to the local authorities where the loss occurred (in the case of theft).

The Insured Person should provide the Insurer with the following documents:

- any proof of payment for the Insured Goods using his/her Insured Card (payment receipt, account statement, etc.);

- any proof of the identity of the purchased goods, their purchase price and the date of the purchase, such as an invoice or till receipt.

In the case of Aggravated Theft, the Insured Party must also send the Insurer the following documents:

- the original of the police report;
- any proof of the event, such as:
 - in the event of Theft by Assault: any proof, such as a medical certificate or written witness testimony, dated and signed by the witness, giving his/her surname, first name, date and place of birth, address and profession;
 - in the case of Theft by Break-in: any document proving the Break-in, such as the repair or estimate bill for the closure mechanism or a copy of the declaration submitted by the Insured Party to his/her comprehensive home or vehicle Insurer.

In the event of Accidental Damage, the Insured Party must also provide:

- the original repair estimate or bill, or
- a certificate from the seller giving details of the nature of the damage and certifying that the goods cannot be repaired.

The Insurer reserves the right to request any other document or information necessary in order to confirm the Loss or Damage and evaluate the compensation.

2. Electronics Cover

Supporting documentation to be provided by the Insured Party:

- a fully completed and signed insurance claim form, stating the location and circumstances of the Loss or Damage;
- the original purchase invoice for the covered Device, issued in the name of the Insured Party;
- in the case of theft, the original receipt for the complaint submitted to the relevant police authorities.

Details

Any Insured Party or Beneficiary who intentionally supplies false information, makes false statements regarding the date, nature, causes, circumstances and consequences of the Loss or Damage or uses false or falsified documents with the intention of defrauding the Company, shall lose all rights to cover for the Loss or Damage in question.

All necessary measures must be taken immediately to limit the consequences of the Loss or Damage and hasten the recovery of the Insured Party, who must undergo the appropriate medical treatment for his/her state of health.

The agents or doctors appointed by the Company shall, unless provided with justified opposition, have free access to the Insured Party to observe his/her state of health and, where necessary, to proceed with an autopsy. The Insured Party agrees that medical information regarding his/her state of health may be sent to an expert doctor acting for the Company. Any unjustified refusal to comply with this check, pursuant to formal notice provided by registered letter with acknowledgement of receipt, shall lead to forfeiture of the rights of the Insured Party.

In the event of any delay attributable to the Insured Party regarding the insurance claim or in the communication of information, and if the Company decides that this delay is detrimental to him/her, the Insured Party shall bear the cost of any consequences of this delay himself/herself, to the extent of the harm suffered by the Company.

SECTION III - GENERAL POINTS

Article 4 - Recourse against liable third parties

The Company waives all recourse against third parties responsible for or bearing civil liability for the accident, loss or damage, to the benefit of the Insured Parties and Beneficiaries. It does, however, reserve the right of recourse to recover processing costs spent by it by virtue of the cover provided in Article 2.1 above.

Article 5 - Cessation of cover

The cover terminates automatically for each Insured Party. The cover will come to an end on the cancellation date of the insured VISA GOLD Card. This agreement may also be terminated annually by the Policy Holder or the Insurer. In the event of termination of this agreement, the Policy Holder shall notify the Insured Party with 3 months' notice, and the Insurer undertakes to cover the Insured Party until the end of the period covered by the last premium paid by the Policy Holder, without the possibility of individual renewal.

Article 6 - Intervention limit

If more than one Insured Party is affected by the same event, the total amount of the compensation paid out by the company shall under no circumstances exceed the amount stated for the various cover levels.

If the total of the capitals covered individually for each of the Insured Parties' claims exceeds this amount, the compensation for each shall be reduced proportionally and settled based on the capital covered for each of the victims.

Article 7 - Complaints

In the event of any issue relating to the conditions of the insurance, the Insured Party may write to Chubb, chaussée de la Hulpe 166, B-1170 Brussels, Belgium.

Article 8 - Use of languages

These Terms and Conditions are issued in French.

Any translation of these Terms and Conditions is provided for information only and, in the event of a dispute, the Terms and Conditions given in French shall prevail.

Article 9 - Applicable law and jurisdiction

Group Insurance Contract no. BEBOAA00858 is governed by Luxembourg law.

Unless otherwise explicitly stated, the relationship between the parties to the aforesaid Contract is subject to Luxembourg law. Only the courts of the Grand Duchy of Luxembourg shall have competence in respect of any dispute between the parties. The parties may, however, bring the dispute before any other jurisdiction that would normally have had competence regarding the Beneficiary of the insurance, had the above jurisdiction not been chosen.

Article 10 - Legal proceedings

Any legal proceedings arising from a compensable claim under this policy will be statute-barred under the provisions of Luxembourg law.

Article 11 - Clause attributing competence

This policy shall be exclusively governed by Luxembourg law, and any dispute arising from it shall be exclusively heard by the courts and tribunals of Luxembourg, unless otherwise stated in the terms and conditions of the policy.