



# Corporate Card Cardholder Benefits Summary Document

Effective 31 December 2021

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

## Name and Addressed of Insured

Elavon Financial Services DAC  
Block F1  
Cherrywood Business Park  
Cherrywood  
Dublin 18  
D18 W2X7  
Ireland

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

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

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

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

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

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

## Travellers Insurance Overview

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

## Medical and Travel Assistance Services

### Assistance Services

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

### Telephone Assistance

International SOS will provide medical advice to the Cardholder by telephone, including information on inoculation requirements for travel and information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and International SOS cannot be held liable for errors. For assistance, please contact International SOS at +44 208 762 8146.

### Service Provider Referral

International SOS will provide contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst International SOS exercises care and diligence in selecting the providers, does not provide the actual advice and is not responsible for the advice given or the outcome thereof. For assistance, please contact International SOS at +44 208 762 8146.

### Medical Monitoring

In the event of a Cardholder requiring hospitalisation, International SOS will, if required, monitor the Cardholder's medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation. For assistance, please contact International SOS at +44 208 762 8146.

### Third Party Services

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

International SOS will arrange to have delivered to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this Certificate. For assistance, please contact International SOS at +44 208 762 8146.



## Medical Expenses

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

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

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

## Accidental death and disablement (Personal Accident)

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

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

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

- (i) Bodily Injury which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
- (ii) More than one personal accident claim in connection with the same Accident;

- (iii) Medical or surgical treatment except where Bodily Injury renders such treatment as necessary; and
- (iv) Bodily Injury sustained other than whilst the Cardholder is on a Journey.

## Loss of Baggage

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

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

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

- (i) More than USD 500 (five hundred) in respect of any one article
- (ii) More than USD 300 (three hundred) in respect of Valuables in total;
- (iii) Claims in respect of accessories for vehicles or boats.
- (iv) Loss or damage due to:
  - a) moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
  - b) mechanical or electrical failure;
  - c) any process of cleaning, repairing, restoring or alteration;
- (v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
- (vi) Loss or theft not reported to either the police within 24 (twenty-four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier.;
- (vii) Loss or damage due to confiscation or detention by customs or any other authority;
- (viii) Loss or theft of or damage to Baggage left unattended:
  - a) unless locked in Your accommodation;
  - b) in a motor vehicle/ trailer/ caravan unless secured in a locked compartment.
- (ix) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- (x) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- (xi) The first €35 per event being the excess as stated above;
- (xii) Loss of personal goods borrowed, hired or rented by the Cardholder;
- (xv) Baggage that are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan.
- (xvi) Loss or theft of or damage to essential documents.

## Travel Cancellation

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

- (i) the Cardholder sustaining bodily injury or suffering illness;
- (ii) the death, bodily injury or illness of a Relative;
- (iii) compulsory quarantine, jury service, subpoena or hijacking involving the Cardholder;

- (iv) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions;
- (v) the Cardholder's leave being cancelled by the Armed Services

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

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

- (i) Expenses which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
- (ii) Cases of minor Illness or Bodily Injury of the Cardholder, which in the opinion of the International SOS Physician can be adequately treated locally, and which do not prevent the Cardholder from continuing their travels or work;
- (iii) Death, injury or illness of any pet or animal.
- (iv) for trips booked after 11th March 2020, this Insurance does not cover any claim in any way caused by or resulting from:
  - (a) Coronavirus disease (COVID-19);
  - (b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
  - (c) any mutation or variation of SARS-CoV-2;
  - (d) any fear or threat of a), b) or c) above.

## Inconvenience Coverages

### Travel Delay

In the event of:

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

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

The benefit will provide cover up to €28 per hour up to a maximum of 12 hours. The delay must be more than 4 hours before the benefit can be claimed provided that the Cardholder shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay. The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

### Baggage Delay

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

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

## Legal Expenses

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

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

- (i) In respect of Travel Delay and Baggage Delay payment in respect of the first 4 (four) hours of delay;
- (ii) Payment in respect of more than 2 (two) Cardholders travelling on the same journey;
- (iii) Delay resulting from the failure of the Cardholder to provide the necessary correct documentation;
- (iv) Delay resulting from the failure of the Cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time;
- (v) Delay arising as a result of any official Government suspension or cancellation of a service;
- (vi) In respect of Baggage delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty-four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- (vii) In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Cardholder during the Journey;
- (viii) In respect of Legal expenses, any claim where in the opinion of the Underwriters there is insufficient prospect of success in obtaining a reasonable benefit;
- (ix) In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- (x) In respect of Legal expenses benefits rendered without the authorisation and/or intervention of International SOS; and
- (xi) In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

## Filing a claim

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

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

Written notice of any event or proceedings which may give rise to a claim shall be given within 30 (thirty) days of the occurrence or as soon as reasonably practicable. Upon contacting OSG to report a claim, the Cardholder should request a claim form, which should be returned to the address given within 28 (twenty-

eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

### General exclusions applying to all sections

Coverage does not include

- 1 Claims for events occurring after the Journey;
- 2 Any claim in respect of Cardholders aged 76 (seventy-six) years or older at the start of a Journey.
- 3 Any Pre-existing Health Disorder or Condition;
- 4 Any Journey booked or undertaken against medical advice;
- 5 Any Journey specifically undertaken with the intention of obtaining medical treatment;
- 6 Any Journey booked after receipt of a terminal prognosis to the Cardholder or Relative;
- 7 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 8 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey;
- 9 Any claim arising from or related to wilfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;
- 10 Any claim resulting from the failure of the Cardholder to exercise all reasonable care to protect themselves and their property;
- 11 The commission of, or the attempt to commit, an unlawful act;
- 12 Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);
- 13 Any claim arising from or related to:
  - 13.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
  - 13.2 any legal liability of whatsoever nature. Caused by or contributed to by or arising from:
    - (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
    - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
    - (c) nuclear reaction, nuclear radiation or radioactive contamination
- 14 Any claim arising from or related to:
  - 14.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;  
or
  - 14.2 any Act of Terrorism.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 14.1 and/ or 14.2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Cardholder.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 15 Services provided by any party other than International SOS for which no charge would be made if this Certificate were not in place;
- 16 Claims notified more than 90 (ninety) days after the date an event,
- 17 The Cardholder working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;
- 18 Any claim arising from or related to the Cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 19 Any claim arising from or related to Bodily Injury occurring while the Cardholder is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- 20 Any claim arising from or related to the Cardholder engaging in any winter sports;
- 21 Any claim arising from or related to the Cardholder engaging in active service in the armed forces of any nation;
- 22 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).
- 23 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.
- 24 Any claim arising from or related to the Cardholder travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.
- 25 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

### Meaning of words

The following words or expressions shown below appear in capitalized and have the following meanings wherever they appear

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

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

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

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

**Cardholder/s** shall mean any person not yet 76 (seventy-six) years old who is a holder of a:

valid Corporate Card issued by the Policyholder bearing Bank Identification Number (BIN) 469840, 469841, 469842, 469843, 469844, 469845, 469846, 469847, 450487, 450488, 450489, 450490, 450491, or 450492, will include any Family or any Colleague, up to a maximum of 3 (three) people, who are all travelling with him/ her on a Journey from his/her Principal Country of Residence with pre-assigned ticketing. or



a valid Employee whose trip has been purchased using a valid Lodge Card or Travel VirtualPay issued by the Policyholder bearing Bank Identification Number (BIN) 469840, 469841, 469842, 469843, 469844, 469845, 469846, 469847, 450487, 450488, 450489, 450490, 450491, or 450492 (up to a maximum of 4 (four) people per booking) who are all travelling on a Journey from his/her Principal Country of Residence with pre-assigned ticketing.

**Claims Administrator** shall mean OSG who are authorised to manage claims on behalf of the Underwriter of the policy

**Colleague** shall mean any business associate, client, guest, friend or other person (other than Family) as the Cardholder wishes, travelling with the Cardholder on a Journey.

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

**Dependent Children** shall mean 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;

under 19 years of age (or under 24 years of age if in full time education)

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

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

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

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

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

**Journey** shall mean the first 90 days of any trip commencing within the Period of Insurance, where at least 50% of the total value of tickets for travel on a Domestic Common Carrier or Common Carrier, or the total value of hotels, accommodation, car rental and petrol, or 50% of the trip cost have been paid by using such Cardholder's Corporate or Lodge Card or Travel VirtualPay Card issued by the client. The Journey shall be deemed to have begun with the Cardholder's departure from the home where such Cardholder normally resides and shall have ended upon return to that home.

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

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

#### **Permanent Total Disablement**

**Where the Cardholder is gainfully employed**

Shall mean disablement which medical evidence confirms, will prevent the Cardholder from engaging in any gainful occupation for at least 12 (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.

**Where the Cardholder is not gainfully employed**

Shall mean disablement which lasts for 12 (twelve) months and which medical evidence confirms will in all probability entirely prevent the Cardholder from engaging in any and every occupation whatsoever for the remainder of his/her life.

**Policyholder** shall mean Elavon Financial Services DAC

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

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

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

**Services** shall mean the 24-hour assistance and other related emergency services to be provided by International SOS as described in section 6 of this Certificate.

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

**Underwriters/ We/ Us** shall mean certain Underwriters at Lloyd's, London.

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

**You** shall mean the Cardholder

## Visa® Global Customer Assistance Service

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

### Lost/Stolen Card Reporting (LSC)

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

#### Emergency Card Replacement (ECR)

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

## Emergency Cash Disbursement (ECD)

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

### Cardholder Inquiry Service

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

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

## Visa Global Customer Assistance Services Toll-Free Numbers

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

Country/Region	Phone Number	Country/Region	Phone Number	Country/Region	Phone Number
Anguilla	1-800-847-2911	Germany	0800-811-8440	Poland	0-0-800-111-1569
Antigua	1-800-847-2911	Gibraltar	8800-877-3745966	Portugal	800-8-11-824
Argentina	0800-666-0171	Greece	00-800-11-638-0304	Puerto Rico	1-800-847-2911
Aruba	800-1518	Grenada	1-800-847-2911	Romania	0 808-03-4288Δ888-557-4416
Australia	1-800-125-440	Guam	1-800-847-2911	Russia	8 10-800-110-1011Δ866-654-0164
Austria	0 800-200-288Δ800-892-8134	Guatemala	1-800-999-0115	Russia	363-2400Δ866-654-0164
Bahamas	1-800-847-2911	Guyana	159Δ1-855-477-1390	(Moscow and St. Petersburg only)	
Bahrain	800-006	Honduras	800-0123Δ800-847-2911	Russia	8 495-363-2400Δ866-654-0164
Barbados	1-800-847-2911	Hong Kong	800-96-7025	(Outside Moscow)	
Belgium	0800-1-8397	Hungary	06-800-17682	Russia	8 812-363-2400Δ866-654-0164
Belize	811 or 555Δ800-847-2911	India	000-800-100-1219	(Outside St. Petersburg)	
Bermuda	1-800-847-2911	Indonesia	001-803-1-933-6294	Saba*	1-800-847-2911
Bolivia	800-10-0188	Ireland, Republic of	1-800-55-8002	Saint Eustatius*	1-800-847-2911
Bonaire*	001-800-847-2911	Israel	1-80-941-1605	Saint Kitts	1-800-847-2911
Brazil	0800-891-3680	Italy	800-819-014	Saint Lucia	800-238-5517
British Virgin Islands	1-800-847-2911	Jamaica	0-800-847-2911	Saint Maarten*	1-800-847-2911
Bulgaria	00-800-0010Δ888-557-4446	Japan	00531-11-1555	San Marino	800-819-014
Cambodia 1	-800-881-001Δ888-710-7783	Jordan	1-880-0000Δ888-557-4442	Saudi Arabia	1-800-10Δ866-654-0129
Canada	1-800-847-2911	Kazakhstan	8 800-121-4321Δ888-557-4447	Senegal	800-103-072Δ888-557-4451
Cayman Islands	1-800-847-2911	Kenya	866-654-0162	Singapore	800-110-0344
Chile	1230-020-2136	Latvia	8000-02288	Slovakia	0 800-000-101Δ800-406-9970
Mainland China (South)	10-800-110-2911	Lebanon	01-426-801Δ866-654-0130	South Africa	0800-990-475
Mainland China (North)	10-800-711-2911	Liechtenstein	0800-89-4732	South Korea	00798-11-00-908-12
Colombia	01-800-912-5713	Luxembourg	0800-2012	Spain	900-99-1124
Costa Rica	0-800-011-0030	Macedonia	0800-94288Δ888-557-4458	Sweden	020 160 4293
Croatia	0-800-220-111Δ866-654-0125	Malaysia	1800-80-0159	Switzerland	0800-89-4732
Curacao*	001-800-847-2911	Mauritius	01-120Δ866-654-0165	Taiwan	0801-10-3008
Czech Republic	800-142-121	Mexico	001-800-847-2911	Thailand	001-800-11-535-0660
Denmark	80-010277	Monaco	0800-90-1179	Trinidad and Tobago	1-800-847-2911
Dominica	1-800-847-2911	Montserrat	1-800-847-2911	Turkey	00-800-13-535-0900
Dominican Republic	1-800-847-2911	Morocco	002-11-0011Δ866-654-0163	Turks and Caicos	0-1-800-847-2911
Ecuador	1-999-119	Netherlands	0800-022-3110	Ukraine	800-502-886Δ888-557-4445
or 1-800-225-528Δ800-847-2911		Nevis	1-800-847-2911	United Arab Emirates	8000-021Δ866-654-0112
Egypt (Cairo only)	2510-0200Δ866-654-0128	New Zealand	0800-44-3019	United Kingdom	0800-89-1725
Egypt (outside Cairo)	02-2510-0200Δ866-654-0128	Norway	800-12052	United States	1-800-847-2911
El Salvador	800-6921	Panama	001-800-111-0016	Uruguay	00-0411-940-7915
Estonia	800-12001Δ800-406-9982	Paraguay	008-11-800Δ800-599-1137	U.S. Virgin Islands	1-800-847-2911
Finland	0800-11-0057	Peru	001-800-890-0623	Venezuela	0800-1-002167
France	0800-90-1179	Philippines	1-800-1-111-9015	Vietnam	1 201-0288Δ888-710-7781

Elavon Financial Services DAC. Registered in Ireland: Number 418442. Registered Office: Block F1, Cherrywood Business Park, Cherrywood, Dublin 18, D18 W2X7, Ireland. Directors: A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office for a nominal fee. Elavon Financial Services DAC is regulated by the Central Bank of Ireland

Elavon Financial Services DAC. Registered in Ireland with Companies Registration Office. The liability of the member is limited. United Kingdom branch registered in England and Wales under the number BR022122. Elavon Financial Services DAC is deemed authorised and regulated by the Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

08-0003-03 (12/21) CAT-18608023

