

TRAVEL INSURANCE

PLATINUM CARD



ALL THE ADVANTAGES AT A GLANCE

Pay without cash – all over the world
Additional Card
Worldwide insurance protection
Travel cancellation insurance
Cash whenever you need it
Account statement
Account statement by e-mail
Rental cars at special rates for Visa cardholders
VIP Lounge at Vienna International Airport
Assistance Hotline
DeLuxe Hotel Voucher
Secure internet shopping

CARD COMPLETE AND WIENER STÄDTISCHE Versicherung AG **WISH YOU A RELAXING HOLIDAY**

IMPORTANT TIPS FOR YOUR JOURNEY

KEEP THIS BROCHURE WITH YOUR TRAVEL DOCUMENTS SO THAT IT IS ALWAYS HANDY. IN ORDER TO BENEFIT FROM TRAVEL INSURANCE ALL YEAR ROUND, MAKE SURE THAT YOU USE YOUR VISA CARD OR MASTERCARD® FROM CARD COMPLETE REGULARLY. PLATINUM INSURANCE COVERAGE ALSO APPLIES TO BUSINESS GOLD AND CORPARTE GOLD CARDS.

If your Visa Card or Mastercard is lost or stolen, please report the missing card as quickly as possible to card complete Service Bank AG at Tel. +43 1 711 11-770, Fax +43 1 711 11-559.

If you lose your Visa Card or Mastercard abroad, card complete will provide you with a replacement or emergency card and emergency cash if necessary. Ask to be put through to the following telephone number at card complete's expense (collect call):

card complete +43 1 711 11-770, 24-hour hotline for blocking cards.

Travel safely – with your Visa Card or Mastercard from card complete and WIENER STÄDTISCHE Versicherung AG.

The following information represents only a brief extract of the terms of the card complete travel insurance. WIENER STÄDTISCHE Versicherung AG will be happy to send you the complete terms and conditions upon request: Tel. +43 (0) 503 50-356.

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GENERAL INFORMATION

When does insurance coverage apply?

- Coverage begins when you leave your home (primary or secondary residence) or place of work to embark directly on a journey to a destination at least 20 km away (i.e., at least 20 km outside the limits of the town/city where the journey originated). Travel between your primary and secondary residences and journeys from your place of residence to your workplace are not covered under this travel insurance.
- The insurance is based upon a valid credit card contract and covers journeys of a maximum length of 90 days. Journeys lasting more than 90 days are not covered. For more details, see below.
- Insurance coverage requires that no more than 2 months have elapsed since you last paid with your Visa Card or Mastercard from card complete.

Who is insured?

Insured persons are the cardholder and accompanying family members such as a spouse/partner living in the same household (same registered address for at least 3 months) as well as children under 18 years of age.

When making a claim ...

When reporting a claim to WIENER STÄDTISCHE Versicherung AG in person, please take along your Visa Card or Mastercard from card complete and proof that you used it within the two months before the event resulting in the claim (e.g., a sales receipt or your latest account statement). If you are submitting a claim in writing, please send your Visa Card or Mastercard number (make sure to mask your card number as follows: card number 4548 10xx xxxx 1000. I.e., 6 digits + 6 x + 4 digits) and a photocopy/scan of a sales receipt or your latest account statement together with all the relevant documentation to WIENER STÄDTISCHE Versicherung AG – Leistungsabteilung, Schottenring 30, A-1010 Vienna, Austria.

Reporting Claims Online

Claims covered by WIENER STÄDTISCHE Versicherung AG (Vienna Insurance Group) through the card complete travel insurance programme can also be reported directly online at:

www.wienerstaedtische.at/cardcomplete-schadenmeldung

COVERAGE (in EUROS)

PLATINUM

Cards beginning with these 6 digits	427323, 427799, 454828, 547318, 532954	Maximum cover	Who is insured
Conditions	Use of card	Maximum cover	Who is insured
1. Travel Cancellation Insurance (not for 427323, 427799)	Use of card	package arrangements up to € 5,000.- or costs of individually booked services up to € 2,500.-.	Cardholder and accompanying family members
Deductible ("excess")		20%	
Maximum claims per year		1	
2. Travel and Luggage Insurance	Use of card		Cardholder and accompanying family members
2.1. Luggage Insurance incl. Camping Risks		5,000.-	
2.2. Luggage Delay		500.-	
2.3. Flight Delay		500.-	
2.4. Motor Vehicle Recovery		500.-	
2.4.1. Motor Vehicle Return, 20% Deductible		2,000.-	
2.5. Ski Breakage		500.-	
2.6. Document Replacement		500.-	
3. Accident and Medical Treatment Insurance	Use of card		Cardholder and accompanying family members
3.1. Accident Coverage			
at least 50% Disability		150,000.-	
Death		30,000.-	
3.2. Medical Treatment		100%	
Emergency Medication Transport		100%	

Air Ambulance Transport from Abroad		100% if organisation is contracted by insurance company, otherwise max. € 6,000.-	
Emergency Contact Abroad		100%	
In-patient Hospital Care Abroad		100%	
Out-patient Hospital Care Abroad		100%	
Compassionate Emergency Visit Abroad		2,500.-	
Next-of-kin Accompaniment for Children		500.-	
Rescue Operations		100%	
Primary Rescue by Helicopter		100%	
Return Transport in case of Death		100%	
3.3. Accidents involving Transport Services Permanent Disability	Use of card, travel paid with card	max. 260,000.-	Cardholder and accompanying family members
Death		260,000.-	
4. Personal Liability Insurance for Travellers: loss/damage/injury totals	Use of card	750,000.-	Cardholder and accompanying family members
of which, Damage to Rental Property		25,000.-	
5. Assistance Hotline	Use of card	1,000.-	Cardholder and accompanying family members
Special V.I.P. Offers		yes	
Conditions:	Use of card	at least one purchase transaction within the last 2 months before a claim	
	Travel paid with card	The travel costs were paid with the credit card.	
Who is insured:	Cardholder and accompanying family members	Cardholder + spouse/partner living in the same household + accompanying children under 18 (direct family members)	

1. TRAVEL CANCELLATION COVERAGE – EXCLUSIVELY FROM CARD COMPLETE

Only for cardholders of Visa or Mastercard from card complete

As the holder of a card complete Visa Platinum Card or Mastercard Platinum, you are covered by travel cancellation as follows.

- Package arrangements up to € 5,000.–
- Individually booked services up to € 2,500.–

There is a deductible/excess of 20 % of the claim amount.

When does Travel Cancellation Insurance apply?

Travel cancellation insurance is valid for private travel only.

Travel cancellation insurance for the Platinum Card covers any booked package arrangement up to € 5,000.– or an individually booked service (ticket for transport by plane, bus, train or ship as well as accommodation) up to € 2,500.–.

- Conditions for making a claim:
 - Ownership of a valid Platinum Card from card complete at least 30 days before beginning travel;
 - Regular use of the Platinum Card from card complete, i.e., at least one purchase transaction within the two months preceding the travel cancellation.
- Valid for travel beginning before the end of the calendar year in which insurance coverage applies.
- For cards issued after travel was booked, coverage begins 10 days after the card was issued.
- 20 % deductible/excess.
- 1 claim per calendar year.

Who is insured?

The cardholder and a spouse/partner living in the same household (same registered address for at least 3 months) as well as children under 18 years of age.

How to make a claim

If you have to cancel a journey you have booked, first notify the company where you booked (e.g., travel agency) as soon as possible (within 48 hours at the latest), then call the ServiceLine at WIENER STÄDTISCHE Versicherung AG

Leistungsabteilung

Schottenring 30

A-1010 Vienna, Austria

Tel.: +43 (0) 50 350-356

E-mail: kundenservice@wienerstaedtische.at

www.wienerstaedtische.at

Please have the following information ready:

- first name, last name, address
- dates of journey, date of cancellation, reason for cancellation
- booking code/reservation number and proof of insurance (Visa Card or Mastercard number, masked as 6 digits + 6 x + 4 digits)

To ensure prompt handling of your claim, please send the following documents:

- proof of insurance (Visa Card or Mastercard number, masked as 6 digits + 6 x + 4 digits)
- booking code/reservation number
- invoice of cancellation fees
- unused travel tickets
- copies of documents showing reasons for cancellation (e.g., conscription notice, medical records, death certificate)

In case of cancellation for medical reasons, please provide:

- accident report or detailed note from doctor
- illness report to social insurance institution

For the complete Terms & Conditions of the Travel Cancellation Insurance, please contact card complete at

www.cardcomplete.com or by telephone at +43 (1) 711 11-380.

2. TRAVEL AND LUGGAGE COVERAGE

2.1. Luggage Insurance including Camping Risks

Maximum cover: € 5,000.–

Conditions:

Terms and Conditions for Travel Insurance from card complete, General Provisions;
Special Provisions I. Luggage Insurance;
Supplement for Platinum Card

The insurance covers all the luggage that you and family members are carrying for your personal travel needs. Please note that luggage means items that you travel with for your personal travel needs as well as items that you wear or carry on your person or in your clothes. It also includes any items you may purchase during a journey as gifts or souvenirs. Items purchased during a journey, whether for personal use or as gifts/souvenirs, are insured for up to 10% of the maximum stated cover.

Luggage left in a motor vehicle during the day is only insured if it is locked in the boot of the vehicle. If this is not possible because of the type of motor vehicle, the luggage must be stored in the interior of the vehicle where it cannot be seen. If a vehicle is left unattended between the hours of 9 p.m. and 6 a.m. (public garages and pay-parking lots are considered unattended), any luggage left inside is only covered if it can be proved that the loss occurred during an interruption of the journey of no longer than 2 hours.

Please understand that no compensation can be paid for items of luggage which were forgotten, lost, left behind or left unattended (items left in the locked boot of a motor vehicle between the hours of 9 p.m. and 6 a.m. are considered left unattended). Certain items such as cash, securities, savings passbooks, certificates, travel tickets, and documents are not insured. (Replacement of identification documents, however, is insured. See page 13.)

To what extent are valuables insured?

Jewellery, watches, furs, all types of technical equipment including accessories, hunting and sports weapons and sports equipment are insured up to a maximum of 50% of the stated cover, provided that they

- are worn or used and are kept safely in personal custody,

- are handed over to hotel staff or a guarded cloakroom for safekeeping, or
- are kept in the most secure areas (safe, cupboard) of a properly locked room.

What to do if your luggage is damaged or stolen?

If your luggage is damaged or stolen, please report the matter to the local police immediately:

- Obtain a written copy or confirmation of your report.
- If appropriate, request written confirmation from your transport provider (e.g., airline).
- If appropriate, request written confirmation from your accommodation provider (e.g., hotel).
- Claim for damages from third parties (e.g., airline, railway, bus company or shipping line, hotel, guest-house).
- Make photocopies of all relevant letters or reports.
- Notify WIENER STÄDTISCHE Versicherung AG as soon as possible, either in writing or by telephone (Tel. + 43 (0) 50 350-356), stating your Visa Card or Mastercard number, masked as 6 digits + 6 x + 4 digits.

2.2. Luggage Delay

Maximum cover: € 500.–

What is insured?

Any expenses for the purchase of personal items made necessary as a result of the delayed delivery of luggage. The expenses must be documented by receipts.

What to do if your luggage is delayed?

If the delivery of your luggage has been delayed, ask for written confirmation of the fact and submit the documents (confirmation, expense receipts) to WIENER STÄDTISCHE Versicherung AG.

2.3. Flight Delay

Maximum cover: € 500.–

What is insured?

Personal expenses, such as

- costs of an overnight stay and meals,
- travel costs to another airport in order to reach a flight,
- telephone charges,

incurred because

- a flight was delayed more than 4 hours,
- a connecting flight was missed because of a flight delay, or
- a flight was missed because of a delay of more than 1 hour on a transport service by a licensed and scheduled carrier.

What to do if your flight is delayed?

If you incur expenses as a result of a flight delay as described above, ask for written confirmation of the delay and/or missed flight. Submit the document(s) along with proof of the expenses (receipts) to WIENER STÄDTISCHE Versicherung AG.

2.4. Motor Vehicle Recovery

Maximum cover: € 500.–

What is insured?

The costs for recovering/towing a motor vehicle which is unfit to drive (because of a breakdown or accident) to the next garage, provided that the vehicle is registered in the name of the cardholder or a direct family member and the cardholder was driving the vehicle at the time of the breakdown/accident.

2.4.1. Motor Vehicle Return

Maximum cover: € 2,000.– (20% deductible/excess)

Who is insured?

The holder of a Platinum Card and a spouse/partner living in the same household as the cardholder when driving a motor vehicle.

What is insured?

Recovery and return of a motor vehicle to the cardholder's home address

- after an accident;
- after a breakdown, if even sending spare parts would not enable the vehicle to be repaired locally;
- if the cardholder becomes ill or unable to drive (through no fault of his/her own), even if he/she is not ill enough to need an air ambulance recovery.

The vehicle must be returned by the service team of an automobile club or one of its contractors.

2.5. Ski Breakage

Maximum cover: € 500.–

What is insured?

Breakage of skis, toboggans, snowboards and the like, including bindings and poles, provided that they were used for the purpose intended.

The costs of renting replacements for broken skis are covered to an amount not exceeding 10% of the maximum cover. Vertical cracks and parts which become unglued are exempt from insurance. Damage to the edges, varnish and coating are only covered if caused by ski breakage. This also applies to toboggans, snowboards and the like.

2.6. Document Replacement

Maximum cover: € 500.–

What is insured?

Official charges and fees for the replacement of personal identification, passports, automobile registration papers and other documents necessary for travel.

2.7. Emergency Contact

Maximum cover: 100% of the costs incurred

What is insured?

The expenses of contacting a travelling insured party by an appropriate organisation (automobile clubs ÖAMTC, ARBÖ) in an emergency:

- when a family member unexpectedly falls seriously ill,
- when a family member suffers a serious accident or dies,
- when the insured party's property suffers serious damage.

The insurance does not cover the costs of a return journey.

All insurance coverage described in Sections 1 and 2 (travel cancellation, travel and luggage) is subsidiary, which means that claims can only be made for those costs not already covered by third parties (e.g., other insurance policies, liable persons or entities).

3. ACCIDENT AND MEDICAL TREATMENT COVERAGE

Conditions:

Terms and Conditions for Travel Insurance from card complete, General Provisions;
Special Provisions II. Medical Treatment in case of Illness/Accident Abroad;
Special Provisions III. Travellers' Accident Coverage;
Supplement for Platinum Card

3.1. Accident Insurance

Cover:

€ 150,000.– in the event of permanent disability,

€ 30,000.– in the event of death

Who is insured?

The cardholder and accompanying family members such as a spouse/partner living in the same household (same registered address for at least 3 months) as well as children under 18 years of age.

What is insured?

Disablement or death resulting from an accident while travelling. If the degree of disability following an accident is 50% or more, the insurer shall pay the full amount insured of € 150,000.–. No benefits are payable if the degree of disability is less than 50%.

What to do in the case of an accident?

If you have been involved in an accident, seek medical assistance immediately and take precautions to minimise the effects of the accident. All accidents, particularly those involving fatalities, should be reported to WIENER STÄDTISCHE Versicherung AG by telephone immediately – if necessary, by relatives (Tel. +43 (0) 50 350-356) – and as quickly as possible thereafter in writing.

3.2. Medical Treatment in case of Illness/Accident Abroad

Maximum cover: 100% of the costs incurred

Who is insured?

The cardholder and accompanying family members such as a spouse/partner living in the same household (same registered address for at least 3 months) as well as children under 18 years of age.

What is insured?

- Medical treatment: The costs of medical treatment provided as first aid for an accident that occurred during travel; the costs of medical treatment provided and deemed necessary by a physician for an acute illness which occurred during travel.
- Transport by air ambulance: The full costs incurred for medically necessary and physician-ordered flights in ambulance jets from a rescue organisation contracted with the insurer. If another rescue organisation is used, the refund of costs shall be limited to € 6,000.–.
- Primary rescue by helicopter (also within Austria): The full costs incurred for medically necessary primary rescue operations using an emergency helicopter.
- Compassionate emergency visit abroad: The travel costs incurred to visit the insured party in hospital abroad, up to a maximum of € 2,500.–, if the stay in hospital lasts more than 7 days. The insurance covers costs of return travel to the place of the hospital, as well as the costs of local accommodation, for one person who is close to the insured party but did not take part in the original journey.
- Next-of-kin accompaniment of children under 12: Documented costs of one adult to accompany a child under 12 in a foreign hospital, up to a maximum of € 500.–.
- Rescue operations (also within Austria): Documented costs incurred by a search for the insured person, including transport to the nearest hospital (in the case of accident or mountain or marine emergency).
- Return transport costs in the event of death (also within Austria): Documented costs incurred to transport the deceased insured person back to his/her last place of residence.

What should I do if I am involved in an accident or become ill?

If you require medical treatment (also in a hospital), transport by air ambulance or primary rescue operations by helicopter, always ask for a written confirmation of the costs incurred. Submit this in writing to WIENER STÄDTISCHE Versicherung AG or by telephone (+43 (0) 50 350-356) and describe the events in detail.

If you require an air ambulance, please contact the 24-hour Assistance Hotline of WIENER STÄDTISCHE Versicherung AG at +43 (0) 50 350-370 and provide the following information:

- Family name, first name, age and home address of the person who is ill or injured.
- Type of injury or ailment and time that it occurred. Please describe the patient's condition in as much detail as possible.
- Name, address, country and telephone number of the place where the ill or injured person is staying.

- Name and telephone of the physician treating the person in question and the language in which he/she can communicate.
- Names of relatives and how to contact them on holiday or at home.

Please note the following exclusions:

No cover is provided for:

- treatment and transport in connection with
 - dialysis, organ transplants, schizophrenia
 - AIDS, if an HIV infection had already been diagnosed before the journey
 - the following illnesses if they had been the reason for a stay in hospital during the previous 12 months: heart ailments, stroke, cancer, diabetes (Type 1), epilepsy, multiple sclerosis, psychiatric illness
- medical check-ups and therapies
- the costs of immunisation, medical reports and certificates, or nursing staff
- the costs of convalescent leaves or bathing/rest cures
- dental treatment (except when necessary to alleviate pain) and prostheses (artificial teeth)
- cosmetic treatment
- medical aids (glasses, contact lenses, trusses, artificial limbs, etc.) or health care supplies
- births and abortions; medical examinations of pregnant women are covered only in cases of acute complications during pregnancy
- damage to health incurred through therapeutic treatment or surgery, unless such damage was related to a claim under this insurance
- accidents involving land or water transport if the operator of the vehicle/vessel was not licensed to operate it in the country where the accident occurred or was not in fit condition to operate it (e.g., under the influence of alcohol, drugs or medication).

Chronic illnesses and pre-existing ailments not listed as exclusions above, as well as effects of accidents which were treated in the 12 months before commencement of the journey, are insured up to a maximum of € 25,000.–, if these unexpectedly become acute during the journey.

Please note:

Costs shall only be refunded within the terms of the medical treatment insurance insofar as they have not been or will not be refunded by a social insurance or other public or private institution (subsidiary cover).

3.3. Accidents involving Transport Services by Licensed Scheduled Carriers or Rented Vehicles

Insurance coverage benefits

Maximum cover:

€ 260,000.– in the event of death (fixed amount)

up to € 260,000.– in the event of permanent disability

Who is insured?

The insurance covering accidents involving transport services applies to the holder of a Platinum Card from card complete and is in addition to the traveller's accident insurance.

It also applies to the following persons if they are travelling with the cardholder: the spouse/partner living in the same household (same registered address for at least 3 months) as well as their children under 18 years of age.

What is insured?

Disablement or death resulting from an accident suffered by the insured person as a passenger on a transport service by a licensed scheduled carrier (aircraft, train, bus, ship) or rental vehicles (in this case, the insured person may also be the driver), provided that the Visa Card or Mastercard was used to pay for the journey/fare/rental. The insurance does not cover accidents involving other aviation equipment (such as hang-gliders) or parachuting.

4. PERSONAL LIABILITY COVERAGE

Conditions:

Terms and Conditions for Travel Insurance from card complete, General Provisions;

Special Provisions IV: Personal Liability Coverage for Travellers

Maximum cover:

€ 750,000.– for personal injury and damage to property, of which maximum € 25,000.– for damage to rented property

What is insured?

Liability of holders of Platinum Cards from card complete and of direct members of their families (see page 5) as private individuals for damages resulting from the dangers of everyday life, with the exception of dangers arising from commercial or professional activities.

Please note:

Any damages caused by the use of a motor vehicle are excluded from personal liability travel insurance.

- Damage to rented property
- Legal liability for damage to rooms or buildings leased for residential or other private purposes up to an amount not exceeding € 25,000.–
- World-wide coverage under both Austrian and foreign law
- Any already existing personal liability insurance (including within the scope of household insurance) shall take precedence over this policy.

What to do in the case of loss or damage?

If you are personally liable for damage or loss to some other party and do not have any personal liability insurance policy which would be primarily responsible:

- Notify WIENER STÄDTISCHE Versicherung AG as soon as possible (Tel. +43 (0) 50 350-356). Report any event that has caused damage, any claim that is actually being made, and any measures being taken by a court or the police.
- Please refrain from acknowledging or settling any claims made by the damaged party before a decision has been taken by the insurance company.

5. ASSISTANCE HOTLINE

Who is insured?

The holder of a Platinum Card from card complete as well as insured family members and dependants.

What is insured?**5.1. For travellers before and during a journey, individual advice on**

- vaccinations
- tropical medicine
- types and prevalence of diseases/illness at the destination
- health precautions to take when travelling
- suggested medications for the traveller's first-aid kit
- recommendation of identical or comparable medications abroad
- advice for high-risk patients
- names of doctors and clinics abroad

This 24-hour hotline provides information on how the traveller can obtain medical treatment abroad. The hotline does not, however, contact doctors directly except in emergency cases.

5.2. Advice for dealing with authorities abroad:

- embassies and consulates
- immigration regulations
- foreign currency regulations
- customs regulations

5.3. In case of legal problems abroad, providing names of local German- and English-speaking lawyers and interpreters:

If the insured person is arrested or threatened with arrest, the 24-hour Assistance Hotline will provide information on local lawyers and interpreters but will not contact these directly.

The costs of their services will be reimbursed up to the amount stated in the Insurance Terms & Conditions.

The WIENER STÄDTISCHE Versicherung AG 24-Hour Assistance Hotline can be reached at +43 (0) 50 350-370.

card complete +43 1 711 11-770, 24-hour hotline for blocking cards.



CARD COMPLETE SERVICE BANK AG

1020 Vienna, Lassallestraße 3
Postal address: 1011 Vienna
P.O. Box 147
Tel: +43 1 711 11-380
www.cardcomplete.com

Registered office: Vienna
Court of Registry: Commercial Court Vienna
FN 84409g

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