

CONFIRMATION OF COVERAGE

Insurer: "INGO ARMENIA" INSURANCE CJSC

Reinsurance and Services arranged by: **Aspire Insurance Advisers Limited**

Aspire Insurance Advisers Limited is authorised and regulated by the UK Financial Conduct Authority

Policyholder: **HSBC BANK ARMENIA** Cardholder / Insured Person Name:

Card Issuer: **HSBC BANK ARMENIA** Mastercard World Black Edition first nine digits:

Card Type:
Mastercard World Black Edition

Policy Number: **TR521000**

Policy Expiry Date: **16/02/2021**

Geographical Limit: **Schengen Worldwide**

Note: Travel Insurance is valid for **Cardholder** who is not yet 76 years old and will include any **Spouse** and/or **Dependent Children** who are all travelling with **Cardholder** on a Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Benefit	Compensation limit calculated	Currency	Compensation limit	Excess per Cardholder per event in EUR / Time
Emergency Evacuation & Repatriation Expenses	Per event	EUR	50,000	100
Emergency Medical Expenses	Per event	EUR	50,000	100
Personal Accident Full Trip (Accidental Death & Disability)	Per event	EUR	50,000	Not applicable
Hospital Daily Benefit	Per day (max. 30 days)	EUR	50	48 hours
Loss of Baggage	Per event	EUR	1,200	50
Loss of Money	Per event	EUR	800	50
Trip Cancellation	Per event	EUR	2,000	Not applicable
Missed Departure	Per event	EUR	2,000	Not applicable
Travel Delay	Per hour (max. 12 hours)	EUR	60	4 hours
Baggage Delay	Per hour (max. 12 hours)	EUR	60	4 hours
Document Replacement	Per event	EUR	400	Not applicable
Personal Liability	Per event	EUR	50,000	Not applicable

This insurance coverage meets the requirements of Regulation (EC) No. 810/2009 of the European Parliament and the Council of 13th July 2009. Cover is valid worldwide and effective from the Travel Departure Date, up to a maximum of ninety <90> days or up to the Policy Expiry Date, whichever is earlier.

Disclaimer: This Certificate of Insurance is attached to and forms part of the Terms & Conditions of the Travel Policy No: **TR521000**. If an Insured Event occurs after the commencement of a Journey giving rise to a valid claim, the Journey will automatically be extended within the Terms & Conditions of the Policy.

Please refer to the Terms & Conditions, which will contain reductions, limitations, exclusions and termination provisions.

For 24 Hours / Worldwide Assistance Services Abroad: +7 495 937 64 92 (English/Russian). Worldwide Assistance Services Abroad are supported by International SOS.

For and on behalf of "INGO ARMENIA" Insurance CJSC



Lilit Shmavonyan
Head of corporate sales department

INGO ARMENIA INSURANCE CJSC
FOR HSBC Bank Armenia CJSC CARDHOLDERS TRAVEL INSURANCE ONLY

Definitions

Journey shall mean the first 90 days of any trip commencing within the Period of Insurance, where at least 50% (or a minimum of EUR 300, whichever is the lesser) 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% (or a minimum of EUR 300, whichever is the lesser) of the trip cost have been paid by using such Cardholder's Mastercard World Black Edition 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.

Emergency Evacuation and Repatriation

- **Emergency Evacuation:** this covers the cost of emergency evacuation to the nearest suitable medical facility.
- **Repatriation:** this covers the cost of repatriation to the cardholder's normal country of residence following hospitalization should their original travel tickets no longer be valid.
- **Transportation of Mortal Remains:** in the case of death of a cardholder whilst on a journey abroad, this covers the cost to transport the cardholder's mortal remains from the place of death to any location
- **Transportation to join a Cardholder:** this covers the cost of a return ticket for a person chosen by the cardholder to join the cardholder who has been or will be hospitalized outside their principal country of residence
- **Return of Dependent Children:** if dependent children are left unattended as a result of a cardholder's accident or illness whilst on a journey, this covers the cost of the transportation of such dependent children to their normal place of residence accompanied by qualified attendants.

Emergency Medical expenses: it provides Medical Expenses for cardholders if they suffer bodily injury or fall ill whilst on a journey.

Hospital Daily Benefit: a daily cash payment to the cardholder for each day of hospitalization, up to a Maximum of 30 days.

Personal Accident: a benefit which provides a lump sum payment in the event of death or disability following an accident.

Compensation payable in respect of Personal Accident

- Death 100% of sums above
- Total and irrecoverable loss of sight of one or both eyes 100% of sums above
- Loss of one or two Limbs 100% of sums above
- Permanent Total Disablement (other than above) 100% of sums above
- For children aged 16 and under death benefit is limited to EUR 3,000 per child.
- Benefit shall not be payable under more than one of the items above in respect of the consequences of one Accident.

Travel Inconvenience

- **Travel Delay:** compensation is payable for each full hour of travel delay if the flight or boat is delayed at the point of departure for at least 4 hours and up to a maximum of 12 hours.
- **Baggage Delay:** compensation is payable for each full hour of baggage delay if the baggage is temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents for at least 4 hours and up to a maximum of 12 hours.
- **Document Replacement:** it covers the cost necessarily incurred for replacing essential documents forgotten, lost or misplaced during a journey.
- **Missed Departure:** it covers the additional accommodation (room only) and travel expenses necessarily incurred in reaching the cardholder's destination or returning to their principal country of residence.
- **Trip Cancellation:** a benefit to cover the costs incurred from the necessary cancellation, rearrangement or curtailment of a trip.
- **Loss of Baggage:** it covers for loss, theft or damage to baggage / luggage.
- **Loss of Money:** it covers for loss or damage of money. Money shall mean coins, bank notes, postal and money orders, signed travelers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.
- **Personal Liability:** designed to provide cover in the event of the cardholder becoming legally responsible for damages or costs to a third party in respect of accidental death or bodily injury and/or accidental loss of or damage to material property.

How to make a claim

Please note, that the Bank of the Cardholder has no obligation to act on behalf of the client during claim procedures. Claims should be regulated directly with Claims Administrator, as stated below:

In the event of an event occurring that may give rise to a claim under this Certificate, the Cardholder, or his representative, should call Crawford and Company (+7 495 937 64 53) or (+7 495 937 64 77) during office hours of 09.00 to 17.00hrs. Outside normal working hours, the Cardholder should contact Crawford's by email (TPA.CLAIMS@RUS-SURVEY.RU) and request a claim form or call back during office hours as stated above.

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: (TPA.CLAIMS@RUS-SURVEY.RU). Written notice of any event or proceedings which may give rise to a claim shall be given to the Claims Administrator within 30 (thirty) days of the occurrence.

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

Upon contacting Crawford and Company 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.