

Insurance Product Information Document

Credit Card Insurance – VISA GOLD

All pre-contractual and contractual information contributing to the personalisation of the insurance product to the customer's needs is provided in other documents.

Foyer Assurances S.A.

Luxembourg Trade and Companies Register no. B34237



What is this type of insurance? This insurance product offers holders of the “VISA GOLD” credit card protection in several situations. The types of protection are listed in the section “What is insured?”



What is insured?

- **Insurance for delivery of goods purchased online:** compensation in the event of non-delivery or non-compliant delivery of a new private-use item purchased (household appliances, IT, clothing, etc.) online from a merchant with your card;
- **Purchase protection insurance:** protection of purchases made with the card against the risk of theft and accidental damage;
- **Travel insurance cover:**
 - o **TRIP CANCELLATION AND INTERRUPTION COVER**
 - o **FLIGHT DELAY COVER**
 - o **EXTENSION OF STAY COVER**
 - o **MISSED DEPARTURE COVER**
 - o **LUGGAGE LOSS OR DELAY COVER**
 - o **BAGGAGE THEFT COVER**
- **Travel accident insurance:** cover in the event of an accident resulting in death or permanent disability or other event covered during a trip paid for with the card;

Disclaimer: this list of cover types is not exhaustive; different cover limits, excesses and/or conditions apply to each benefit. For more information, see the “VISA GOLD” general insurance terms and conditions.



What is not insured?

- x Claims resulting from intentional or fraudulent misconduct on the part of the Insured
- x Claims resulting directly or indirectly from a war or acts of the same nature
- x The consequences of ionised radiation

Disclaimer: this list is not exhaustive. For more information, see the “VISA GOLD” general insurance terms and conditions.



Are there any restrictions on cover?

- ! Consequences of the use of drugs or medicines not medically prescribed in the event that the “Trip cancellation and interruption” cover is activated
- ! Benign illnesses or injuries that can be treated on site if the “Trip Cancellation and Interruption” cover is activated
- ! Losses resulting directly or indirectly from suicide or attempted suicide in the event that the “Travel Accident” cover is activated
- ! The simple disappearance or loss (loss outside the responsibility of the Travel Company) in the event that the cover for “Loss/Theft of luggage or personal objects during the trip (travel/room/rental vehicle)” is activated
- ! Accidents resulting from alcohol intoxication, the use of narcotics or similar products, not prescribed by an authorised medical practitioner in the event that the “Rental vehicle deductible cover” is activated

Disclaimer: this list is not exhaustive. For more information, see the “VISA GOLD” general insurance terms and conditions.



Where am I covered?

- ✓ The Credit Card insurance is valid worldwide



What are my obligations?

- **Cover is only valid if purchases have been made with the BIL GOLD Card**
- The Insured must retain and send copies of all receipts and other documents requested by the Insurer (or designated claims handler) to ensure the processing of a valid claim.
- The Insured must report the claim to the Insurer by sending it the completed and signed claim form as soon as possible and at the latest within 20 calendar days following the issue of the visa statement.

How to report a claim

The claim form can be found on the website www.bil.lu or requested from Willis Towers Watson Luxembourg by calling 00352/46.96.01.321



When and how do I pay?

BIL has taken out this cover for the benefit of Visa GOLD Credit Card holders.



When does the cover start and end?

The cover takes effect as soon as the insured becomes the holder of a GOLD credit card issued by BIL.

The insurance cover expires as soon as the VISA GOLD credit card issued by BIL is cancelled or blocked and/or until the expiry date of the card.

The insurance cover ceases automatically in the event of non-renewal or termination of the policy between the insurer and the policyholder.

The special terms and conditions may provide for specific periods for the coverage of insured losses. These coverages are inseparable from the insured credit card and may not be terminated separately. In the cases described above, the cover ends and all benefits cease. For more details on how to cancel the covered credit card, the insured must refer to the VISA GOLD General Terms and Conditions.



How do I cancel the policy?

BIL is the policyholder of a group policy for all holders of a VISA GOLD credit card. The insurance is linked to the credit card; the insurance cover automatically ceases for all services used after the date of termination of the card