



**FOREIGN TRAVEL ACCIDENT AND STAY INSURANCE
LINKED TO THE MASTERCARD CLASSIC CARD**
Very extensive cover FREE for your and your family

INSURANCE CERTIFICATE
100.000 EUR + 30.000 EUR

Are you going on holiday or travelling abroad?

The Bank Card Company SA provides holders of MasterCard Classic card, and members of their families, with insurance covering travel accidents abroad of EUR 100.000 covering the risk of death or permanent disability, and also providing EUR 30.000 to cover the costs of search and rescue or, in the event of death, repatriation of the body.

This insurance covers accidents occurring during travel abroad on public conveyances or hire cars charged to a MasterCard Business Classic card administered by Bank Card Company SA/NV.

1. Definition

The 100.000 EUR travel accident insurance scheme covers against accidental death or permanent disablement relating to a journey abroad by public conveyance or in a hire car, and provides supplementary cover of 30.000 EUR against the cost of search and rescue or, in the event of death, of repatriation of the body.

2. What is meant by "public conveyance" ?

This is any means of transport licensed for the conveyance of persons by regular lines: aircraft, train, bus, boat. Chartered flights, shuttle services by air and coaches are also deemed to be public conveyance, provided that the craft or vehicle is chartered by a tour operator or by a travel agency.

3. What is meant by hire car ?

All motorised cars of at least four wheels used by the cardholder for private transport of persons or goods for a maximum period of 60 days. Leased cars or long-term hire cars are not covered.

4. When does this insurance operate ?

Insurance cover is automatically provided when tickets for foreign travel or car hire contracts are charged in full to a MasterCard Classic card administered by Bank Card Company SA/NV.

5. Who is covered by the insurance ?

All holders of a MasterCard Classic card administered by Bank Card Company SA/NV, their spouses (*) and their dependants under the age of 25, are insured, even if they travel separately. All holders of a MasterCard Classic card administered by Bank Card Company SA/NV are also covered, even if the journey is charged to a MasterCard administered by Bank Card Company SA/NV in another holder's name provided that the same travel accident insurance is linked to this card (see the remarks under 9 and 10).

6. Subject of cover

The accidental death or permanent disablement of an insured person during travel on public conveyance or in a hire car, the cost of which has been charged to a MasterCard Classic card administered by Bank Card Company SA/NV.

Extension to certain journeys

The insurance extends to journeys by public conveyance, taxi or private car from the place of residence or stay to the airport or the place of embarkation, and vice versa, even if this means of conveyance could not be charged to a MasterCard Classic card administered by Bank Card Company SA/NV, provided that the cost of the travel has been charged to a MasterCard Classic card administered by Bank Card Company SA/NV.

7. Extension to stays abroad

The travel accident insurance covers stays abroad of a maximum duration of 60 days, provided that the return tickets or hire contract have been paid for in Belgium using a MasterCard Classic card administered by Bank Card Company SA/NV. The stay abroad starts on the date of departure and ends on the date of return to the insured person's country of residence or, in any event, after a period of 60 consecutive days abroad. 24-hour cover is provided: any accidents occurring during the stay are covered by the insurance policy. During the stay abroad, the insurance also covers the piloting of an aircraft, provided that the insured person holds an approved professional licence and that the hire of the aircraft has been charged to a MasterCard Classic card administered by Bank Card Company SA/NV.

8. Piracy, acts of aggression, terrorism

Under this insurance, policyholders are covered against piracy, acts of aggression, terrorism and hostage-taking, provided that the policyholder has not taken an active part.

(*) A spouse is defined as a wife or husband, or any person cohabiting under the same roof as the holder and domiciled at the same address as him.

9. What indemnities are paid ?

In the event of an accident leading, within 12 months of the incident, to the death or permanent physical disablement of the insured person, the company will pay the following indemnities.

In the case of permanent disablement, the indemnity will be in proportion to the level of disability, where this is 25% or more. Disablement of 66% or more will be deemed to be total disability qualifying for 100% indemnity.

Age of insured person	Death benefit	Total permanent disability benefit (*)
15 and over	EUR 100 000	EUR 100 000
From 5 to 15	EUR 20.000	EUR 100 000
Less than 5	EUR 10 000 (**)	EUR 100 000

(*) According to the Official Belgian Disabilities Scale

(**) Limited to the application of the legal provisions in force.

Moreover, under this insurance, the company will provide cover of 30.000 EUR against the costs of search and rescue of insured persons or, in the event of death, the costs of repatriating the body. The maximum indemnity is limited however to 130.000 EUR per insured person, irrespective of the number of insurance certificates linked to the MasterCard administered by the Bank Card Company SA/NV, held by the insured person.

10. Remark

The insurance company will provide maximum cover of 5.000.000 EUR on group travel, provided that it is organised and charged to the MasterCard Classic card administered by the Bank Card Company SA/NV of a single member of the group concerned in the joint interest of the group, even if the cardholder does not take part in the journey.

11. To whom is the indemnity paid?

The payment of indemnities is made directly to the insured person.

In the event of death, the beneficiaries will be, in order:

1. The appointed beneficiary;
2. The spouse, or any person cohabiting under the same roof as the holder and domiciled at this address
3. The children
4. The grandchildren and other descendants
5. The parents
6. The brothers and sisters

12. Can this insurance be combined with other policies?

Yes, in the event that the holder already has other life insurance or accident insurance cover, he/she will still receive in full the indemnity provided by the MasterCard Classic travel accident insurance.

13. Exclusions

Death or injury are excluded where they result from: suicide or attempted suicide; invasion; uprisings; insurrections; war (whether declared or not); offences committed by the insured person or by his beneficiaries; inebriety whilst driving a vehicle; bets, challenges or notoriously perilous acts; motor vehicle speed trials or endurance tests and training for such tests. During stays abroad: manual work in connection with a profession, business or trade and the supervision of such work, except where this is purely administrative. No cover is provided for accident resulting from ionising radiation or contamination from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Nor does this insurance cover any accident relating to radio-active, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

14. Notification of claims

What to do in the event of a claim

Claims must be notified, within 30 days of the accident occurring, to the insurance broker:

M.D.B. Reinsurance Brokers S.A.,
Chaussée de Waterloo 935,
B-1180 Bruxelles.

HANS VERSTRAETE
Administrateur Délégué
NAVIGA

The risk is insured by NAVIGA SA/NV,
Mechelensesteenweg 66 - B-2018 Antwerp, an insurance company
registered under number 0573 (RD 4/7/79).
This certificate is valid only insofar as the policy is in effect.

Full text of the policy

A copy of the original insurance policy, of which this certificate is an excerpt, can be obtained from M.D.B. Reinsurance Brokers S.A. In the event of any dispute about the interpretation of this certificate, the original policy will take precedence.