



BNP PARIBAS
FORTIS

VISA



**FOREIGN TRAVEL ACCIDENT AND STAY INSURANCE
LINKED TO THE VISA BUSINESS SILVER AND MASTERCARD BUSINESS SILVER
Very extensive cover FREE for you and your family**

INSURANCE CERTIFICATE
200.000 EUR + 60.000 EUR

Are you going on holiday or travelling abroad?

The Bank Card Company SA provides holders of Visa Business Silver or MasterCard Business Silver card, and members of their families, with insurance covering travel accidents abroad of EUR 200.000 covering the risk of death or permanent disability, and also providing EUR 60.000 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 Visa Business Silver or MasterCard Business Silver card administered by Bank Card Company SA/NV.

1. Definition

The 200.000 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 60.000 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 Visa Business Silver or a MasterCard Business Silver card administered by Bank Card Company SA/NV.

5. Who is covered by the insurance ?

All holders of a Visa Business Silver or MasterCard Business Silver 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 Visa Business Silver or MasterCard Business Silvercard administered by Bank Card Company SA/NV are also covered, even if the journey is charged to a Visa or a MasterCard card 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 Visa Business Silver or MasterCard Business Silver 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 Visa Business Silver or MasterCard Business Silver card administered by Bank Card Company SA/NV, provided that the cost of the travel has been charged to a Visa Business Silver or MasterCard Business Silver 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 Visa Business Silver or MasterCard Business Silver 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 Visa Business Silver or a MasterCard Business Silver 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 200 000	EUR 200 000
From 5 to 15	EUR 40 000	EUR 200 000
Less than 5	EUR 20 000 (**)	EUR 200 000

(*) 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 60.000 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 260.000 EUR per insured person, irrespective of the number of insurance certificates linked to the Visa or 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 Visa Business Silver or MasterCard Business Silver 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 Visa Business Silver or MasterCard Business Silver 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 SA/NV

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.



THE VISA BUSINESS SILVER CARD AND MASTERCARD BUSINESS SILVER CARD CONFORT SERVICE

CERTIFICATE

GENERAL CONDITIONS OF ASSISTANCE

0. DEFINITIONS.

0.1 Visa – MasterCard Confort

The arrangements put in place for the provision of travel insurance pursuant to the agreement between Bank Card Company SA and Inter Partner Assistance SA - an insurance company registered under the number 0487 (Royal Decrees of 4.7.1979 and 13.7.1979 - published in the Official Belgian Gazette (Moniteur belge) of 14.07.1979) with its head office located at 1050 BRUSSELS, Le Parnasse-Idalie 1, Rue du Trône 98,

Box 9. Inter Partner Assistance SA undertakes to provide the assistance cited below.

0.2 The policyholder

The Bank Card Company, on behalf of banks issuing the Visa Business Silver and MasterCard Business Silver cards in Belgium.

0.3 Insured persons

Insured persons (hereinafter “the insured person” or “insured persons”) must be domiciled and generally resident in Belgium and must be:

- the holder of a valid Visa Business Silver card or a MasterCard Business Silver card;
- the cardholder’s legal spouse or de facto cohabitant;
- unmarried relatives in the first degree in the ascending or descending line living under the same roof as the Visa Business Silver or MasterCard Business Silver cardholder;
- unmarried children (students, etc.) resident elsewhere in Belgium but domiciled with the Visa Business Silver or MasterCard Business Silver cardholder qualify as insured persons.

0.4 Nature of the travel

The cover is provided for any travel or stay, whether private or professional (although in the latter case only for administrative, commercial or cultural activities, and not for any technical activities).

1. THE PURPOSE AND EXTENT OF THE COVER

1.1 Purpose

The purpose of the contract is to insure cardholders against the eventualities set out in the contract giving entitlement to the cover and indemnities listed below.

1.2 Geographic coverage

ZONE 1:

- Belgium, anywhere outside a radius of 10 km from the home or from the place of residence of any children;
- For persons stationed in Germany (Belgian Forces in Germany - FBA), anywhere outside a radius of 10 km from their posting: i.e. the zone where they are posted is deemed to be Belgian territory. Any eventuality not covered in Belgium is likewise excluded in the place where the insured person is stationed;
- Elsewhere in Europe;
- The Canary Islands and Mediterranean countries, with the exception of Libya.

ZONE 2 (Rest of the world)

- All countries not listed as being in Zone 1.

1.3 Eligibility

To be eligible for the cover provided, the holder of a Visa Business Silver or MasterCard Business Silver card must be domiciled and generally resident in Belgium and, with the exception of any military posting to Germany, no trip should exceed 90 days. Cover is provided irrespective of the means of transport used. If for reasons over which the parties have no control, assistance cannot be provided in a ZONE 2 location, the costs incurred by the insured person will be reimbursed up to the ceiling for indemnities laid down in the contract.

2. PROVISION OF ASSISTANCE TO INSURED PERSONS

2.1 In the event of illness or injury

- a) Visa - MasterCard Confort will decide on the best action to be taken, depending on the severity of the case and with the agreement of the doctor in attendance or family general practitioner.

Visa - MasterCard Confort will cover the costs of any repatriation or ambulance transport and any medical supervision of the insured person, which may be deemed necessary, by:

- ambulance plane;
- scheduled flight;
- first class rail;
- ambulance,

to a hospital in Belgium, in the vicinity of the place of residence, or to the place of domicile, as appropriate. With regard to countries in Zone 2, transport is by scheduled flight only.

Any decision as to the means of transport and the place of hospitalisation will be based solely on the medical interests of the insured person. IN ANY EVENT, ANY DECISION ON TRANSPORT OR REPATRIATION IS SUBJECT TO THE AGREEMENT OF THE VISA - MASTERCARD CONFORT MEDICAL SERVICE.

- b) The costs of descent by sledge are also covered in the event of an accident on ski slopes.

2.2 Repatriation or ambulance transport under the conditions laid down in Article 2.1(a)

Where a decision is taken to repatriate or provide ambulance transport for a sick or injured insured person, Visa - MasterCard Confort will organise and pay the costs of transporting the insured person, by first class rail or scheduled flight to the place of stay in Belgium.

2.3 Hospitalisation of more than 10 days

If the state of the sick or injured insured person does not warrant or prevents immediate repatriation, and hospitalisation abroad of more than 10 days is likely to be required, Visa - MasterCard Confort will organise and pay the travel costs by first class rail or scheduled flight (round trip) of a member of the sick or injured person’s household to the place of hospitalisation.

The costs of the household member’s stay abroad will be reimbursed up to a ceiling of 37,18 EUR per day for a maximum of 10 days.

- 2.4 Inability to take care of children under 15 years old**
If neither the sick or injured insured person or any other accompanying insured person can take care of any children of the insured person under 15 years of age who have accompanied them abroad, Visa -MasterCard Confort will cover the travel costs, but not the cost of the stay abroad, for a person designated by the family to take charge of the children and escort them to the place where they will stay in Belgium.
- 2.5 Death during travel abroad**
In the event of the death of an insured person following illness or an accident, Visa - MasterCard Confort will either:
- organise and pay for the cost of repatriation or transport of the bodily remains from the place of death to the place of burial in Belgium;
 - cover the costs of the:
 - post mortem examination;
 - preparation for burial;
 - coffin, up to a ceiling of 495,79 EUR.
 The funeral and burial costs in Belgium shall be borne by the family;
- or cover the costs of burial abroad, up to the amount which would have been borne by Visa - MasterCard Confort in the event of repatriation.
- 2.6 Death or serious illness in Belgium of a family member**
If the insured person must interrupt his stay abroad due to the death or serious illness in Belgium of a member of his family (spouse, mother, father, child, brother, sister, grandfather, grandmother), Visa -MasterCard Confort will organise and cover the cost to the home or place of burial in Belgium of:
- either a round trip by the insured person by first class rail or scheduled flight;
 - or the return journey only of the insured person and another insured person by first class rail or scheduled flight.
- This cover is only provided on presentation of a death certificate and proof of the family relationship.
- 2.7 Search and rescue costs**
Visa - MasterCard Confort will reimburse search and rescue costs incurred in saving the life or ensuring the physical safety of an insured person, up to a ceiling of 2.478,94 EUR per insured person.
- 2.8 Bail and legal fees incurred abroad**
If, further to an accident, the insured person is or is likely to be imprisoned, Visa - MasterCard Confort will advance the bail required by the authorities up to a maximum amount of 12.394,68 EUR per insured person and will cover legal fees up to a ceiling of 1.239,47 EUR per insured person in the event of prosecution. Visa - MasterCard Confort will allow a maximum period of three months for reimbursement from the day on which the bail bond is advanced. In the event of reimbursement by the authorities of the country concerned ahead of this deadline, the bail must clearly be returned immediately to Visa - MasterCard Confort . Law suites in Belgium are not covered by Visa - MasterCard Confort .
- 2.9 Message relay service**
Visa - MasterCard Confort will forward urgent messages relating to incidents covered by the contract to which the insured person has subscribed. The content of the message shall not under any circumstances entail any responsibility on the part of Visa - MasterCard Confort and shall be in accordance with Belgian law.
- 2.10 Information in the event of problems during travel**
In the event of serious and unforeseen problems during travel, such as the theft of money, identity documents, tickets, etc., Visa - MasterCard Confort will provide insured person with any relevant information relating to the steps which must be taken urgently vis-à-vis local authorities or organisations.
- 2.11 Medical information in the event of an emergency**
Visa - MasterCard Confort will, on request, provide any information necessary, such as: the names of doctors, specialists, dentists or paramedics, the addresses of hospitals, ambulances, etc. Visa -MasterCard Confort will provide advice on the steps to be taken, with the exception however of any medical diagnosis.
At the request of the insured person, Visa -MasterCard Confort will send a doctor to the his/her bedside. In this case, the doctor's fees shall be paid directly by the insured person.
- 2.12 Provision abroad of essential medicines**
Visa - MasterCard Confort will provide an insured person who falls ill abroad with any essential medicines prescribed by a doctor which cannot be found at that location but are available in Belgium.
- 2.13 Serious incident at home**
A one-way first-class rail ticket or economy-class air ticket will be provided for the return to Belgium of a cardholder in the event of a fire, burglary or where force majeure necessitates the insured person's immediate return to his home or business. A return ticket may be provided at the express request of the cardholder where he/she is travelling in a European country other than Belgium.
- 2.14 Travel delay of more than four hours**
Additional hotel expenses up to a ceiling of 123,95 EUR per night for a maximum of two nights and the costs of board up to a ceiling of 49,58 EUR per day for a maximum of two days, will be reimbursed if the journey is interrupted or delayed abroad by more than four hours as a result of a lightning strike, a disaster or other unforeseen event, insofar as the travel has been charged to a Visa Business Silver card or MasterCard Business Silver card. The maximum aggregate indemnity per incident for this cover is limited to 247,89 EUR.
- 2.15 Unforeseen delay**
Where an unforeseen delay interrupts or changes the initial travel schedule, Visa - MasterCard Confort will ensure that the cardholder receives the necessary information for continuation of the journey to be organised and will, on request, take charge of finding hotel rooms.
- 2.16 Luggage assistance abroad**
In the event of theft, loss or destruction of luggage, Visa - MasterCard Confort will forward to the insured person a suitcase containing personal effects by way of replacement. This must be deposited at the head office of Inter Partner Assistance SA, rue du Trône 98 in Brussels, at the request of the insured person, by a member of his family or by a person designated by him.
- 2.17 Luggage search**
In the event of the theft or loss of luggage, Visa -MasterCard Confort will help cardholders to complete the formalities which must be undertaken vis-à-vis the competent authorities and will take charge of the search for lost or stolen luggage and redirecting any luggage found.
- 2.18 Cash advances**
Visa - MasterCard Confort will advance to an insured person any sum necessary to cover immediate expenses up to a ceiling of 1.239,47 EUR:
- in the event of emergency hospitalisation of the insured person;
 - in the event of any unforeseen emergency where the insured person is unable to use a Visa Business Silver card or a MasterCard Business Silver card for payment following its loss or theft reported to the authorities. In this case, the insured person, or any person acting on his behalf, must sign an acknowledgement of the debt. Any sums advanced by Visa - MasterCard Confort must be reimbursed on return to Belgium and at the latest three months after the date of the advance.

3. ASSISTANCE PROVIDED SOLELY TO THE HOLDER OF THE VISA BUSINESS SILVER CARD OR MASTERCARD BUSINESS SILVER CARD

3.1 Document forwarding service

Visa - MasterCard Confort will forward important documents (max. 5 kg) in the event that the originals are destroyed.

3.2 Return to the place of work

If the decision to repatriate the cardholder was taken and organised by Visa - MasterCard Confort, a one-way ticket to the place where the insured person was working will be provided to the repatriated person's replacement or to the insured person himself.

3.3 Medical costs following an illness or accident abroad

Reimbursement will take place of any medical, surgical, pharmaceutical and hospitalisation costs where these were incurred by the insured person prior to any decision by Visa - MasterCard Confort to organise the transport under medical supervision of the insured person. The maximum indemnity per insured person over the period of a single year covered is limited to 4.957,87 EUR. The excess per claim is 49,58 EUR. This cover is not provided in Belgium.

GENERAL EXCLUSIONS

The contract does not cover:

1. services which were not called for at the time of the event and which were not undertaken by or with the consent of Visa - MasterCard Confort ;
2. incidents occurring within a radius of 10 km from the home of the insured person or the place of posting (Belgian Forces in Germany) or the place of residence of any children;
3. suicide, deliberate acts or severe negligence on the part of the insured person;
4. events such as: civil or foreign war, strikes (except for those cited in 2.14), riots or public uprisings, terrorism or sabotage;
5. nuclear accidents as defined by the Paris Convention and supplementary Protocols or resulting from radiation deriving from radio-active isotopes;

6. - benign infections or injuries which do not prevent the patient from continuing his journey;
- mental illness already under treatment;
- pregnancy after six months;
- chronic illness having resulted in neurological, respiratory, circulatory, sanguineous or renal changes;
- relapses and convalescence relating to any infections diagnosed, but not yet cured and being treated before the date of departure, which present a real danger of rapid deterioration;
7. the purchase and repair of a prostheses in general, including glasses, contact lenses, etc.;
8. training for sports events involving motor vehicles or undertaken on a professional basis;
9. the costs of medical or surgical treatments and medicines, prescribed and/or incurred in Belgium, even those pursuant to an illness or accident occurring abroad;
10. the reimbursement of travel cancellation costs and the consequences of strikes;
11. cover may also be refused under the contract following natural disasters.

WHAT TO DO IN THE EVENT OF A CLAIM

Telephone Brussels n° 550.04.00, around the clock.

Collect calls are accepted.

For Inter Partner Assistance SA,

Bernard de LANTSHEERE
General Manager