



**FOREIGN TRAVEL ACCIDENT INSURANCE
WITH THE VISA BUSINESS BLUE CARD**
Very extensive cover FREE for you and your family

INSURANCE CERTIFICATE
100.000 EUR + 30.000 EUR

Are you going on holiday or travelling abroad?

When you charge the full cost of your travel ticket abroad or at least 30% of the cost of your organised trip, including transport, or the entire cost of the hire of a vehicle to your Visa Business Blue card, Bank Card Company will grant you foreign travel accident insurance of EUR 100,000, covering the risk of death or permanent disability. An additional indemnity of EUR 30,000 covers other related costs.

1. Definition of the cover

The travel accident insurance is an insurance scheme providing holders of a Visa Business Blue card administered by Bank Card Company SA and members of their families with cover against accidental death or permanent disablement during journeys by public conveyance where this is part of travel abroad or a journey to a foreign country and where the cost of the journey has been charged to a Visa Business Blue card administered by Bank Card Company SA. In the event of an accident covered by this insurance, the policy also provides a supplementary indemnity against the costs of search and rescue or, in the event of death, of repatriation of the body. This indemnity, of a maximum of EUR 30.000 per victim, is limited to reimbursement of sums not reimbursed by social security bodies and other insurance policies in the victim's name.

2. Who is covered by this insurance?

All holders of a Visa Business Blue card administered by Bank Card Company SA, their spouses (*) and their dependants under the age of 25, are insured, even if they travel separately.

All holders of a Visa Business Blue card administered by Bank Card Company are covered, even if the foreign travel is charged to a Visa card administered by Bank Card Company SA in another holder's name, provided that the same insurance is linked to this card (see the remarks under 7 and 8).

3. What is meant by "public conveyance"?

This is any means of transport licensed for the conveyance of persons by scheduled lines: aircraft, train, boat. Charter flights, shuttle services by air, and coaches are also deemed to be public conveyance, provided that they are chartered by a tour operator or by a travel agency. Hire cars covered by a short-term hire contract are also deemed to constitute a public conveyance. In this case, proof must be provided that the intention, with the agreement of the vehicle hire firm, was to charge the entire cost of the car hire to the card.

4. What is meant by hire car?

All motorised cars of at least four wheels used for the private transport of persons. Leasing or long-term hire contracts are not covered.

5. When does this insurance operate?

Insurance cover is automatically provided when the means of transport covered or the car hire contracts are charged to a Visa Business Blue card administered by Bank Card Company SA under the conditions set out in Articles 1 to 3.

6. Piracy - Acts of Aggression - Terrorism

Under this insurance, insured persons are covered against piracy, acts of aggression, terrorism and hostage-taking, provided that the insured person 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.

7. What indemnities are paid?

The company will pay the following indemnities to insured persons, in the event of an accident leading, within 12 months of the incident, to one of the consequences cited hereunder.

Age of the insured person	Indemnity in the event of death	Indemnity in the event of permanent total disablement(*)
≥15 years old	100.000 EUR	100.000 EUR
5-15 years old	20.000 EUR	20.000 EUR
Under 5 years old	10.000 EUR	10.000 EUR

(**)

(*) According to the Official Belgian Disabilities Scale

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

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.

The maximum indemnity for eligible search and rescue and repatriation costs is limited to EUR 30.000 per insured person.

The maximum indemnity per insured person will be EUR 130,000 for the holder of a Visa Business Blue card administered by Bank Card Company SA.

If a trip taken by the holder of a Visa Business Blue card administered by Bank Card Company SA has been charged to a Visa card administered by Bank Card Company SA other than his own, the maximum indemnity will be that provided by the card held by the cardholder taking the journey and, if he/she holds several cards, the indemnity will be that of the card providing the highest level of cover, irrespective of the number of Visa insurance certificates held by the insured person.

8. Remark

The insurance company will provide maximum cover of EUR 12.395,000 per incident where insured persons travel as a group, and EUR 22.311.000 in aggregate indemnities per accident, applying a proportional payment rule in order not to exceed these amounts.

The total indemnities payable by the company under this contract on all claims within a single year is limited to EUR 24.790.000.

9. To whom is the indemnity paid?

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.

10. Exclusions

The following are excluded: death or injury relating to: 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 or notoriously perilous acts; motor-vehicle speed trials or endurance tests and training for such tests. No cover is provided for an accident resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Nor does this insurance cover an accident relating to radio-active, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

11. 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 Brussels.

HANS VERSTRAETE
Administrateur Délégué
NAVIGA

The risk is insured by NAVIGA SA/NV, Mechelsesteenweg 66 - B-2018 Antwerp, an insurance company registered under number 0573 (RD 4/7/79).

This certificate is valid only insofar as this 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 as to the interpretation of this certificate, the original policy will take precedence.