

World Mastercard Black Edition Card – Kazakhstan Benefit Schedule

BENEFIT TABLE	On a trip
Section I– Delayed Departure/Abandonment	
Delayed Departure, after 4 hours delay, up to a maximum of 12 hours	Up to €35 per hour delay
Maximum	Up to €375
Section II - Baggage Delay	
Baggage Delay, after 4 hours, up to a maximum of 12 hours	up to €35 per hour delay
Maximum	up to € 375
Section III – Hijack Benefit	
Hijack Benefit, maximum	€1,575
- Per day	€75
Section IV – Emergency Medical and Other Expenses Abroad	
Medical Expenses	€115,000
- Per event per person excess	€75
Evacuation and Repatriation Expenses	€75,000
Emergency Dental Treatment	Up to €7,500
Return Home of Beneficiaries - limit per incident	Up to €75,000
Close Relative to travel out if hospitalized	Economy Return Flight
Return Home of Children	Up to €75,000 + Economy Return Flight
Medical expenses for infants born following Complications of Pregnancy, maximum per event	€55,000 (or €75,000 for trips to USA or Caribbean)
Repatriation of Mortal Remains	Transport + coffin/urn up to €3,750

BENEFIT TABLE	On a trip
Section V - Hospital Benefit	
Hospital Benefit, maximum	€1,050
- Per day, maximum 30 days	€35
Section VI – Personal Belongings	
Personal belongings, maximum in total for all beneficiaries travelling together	€750
- Single Article Limit	€150
- Valuables Limit in Total	€150
- Excess per claim	€35
Section VII - Travel Accident	
Travel Accident on Public Transport, maximum	Up to €374,500
- Permanent Total Disablement, Loss of Limbs, Loss of Sight, (Age 70 years and under)	Up to € 374,500
- Loss of Life, (Age 18 to 70 years)	€75,000
- Loss of Life (Age 17 years and under)	€15,000
- All Benefits (Age 71 years and over)	€15,000
Personal Accident, maximum	Up to €18,725
- Permanent Total Disablement, Loss of Limbs, Loss of Sight, (Age 70 years and under)	€18,725
- Loss of Life, (Age 18 to 70 years)	€11,200
- Loss of Life (Age 17 years and under)	€3,750
- All Benefits (Age 71 years and over)	€3,750
Groups covered per incident	€750,000
Section VIII – Purchase Protection	
- Limit per 365-day period	€15,000
- Limit per Incident	€4,500
- Single Article Maximum Limit	€2,500
- Single Article Minimum Limit	€35
- Per Item Excess	€35

Excess

– the first amount, as shown in the **Benefit Table**, which you will be responsible for, per **beneficiary**, for each and every event.

INTRODUCTION

This document is not a contract of insurance but summarizes the benefits provided to **you** by virtue of **your** holding a Mastercard World Elite Card. The provision of those benefits is enabled by an insurance policy held by and issued to Mastercard Europe SA by policy number [XXXXXXXXXX].

Mastercard Europe SA is the only **policyholder** under the insurance policy and only it has direct rights under the policy against the insurer. This agreement does not give **you** direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if **you** are to receive its benefit.

ELIGIBILITY

The benefits summarized in this document are dependent upon **you** being a valid Mastercard World Elite **Cardholder** at the time of any incident giving rise to a claim. Mastercard Europe SA or **your** bank will give **you** notice if there are any material changes to these terms and conditions or if the policy supporting the benefits available under this agreement is cancelled or expires without renewal on equivalent terms.

This is **your** benefit guide and agreement with **us**. It contains details of benefits, conditions and exclusions relating to Mastercard World Elite **Cardholders** and is the basis on which all claims **you** make will be settled.

INSURER

Benefits under this Policy are underwritten by AIG Europe S.A., whose registered branch office is 35D Avenue J.F. Kennedy, L-1855, Luxembourg. Some of the services under this Policy will be provided by CLASS-ASSISTANCE Company, an agent of JSC Halyk Insurance Company. JSC Halyk Insurance Company is a network partner of AIG Europe S.A., and a Republic of Kazakhstan firm of A05A1B9 (050008), Republic of Kazakhstan, 109V Abay Ave, Almaty, n.p. 9a, which is authorised by the National Bank of Kazakhstan.

POLICYHOLDER

Mastercard Europe SA

IMPORTANT INFORMATION

1. Claims arising directly or indirectly from any **pre-existing medical conditions** are not covered.
2. The benefits will not cover **you** when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/ her advice).
3. The benefits will not cover **you** when **you** are travelling with the intention of obtaining medical treatment or consultation.
4. The benefits will not cover **you** if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).
5. If injury, illness loss, theft or damage happens **you** should immediately call **Assistance** on +7 727 356-77-27 to report a medical emergency, request repatriation, report any loss, theft or damage.
6. These benefits and terms and conditions will be governed by and subject to the laws of Kazakhstan unless **we** have specifically agreed in writing otherwise.
7. In order to be eligible to receive benefits under this Benefit Schedule **you** must charge **your trip** in full to **your covered card** except for:
Section IV – Emergency Medical and Other Expenses Abroad – as long as **you** meet the **trip** definition.
8. In order to be eligible to receive benefits under this Benefit Schedule **you** will only be covered for the following benefit if 100% of the total cost has been charged to the **covered card**: Section IV – Purchase Protection.
9. **You** are covered worldwide for **trips** of 45 consecutive days, if **your trip** exceeds 45 consecutive days no cover will apply for any part of that **trip**. The cover is limited to a total of 183 days in any 12-month period. **Trips** must begin and end in Kazakhstan. One-way **trips** will not be covered.

DEFINITIONS

Wherever the following words or phrases appear in bold in this Benefit Schedule they will have the meaning shown below (unless otherwise noted).

You/your/beneficiary (ies) – the **Cardholder** travelling on a **trip** and

- his/her spouse or **civil partner** living permanently at the same address who must be 75 years of age or younger at the beginning of the **period of cover**, and
- up to 5 of his/her children, step-children and adopted children, aged under 19 or under 24 if in full time education, who are all unmarried, financially dependent on the **Cardholder** (according to the regulations of Kazakhstan), all living with the **Cardholder** (unless living elsewhere while in full time education).

To be covered, the Spouse and/or children must be travelling with the **Cardholder** on a **trip**.

You will only be covered if 100% of the total cost of transport and/or accommodation for the **trip** has been charged to the **covered card**, except for:

Section IV – Emergency Medical and Other Expenses Abroad – as long as **you** meet the **trip** definition.

We/us/our

– CLASS-ASSISTANCE Company of 41 bc rumb, Zaitseva street, Saint-Petersburg, Russia, 198188, and/or JSC Halyk Insurance Company of A05A1B9 (050008), Republic of Kazakhstan, 109V Abay Ave, Almaty, n.p. 9a, and/or AIG Europe S.A. of 35D Avenue J.F. Kennedy, L-1855, Luxembourg.

Adverse weather conditions

– rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Assistance

– the service provider CLASS-ASSISTANCE Company of 41 bc rumb, Zaitseva street, Saint-Petersburg, Russia, 198188, arranged by JSC Halyk Insurance Company of A05A1B9 (050008), Republic of Kazakhstan, 109V Abay Ave, Almaty, n.p. 9a.

Benefit Table

– the table listing the benefit amounts on page 1.

Bodily injury

– an identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to be a **bodily injury**.

Cardholder

– the holder of a **covered card**. The **Cardholder** must be 75 years of age or younger at the beginning of the **period of cover**.

Civil Partnership/civil partner

– a couple permanently living together at the same address for a minimum of one year prior to the **trip**. This must be evidenced by a joint account, or utility bill, used by each partner and being registered as living permanently together.

Close relative

– mother, father, sister, brother, spouse, **civil partner**, daughter, son, (including adopted daughter or son), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, of the **Cardholder**.

Complications of Pregnancy

– the following unforeseen complications of pregnancy as certified by a **medical practitioner**: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum hemorrhage; placental abruption; placenta previa; post-partum hemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination; and any premature births or threatened early labor more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Covered Card

– a Mastercard World Elite card, the card being valid and the account in good standing at the time of the incident.

Home

– **your** normal place of residence in Kazakhstan.

Insurer

– AIG Europe S.A. and its affiliates, subsidiaries and network partners. AIG Europe S.A., whose registered branch office in Luxembourg is 35D Avenue J.F. Kennedy, L-1855, Luxembourg, is authorised by the Luxembourg Ministère des Finances.

Insured

– Person who has entered into a contract of insurance with the Insurer and offering Insurance cover to the Cardholders.

Loss of limb

– loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

– total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet.)

Medical condition(s)

– any medical or psychological disease, sickness, condition, illness or injury that has affected **you** or any **close relative**.

Medical emergency

– a **bodily injury** or sudden and unforeseen illness suffered by **you** while **you** are on a **trip** outside Kazakhstan and a registered **medical practitioner** tells **you** that **you** need immediate medical treatment or medical attention.

Medical practitioner

– a legally licensed member of the medical profession, recognized by the law of the country where treatment is provided and who, in rendering such treatment is practicing within the scope of his/her license and training, and who is not related to **you** or any travelling companion.

Pair or set

– items of **personal belongings** or **valuables** forming part of a set or which are normally used together.

Period of cover

– cover begins for any **trip** commencing on or after 1 April 2021. Benefits commence unless otherwise noted when **you** leave your **home** or hotel, or your place of business (whichever is the later) to commence the **trip** and terminates at the time **you** return to your **home**, hotel or place of business (whichever is the earlier) on completion of the **trip**. Eligible items purchased after 31 March 2021 are covered under Section VIII – Purchase Protection. Cover will end when the card account is terminated or when these benefits are cancelled.

The duration of any **trip** may not exceed 45 consecutive days with a maximum 183 travel days in any 12-month period. Please note if **your trip** is longer than the maximum duration, benefits will not apply to any part of that **trip**.

Extension to the period of cover

The **period of cover** is automatically extended for the period of the delay in the event that **you** return to Kazakhstan is unavoidably delayed due to an event covered by this Benefit Schedule.

Permanent total disablement

– disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevents **you** from engaging in, or giving any attention to, any business or

occupation for the remainder of **your** life.

Personal belongings

– baggage, clothing, personal effects, and other articles which belong to **you** and are worn, used or carried by **you** during any **trip**.

Plastic card

– the document issued in the name of the **Cardholder's** bank or other lending institution, and certifies the existence of an distinct account in the bank or other lending institution, and allows the cardholder to make debit and (or) credit transactions with their account, make payments or obtain cash within the limit or an open line of credit to them, and receive their cash in a convenient form of currency.

Pre-existing medical condition(s)

- any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this Benefit Schedule and/or prior to the booking of and/or commencement of any **trip**: and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to commencement of cover under this Benefit Schedule and/or prior to any **trip**.

Public transport

– any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Sports and activities

– the activities listed in the below Sports and Activities section for which **your** participation in during your **trip** is not the sole or main reason for **your trip**.

Strike or industrial action

– any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

– an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

– any journey for business or pleasure made by **you** worldwide during the **period of cover** for which at least 100% of the total cost of transport and/or accommodation has been charged on or after 1 April 2021 to **your covered card**. **Trips** must begin and end in Kazakhstan. One-way **trips** will not be covered. The period of any **trip** may not exceed 45 consecutive days. If **your trip** exceeds 45 consecutive days, no cover will apply for any part of that trip. The cover is limited to a total of 183 days in any 12-month period. Any **trip** solely within the country of residence is only covered when **you** are travelling further than 100 kilometers from **home** or where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Cover for benefits in Section IV – Emergency Medical and Other Expenses Abroad is only provided when **you** are travelling out of country of residence and further than 100 kilometers from **home** and **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Unattended

– when **you** are not in full view of and not in a position to prevent unauthorized interference with **your** property or vehicle.

Valuables

– jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including films, phones, laptops, tablets and headphones), computer games and associated equipment, telescopes, binoculars, and any other item worth € 1,875 or more.

EMERGENCY ASSISTANCE

Contact **Assistance** on Telephone: +7 727 356-77-27.

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of an emergency **you** must contact **Assistance**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorization of medical expenses. If this is not possible because the condition requires immediate emergency treatment, **you** must contact **Assistance** as soon as possible. Private medical treatment is not covered unless authorized specifically by **Assistance**.

Medical Assistance

Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. **Assistance** will also arrange transport **home** when this is considered to be medically necessary, or when **you** have notice of serious illness or death of a **close relative** at **home**.

Payment for Medical Treatment

If **you** are admitted to a hospital/clinic while on a **trip**, **Assistance** will arrange for medical expenses covered by the Benefit Schedule to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **Assistance** for **you** as soon as possible. Beware of requests for **you** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **Assistance** for guidance.

GENERAL CONDITIONS

You must comply with the following conditions in addition to the items listed under SPECIAL CONDITIONS in Section I–VIII below to have the full protection of the Benefit Schedule. If **you** do not comply, **we** may at **our** option refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **You** must be 75 years of age or younger at the beginning of the **period of cover** to be eligible for benefits.
2. **You** are covered worldwide for trips up to 45 consecutive days. If **your trip** exceeds 45 consecutive days, no cover will apply for any part of that **trip**. The cover is limited to a total of 183 days in any 12-month period. **Trips** must begin and end in Kazakhstan. One-way **trips** will not be covered.
3. **You** must take all reasonable care and precautions to protect **yourself** against accident, illness, disease or injury and to safeguard **your** property against loss, theft or damage. **You** must act as if **you** are not covered and take steps to minimize **your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
4. **You** must tell **us** as soon as possible in the event of an emergency or if **you** are hospitalized.
5. **We** ask that **you** notify **us** within 28 days of **you** becoming aware of any incident or loss leading to a claim other than in an emergency, and **you** return **your** completed claim form and any additional information to **us** as soon as possible.
6. **You** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
7. **You** must not abandon any property for **us** to deal with or dispose of any damaged items as **we** may need to see them.
8. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. Please keep copies of all documents sent to **us**.
9. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **our** permission.
10. **You** must tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must also immediately send **us** any writ or summons, letter of claim or other document relating to that claim.
11. In the event of a claim and if **we** require it, **you** must agree to be examined by a **medical practitioner** of **our** choice, at **our** expense. In the event of **your** death **we** may also request and will pay for a post-mortem examination.

12. If **we** provide transportation or settle **your** claim and as a result **you** have unused travel ticket(s) **you** must surrender those tickets to **us**. If **you** do not, **we** will deduct the amount of those tickets from any amount paid to **you**.
13. **We** have the right, if **we** choose, in **your** name but at **our** expense to:
 - 1) take over the defense or settlement of any claim;
 - 2) take legal action in **your** name to get compensation from anyone else for **our** own benefit or to get back from anyone else any payments that have already been made;
 - 3) take any action to get back any lost property or property believed to be lost.
14. If **you** or anyone acting for **you** in any respect attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this Benefit Schedule shall become void. **We** may inform the police and **you** must repay to **us** any amount already received under the Benefit Schedule.
15. If **we** pay any expense for which **you** are not covered, **you** must pay this back within one month of **our** asking.
16. **We** will make every effort to apply the full range of services in all circumstances as shown in the Benefit Schedule. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
17. **We** may at any time pay to **you our** full liability under the Benefit Schedule after which no further payments will be made in any respect.
18. If at the time of any incident, which results in a claim under this Benefit Schedule, there is another insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** proportional share (not applicable to Section VII – Travel Accident).
19. If you possess multiple cards you may only claim and we will only pay up to the highest limit of the cards, the benefit values will not be cumulative.

GENERAL EXCLUSIONS

These exclusions apply throughout **your** Benefit Schedule in addition to the items listed under WHAT IS NOT COVERED in Section I–VIII below. **We** will not pay for claims arising directly or indirectly from:

1. Any **pre-existing medical conditions**.
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section IV – Emergency Medical and Other Expenses Abroad, Section V – Hospital Benefit and Section VII – Travel Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
3. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. **Your** participation in or practice of any sport or activity unless it is shown as covered in the list of **Sports and Activities**.
6. **Your** engagement in or practice of: manual work involving the use of dangerous equipment, cutting tools, power tools and machinery, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorized two or three wheeled vehicles unless a full driving license issued in Kazakhstan is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.
7. Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
8. Self-exposure to needless peril (except in an attempt to save human life).
9. Any claim resulting from **your** involvement in a fight except in self-defense.
10. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
11. **Your** own unlawful action or any criminal proceedings against **you**.
12. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other

insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

13. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of your business, inconvenience, distress, or loss of enjoyment.
14. Operational duties as a member of the Armed Forces.
15. **Your** travel to a country or specific area or event to which a government agency in Kazakhstan or the World Health Organization has advised the public not to travel, or which are officially under embargo by the United Nations.
16. Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
17. Any costs you would have been required or been expected to pay if the event resulting in the claim had not happened.
18. Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this Benefit Schedule.
19. Costs of telephone calls or faxes, meals, taxi fares (with the exception of the taxi costs incurred for the initial journey to a hospital due to your illness or injury), newspapers, laundry costs, or interpreters' fees.
20. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
21. Cover for benefits in Section IV – Emergency Medical and Other Expenses Abroad is excluded in the country of residence.

SPORTS AND ACTIVITIES

You are covered under Section IV – Emergency Medical and Other Expenses Abroad for the following activities provided your participation in them is not the sole or main reason for **your trip** (excluding golf and winter sports holidays).

Abseiling
Archery
Badminton
Baseball
Basketball
Bowling
Camel Riding
Canoeing (up to grade/class 2)
Canoeing (up to grade/class 3 to 4)
Clay Pigeon Shooting
Cricket
Cross country skiing
Elephant Riding
Fell Running
Fencing
Fishing
Football
Glacier Skiing
Go- Karting
Golf
Hockey
Horse Riding
Horse Trekking
Hot air ballooning
Ice Skating (on recognized ski rinks)

Jet Biking
Jet Skiing
Kitesurfing
Manual Work - bar and restaurant, waitress, waiter, maid, au pair and nanny and occasional light manual work at ground level including retail work and fruit picking but excluding the use of dangerous equipment, cutting tools, power tools and machinery
Monoskiing
Mountain Bicycling on Tarmac
Netball
Orienteering
Paintball
Pony Trekking
Racquetball
Road Cycling
Roller Skating
Rounders
Running
Sailing
Scuba Diving (Unqualified and above 18 meters)
Scuba Diving (Qualified and above 40 meters)
Ski Touring
Skidoo
Skiing (on piste or off piste with a guide)
Snowblading
Snowboarding (on piste or off piste with a guide)
Snowshoeing
Squash
Surfing
Table Tennis
Tennis
Tobogganing
Trampolining
Trekking (Up to 4000 meters without use of climbing equipment)
Volleyball
War Games
Water Polo
Water Skiing
Wind Surfing
Yachting
Zorbing

BENEFIT SCHEDULE

SECTION I – DELAYED DEPARTURE/ABANDONMENT

WHAT IS COVERED

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to Kazakhstan for at least 4 hours from the scheduled time of departure due to:

- 1) **strike or industrial action** or
- 2) **adverse weather conditions** or
- 3) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel.

We will pay **you** up to the amount shown in the **Benefit Table** after a minimum of 4 hours delay, per one hour delay, up to a maximum of 12 hours delay, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** destination.

SPECIAL CONDITIONS

1. **You** must check in according to the itinerary supplied to **you**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. **You** must retain all receipts.

WHAT IS NOT COVERED

1. Any costs or charges for which any carrier or provider will compensate **you**.
2. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
3. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
4. Any expenses when reasonable alternative travel arrangements have been made available within 4 hours of the scheduled departure time.

SECTION II – BAGGAGE DELAY

WHAT IS COVERED

We will pay **you** up to the amount shown in the **Benefit Table**, up to a maximum of 12 hours, for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in baggage containing **personal belongings** is temporarily lost in transit during the outward journey of a **trip** and not returned to **you** within 4 hours of **your** arrival. If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section VI – Personal Belongings.

SPECIAL CONDITIONS

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
You must:
 - 1) obtain a Property Irregularity Report from the airline.
 - 2) give formal written notice of the claim within the time limit contained in their conditions of carriage (please retain a copy).
 - 3) retain all travel tickets and tags to submit with a claim.
2. All amounts are only for real expenses in excess of any compensation paid by the carrier.
3. Claims will be considered only for the purchase of essential clothing and toiletries and only if such purchases are made within 4 days of actual arrival at destination and are charged to the **covered card** account. If the **covered card** could not be used for the essential purchases, itemized receipt for these purchases must be retained.
4. No reimbursement will be made if purchases were made after the luggage was returned.
5. All itemized receipts must be retained.
6. Cover only applies to the final destination of **your** outbound **trip**.

WHAT IS NOT COVERED

1. Loss due to delay, confiscation or detention by customs or other authority.
2. Claims arising from baggage shipped as freight or under a bill of lading.

SECTION III – HIJACK BENEFIT

WHAT IS COVERED

We will pay **you** up to the amounts shown in the **Benefit Table** for each 24 hours **you** are detained in the event that the aircraft or sea vessel in which **you** are travelling as a fare paying passenger on a **trip** is hijacked, up to a maximum of 21 days.

SECTION IV – EMERGENCY MEDICAL AND OTHER EXPENSES ABROAD

WHAT IS COVERED

We will pay the following costs, up to the amount shown in the **Benefit Table**, for each **beneficiary** who suffers sudden

and unforeseen **bodily injury** or illness, or who dies during a **trip** outside Kazakhstan.

1. All reasonable and necessary expenses which arise as a result of a **medical emergency** or a **complication of pregnancy** involving **you**. This includes **medical practitioners'** fees, hospital expenses, medical treatment and all the costs of transporting **you** to the nearest suitable hospital, when deemed necessary by a recognized **medical practitioner**.
2. All reasonable and necessary emergency medical expenses for all infants born following **complications of pregnancy** during a **trip**. Claims involving multiple births are considered to be one event.
3. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
4. With **our** prior authorization, additional travelling costs to repatriate **you** to **your home** when recommended by **our** Chief Medical Officer, including the cost of a medical escort if necessary. **Repatriation** expenses will be in respect only of the identical class of travel utilized on the outward journey unless **Assistance** agrees otherwise.
5. Economy class return transport for **beneficiaries** to escort **you** to **your home** in Kazakhstan. If the original pre-booked return ticket(s) cannot be used, **we** will pay for economy one-way travel to return **home**.
6. Economy class return transport for a **close relative** from Kazakhstan to visit **you** or escort **you** to **your home** if **you** are travelling alone and if **you** are hospitalized as an in-patient for more than 7 days, with the prior authorization of **Assistance**.
7. Economy class transport for a friend or **close relative** to travel from Kazakhstan to escort beneficiaries under the age of 15 to **your home** in Kazakhstan if **you** are physically unable to take care of them. If **you** cannot nominate a person, **we** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **we** will pay for economy one-way travel to return the child to the **home**.
8. In the event of **your** death, the reasonable cost of conveying **your** remains to **your home** and the cost of the coffin/urn up to the amounts shown in the **Benefit Table**.

SPECIAL CONDITIONS

1. **You** must give notice as soon as possible to **Assistance** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. In the event of **your bodily injury** or **medical condition**, **we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to Kazakhstan at any time during the **trip**. **We** will do this if, in the opinion of the **medical practitioner** in attendance or **Assistance**, **you** can be moved safely and / or travel safely to Kazakhstan to continue treatment.
3. Subject to timely application to **us** and prior acceptance of the medical expenses for further claims payment, the **Insurer** has a right to decline the incurred expenses if **you** do not have these agreed in advance.

WHAT IS NOT COVERED

1. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
2. The first €75 per incident.
3. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
4. Any claim arising directly or indirectly from oncology related diseases or neoplasms (benign and malignant tumors).
5. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** or **illness**.
6. Any form of treatment or surgery which in the opinion of **our** Chief Medical Officer can be delayed reasonably until **your** return to Kazakhstan.
7. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Kazakhstan.
8. Additional costs arising from single or private room accommodation.
9. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation center unless agreed by **Assistance**.
10. Treatment costs for cosmetic reasons unless our Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this Benefit Schedule.
11. Any expenses incurred after **you** have returned to Kazakhstan unless previously agreed to by **Assistance**.
12. Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations or vaccinations and/or taken the recommended medication.
13. Any costs **you** incur outside Kazakhstan after the date **our** Chief Medical Officer tells **you** **you** should return **home** or **we** arrange for **you** to return **home**. (**Our** liability to pay further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.).

14. **You** must not unreasonably refuse the medical repatriation services **we** agree to provide and pay for under this Benefit Schedule. If **you** choose alternative medical repatriation services without reasonable grounds for doing so, which **we** have accepted in writing, it will be at your own risk and own cost.
15. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
16. Any claim arising from pregnancy related conditions not due to **complications of pregnancy** which first arise after departing on **your trip**. Normal pregnancy or childbirth or travelling when **your medical practitioner** has recorded **your** pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
17. Any treatment or diagnostic testing that was pre-planned or pre-known by **you**.
18. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
19. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.
20. Costs of telephone calls, other than calls to **Assistance** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
21. Air-sea rescue costs.

SECTION V – HOSPITAL BENEFIT

WHAT IS COVERED

If **we** accept a claim under Section IV – Emergency Medical and Other Expenses Abroad, **we** will also reimburse **you** up to the amount shown in the **Benefit Table** for incidental expenses (such as telephone line rental, television rental and visitor taxi journeys) for each continuous 24 hour period that **you** have to spend in hospital as an in-patient.

SPECIAL CONDITIONS

You must give notice as soon as possible to **Assistance** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient.

WHAT IS NOT COVERED

Any claims arising directly or indirectly from:

1. any additional period of hospitalization relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital;
2. any additional period of hospitalization relating to treatment or services provided by a convalescent or nursing home or any rehabilitation center;
3. any additional period of hospitalization following **your** decision not to be repatriated after the date when in the opinion of **Assistance** it is safe to do so.

SECTION VI – PERSONAL BELONGINGS

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, for the accidental loss of, theft of or damage to **personal belongings** during a **trip**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **we** may at **our** option replace, reinstate or repair the lost or damaged **personal belongings**). The maximum **we** will pay for any one article, **pair or set** of articles is equal to the Single Item Limit shown in the **Benefit Table**. The maximum **we** will pay for all **valuables** in total is equal to the **valuables** Limit shown in the **Benefit Table**.

SPECIAL CONDITIONS

1. All receipts must be retained.
2. **You** must report all incidents of loss, theft, or attempted theft of **personal belongings** to the local police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
3. For items damaged whilst on **your trip**, **you** must obtain an official report from an appropriate local authority.
4. If **personal belongings** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **personal belongings** are lost, stolen or damaged whilst in the care of an airline **you** must:

- 1) obtain a Property Irregularity Report from the airline.
 - 2) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - 3) retain all travel tickets and tags for submission if a claim is to be made under the Benefit Schedule.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.
 6. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.
 7. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.

WHAT IS NOT COVERED

1. The Excess. **You** are responsible for the first €35 per claim.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
3. Loss, theft of or damage to **personal belongings** contained in an **unattended** vehicle:
 - 1) overnight between 9pm and 8am (local time); or
 - 2) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view; and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, perfumes, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
11. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
13. Claims arising from loss, theft or damage of **personal belongings** shipped as freight or under a bill of lading.

SECTION VII – TRAVEL ACCIDENT

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, if **you** sustain **bodily injury**:

- 1) between the home point of departure and the destination or on the return journey whilst on **public transport** which has been charged to **your covered card**; or
- 2) during **your trip**;

which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

SPECIAL CONDITIONS

1. **Our medical practitioner** may examine **you** as often as may be reasonably necessary prior to paying a claim.
2. A group of people travelling together, for whom travel has been organized by any single member of the group, shall be covered up to the amount shown in the **Benefit Table**.
3. The benefit is not payable under **permanent total disablement**, until one year after the date **you** sustain **bodily injury**.
4. The benefit is not payable to **you** under more than one of the items shown in the **Benefit Table**.

5. Normal and habitual travel to and from the **Cardholder's home** and place of employment or second residence shall not be considered as a covered **trip**.

WHAT IS NOT COVERED

1. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **bodily injury**.

SECTION VIII – PURCHASE PROTECTION

DEFINITIONS - Applicable to this section

Eligible item

– an item, purchased by the **Cardholder** (including gifts), which has been charged fully (100%) to the **covered card** and is not listed under WHAT IS NOT COVERED in this section.

Purchase price

– the lower of the amounts shown on either the **covered card** billing statement or the store receipt for the **eligible item** being at least €35.

WHAT IS COVERED

In the event of theft and/or accidental damage to an **eligible item** within 90 days of purchase, **we** will, at **our** option, replace or repair the **eligible item** or reimburse the **Cardholder** an amount not exceeding the **purchase price** of the **eligible item**, or the single item limit shown in the **Benefit Table** whichever is lower. **We** will not pay more than the amount shown in the **Benefit Table** for any one event, or more than the maximum amount shown in the **Benefit Table** in any one 365-day period.

SPECIAL CONDITIONS

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an **eligible item** belonging to a **pair or set**, will be paid up to the full **purchase price** of the **pair or set**, provided the items are not useable individually and cannot be replaced individually.
3. If **you** purchase the **eligible item** as a gift for someone else, **we** will if **you** wish, pay a valid claim to the recipient, subject to **you** making the claim.
4. **You** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **eligible item**.
5. **You** will need to transfer to **us**, on **our** request and at **your** expense, any damaged **eligible item** or part of a **pair or set**, and assign the legal rights to recover from the party responsible up to the amount **we** have paid.
6. **You** must document that the claim has not been sent to another insurance company.
7. **You** must provide **us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

WHAT IS NOT COVERED

1. The excess of €35, applying to each and every item.
2. Events not connected to theft, fire or damage caused by accident.
3. Mysterious disappearance of **eligible items**.
4. Events caused by fraud, mistreatment, carelessness or not following the manufacturers manual.
5. **Eligible Items** which were used before purchase, second-hand, altered, or bought fraudulently.
6. Damage to **eligible items** caused by product defects or error during production.
7. Theft not reported to the police within 48 hours of discovery and a written report obtained.
8. **Eligible Items** left **unattended** in a place accessible to the public.
9. Theft of or damage due to **eligible items** in a motor vehicle as a result of theft of the motor vehicle.
10. Theft of any item from any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
11. Jewellery, watches, precious metals and gemstones and any item made from precious metals and gemstones.
12. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
13. Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and

collector's items.

14. Animals, living plants, consumables, perishable goods or permanent installations.
15. Damage due to normal wear and tear, normal use or normal activity during sports and games (example: golf or tennis balls).
16. Theft or damage when the **eligible item** is under the supervision, control or safe keeping of a third party other than required according to safety regulations.
17. **Eligible items** not received by the **Cardholder** or other party designated by the **Cardholder**.
18. Mail order items or courier delivered item(s) until item(s) are received, checked for damage and accepted at the nominated delivery address.
19. Expenses due to repairs not performed by workshops approved by **us**.
20. Damage due to water, damp or earthquake.
21. Loss caused by declared or undeclared war, confiscation order of any government or public authority, or arising from illegal acts.
22. Theft or accidental damage to any **eligible item** where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

CLAIMS PROCEDURE

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim.
 - 1) In the event of an emergency **you** should first call **Assistance** on telephone +7 727 356-77-27.
 - 2) For all other claims telephone **our** Claims Helpline on +7 727 356-77-27 to obtain a claim form. **You** will need to give:
 - **your** name,
 - **your covered card** number,
 - brief details of **your** claim.

We ask that **you** notify **us** within 28 days of **you** becoming aware of an incident or loss leading to a claim and **you** return **your** completed claim form and any additional information to **us** as soon as possible.

3. Additional Information.

You must supply all of **your** original invoices, receipts and reports etc. **You** should check the section under which **you** are claiming for any specific conditions and details of any supporting evidence that **you** must give **us**. It is always advisable to keep copies of all the documents that **you** send to **us**.
4. Claims Handling Agents.

To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

COMPLAINTS PROCEDURE

MAKING YOURSELF HEARD

We are committed to providing **you** with an exceptional level of service and customer care. **We** realize that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

WHEN YOU CONTACT US:

Please give **us** **your** name and contact telephone number. Please quote **your covered card** number and/or claim number. Please explain clearly and concisely the reason for **your** complaint.

INITIATING YOUR COMPLAINT

You need to contact **Assistance** on +7 727 356-77-27 where **we** expect the complaint will be quickly and satisfactorily resolved.

USE OF YOUR PERSONAL DATA

We may disclose all information **we** collect, as described above, to companies that perform administrative services on our

behalf solely in connection with insurance coverage **you** have received. **We** restrict access to personal information to our employees, our affiliates' employees, or others who need to know that information to service the account or in the course of conducting our normal business operations. **We** maintain physical, electronic, and procedural safeguards to protect personal information.