TRAVEL INSURANCE

Platinum Card
ALL THE ADVANTAGES AT A GLANCE

- Pay without cash – all over the world
- Additional Card
- Worldwide insurance protection
- Travel cancellation insurance
- Cash whenever you need it
- Account statement
- Account statement by e-mail
- Rental cars at special rates for Visa cardholders
- VIP Lounge at Vienna International Airport
- Assistance Hotline
- DeLuxe Hotel Voucher
- Secure internet shopping
CARD COMPLETE AND WIENER STÄDTISCHE Versicherung AG WISH YOU A RELAXING HOLIDAY.

Important tips for your journey

Keep this brochure with your travel documents so that it is always handy. In order to benefit from travel insurance all year round, make sure that you use your Visa Card or Mastercard from card complete regularly. Platinum insurance coverage also applies to Business Gold and Corparate Gold Cards.

If your Visa Card or Mastercard is lost or stolen, please report the missing card as quickly as possible to card complete Service Bank AG at Tel. +43 1 711 11 – 770, Fax +43 1 711 11 – 559.

If you lose your Visa Card or Mastercard abroad, card complete will provide you with a replacement or emergency card and emergency cash if necessary. Ask to be put through to the following telephone number at card complete's expense (collect call):

card complete +43-1-711 11 – 770, 24-hour hotline for blocking cards.

Travel safely – with your Visa Card or Mastercard from card complete, WIENER STÄDTISCHE Versicherung AG and UNIQA Insurance.

The following information represents only a brief extract of the terms of the card complete travel insurance. WIENER STÄDTISCHE Versicherung AG will be happy to send you the complete terms and conditions upon request: Tel. +43 (0) 503 50 – 356.
# Table of Contents

General Information 5

Overview of Benefits 6

1. **Travel Cancellation Coverage** 10
2. **Travel and Luggage Coverage** 12
   2.1. Luggage Insurance incl. Camping Risks 12
   2.2. Luggage Delay 13
   2.3. Flight Delay 14
   2.4. Motor Vehicle Recovery 14
   2.4.1. Motor Vehicle Return 15
   2.5. Ski Breakage 15
   2.6. Document Replacement 16
   2.7. Emergency Contact 16
3. **Accident and Medical Treatment Coverage** 16
   3.1. Accident Coverage 17
   3.2. Medical Treatment in case of Illness/Accident Abroad 17
   3.3. Accidents involving Transport Services 20
4. **Personal Liability Coverage** 21
5. **Assistance Hotline** 22
   5.1. Medical Advice for Travellers 22
   5.2. Advice for Dealing with Foreign Authorities 22
   5.3. Seeking Legal Assistance 23
6. **PLUS Package** 23
General Information

When does insurance coverage apply?
- Coverage begins when you leave your home (primary or secondary residence) or place of work to embark directly on a journey to a destination at least 20 km away (i.e., at least 20 km outside the limits of the town/city where the journey originated). Travel between your primary and secondary residences and journeys from your place of residence to your workplace are not covered under this travel insurance.
- The insurance is based upon a valid credit card contract and covers journeys of a maximum length of 90 days. Journeys lasting more than 90 days are not covered. There is an option, however, to extend coverage for travel up to a maximum length of 6 months. For more details, see below.
- Insurance coverage requires that no more than 2 months have elapsed since you last paid with your Visa Card or Mastercard from card complete.

Who is insured?
The accident and medical treatment coverage (including air ambulance and primary rescue operations) applies exclusively to the holder of a Visa Platinum Card or Mastercard Platinum from card complete. The insurance covering luggage, personal liability, travel cancellation and accident involving transport services by licensed scheduled carriers or rented vehicles also applies to the spouse/partner living in the same household (same registered address for at least 3 months) as well as to children under 18 years of age.

When making a claim ...
When reporting a claim to WIENER STÄDTISCHE Versicherung AG in person, please take along your Visa Card or Mastercard from card complete and proof that you used it within the two months before the event resulting in the claim (e.g., a sales receipt or your latest account statement). If you are submitting a claim in writing, please send your Visa Card or Mastercard number and a photocopy of a sales receipt or your latest account statement together with all the relevant documentation to WIENER STÄDTISCHE Versicherung AG – Leistungsabteilung, Obere Donaustraße 49-51, A-1020 Vienna, Austria.

Reporting Claims Online
Claims covered by WIENER STÄDTISCHE Versicherung AG (Vienna Insurance Group) through the card complete travel insurance programme can also be reported directly online at: www.wienerstaedtische.at/cardcomplete-schadenmeldung
### Coverage (in EURs)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Conditions</th>
<th>Use of card</th>
<th>Maximum cover</th>
<th>Who is insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Travel Cancellation Insurance (not for 427323, 427799)</td>
<td>- Travel Cancellation Insurance (not for 427323, 427799)</td>
<td>- Travel Cancellation Insurance (not for 427323, 427799)</td>
<td>1</td>
<td>Cardholder and accompanying family members</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Use of card package arrangements up to €5,000.– or costs of individually booked services up to €2,500.–.</td>
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<tr>
<td></td>
<td></td>
<td>2.1. Luggage Insurance incl. Camping Risks</td>
<td>5,000.–</td>
<td>Cardholder and accompanying family members</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2.2. Flight Delay</td>
<td>500.–</td>
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<tr>
<td></td>
<td></td>
<td>2.3. Motor Vehicle Recovery</td>
<td>500.–</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>2.4.1. Motor Vehicle Return, 20% Deductible</td>
<td>2,000.–</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>2.4.2. Motor Vehicle Return, 20% Deductible</td>
<td>500.–</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>2.5. Ski Breakage</td>
<td>500.–</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>2.6. Document Replacement</td>
<td>500.–</td>
<td></td>
</tr>
<tr>
<td>2. Travel and Luggage Insurance</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3. Accident and Medical Treatment Insurance</td>
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<tr>
<td>4. Personal Liability Insurance for Travellers</td>
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<tr>
<td>5. Assistance Hotline</td>
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<tr>
<td>6. Exposure to Certain Areas of Risk</td>
<td></td>
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</tr>
</tbody>
</table>

**Conditions:**
- Use of card
- Conditions: Use of card
- Conditions: Travel paid with card
- Conditions: The travel costs (package, tickets, accommodation) were paid with the credit card.

**Who is insured:**
- Cardholder
- Cardholder and accompanying family members
- Cardholder and accompanying family members
- Cardholder and accompanying family members
<table>
<thead>
<tr>
<th>Coverage (in EUROs) Platinum Cards beginning with these 6 digits 427323, 427799, 454828, 547318, 532954</th>
<th>Conditions</th>
<th>Who is insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.  Travel Cancellation Insurance (not for 427323, 427799)</td>
<td>Use of card</td>
<td>travel package arrangements up to € 5,000.– or costs of individually booked services up to € 2,500.–.</td>
</tr>
<tr>
<td>2. Travel and Luggage Insurance</td>
<td>Use of card</td>
<td>Cardholder and accompanying family members</td>
</tr>
<tr>
<td>2.1. Luggage Insurance incl. Camping Risks</td>
<td></td>
<td>5,000.–</td>
</tr>
<tr>
<td>2.2. Luggage Delay 500.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.3. Flight Delay 500.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4. Motor Vehicle Recovery 500.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4.1. Motor Vehicle Return, 20 % Deductible 2,000.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.5. Ski Breakage 500.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.6. Document Replacement 500.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Accident and Medical Treatment Insurance</td>
<td>Use of card</td>
<td>Cardholder and accompanying family members</td>
</tr>
<tr>
<td>3.1. Accident Coverage at least 50 % Disability 150,000.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.2. Medical Treatment 100 % Emergency Medication Transport 100 % Air Ambulance Transport from Abroad 100 % if organisation is contracted by insurance company, otherwise max. € 6,000.–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-patient Hospital Care Abroad</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>Out-patient Hospital Care Abroad</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>Compassionate Emergency Visit Abroad</td>
<td>2,500.–</td>
<td></td>
</tr>
<tr>
<td>Next-of-kin Accompaniment for Children</td>
<td>500.–</td>
<td></td>
</tr>
<tr>
<td>Rescue Operations</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>Primary Rescue by Helicopter</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>Return Transport in case of Death</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>3.3. Accidents involving Transport Services Permanent Disability Use of card, travel paid with card</td>
<td>max. 260,000.–</td>
<td></td>
</tr>
<tr>
<td>3.3.1. Transportation for Death permanent disability</td>
<td></td>
<td>260,000.–</td>
</tr>
<tr>
<td>4. Personal Liability Insurance for Travellers: loss/damage/injury totals Use of card</td>
<td></td>
<td>750,000.–</td>
</tr>
<tr>
<td>of which, Damage to Rental Property</td>
<td></td>
<td>25,000.–</td>
</tr>
<tr>
<td>5. Assistance Hotline Use of card</td>
<td>yes</td>
<td>Cardholder and accompanying family members</td>
</tr>
<tr>
<td>Special V.I.P. Offers</td>
<td>yes</td>
<td></td>
</tr>
<tr>
<td>Admission to Vienna Airport Lounge</td>
<td>Use of card</td>
<td>free of charge (max. 1 guest)</td>
</tr>
<tr>
<td>Conditions: Use of card</td>
<td>at least one purchase transaction within the last 2 months before a claim</td>
<td></td>
</tr>
<tr>
<td>Travel paid with card</td>
<td>The travel costs (package, tickets, accommodation) were paid with the credit card.</td>
<td></td>
</tr>
<tr>
<td>Who is insured: Cardholder</td>
<td>only the Cardholder himself/herself</td>
<td></td>
</tr>
<tr>
<td>Cardholder and accompanying family members</td>
<td>Cardholder + spouse/partner living in the same household + accompanying children under 18 (direct family members)</td>
<td></td>
</tr>
</tbody>
</table>
### OPTIONAL EXTENSIONS

#### Coverage (in EUROs)

<table>
<thead>
<tr>
<th>Platinum</th>
<th>for Cardholders</th>
<th>Premium</th>
<th>Special Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Double amounts of cover</td>
<td>41.40</td>
<td>does not apply to cancellation insurance, PLUS Package or transport accident insurance!</td>
<td></td>
</tr>
<tr>
<td>Luggage left in motor vehicle at night</td>
<td>43.60</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extension of travel to 6 months Europe</td>
<td>139.–</td>
<td>Max. 2 extensions per year – at least 5 months between end of first and beginning of next extension</td>
<td></td>
</tr>
<tr>
<td>Extension of travel to 6 months worldwide</td>
<td>269.–</td>
<td>Max. 2 extensions per year – at least 5 months between end of first and beginning of next extension</td>
<td></td>
</tr>
</tbody>
</table>

| PLUS Package | 24.– | |

#### Additional Coverage for Family Members (non-Cardholders)

<table>
<thead>
<tr>
<th>Platinum</th>
<th>for Cardholders</th>
<th>Premium</th>
<th>Special Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic insurance, basic amounts</td>
<td>41.40</td>
<td>Includes cancellation insurance. Transport accident insurance not included.</td>
<td></td>
</tr>
<tr>
<td>Basic insurance, double amounts</td>
<td>82.80</td>
<td>Includes basic amounts for cancellation insurance. Transport accident insurance not included.</td>
<td></td>
</tr>
<tr>
<td>Extension of travel to 6 months Europe</td>
<td>139.–</td>
<td>Max. 2 extensions per year – at least 5 months between end of first and beginning of next extension</td>
<td></td>
</tr>
<tr>
<td>Extension of travel to 6 months worldwide</td>
<td>269.–</td>
<td>Max. 2 extensions per year – at least 5 months between end of first and beginning of next extension</td>
<td></td>
</tr>
</tbody>
</table>

Applications for these extended coverage options can be found at the back of this brochure or at www.cardcomplete.com
A WORLD OF OPPORTUNITIES
Just like my credit card

Experienced globetrotters agree: A good journey depends on the right companion. And a Visa Card or Mastercard from card complete is always ideal. So don’t forget your card – it not only pays your way all over the world but also provides comprehensive travel insurance.

Before you pack your bags, be sure to visit www.cardcomplete.com.
1. TRAVEL CANCELLATION COVERAGE – EXCLUSIVELY FROM CARD COMPLETE

Only for cardholders of Visa or Mastercard from card complete

As the holder of a card complete Visa Platinum Card or Mastercard Platinum, you are automatically covered by travel cancellation insurance for private travel as follows: package arrangements up to € 5,000.– or costs of individually booked services up to € 2,500.–.

There is a deductible/excess of 20% of the claim amount.

A Platinum Cardholder can purchase a PLUS package for a main and an additional card for € 24.– each per year. The PLUS Package includes higher coverage (up to € 5,000.– for individually booked travel services), up to 2 claims per year, and no deductible/excess for either type of travel (package and individual).

NEW Purchase Protection Insurance: up to € 1,000.– (€ 75.– deductible/excess), maximum 1 claim per year. The protected item must have been purchased with the card complete credit card.
For complete information and an order form, see page 23.

Please note that travel cancellation insurance does not apply for cardholders with only a Visa Business or Visa Corporate Card. In this case, to enjoy cancellation coverage, we recommend ordering a private Visa Card for an annual fee of € 12.–.

When does Travel Cancellation Insurance apply?

- Travel cancellation insurance is valid for private travel only. Travel cancellation insurance for the Platinum Card covers any booked package arrangement up to € 5,000.– or an individually booked service (ticket for transport by plane, bus, train or ship as well as accommodation) up to € 2,500.–.
- Conditions for making a claim:
  – Ownership of a valid Platinum Card from card complete at least 30 days before beginning travel;
  – Regular use of the Platinum Card from card complete, i.e., at least one purchase transaction within the two months preceding the travel cancellation.
- Valid for travel beginning before the end of the calendar year in which insurance coverage applies.
• For cards issued after travel was booked, coverage begins 10 days after the card was issued.
• 20% deductible/excess.
• 1 claim per calendar year.

**Who is insured?**
The cardholder and a spouse/partner living in the same household (same registered address for at least 3 months) as well as children under 18 years of age.

**How to make a claim**
If you have to cancel a journey you have booked, first notify the company where you booked (e.g., travel agency) as soon as possible (within 48 hours at the latest), then call the Service Center at WIENER STÄDTISCHE Versicherung AG
Leistungsabteilung
Obere Donaustraße 49-51
A-1020 Vienna, Austria
Tel.: +43 (0) 50 350 – 356
Fax: +43 (0) 50 350 99 23181
E-mail: kundenservice@wienerstaedtische.at
www.wienerstaedtische.at

Please have the following information ready:
• first name, last name, address
• dates of journey, date of cancellation, reason for cancellation
• booking code/reservation number and proof of insurance (Visa Card or Mastercard number)

To ensure prompt handling of your claim, please send the following documents:
• proof of insurance (Visa Card or Mastercard number)
• booking code/reservation number
• invoice of cancellation fees
• unused travel tickets
• copies of documents showing reasons for cancellation (e.g., conscription notice, medical records, death certificate)

In case of cancellation for medical reasons, please provide:
• accident report or detailed note from doctor
• illness report to social insurance institution

For the complete Terms & Conditions of the Travel Cancellation Insurance, please contact card complete at www.cardcomplete.com or by telephone at +43 (1) 711 11 – 380.
2. TRAVEL AND LUGGAGE COVERAGE

2.1. Luggage Insurance including Camping Risks

Maximum cover: € 5,000.–

Conditions:
Terms and Conditions for Travel Insurance from card complete,
General Provisions;
Special Provisions I. Luggage Insurance;
Supplement for Platinum Card

The insurance covers all the luggage that you and family members are carrying for your personal travel needs. Please note that luggage means items that you travel with for your personal travel needs as well as items that you wear or carry on your person or in your clothes. It also includes any items you may purchase during a journey as gifts or souvenirs. Items purchased during a journey, whether for personal use or as gifts/souvenirs, are insured for up to 10% of the maximum stated cover.

Luggage left in a motor vehicle during the day is only insured if it is locked in the boot of the vehicle. If this is not possible because of the type of motor vehicle, the luggage must be stored in the interior of the vehicle where it cannot be seen. If a vehicle is left unattended between the hours of 9 p.m. and 6 a.m. (public garages and pay-parking lots are considered unattended), any luggage left inside is only covered if it can be proved that the loss occurred during an interruption of the journey of no longer than 2 hours.

Please understand that no compensation can be paid for items of luggage which were forgotten, lost, left behind or left unattended (items left in the locked boot of a motor vehicle between the hours of 9 p.m. and 6 a.m. are considered left unattended). Certain items such as cash, securities, savings passbooks, certificates, travel tickets, and documents are not insured. (Replacement of identification documents, however, is insured. See page 16.)
To what extent are valuables insured?
Jewellery, watches, furs, all types of technical equipment including accessories, hunting and sports weapons and sports equipment are insured up to a maximum of 50% of the stated cover, provided that they
- are worn or used and are kept safely in personal custody,
- are handed over to hotel staff or a guarded cloakroom for safekeeping, or
- are kept in the most secure areas (safe, cupboard) of a properly locked room.

What to do if your luggage is damaged or stolen?
If your luggage is damaged or stolen, please report the matter to the local police immediately:
- Obtain a written copy or confirmation of your report.
- If appropriate, request written confirmation from your transport provider (e.g., airline).
- If appropriate, request written confirmation from your accommodation provider (e.g., hotel).
- Claim for damages from third parties (e.g., airline, railway, bus company or shipping line, hotel, guest-house).
- Make photocopies of all relevant letters or reports.
- Notify WIENER STADTISCHE Versicherung AG as soon as possible, either in writing or by telephone (Tel. + 43 (0) 50 350 – 356, Fax + 43 (0) 50 350 – 99 23181), stating your Visa Card or Mastercard number.

2.2. Luggage Delay

Maximum cover: € 500.–

What is insured?
Any expenses for the purchase of personal items made necessary as a result of the delayed delivery of luggage. The expenses must be documented by receipts.

What to do if your luggage is delayed?
If the delivery of your luggage has been delayed, ask for written confirmation of the fact and submit the documents (confirmation, expense receipts) to WIENER STADTISCHE Versicherung AG.
2.3. Flight Delay

Maximum cover: € 500.–

What is insured?
Personal expenses, such as
• costs of an overnight stay and meals,
• travel costs to another airport in order to reach a flight,
• telephone charges,
incurred because
• a flight was delayed more than 4 hours,
• a connecting flight was missed because of a flight delay, or
• a flight was missed because of a delay of more than 1 hour on a transport service by a licensed and scheduled carrier.

What to do if your flight is delayed?
If you incur expenses as a result of a flight delay as described above, ask for written confirmation of the delay and/or missed flight. Submit the document(s) along with proof of the expenses (receipts) to WIENER STÄDTISCHE Versicherung AG.

2.4. Motor Vehicle Recovery

Maximum cover: € 500.–

What is insured?
The costs for recovering/towing a motor vehicle which is unfit to drive (because of a breakdown or accident) to the next garage, provided that the vehicle is registered in the name of the cardholder or a direct family member and the cardholder was driving the vehicle at the time of the breakdown/accident.
2.4.1. Motor Vehicle Return

Maximum cover: € 2,000.– (20% deductible/excess)

Who is insured?
The holder of a Platinum Card and a spouse/partner living in the same household as the cardholder when driving a motor vehicle.

What is insured?
Recovery and return of a motor vehicle to the cardholder's home address
- after an accident;
- after a breakdown, if even sending spare parts would not enable the vehicle to be repaired locally;
- if the cardholder becomes ill or unable to drive (through no fault of his/her own), even if he/she is not ill enough to need an air ambulance recovery.

The vehicle must be returned by the service team of an automobile club or one of its contractors.

2.5. Ski Breakage

Maximum cover: € 500.–

What is insured?
Breakage of skis, toboggans, snowboards and the like, including bindings and poles, provided that they were used for the purpose intended.
The costs of renting replacements for broken skis are covered to an amount not exceeding 10% of the maximum cover. Vertical cracks and parts which become unglued are exempt from insurance.
Damage to the edges, varnish and coating are only covered if caused by ski breakage. This also applies to toboggans, snowboards and the like.
2.6. Document Replacement

Maximum cover: € 500.–

What is insured?
Official charges and fees for the replacement of personal identification, passports, automobile registration papers and other documents necessary for travel.

2.7. Emergency Contact

Maximum cover: 100% of the costs incurred

What is insured?
The expenses of contacting a travelling insured party by an appropriate organisation (automobile clubs ÖAMTC, ARBO) in an emergency:
- when a family member unexpectedly falls seriously ill,
- when a family member suffers a serious accident or dies,
- when the insured party's property suffers serious damage.
The insurance does not cover the costs of a return journey.

All insurance coverage described in Sections 1 and 2 (travel cancellation, travel and luggage) is subsidiary, which means that claims can only be made for those costs not already covered by third parties (e.g., other insurance policies, liable persons or entities).

3. ACCIDENT AND MEDICAL TREATMENT COVERAGE FOR (MAIN AND ADDITIONAL) CARDHOLDERS

Conditions:
Terms and Conditions for Travel Insurance from card complete, General Provisions;
Special Provisions II. Medical Treatment in case of Illness/Accident Abroad;
Special Provisions III. Travellers’ Accident Coverage;
Supplement for Platinum Card
3.1. Accident Insurance

Cover:
€ 150,000.– in the event of permanent disability,
€ 30,000.– in the event of death

Who is insured?
Only the holder of a Platinum Card from card complete when travelling (see page 5).

What is insured?
Disablement or death resulting from an accident while travelling. If the degree of disability following an accident is 50% or more, the insurer shall pay the full amount insured of € 150,000.–. No benefits are payable if the degree of disability is less than 50%.

What to do in the case of an accident?
If you have been involved in an accident, seek medical assistance immediately and take precautions to minimise the effects of the accident. All accidents, particularly those involving fatalities, should be reported to WIENER STÄDTISCHE Versicherung AG by telephone immediately – if necessary, by relatives (Tel. +43 (0) 50 350 – 356) – and as quickly as possible thereafter in writing.

3.2. Medical Treatment in case of Illness/Accident Abroad

Maximum cover: 100 % of the costs incurred

Who is insured?
Only the holder of Platinum Card from card complete.

What is insured?
- Medical treatment: The costs of medical treatment provided as first aid for an accident that occurred during travel; the costs of medical treatment provided and deemed necessary by a physician for an acute illness which occurred during travel.
- Transport by air ambulance: The full costs incurred for medically necessary and physician-ordered flights in ambulance jets from a rescue organisation contracted with the insurer. If another rescue organisation is used, the refund of costs shall be limited to € 6,000.–.
- Primary rescue by helicopter (also within Austria): The full costs incurred for medically necessary primary rescue operations using an emergency helicopter.
Compassionate emergency visit abroad: The travel costs incurred to visit the insured party in hospital abroad, up to a maximum of € 2,500.–, if the stay in hospital lasts more than 7 days. The insurance covers costs of return travel to the place of the hospital, as well as the costs of local accommodation, for one person who is close to the insured party but did not take part in the original journey.

Next-of-kin accompaniment of children under 12: Documented costs of one adult to accompany a child under 12 in a foreign hospital, up to a maximum of € 500.–.

Rescue operations (also within Austria): Documented costs incurred by a search for the insured person, including transport to the nearest hospital (in the case of accident or mountain or marine emergency).

Return transport costs in the event of death (also within Austria): Documented costs incurred to transport the deceased insured person back to his/her last place of residence.

What should I do if I am involved in an accident or become ill?

If you require medical treatment (also in a hospital), transport by air ambulance or primary rescue operations by helicopter, always ask for a written confirmation of the costs incurred. Submit this in writing to WIENER STÄDTISCHE Versicherung AG or by telephone (+43 (0) 50 350 – 356) and describe the events in detail.

If you require an air ambulance, please contact the 24-hour Assistance Hotline of WIENER STÄDTISCHE Versicherung AG at +43 (0) 50 350 – 370 and provide the following information:

- Family name, first name, age and home address of the person who is ill or injured.
- Type of injury or ailment and time that it occurred. Please describe the patient’s condition in as much detail as possible.
- Name, address, country and telephone number of the place where the ill or injured person is staying.
- Name and telephone of the physician treating the person in question and the language in which he/she can communicate.
- Names of relatives and how to contact them on holiday or at home.
Please note the following exclusions:
No cover is provided for:

- treatment and transport in connection with
  - dialysis, organ transplants, schizophrenia
  - AIDS, if an HIV infection had already been diagnosed before the journey
  - the following illnesses if they had been the reason for a stay in hospital during the previous 12 months: heart ailments, stroke, cancer, diabetes (Type 1), epilepsy, multiple sclerosis, psychiatric illness
- medical check-ups and therapies
- the costs of immunisation, medical reports and certificates, or nursing staff
- the costs of convalescent leaves or bathing/rest cures
- dental treatment (except when necessary to alleviate pain) and prostheses (artificial teeth)
- cosmetic treatment
- medical aids (glasses, contact lenses, trusses, artificial limbs, etc.) or health care supplies
- births and abortions; medical examinations of pregnant women are covered only in cases of acute complications during pregnancy
- damage to health incurred through therapeutic treatment or surgery, unless such damage was related to a claim under this insurance
- accidents involving land or water transport if the operator of the vehicle/vessel was not licensed to operate it in the country where the accident occurred or was not in fit condition to operate it (e.g., under the influence of alcohol, drugs or medication).

Chronic illnesses and pre-existing ailments not listed as exclusions above, as well as effects of accidents which were treated in the 12 months before commencement of the journey, are insured up to a maximum of € 25,000.–, if these unexpectedly become acute during the journey.

Please note:
Costs shall only be refunded within the terms of the medical treatment insurance insofar as they have not been or will not be refunded by a social insurance or other public or private institution (subsidiary cover).
3.3. Accidents involving Transport Services by Licensed Scheduled Carriers or Rented Vehicles

Additional insurance benefits

**Maximum cover:**
€ 260,000.– in the event of death (fixed amount)
up to € 260,000.– in the event of permanent disability

**Who is insured?**
The insurance covering accidents involving transport services applies to the holder of a Platinum Card from card complete and is in addition to the traveller’s accident insurance.
It also applies to the following persons if they are travelling with the cardholder: the spouse/partner living in the same household (same registered address for at least 3 months) as well as their children under 18 years of age.

**What is insured?**
Disablement or death resulting from an accident suffered by the insured person as a passenger on a transport service by a licensed scheduled carrier (aircraft, train, bus, ship) or rental vehicles (in this case, the insured person may also be the driver), provided that the Visa Card or Mastercard was used to pay for the journey/fare/rental.
The insurance does not cover accidents involving other aviation equipment (such as hang-gliders) or parachuting.
4. PERSONAL LIABILITY COVERAGE

Conditions:
Terms and Conditions for Travel Insurance from card complete, General Provisions;
Special Provisions IV: Personal Liability Coverage for Travellers

Maximum cover:
€ 750,000.– for personal injury and damage to property, of which maximum € 25,000.– for damage to rented property

What is insured?
Liability of holders of Platinum Cards from card complete and of direct members of their families (see page 5) as private individuals for damages resulting from the dangers of everyday life, with the exception of dangers arising from commercial or professional activities.

Please note:
Any damages caused by the use of a motor vehicle are excluded from personal liability travel insurance.

- Damage to rented property
- Legal liability for damage to rooms or buildings leased for residential or other private purposes up to an amount not exceeding € 25,000.–
- World-wide coverage under both Austrian and foreign law
- Any already existing personal liability insurance (including within the scope of household insurance) shall take precedence over this policy.

What to do in the case of loss or damage?
If you are personally liable for damage or loss to some other party and do not have any personal liability insurance policy which would be primarily responsible:
- Notify WIENER STÄDTISCHE Versicherung AG as soon as possible (Tel. +43 (0) 50 350 – 356, Fax +43 (0) 50 350 – 99 23181). Report any event that has caused damage, any claim that is actually being made, and any measures being taken by a court or the police.
- Please refrain from acknowledging or settling any claims made by the damaged party before a decision has been taken by the insurance company.
5. ASSISTANCE HOTLINE

Who is insured?
The holder of a Platinum Card from card complete as well as insured family members and dependants.

What is insured?

5.1. For travellers before and during a journey, individual advice on

- vaccinations
- tropical medicine
- types and prevalence of diseases/illness at the destination
- health precautions to take when travelling
- suggested medications for the traveller's first-aid kit
- recommendation of identical or comparable medications abroad
- advice for high-risk patients
- names of doctors and clinics abroad

This 24-hour hotline provides information on how the traveller can obtain medical treatment abroad. The hotline does not, however, contact doctors directly except in emergency cases.

5.2. Advice for dealing with authorities abroad:

- embassies and consulates
- immigration regulations
- foreign currency regulations
- customs regulations
5.3. In case of legal problems abroad, providing names of local German- and English-speaking lawyers and interpreters:

If the insured person is arrested or threatened with arrest, the 24-hour Assistance Hotline will provide information on local lawyers and interpreters but will not contact these directly.

The WIENER STÄDTISCHE Versicherung AG 24-Hour Assistance Hotline can be reached at +43 (0) 50 350 – 370.

6. PLUS PACKAGE

Travel Cancellation
Higher cover for costs of individually booked travel services up to € 5,000.–.

Maximum 2 claims per year, no deductible/excess for either type of travel (package and individual).

Purchase Protection
Coverage:
One claim per insurance year up to € 1,000.–, but maximum claim per stolen item € 500.–. A deductible of € 75.– applies.

Who is insured?
The holder of a valid Platinum Credit Card (main or additional card) from card complete Service Bank AG is insured for items purchased entirely with the card.
What is insured?

- Loss through robbery (theft by threat or use of force toward the insured person) or simple theft

Insurance protection begins with the transfer of the item to the cardholder upon purchase and ends at midnight of the 5th calendar day thereafter.

Insurance applies to new, movable goods with no previous owner (except the manufacturer or merchant) and which are not sold by private individuals.

The following are not insured:

- cash, cheques, traveller’s cheques, travel tickets and all other financial instruments and event tickets
- second-hand items
- jewellery and watches
- items obtained through fraudulent or unauthorised use of the credit card.

This purchase protection insurance is subsidiary and only applies if the loss cannot be recovered from other parties.

What to do if your purchase is stolen?

Please have the following information ready:

- credit card number
- first and last name, address
- date of purchase
- date of theft

To ensure prompt handling of your claim, please send us the following documents:

- proof of insurance (credit card number)
- copy of police report
- purchase receipt clearly showing the item purchased, the price paid and the date of purchase
- the card complete credit card receipt or a copy of the account statement showing the relevant purchase
PLATINUM CARD
PLUS Package

As a holder of a Platinum Card, I would like to expand my insurance protection with the PLUS Package*:

(Please mark the additional insurance you wish to take out)

☐ Main card for € 24.–/year
☐ all additional cards for € 24.–/year each

Travel Cancellation Insurance: No deductible/excess, maximum 2 claims per calendar year, increase of cover for individually booked travel services to € 5,000.– worldwide.
Purchase Protection Insurance: up to € 1,000.– with a deductible/excess of € 75.– in case of robbery or theft of new, movable items purchased with the credit card. Insurance begins with receipt of the items upon purchase and expires 5 calendar days later. Maximum 1 claim per insurance year. Insurance does not apply to mail order goods, cash, cheques, traveller’s cheques, travel tickets, other financial instruments and event tickets, second-hand goods, jewellery and watches.

The increased coverage begins at 0.00 o’clock on the day following card complete’s receipt of the order form and is automatically renewed each year unless cancelled in writing at least one month before the end of the insurance year. The insurance year corresponds to the period until the next annual card fee is charged. If the first insurance year is less than 12 months, the insurance premium will only be charged proportionally.

*I am the insured person under the PLUS Package agreement (Zusatzversicherung PLUS Paket, version 04/2015) between card complete Service Bank AG and WIENER STÄDTISCHE Versicherung AG Vienna Insurance Group. The Terms and Conditions of the insurance can be found at www.cardcomplete.com.

I hereby authorise card complete to debit the premium(s) for the coverage chosen above from my Visa/Mastercard account.

CARDHOLDER’S FIRST NAME, LAST NAME

POSTAL CODE TOWN/CITY

STREET ADDRESS NUMBER

VISA / MASTERCARD CARD NUMBER

DATE SIGNATURE OF CARDHOLDER

Please complete in full.
Please detach and send your application for additional insurance and expanded coverage to

card complete Service Bank AG
Card Service
P.O. Box 147
A-1011 Vienna, Austria

For further information about the Visa Card or Mastercard, please contact us at
card complete +43 1 711 11 – 380 or
http://www.cardcomplete.com
office@cardcomplete.com
I wish to double the amounts of cover stated in this brochure for an annual premium of € 41.40. (Double cover does not apply to accidents involving transport services by licensed scheduled carriers, nor to chronic medical conditions, nor to cancellation insurance or the PLUS package, nor in connection with an extension of travel duration to 6 months)

I wish to expand the luggage insurance to cover luggage (with the exception of valuables pursuant to Article 12.4 of the “General Terms and Conditions for card complete Travel Insurance”) stored in a locked motor vehicle between the hours of 9 p.m. and 6 a.m. and for trips that are interrupted for longer than 2 hours. For maximum cover of € 5,000.– I will pay an annual premium of € 43.60. This expanded coverage does not apply in connection with doubled insurance cover, nor with an extension of travel duration to 6 months.

The above-mentioned additional coverage shall begin at midnight on the day on which card complete receives the application. The coverage applies for one year and shall automatically be extended annually unless notice of termination is given in writing one month before the insurance year expires.

Please note that doubled cover does not apply to insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles, nor to cancellation insurance, nor to the PLUS Package, nor to chronic medical conditions.

I hereby authorise card complete to debit the premium(s) for the coverage chosen above from my Visa/Mastercard account.

Please complete in full.

CARDHOLDER’S FIRST NAME, LAST NAME

POSTAL CODE TOWN / CITY

STREET ADDRESS NUMBER

VISA / MASTERCARD CARD NUMBER

DATE SIGNATURE OF CARDHOLDER

Please complete in full.
Please detach and send your application for additional insurance and expanded coverage to

card complete Service Bank AG
Card Service
P.O. Box 147
A-1011 Vienna, Austria

For further information about the Visa Card or Mastercard, please contact us at
card complete +43 1 711 11 – 380 or
http://www.cardcomplete.com
office@cardcomplete.com
Additional coverage for a direct family member (non-cardholder) with the basic amounts of cover and coverage as described (with the exception of insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles and the PLUS Package) for an annual premium of €41.40.

Additional coverage for a direct family member (non-cardholder) with double the amounts of cover (with the exception of cancellation insurance and to chronic medical conditions) for an annual premium of €82.80.

The following persons are considered direct family members:
– the spouse living in the cardholder’s household
– the partner living in the cardholder’s household
– children under the age of 27 who are still completing their education and do not have incomes of their own.

The above-mentioned additional coverage shall begin at midnight on the day on which card complete or WIENER STÄDTISCHE Versicherung AG receives the application. The coverage applies for one year and shall automatically be extended annually unless notice of termination is given in writing one month before the insurance year expires.

Please note that additional coverage for family members does not include insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles nor the PLUS Package.

Details of the family member to be insured:

<table>
<thead>
<tr>
<th>FAMILY MEMBER’S FIRST NAME, LAST NAME</th>
<th>DATE OF BIRTH</th>
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<tbody>
<tr>
<td>POSTAL CODE</td>
<td>TOWN/CITY</td>
</tr>
<tr>
<td>STREET ADDRESS</td>
<td>NUMBER</td>
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</tbody>
</table>

I hereby authorise card complete to debit the premium(s) for the cover chosen above from my Visa/Mastercard account.

<table>
<thead>
<tr>
<th>CARDHOLDER’S FIRST NAME, LAST NAME</th>
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<tbody>
<tr>
<td>POSTAL CODE</td>
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<tr>
<td>STREET ADDRESS</td>
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</tbody>
</table>

VISA / MASTERCARD CARD NUMBER

<table>
<thead>
<tr>
<th>DATE</th>
<th>SIGNATURE OF CARDHOLDER</th>
</tr>
</thead>
</table>

Please complete in full.
Please detach and send your application for additional insurance and expanded coverage to card complete Service Bank AG Card Service P.O. Box 147 A-1011 Vienna, Austria

For further information about the Visa Card or Mastercard, please contact us at card complete +43 1 711 11 – 380 or http://www.cardcomplete.com office@cardcomplete.com
Extension of the duration of travel as described on page 5 of this brochure and in Art. 4 of the card complete Travel Insurance from 90 days to a maximum of 6 months

for

- Europe €139.–
- worldwide €269.–

The extended coverage starts with my departure date (dd/mm/yyyy) _________________. This application must be received by card complete or WIENER STÄDTISCHE Versicherung AG at least one day before departure. A new application for 6-month extended coverage cannot be submitted until at least 5 months have elapsed since expiration of the previous extended coverage.

Doubled insurance cover does not apply to an extension of travel duration to 6 months.

I hereby authorise card complete to debit the premium(s) for the coverage chosen above from my Visa/Mastercard account.

CARDHOLDER'S FIRST NAME, LAST NAME | DATE OF BIRTH

POSTAL CODE | TOWN/CITY

STREET ADDRESS | NUMBER

VISA/MASTERCARD CARD NUMBER

DATE | SIGNATURE OF CARDHOLDER

Please complete in full.
Please detach and send your application for additional insurance and expanded coverage to

card complete Service Bank AG
Card Service
P.O. Box 147
A-1011 Vienna, Austria

For further information about the Visa Card or Mastercard, please contact us at
card complete +43 1 711 11 – 380 or
http://www.cardcomplete.com
office@cardcomplete.com
Extension of duration of travel to 6 months for a family member with additional coverage

Available only for direct family members who already have additional coverage from WIENER STÄDTISCHEN Versicherung AG (Vienna Insurance Group)

The following persons are considered direct family members:
– the spouse living in the cardholder’s household
– the partner living in the cardholder’s household
– children under the age of 27 who are still completing their education and do not have incomes of their own.

Extension of the duration of travel as described on page 5 of this brochure and in Art. 4 of the Terms and Conditions of card complete Travel Insurance from 90 days to a maximum of 6 months for

- Europe € 139.–
- worldwide € 269.–

The extended coverage starts with the departure date (dd.mm.yyyy) ________________

This application must be received by card complete or WIENER STÄDTISCHES Versicherung AG at least one day before departure. A new application for 6-month extended coverage cannot be submitted until at least 5 months have elapsed since expiration of the previous extended coverage.

Doubled insurance cover does not apply to an extension of travel duration to 6 months.

Details of the family member to be insured:

| FAMILY MEMBER’S FIRST NAME, LAST NAME | DATE OF BIRTH |
| POSTAL CODE | TOWN / CITY |
| STREET ADDRESS | NUMBER |

I hereby authorise card complete to debit the premium for the coverage chosen above from my Visa/Mastercard account.

CARDHOLDER’S FIRST NAME, LAST NAME

| POSTAL CODE | TOWN / CITY |
| STREET ADDRESS | NUMBER |

VISA / MASTERCARD CARD NUMBER

DATE SIGNATURE OF CARDHOLDER

Please complete in full.
Please detach and send your application for additional insurance and expanded coverage to

card complete Service Bank AG
Card Service
P.O. Box 147
A-1011 Vienna, Austria

For further information about the Visa Card or Mastercard, please contact us at
card complete +43 1 711 11 – 380 or
http://www.cardcomplete.com
office@cardcomplete.com
... time to relax and enjoy your holiday. It’s easy with a Visa Card Platinum or Mastercard Platinum from card complete – and more secure and convenient than cash. And you’re even insured!

For details, see www.cardcomplete.com