

Risk Details:

Unique Market Reference : B1256R034682022

Type : Business and Leisure Travel inclusive of Personal Accident Insurance

Policy holder : Trusted Novus Bank Limited

Address : 76 Main Street,
P.O. Box 143
Gibraltar

Insured Persons : Holders of Trusted Novus Bank Visa Cards

Period : Effective from: 1st March 2022 to 28th February 2023
Both days inclusive, local standard time at the address of the insured

Interest : To cover the holders of Trusted Novus Bank Visa Cards for Travel and Personal Accident Insurance

Benefits Limit and Excess: :

Benefits: Benefit	Benefit Limit per Cardholder per Event in EUR	Excess per Cardholder per event in EUR
Medical and travel assistance services	None	None
Emergency medical expenses	2,000,000	100.00
Emergency Evacuation & Repatriation expenses	1,000,000	100.00
Personal accident		
1. Full trip	50,000	N/A
2. Common carrier	250,000 For children aged 16 and under benefit is limited to 3,000	N/A

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Domestic Common Carrier	None	None
Hospital indemnity daily	50	N/A
Personal liability	1,000,000	N/A
Baggage		
Loss of baggage	10,000	140.00
Loss of money	250	75
Loss of Documents	250	75
Cancellation	15,000	100
Inconvenience benefits		
Travel delay	25	4 hours
Baggage delay	60	4 hours
Document replacement	None	None
Hijack		None
Legal expenses	25,000	None
Ski Pack	300	None
Ski area closure	300	None

1.

- Territorial Limits:** : Worldwide
- Conditions** : As per attached
Sanctions and Limitation and Exclusion Clause – LMA 3100, as attached
- Choice of Law and Jurisdiction** : This insurance shall be governed by and construed in accordance with the law of the England and Wales and each party agrees to submit exclusive jurisdiction to the England and Wales in any dispute arising hereunder
- Minimum and Deposit Premium:** : GBP 54,000 net of any applicable tax and adjustable at the below rate.
- Premium** : GBP 45 per person based on 1,200 members
- Premium Payment Terms** : 60 day Premium Payment Clause LSW 3001
- Taxes Payable by the (Re)insured** : None

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

**and Administered
by (Re)insurers**

**Recording,
Transmitting and
Storing
Information** : Where ES Risks Ltd maintains risk and claim data and/or information and/or documents it may hold such data and/or information and/or documents in hard copy and/or electronically at its sole discretion.

**(Re)insurer
Contract
Documentation** : This document details the contract terms entered into by the Insurers and constitutes the contract document. The Contract change document(s) signed by Insurers shall form the evidence of the changes agreed.

Any further documentation changing this contract, agreed in accordance with the contract change provisions set out in this contract shall form the evidence of such change.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Information Section:

Information : As noted and agreed by underwriters. Held on file at ES Risks

Minimum and Deposit Premium based on 1,200 members

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Conditions:

Sanction Limitation And Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

15/09/10
LMA3100

ES Risks Intermediary Clause

ES Risks Ltd of America House, 2 America Square, London, EC3N 2LU is recognised as the intermediary negotiating this contract through whom all communications and or transactions relating to the execution of this contract shall be conducted.

The (Re)Insured(s) and (Re)Insurer(s), hereon known as “the parties”, jointly and severally, their affiliates and assignees confirm that any corporation, division, subsidiary, employees, agents or consultants, or assignees thereof will not make any contact with, deal with or otherwise involve in any communications and or transactions, between the parties, including any communications and or transactions with regards to any extension, replacement or renewal of this contract, without written permission of ES Risks Ltd.

By subscribing to and in the execution of this Agreement, each of the parties, jointly and severally, their affiliates and assignees confirm that any corporation, organization, firm, company or individual of which the parties is a member of, employee of, party to, or otherwise which would benefit financially from an association, is bound by this Agreement.

Contract Ref: B1256R034682022
Date: 21 June 2022
Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Policy Document:

POLICY HOLDER: Trusted Novus Bank Limited

TYPE: Business and Leisure Travel inclusive of Personal Accident Insurance

INSURED PERSONS: Holders of qualifying payment cards issued by Trusted Novus Bank.

BENEFITS, LIMITS

Benefits: Benefit	Benefit Limit per Cardholder per Event in EUR	Excess per Cardholder per event in EUR
Medical and travel assistance services	None	None
Emergency medical expenses	2,000,000	100.00
Emergency Evacuation & Repatriation expenses	1,000,000	100.00
Personal accident		
1. Full trip	50,000	N/A
2. Common carrier	250,000 For children aged 16 and under benefit is limited to 3,000	N/A
Domestic Common Carrier	None	None
Hospital daily indemnity	50	N/A

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

AND EXCESS:

Personal liability	1,000,000	N/A
Baggage		
Loss of baggage	10,000	140.00
Loss of money, passport or documents	250	75
Cancellation	15,000	100
Inconvenience benefits		
Travel delay	25	4 hours
Baggage delay	60	4 hours
Document replacement	None	None
Hijack	None	None
Legal expenses	25,000	None
Ski Pack	300	None
Ski area closure	300	None

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

TERRITORIAL LIMITS: Worldwide

CONDITIONS: As per the policy wording as attached

LAW AND JURISDICTION: This insurance shall be governed by and construed in accordance with the laws of England and Wales and each party agrees to submit to the exclusive jurisdiction of the courts of England and Wales

RATE: GBP 45 per Insured Person

PREMIUM: Based on 1,200 card holders
£54,000 adjustable on expiry at £45 per person if numbers exceed 110%

PERIOD: Effective from: 29th February 2022 to 28th February 2023
Both days inclusive, local standard time at the address of the insured.

SECURITY: 100% Lloyd's of London – Canopus Syndicate

CLAIMS CONTACT

GIBRALTAR CONTACT: WestMed Insurance Services Limited
P.O BOX 45
REGAL HOUSE
QUEENSQWAY
GIBRALTAR
TRUSTEDNOVUSTRAVEL@WESTMED.GI

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Travel Insurance

for holders of qualifying payment cards issued by Trusted Novus Bank

Table of Contents

1. Section 1: Certificate of insurance 10

2. Section 2: Meaning of words..... 10

3. Section 3: Geographical limits 13

4. Section 4: Eligibility 13

5. Section 5: Period of insurance..... 14

6. Section 6: Medical and travel assistance services..... 14

7. Section 7: Emergency medical, evacuation and repatriation expenses..... 15

8. Section 8: Personal accident cover 17

9. Section 9: Hospital daily indemnity 17

10. Section 10: Personal liability 18

11. Section 11: Baggage & Money 19

12. Section 12: Cancellation, Curtailment or Rearrangement 20

13. Section 13: Inconvenience 21

14. Section 14: Summary of benefits, limits of indemnity and excesses 24

15. Section 15: General conditions 26

16. Section 16: General exclusions applying to all sections 27

17. Section 17: Intermediary 28

18. Section 18: Security 28

19. Section 19: Requesting emergency or travel assistance 28

20. Section 20: How to make a claim 28

21. Section 21: Complaints Procedure 29

22. Section 22: Data Protection Act 1998 29

Travel insurance linked to Trusted Novus Bank Limited’s Payment Card is supplied by WestMed Insurance Services Limited and may be subject to change. When the terms and conditions are changed, Trusted Novus Bank Limited will be notified three months prior to renegotiation. Trusted Novus Bank Limited will notify holders of cards with insurance coverage as soon as possible after receiving information hereof from WestMed Insurance Services Limited.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Section 1: Certificate of insurance

- 1.1 This Certificate is a contract of insurance. This document contains the details of the cover, and the terms, conditions and exclusions relating to each Cardholder, and is the basis upon which all claims will be settled.
- 1.2 The Cardholder is entitled to indemnified Benefits and Services under this Certificate, during the Period of Insurance, within the geographical limits, subject to the terms, conditions and exclusions.
- 1.3 The Benefits are underwritten by certain underwriters at Lloyd’s. Lloyd’s is authorised under the Financial Services and Markets Act 2000.
- 1.4 The Emergency Assistance is either provided or arranged by INTANA Global on behalf of the Underwriters.
- 1.5 This Certificate shall be governed and construed in accordance with the laws of the United Kingdom and Wales, and the courts of the United Kingdom and Wales shall have jurisdiction in any dispute arising hereunder unless otherwise agreed by underwriters in writing.

Section 2: Meaning of words

Accident shall mean any sudden, unexpected, external and violent and specific event which occurs at an identifiable time (moment or point in time) and place which results in Bodily Injury.

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

Baggage shall mean accompanied personal goods belonging to the Cardholder or for which the Cardholder is responsible and which are taken by the Cardholder on a Journey or acquired by the Cardholder during a Journey.

Assistance Provider shall mean, INTANA Global, 6 Devonshire Square, London, EC2M 4YE United Kingdom as appointed by Underwriters.

Benefits shall mean the indemnified benefits supplied by Underwriters under the terms and conditions of this Certificate, as set out in Sections 7 to 15 inclusive.

Bodily Injury shall mean identifiable physical injury which is caused by an Accident and which, within twelve months of the date of the Accident, results in the Cardholder’s death, Permanent Total Disablement or Dismemberment.

Card means a card issued pursuant to the Client’s card program in which the Benefits and Services of this Certificate have been incorporated.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Cardholder/s shall mean any person who has a valid qualifying payment card issued by the Client, and will include any Family who are all travelling on a Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Certificate means this Certificate of Insurance.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Compulsory Inclusion shall mean the automatic provision of Benefits and Services to the Cardholders where the Benefits and Services are not offered on an optional basis.

Client means Trusted Novus Bank Limited.

Default means any breach of the obligations of either Party or any act, omission, negligent act or statement of wither Party, its employees, agents or sub-contractors and in respect of which liability arises from the defaulting Party to the other.

Dependent Children means the children, stepchildren and legally adopted children of the Cardholder who are:

- (i) unmarried, and;
- (ii) living with such Cardholder (unless living elsewhere whilst in full-time education), and;
- (iii) travelling with such Cardholder, and;
- (iv) under 19 years of age (or under 24 years of age if in full-time education).

Dismemberment means the loss of a limb including loss of use of limb or loss of eye(s) including total and irrecoverable loss of sight occurring within 12 months of the date of the Accident.

Domestic common carrier shall mean any domestic public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Expiry Date means the date which the Cardholder is notified that the policy benefits no longer apply.

Family shall mean the Cardholder, Spouse and Dependent Children travelling with the Cardholder on a Journey.

Spouse shall include the legal wife/husband and common law partner cohabiting at the same address for a continuous period of at least 1 year prior to the Journey.

General Exclusions shall mean the exclusions listed in Section 16 of this Certificate.

Hijack means unlawful seizure or wrongful exercise of control of an aircraft or conveyance or the crew thereof.

Hospital Daily Indemnity shall mean a payment to be made to the Cardholder for each complete 24-hour period that the Cardholder spends as an inpatient in a hospital outside his or her Principal Country of Residence during a

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Journey. No payment shall be made until the initial 48-hour period has elapsed, after which the Cardholder is also eligible for payment in respect of the initial 48-hour period.

Intana-assist shall mean Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN, United Kingdom.

Intana-assist Physician shall mean the physicians nominated by Intana-assist throughout the world.

Illness shall mean any sudden and unexpected deterioration of health certified by a competent medical authority and agreed by an Intana-assist Physician.

Jewellery and Valuables shall mean items composed of gold, silver or other precious metals or semi- precious stones, furs, curios, works of fine art and photographic equipment only.

Journey shall mean the first 90 days of any trip falling entirely within the Period of Insurance. This insurance will not be valid unless a payment card, issued by Trusted Novus Bank has been used for payment in part or in full for reservation of transport or accommodation either directly or via a travel agency as part of the trip. The Journey shall be deemed to have begun with the Cardholder’s departure from the home where such Cardholder normally resides and shall have ended upon return to that home.

Limit of Indemnity refers to the maximum amount of third-party expenses for which the Underwriters shall be responsible under this Certificate towards any one Cardholder during any one event, subject to the terms and conditions as defined hereunder.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the Cardholder’s Principal Country of Residence for hospital, surgical or other diagnostic or remedial treatment provided or prescribed by a qualified medical practitioner.

Money shall mean coins, bank notes, postal and money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.

Party means a party to this contract of insurance

Permanent Total Disablement shall mean disablement which medical evidence confirms, which has prevented the Cardholder from engaging in any gainful occupation for at least twelve months and will in all probability entirely prevent the Cardholder from engaging in any gainful occupation whatsoever for the remainder of his/her life.

Period of Insurance shall be the period between the start date and the expiry date of the policy.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Pre-existing means any illness, defect, physical infirmity or condition, including sequelae or complications thereof that in the opinion of a medical practitioner appointed by Intana Global can reasonably be related thereto, for which the Cardholder is receiving or has received medical treatment, advice or investigation prior to the Journey.

Principal Country of Residence shall mean the country in which the Cardholder has his/her principal place of residence. Immediate Family assumes the nationality of the Cardholder for the purposes of this insurance. In the event of dual nationality, the Cardholder assumes the nationality of his/her Principal Country of Residence for the purposes and for the duration of this insurance.

Relative shall mean the spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé(e) of a Cardholder.

Serious Medical Condition shall mean a condition which, in the opinion of a Intana Global Physician, requires emergency medical treatment to avoid death or serious impairment to the Cardholder’s health. In determining whether such a condition exists, the Intana Global physician may consider the Cardholder’s geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services shall refer to 24-hour assistance and other related emergency services to be provided by Intana Global as described in Section 6 of this Certificate.

Ski and skiing includes snowboarding, snow-blading, ice skating and cross country skiing

Ski Pack means the hire of Ski Equipment, ski or snowboard lessons and lift pass.

Underwriters shall refer to certain underwriters at Lloyd’s of London.

Section 3: Geographical limits

3.1 The Services and Benefits described in this Certificate are provided on a worldwide basis.

Section 4: Eligibility

- 4.1 Only Cardholders holding a valid card shall be eligible for Benefits and/or Services under this insurance.
- 4.2 The Card holder is eligible for the Benefits and/or Services in accordance with the terms and conditions of this Certificate or any other eligibility criteria set by the Client in writing with the prior agreement from Underwriters and/ Emergency Assistance Provider.
- 4.3 The Benefits and Services provided to the Cardholders shall be on a Compulsory Inclusion basis.

Contract Ref: B1256R034682022
 Date: 21 June 2022
 Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Section 5: Period of insurance

- 5.1 This Certificate shall commence on the date specified in the insurance schedule and shall be in force until the Expiry Date.
- 5.2 Any Party may immediately terminate this Certificate on a written notice to the other Party in the event that:
 - (i) The other Party shall be in Default of the performance or observance of any material covenants or provisions hereof and such Party shall have failed to remedy such default or breach within 30 days after receiving written notice of such default or breach; or
 - (ii) Any material representation or warranty made by the order Party is false or untrue when made; or
 - (iii) The other Party shall make a general assignment for the benefit of creditors or a resolution is passed or a petition is presented against the other Party for liquidation, winding-up or dissolution or for the appointment of a liquidator, receiver, trustee, judicial manager or similar official of all or a substantial part of its assets or if execution or any form of action is levied or taken against any of its assets.
- 5.3 In the event of termination or expiry of this Certificate, both Parties shall be relieved of all future liabilities as at the date of termination or expiry, whichever is applicable.
- 5.4 All Cardholders are entitled to the Benefits and Services from the date of activation of their card account or the date the Cardholder has been notified to Underwriters, whichever comes later and subject to the appropriate premium having being paid to Underwriters.
- 5.5 The entitlement to Benefits and Services will cease automatically on the date Underwriters receive written notification of the deletion of the Cardholder or the termination of the Cardholder’s card account, whichever comes first.
- 5.6 A Cardholder’s eligibility for the Benefits and Services shall cease on the earliest of:
 - (i) the date the Cardholder is no longer eligible for the Benefits and Services pursuant to this Certificate; or
 - (ii) the Date of Termination or Expiry Date, whichever occurs first.

Section 6: Medical and travel assistance services

6.1 Assistance Services

Intana Global will provide various medical and travel assistance services. Those services provided directly by Intana Global are covered under the terms of this Certificate, subject to the Premium having been paid. Where a third party, such as a physician or courier, is utilised, the provision of such services is at the expense of the Cardholder, unless such costs are covered under the terms of this certificate.

6.2 Intana Global Services

6.2.1 Telephone assistance

If contacted, Intana Global will provide medical advice to the Cardholder by telephone, including information on inoculation requirements for travel. Intana Global will also provide information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances, and Intana Global cannot be held liable for errors.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

6.2.2 Service Provider referral

If contacted, Intana Global will provide the Cardholder with contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst Intana Global exercises care and diligence in selecting the providers, it does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, unless the costs of the actual services provided by third parties are covered by this agreement, they must be borne separately by the Cardholder.

6.2.3 Medical Monitoring

In the event of a Cardholder requiring hospitalisation, Intana Global will, if required, monitor the Cardholder’s medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

6.2.4 Cardholder support

In the event that Intana Global is contacted to report a lost or stolen card or for account queries, Intana Global shall contact the Client’s customer service line as soon as practicable.

6.2.5 Guarantee of payment

If covered under the terms of this certificate, Intana Global will guarantee or pay any required hospital admittance deposit on behalf of a Cardholder.

6.3 Third-party services

6.3.1 In the event of an emergency where either the Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved, and local medical treatment is unavailable, Intana Global will send an appropriate medical practitioner to the Card holder. Intana Global will not pay for the costs of such services unless covered under the terms of this Certificate.

6.3.2 Intana Global will arrange to have delivered to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for the Cardholder’s care and/or treatment but which are not available at the Cardholder’s location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intana Global will not pay for the costs of such medicine, drugs or medical supplies and any costs of delivering these unless covered under the terms of this Certificate.

Section 7: Emergency medical, evacuation and repatriation expenses

7.1 Medical Expenses

If a Cardholder incurs Medical Expenses whilst on a Journey as the direct result of the Cardholder sustaining Bodily Injury or an Illness, the Underwriters will indemnify the Cardholder in respect of such expenses up to the limit shown in Section 14 of this Certificate.

7.2 Emergency evacuation and repatriation services

7.2.1 In the event that a Cardholder suffers an Illness, Accident or Bodily Injury whilst on a Journey, and the Cardholder is in a Serious Medical Condition, and in the opinion of INTANA GLOBAL such arrangements are necessary on medical grounds, INTANA GLOBAL will arrange for the transportation for moving the Cardholder to the nearest hospital where appropriate medical care is available, or INTANA GLOBAL will arrange for the return of the Cardholder to the Principal Country of Residence.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- 7.2.2 If required, INTANA GLOBAL will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.
- 7.2.3 INTANA GLOBAL retains the absolute right to decide whether the Cardholder’s medical condition is sufficiently serious to warrant an emergency medical evacuation. INTANA GLOBAL further reserves the right to decide the place to which the Cardholder shall be evacuated and the means or method by which such evacuation will be carried out having taken into account all the assessed facts and circumstances of which INTANA GLOBAL is aware at the relevant time.
- 7.2.4 INTANA GLOBAL reserves the right to decide the means or method by which such repatriation will be carried out having taken into account all the assessed facts and circumstances of which INTANA GLOBAL is aware at the relevant time.

7.3 Transportation of mortal remains

In the case of death of a Cardholder whilst on a Journey abroad, Assistance Provider will arrange for transporting the Cardholder’s mortal remains from the place of death to any location as may be reasonably selected by the Cardholder’s legal personal representative.

7.4 Transportation to join a Cardholder

- 7.4.1 Intana Global will arrange an economy class return ticket for a person chosen by the Cardholder to join the Cardholder who has been or will be hospitalised outside the Principal Country of Residence as a result of Accident or Illness for a period in excess of 7 consecutive days, subject to Assistance Provider prior approval and only when judged necessary by Intana Global on medical and compassionate grounds.

7.5 Return of Dependent Children

- 7.5.1 If Dependent Children are left unattended as a result of a Cardholder’s Accident or Illness whilst on a Journey, Intana Global will arrange for the transportation of such Dependent Children by Common Carrier to their normal place of residence. Qualified attendants will be provided when deemed appropriate by Intana Global.

Specific exclusions applying to Section 7

- 7.6 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover for emergency Medical Expenses, evacuation and repatriation expenses:
 - (i) Expenses incurred after 12 months from the time of the Accident or first manifestation of Illness or Bodily Injury;
 - (ii) Dental or optical expenses, unless incurred as a result of an Accident, Illness or Bodily Injury;
 - (iii) Treatment provided other than by a qualified medical practitioner;
 - (iv) Expenses incurred within the Cardholder’s Principal Country of Residence;
 - (v) Expenses incurred which are non-medical in nature e.g. telephone calls, newspapers etc.;
 - (vi) Services rendered without the authorisation and/or intervention of Assistance Provider;
 - (vii) Costs which would have still been payable if the event giving rise to the intervention of Intana Global had not occurred;
 - (viii) Elective cosmetic surgery;
 - (ix) Expenses incurred for treatment not verified by a medical report;

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- (x) Cases of minor Illness or Bodily Injury which in the opinion of the Assistance Provider Physician can be adequately treated locally and which do not prevent the Cardholder from continuing his/her travels or work;
- (xi) Expenses incurred where the Cardholder, in the opinion of the Intana Global Physician, is physically able to return to his/her Principal Country of Residence seated as a normal passenger and without medical escort; and
- (xii) The first EUR 100.00 of each and every claim;

Section 8: Personal accident cover

8.1 Full trip (i.e. at all times during the Journey)

- 8.1.1 If a Cardholder sustains Bodily Injury during a Journey and if, independently of any other cause, such Bodily Injury results in the death, Permanent Total Disablement or Dismemberment of the Cardholder, the Underwriters will pay to the Cardholder, or such person as may be selected by the Cardholder’s legal personal representative(s), the sum detailed in Section 14 of this Certificate.
- 8.1.2 The cover provided under Section 8.1.1 commences with the Cardholder’s departure from home where such Cardholder normally resides and shall end upon his/her return to that home.

8.2. Common Carrier

- 8.2.1 If during a Journey a Cardholder sustains Bodily Injury during the operative time below and if, independently of any other cause, such Bodily Injury results in the death, Permanent Total Disablement or Dismemberment of the Cardholder, the Underwriters will pay to the Cardholder, or such person as may be selected by the Cardholder’s legal personal representative(s), the sum detailed in Section 14 of this Certificate.
- 8.2.2 The cover provided under Section 8.2.1 commences when the Cardholder enters an airport, seaport, railway or road station for the purpose of boarding a Common Carrier and ends upon disembarkation from such Common Carrier.

Specific exclusions applying to Section 8

- 8.3 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for Personal Accident:
 - (i) Costs which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
 - (ii) More than one claim under this Section 8 in connection with the same Accident;
 - (iii) Expenses resulting from medical or surgical treatment except where Bodily Injury renders such treatment necessary; and
 - (iv) Bodily Injury sustained other than during a Journey.

Section 9: Hospital daily indemnity

- 9.1 If a Cardholder sustains Bodily Injury or Illness during a Journey which results in the hospitalisation of the Card-holder, the Underwriters will indemnify the Cardholder or such person as may be selected by the Cardholder’s legal personal representative(s), against the sum detailed in Section 14 of this Certificate, per day, up to a maximum of 30 days.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Specific exclusions applying to Section 9

- 9.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover:
- (i) Services rendered without the authorisation and/or intervention of Intana Global;
 - (ii) Cases of minor Illness or Bodily Injury which, in the opinion of the Intana Global Physician, can be adequately treated locally, and which do not prevent the Cardholder from continuing his/her travels or work;
 - (iii) The Cardholder suffering from sickness or disease not directly resulting from a valid claim for Bodily Injury or Illness;
 - (iv) Payment in respect of the first 48 hours of hospitalisation unless the period of hospitalisation exceeds 48 hours;
 - (v) Elective cosmetic surgery;
 - (vi) Expenses incurred after 12 months from the time of the Accident or first manifestation of Illness;
 - (vii) Expenses incurred within the Cardholder’s Principal Country of Residence;
 - (viii) Expenses incurred for treatment not verified by a medical report; and
 - (ix) Dental or optical expenses, unless incurred as a result of an emergency.

Section 10: Personal liability

- 10.1 If, whilst on a Journey, the Cardholder is involved in an incident which results in him or her becoming legally liable to pay damages or costs in respect of accidental death or Bodily Injury and/or accidental loss of or damage to material property belonging to any third party, the Underwriters will indemnify the Cardholder against all sums which they shall become legally liable to pay to a third-party claimant up to the limit specified in Section 14 of this Certificate.
- 10.2 The limit shown in Section 14 of this Certificate also covers the Cardholder’s costs and expenses incurred with the prior written approval of Underwriters.
- 10.3 Special conditions:
- (i) The liability of the Underwriters for all sums payable by the Cardholder under this section shall not exceed the limits shown in Section 14 of this Certificate;
 - (ii) The Cardholder shall give immediate notice to the Underwriters of any occurrence for which there may be liability under this section and shall provide the Underwriters with such particulars and information as the Underwriters may require and shall forward to the Underwriters immediately on receipt any letter, writ, summons and process and shall advise the Underwriters in writing immediately the Cardholder has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence;
 - (iii) No admission of liability or offer, promise or payment shall be made without the prior written consent of the Underwriters. The Underwriters shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for their benefit any claim for compensation or damage against any other person. The Cardholder shall give any and all information and assistance required;

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- (iv) The Underwriters may at any time and at their sole discretion pay to the Cardholder the maximum sum payable under this section in respect of any claim. The Underwriters shall then be exempt from all future liability under this section.

Specific exclusions applying to Section 10

- 10.4 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for Personal Liability:
- (i) Bodily Injury to employees of the Cardholder;
 - (ii) Liability arising out of:
 - a) the use of vehicles, aircraft or watercraft (other than manually propelled rowing boats, punts or canoes);
 - b) property belonging to or held in trust by or in the custody of, or control of the Cardholder;
 - c) any wilful or malicious act;
 - d) the ownership or use of firearms;
 - e) the carrying on of any trade, profession or business.
 - (iii) Liability to members of the Cardholder’s family; and
 - (iv) Liability assumed by the Cardholder by agreement.

Section 11: Baggage & Money

Loss of Baggage

- 11.1 If, whilst on a Journey, a Cardholder sustains loss, theft or damage to Baggage, the Underwriters will indemnify the Cardholder in respect of such loss or damage up to the limits shown in Section 14 of this Certificate.
- 11.2 In order to be reimbursed by the Underwriters, the Cardholder must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof are required. Lost, stolen or damaged property will be valued allowing for wear and tear at the time of the loss.
- 11.3 If, whilst on a Journey, a Cardholder sustains loss or damage to Money, Passport or Documents, the Underwriters will indemnify the Cardholder in respect of such loss or damage up to the limits shown in section 14 of this Certificate.
- 11.4 In order to be reimbursed by the Underwriters, the Cardholder must provide a detailed description of the Money , Passport or Documents lost.

Loss of Money

- 11.5 If, whilst on a Journey, a Cardholder sustains loss or damage to Money, the Underwriters will indemnify the Cardholder in respect of such loss or damage up to the limits shown in section 14 of this Certificate
- 11.6 In order to be reimbursed by the underwriters, the Cardholder must provide a detailed description of the Money lost.

Specific exclusions applying to Section 11

Contract Ref: B1256R034682022
 Date: 21 June 2022
 Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- 11.7 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for Loss of Baggage and/or money:
- (i) More than EUR 500 in respect of any one article;
 - (ii) More than EUR 500 in respect of Jewellery and Valuables in total;
 - (iii) Claims in respect of accessories for vehicles or boats.
 - (iv) Loss or damage due to:
 - a) moths, vermin, wear and tear, atmospheric or climatic condition or gradual deterioration;
 - b) mechanical or electrical failure;
 - c) any process of cleaning, repairing, restoring or alteration.
 - (v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
 - (vi) Loss not reported to either the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained;
 - (vii) Loss due to confiscation or detention by customs or any other authority;
 - (viii) Losses from unattended vehicles unless secured in a locked boot;
 - (ix) Baggage left in a vehicle during the hours of darkness, even if protected by an alarm;
 - (x) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
 - (xi) Loss of or damage to contact, corneal or micro-corneal lenses;
 - (xii) The first EUR 140 of each and every claim;
 - (xiii) Loss of personal goods borrowed, hired or rented by the Cardholder.
 - (xiv) (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction.

Section 12: Cancellation, Curtailment or Rearrangement

- 12.1 If a Cardholder incurs expenses as the direct and necessary result of the cancellation, curtailment or rearrangement of any part of the original plan for the Cardholder’s Journey as the direct consequence of:
- (i) the Cardholder sustaining Bodily Injury or suffering Illness;
 - (ii) the death, Bodily Injury or Illness of the Cardholder’s Relative;
 - (iii) compulsory quarantine, jury service, subpoena or hijacking involving the Cardholder; or
 - (iv) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions, then the Underwriters will be responsible for indemnifying the Cardholder for the unused portion of prepaid travel and accommodation expenses as included in the Journey as per the limits shown in Section 14 of this Certificate.

Specific exclusions applying to Section 12

Contract Ref: B1256R034682022
 Date: 21 June 2022
 Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- 12.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for cancellation:
- (i) Costs, which would have still been payable if the event giving rise to the intervention of Intana Global had not occurred;
 - (ii) Cases of minor Illness or Bodily Injury which, in the opinion of the Intana Global Physician, can be adequately treated locally, and which do not prevent the Cardholder from continuing his/her travels or work;
 - (iii) Expenses incurred where the Cardholder, in the opinion of the Intana Global Physician, is physically able to return to his/her Principal Country of Residence travelling as a normal passenger and without medical escort; and
 - (iv) Death or illness of any pet or animal.
- 12.3 Any of the following:
- a) the coronavirus disease (COVID-19);
 - b) any mutation or variation of COVID-19;
 - c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - d) any mutation or variation of SARS-CoV-2;
 - e) any epidemic, pandemic or mass outbreak of infectious disease;
 - f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).
- 12.4 Any loss, damage, liability, cost or expense arising directly or indirectly out of a Cyber Act or Cyber Incident.

Section 13: Inconvenience

Travel delay

- 13.1 In the event of:
- (i) industrial action;
 - (ii) adverse weather conditions
 - (iii) mechanical breakdown or derangement of the Cardholder’s aircraft or sea vessel; or
 - (iv) the grounding of the aircraft on which the Cardholder is due to travel as a result of mechanical or structural defect; which results in the delayed departure of the Cardholder’s flight or sailing for at least 4 hours on the outward or return Journey from the time shown in the carrier’s travel itinerary as supplied to the Cardholder, the Underwriters will arrange a payment to the Cardholder.
- 13.2 The payment to the Cardholder under Section 13.1 is up to the limits as shown in Section 14 of this Certificate, per hour of delay, up to a maximum of 12 hours, provided always that the Cardholder shall have checked-in according to the itinerary given to him/her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

Contract Ref: B1256R034682022
 Date: 21 June 2022
 Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

13.3 The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

Baggage delay

13.4 In the event of a Cardholder’s Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents, the Underwriters will reimburse the Cardholder up to the limits as shown in Section 14 of this Certificate per hour of delay, to a maximum of 12 hours. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

Legal expenses

13.5 The Administrator will, with the Underwriters’ written consent, provide cover for legal expenses incurred up to the limits as shown in Section 14 of this Certificate arising from the pursuit of a claim against a third party who has caused Bodily Injury to or Illness or Death of the Cardholder by an incident occurring during a Journey.

Winter Sports Benefit

13.6 Ski Pack

If an account holder is unable to ski through Illness or Bodily Injury, the Underwriters will reimburse the Account Holder for the cost of the Account Holder’s Ski Pack, up to the limit shown in Section 14.

Specific exclusions applying to Ski pack cover:

The Underwriters will not pay for accidental Injury, Illness or Death caused directly or indirectly by participation in the following winter sports: Ski-racing, ski- jumping, snowboarding without a leash, off-piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsleighting, the use of skeletons, toboggans or luges, freestyle skiing or competitive skiing.

Ski Area Closure

If an Account Holder is unable to Ski due to adverse weather conditions at their pre-booked ski area, the Underwriters will reimburse the Account Holder for the extra transport and ski lift pass costs if they have to travel to another ski area, up to the limit shown in Section 14.

Specific conditions applying to Ski Area Closure Cover:

Written confirmation must be obtained from the appropriate authority to confirm that the ski area was closed and / or it was not possible to travel to another resort. Cover for ski area closure is only available for journeys that commence within 105 days from 15th December in any given year.

Specific exclusions applying to Section 13

13.7 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for inconvenience Benefits:

- (i) Payment in respect of the first 4 hours of delay;
- (ii) Delay resulting from the failure of the Cardholder to provide the necessary correct documentation;
- (iii) Delay resulting from the failure of the Cardholder to allow reasonable time to reach the point of departure given the circumstances known at the time;
- (iv) Delay arising as a result of any official Government suspension or cancellation of a service;

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- (v) Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections;
 - (vi) In respect of Baggage delay, loss, temporary loss/ misplacement not reported to either the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained;
 - (vii) In respect of Missed Departure, costs incurred where confirmation of the failure of public transport has not been obtained;
 - (viii) In respect of legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Cardholder during the Journey;
 - (ix) In respect of legal expenses, any claim where, in the opinion of the Underwriters, there is insufficient prospect of success in obtaining a reasonable benefit;
 - (x) In respect of legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
 - (xi) In respect of legal expenses benefits rendered without the authorisation and/or intervention of Intana Global;
- and
- (xii) In respect of legal expenses, claims for professional negligence.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Section 14: Summary of benefits, limits of indemnity and excesses

SECTION	BENEFIT	BENEFIT LIMIT PER CARDHOLDER PER EVENT IN EUR	EXCESS PER CARDHOLDER PER EVENT IN EUR
6	Medical and travel assistance services	None	None
7	Emergency medical expenses	2,000,000	100.00
	Emergency Evacuation & Repatriation expenses	1,000,000	100.00
8	Personal accident		
	1. Full Trip	50,000	N/A
	2. Common carrier	250,000	N/A
		For children aged 16 and under benefit is limited to 3,000	
	Domestic Common Carrier	None	None
9	Hospital daily indemnity	50	N/A
10	Personal liability	1,000,000	N/A
11	Baggage and money		
	Loss of baggage	10,000	140.00
	Loss of Money	250	75.00
12	Cancellation	15,000	100.00
13	Inconvenience benefits		
	Travel delay	25	4 hours
	Baggage Delay	60	4 hours
	Document replacement	None	None
	Hijack	None	None
	Legal Expenses	25,000	None
	Ski Pack	300	None
	Ski area closure	300	None

Compensation payable in respect of personal accident

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

-
1. Death 100% of sums above
 2. Total and irrecoverable loss of sight of one or both eyes 100% of sums above
 3. Loss of one or two limbs 100% of sums above
 4. Permanent Total Disablement (other than above) 100% of sums above

The total payment for a single personal accident will not exceed 100 % the sum above.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Section 15: General conditions

- 15.1 The Cardholder must take reasonable care to prevent loss, theft, damage, Accident, Bodily Injury or Illness, and to protect, save and/or recover personal property.
- 15.2 Underwriters shall use its best endeavours to provide the Benefits and Services described in this Certificate, but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations, and intervention depends on Intana Global obtaining the necessary authorisations issued by the various authorities concerned. Intana Global shall not be required to provide Benefits and Services to Cardholders who, in the sole opinion of Intana Global, are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.
- 15.3 Written notice of any Accident, proceedings or any other event which may give rise to a claim shall be given to Underwriters within 30 days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by Underwriters shall be provided at the expense of the Client or Cardholder or his/her legal representative. A claim form must be completed by the Cardholder and submitted to Underwriters within 90 days of expenditure being incurred. This time limit may be extended subject to the prior approval of Underwriters where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.
- 15.4 If fraudulent means or devices are used by the Cardholder and/or anyone acting on his/her behalf to obtain any Benefits or Services provided under this Certificate, any and all rights in respect of the concerned Cardholder in terms of this Certificate shall be forfeited immediately.
- 15.5 If the Benefits and Services of this Certificate are covered in whole or in part by any other insurance policy and/ or other source, the Cardholder shall only be entitled to claim those costs which cannot be recovered by the Cardholder from such other policy / sources.
- 15.6 Any portion of a Cardholder’s travel ticket which is unused following the provision of evacuation /repatriation services or cancellation benefits is to be surrendered to Intana Global.
- 15.7 Underwriters may at any time and at their own expense and without prejudice to this Certificate take proceedings in the name of the Cardholder to obtain compensation or secure an indemnity from any third party in respect of any loss or Bodily Injury giving rise to the provision of Benefits and Services.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Section 16: General exclusions applying to all sections

This Certificate does not cover:

- 16.1 Expenses which are more specifically covered by or recoverable from any other insurance policy or national insurance programme under which the Cardholder is covered;
- 16.2 Expenses incurred as a result of claims for events occurring after the Journey;
- 16.3 Any pre-existing defect, infirmity or condition for which the Cardholder is receiving medical treatment, advice or consultation at the time of travelling or at the time of arranging travel;
- 16.4 Any Journey booked or undertaken against medical advice;
- 16.5 Situations where a Journey was specifically undertaken with the intention of obtaining medical treatment;
- 16.6 Situations where a Journey was booked after receipt of a terminal prognosis to the Cardholder or Relative;
- 16.7 Expenses related to psychiatric disorders, infirmities or conditions for which treatment has previously been received;
- 16.8 Expenses related to pregnancy, unless unexpected complications for which treatment has previously been received;
- 16.9 Situations arising from or in any way connected with a wilfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) including suicide;
- 16.10 Claims resulting from the failure of the Cardholder to exercise all reasonable care to protect himself/herself and his/her property;
- 16.11 The commission of, or the attempt to commit, an unlawful act;
- 16.12 Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war;
- 16.13 Any expense which is a direct result of nuclear reaction or radiation;
- 16.14 Consequential loss other than stated as being specifically covered;
- 16.15 Services provided by any party other than Assistance Provider for which no charge would be made if this Certificate were not in place;
- 16.16 Claims notified more than 90 days after the date of loss;
- 16.17 The Cardholder exercising any form of hazardous work in connection with any business, trade or profession;
- 16.18 The Cardholder engaging in any form of aerial flight except as a farepaying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 16.19 Any expense related to an Accident or Bodily Injury occurring while the Cardholder is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep-sea diving utilising hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organised sports undertaken on a professional or sponsored basis;

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- 16.20 The Cardholder engaging in active service in the armed forces of any nation;
- 16.21 The Cardholder engaging in active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections; and
- 16.22 Any Bodily Injury, Illness, death, loss, expenses or any other liability attributable to HIV (Human Immune deficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).

Section 17: Intermediary

- 17.1 The intermediary for this contract is WestMed Insurance Services, to whom all correspondence should be addressed.

Section 18: Security

- 18.1 LSW 1001 (Insurance)
The subscribing insurers’ obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co subscribing insurer who for any reason does not satisfy all or part of its obligations.

Section 19: Requesting emergency or travel assistance

- 19.1 Emergency medical and travel assistance services are available 24 hours a day from Intana Global. In the event that the Cardholder requires these services, please call +44 (0) 20 8315 07 01.

Section 20: How to make a claim

- 20.1 In the event of an event occurring that may give rise to a claim under this Certificate, the Cardholder, or his representative, should call +44 (0) 208 865 3140 during UK office hours of 09.00 to 17.00hrs. Outside normal UK working hours, the cardholder should contact trustednovustravel@westmed.gi and request a claim form or call back during office hours as stated above.
- 20.2 The Cardholder must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what you are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.
- 20.3 Upon contacting INTANA GLOBAL to report a claim, the Cardholder should request a claim form, which should be returned to the address given within 28 days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

Before settling any claims INTANA Global must validate the card by sending an email to trustednovustravel@westmed.gi

This email will contain the following information obtained from the client:

- (i) Full Name
- (ii) Advise that they are Trusted Novus Bank Cardholders

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

(iii) First and last four numbers of their visa card.

Westmed will then forward the email to cards@trustednovusbank.gi to validate the information.

Section 21: Complaints Procedure

In the first instance the Cardholder should write with details of the complaint to the Policyholder and Market Assistance Department at Lloyd's.

Their address is:

Policy holder and Market Assistance Department

Lloyd's

One Lime Street

London

EC3M 7HA

Tel No: +44 (0)20 7327 5693

Email: Complaints@Lloyds.com

In the event that the Policyholder and Market Assistance Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Please note that where we deal with you through a retail agent, in respect of claims that you refer to us, we act as an agent for the Insurers and not as agent for you.

Section 22: Data Protection Act 1998

We collect Personal Data from applicants for our insurance products and from communications with policy holders including claims under insurance policies. We act as a Data Controller for all Personal Data we obtain from customers and prospective customers and comply with obligations under the Data Protection Act 1998.

We may disclose the Personal Data obtained to our subcontractors, service providers and agents in connection with the provision of goods and services to us and our customers. In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the police, undertake credit searches and additional fraud searches, and check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, will record this. We and other organisations may also search agencies and databases to:

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

- a) Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- b) Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies.
- c) Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;

We can supply on request further details of the databases we access or contribute to.

The recipients of Personal Data from us may be located outside the European Economic Area in countries which do not have the same level of legal protection of Personal Data as the European Union, and where we provide Personal Data to parties in such countries we will have in place agreements under which the recipient agrees to protect the Personal Data to standards which are equivalent to the standards observed by us to comply with data protection laws within the European Union. Where a person provides us with Personal Data about any other individual, he or she warrants that they have full rights to disclose the Personal Data to us to use for the purposes for which it is disclosed.

For the purposes of this clause the following terms shall have the meanings set out below, which are the meanings given to them in the Data Protection Act 1998:

“Personal Data” means data which relate to a living individual who can identified:

- a) from those data, or
- b) from those data and other information which is in the possession of, or is likely to come into the possession of, the Data Controller, and includes any expression of opinion about the individual and any indication of the intentions of the Data Controller or any other person in respect of the individual;

“Data Controller” means a person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any Personal Data are, or are to be processed.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Security Details:

(Re)Insurer's Liability : LMA3333

(Re)insurer's liability several not joint

The liability of a (re)insurer under this contract is several and not joint with other (re)insurers party to this contract. A (re)insurer is liable only for the proportion of liability it has underwritten. A (re)insurer is not jointly liable for the proportion of liability underwritten by any other (re)insurer. Nor is a (re)insurer otherwise responsible for any liability of any other (re)insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by a (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp. This is subject always to the provision concerning "signing" below.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is a (re)insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other (re)insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Proportion of liability

Unless there is "signing" (see below), the proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown next to its stamp and is referred to as its "written line".

Where this contract permits, written lines, or certain written lines, may be adjusted ("signed"). In that case a schedule is to be appended to this contract to show the definitive proportion of liability under this contract underwritten by each (re)insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together). A definitive proportion (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of a Lloyd's syndicate taken together) is referred to as a "signed line". The signed lines shown in the schedule will prevail over the written lines unless a proven error in calculation has occurred.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

Order Hereon : 100% of 100%

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Basis of Written Lines : Percentage of whole

Basis of Signed Lines : Percentage of whole

Signing Provisions : In the event that the written lines hereon exceed 100% of the order, any lines written "To Stand" will be allocated in full and all other lines will be signed down in equal proportions so that the aggregate signed lines are equal to 100% of the order without further agreement to any of the (re)insurers.

However:

- a) in the event that the placement of the order is not completed by the commencement date of the period of (re)insurance, then all lines written by that date will be signed in full;

the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the agreement of the (re)insured and all (re)insurers whose lines are to be varied. The variation to the contracts will take effect only when all such (re)insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

- b) the (re)insured may elect for the disproportionate signing of the (re)insurers' lines, without further specific agreement of the (re)insurers, providing that any such variation is made prior to the commencement date of the period of (re)insurance, and that lines written "To Stand" cannot be varied without the agreement of those (re)insurers;

the signed lines resulting from the application of the above provisions can be varied, before or after the commencement date of the period of insurance, by the agreement of the (re)insured and all (re)insurers whose lines are to be varied. The variation to the contracts will take effect only when all such (re)insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Written Lines:

In a co-insurance placement, following (re)insurers may, but are not obliged to, follow the premium charged by the slip leader.

(Re)insurers may not seek to guarantee for themselves terms as favourable as those which others subsequently achieve during the placement.

Attaching to and forming part of Contract Reference: B1256R034682022

(Re)Insurer:

Written Line %:

Signed Lines %:

Date Signed:

(Re)Insurer's Reference:

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Subscription Agreement Section:

- Slip Leader** : CNP 4444

- Bureau Leader** : CNP 4444

- Basis of Agreement to Contract Changes** : GUA (Version 2.0 February 2014) with Non-Marine Schedule (October 2001).
 When details of agreed endorsements are required to be provided to following (re)insurers, email may be used at the sole discretion of the broker.

 Where there is a requirement for any wording to be agreed, this is to be agreed by the Slip Leader only.

 Extensions to Premium Payment Conditions and or Settlement Due Date to be agreed by Slip Leader only.

- Other Agreement Parties for Contract Changes. For Part 2 GUA Changes Only** :
 Where no other parties for contract changes are so identified, Slip Leader only to agree Part 2 changes.

- Agreement Parties for Contract Changes. For Their Proportion Only** : Not Applicable

- Basis Of Claims Agreement** : Claims to be managed in accordance with:
 - i) The Lloyd’s Claims Scheme (Combined), or as amended or any successor thereto.
 - ii) IUA claims agreement practices.
 - iii) The practices of any company(ies) electing to agree claims in respect of their own participation.

- Claims Agreement Parties** :
 - i) For Lloyd’s syndicates
 The leading Lloyd's syndicate and, where required by the applicable Lloyd's Claims Scheme, the second Lloyd's syndicate.
 The second Lloyd’s Syndicate is: Not Applicable
 - ii) Those companies acting in accordance with the IUA claims agreement practices, excepting those that may have opted out via iii below.
 - iii) Those companies that have specifically elected to agree claims in respect of their own participation.
 - iv) All other subscribing (re)insurers that are not party to the Lloyd’s/IUA claims agreement practices, each in respect of their own participation.

- Claims Administration** : Lloyd’s and XIS member (re)insurers

Contract Ref: B1256R034682022
 Date: 21 June 2022
 Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

The Intermediary and Lloyd’s and XIS member (re)insurers agree that any claims hereunder (including any claims related costs/fees) will be notified and administered via Electronic Claims File (ECF) with any payment(s) processed via Claims Loss Advice and Settlement System (CLASS), unless both parties agree to do otherwise.

Other (re)insurers

All non-bureau (re)insurers to be agreed directly.

Rules and Extent of any other Delegated Claims Authority

: Not Applicable

Expert(s) Fee Collection

: Broker to collect all fees.

Settlement Due Date

: 60 days from inception

Instalment Premium Period of Credit

: Not Applicable

Adjustment Premium Period of Credit

: Not Applicable

Bureau Arrangements

: Xchanging Ins-sure Services are authorised to accept ES Risks Ltd certification of figures without (re)insurers’ prior agreement and without submission of the (re)insured’s documents in respect of additional premiums, reinstatement premiums, premium adjustments, return premiums, profit commissions, no claims bonus, treaty statements, binding authority and line slip premiums.

Xchanging Ins-sure Services are further authorised to take down simultaneous signings in respect of premium and claim submissions without (re)insurers’ agreement.

Where the settlement due date set by the relevant first (re)insurer falls on a weekend or a public holiday, then the next working day shall be taken to be the actual settlement due date. In such circumstances any signing submitted to Xchanging Ins-sure Services on this date shall not appear on the broker’s monthly settlement performance as a late item.

Premium payment requirements are deemed met subject to accounts being released for settlement to Xchanging Ins-sure Services in line with bureaux procedures on or before the settlement due date.

Delinked accounts may be presented to Xchanging Ins-sure Services where required by and at the request of ES Risks Ltd.

Settlement to be made in USD and/or GBP and/or EUR where applicable, or to be agreed by the Slip Leading only.

If premium is payable by instalments, the first instalment is payable as original premium, all subsequent instalments are to be taken down as additional premiums.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Notice Of Cancellation Provisions : Where (re)insurers have the right to give notice of cancellation, in accordance with the provisions of the contract, then:

To the extent provided by the contract, the Slip Leader is authorised to issue such notice on behalf of all participating (re)insurers; and (optionally)

Any (re)insurer may issue such notice in respect of its own participation.

The content and format of any such notice should be in accordance with the 'Notice of Cancellation' standard, as published by the London Market Group (LMG), or their successor body, on behalf of London Market Associations and participants. However failure to comply with this standard will not affect the validity of the notice given.

The notice shall be provided to the broker by the following means:

By an email to Chris.Hobbs@esrisks.com and Martin.Baker@esrisks.com; or

Failure to comply with this delivery requirement will make the notice null and void. Satisfactory delivery of the notice will cause it to be effective irrespective of whether the broker has acknowledged receipt.

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Fiscal and Regulatory Section:

Tax Payable by (Re)Insurer(s) : None

Country of Origin : Gibraltar

Regulatory Risk Location : Gibraltar

Overseas Broker : Westmed Insurance Services
 Regal House
 3 Queens Way
 PO BOX 45
 Gibraltar

Surplus Lines Broker : None

State of Filing : None

US Classification : Non-Regulated

NAIC Codes : None

Allocation of Premium Coding : KT 100%

Regulatory Client Classification : Commercial Customer

Is the Business Subject to Distance Marketing Directive : No

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

Broker Remuneration & Deductions Section:

Fee Payable by Client : Nil

Total Brokerage : 35%

Other Deductions from Premium : Nil

Contract Ref: B1256R034682022

Date: 21 June 2022

Version: MRCOMv2015

Author	Reviewer	Lead Underwriter

SECURITY DETAILS

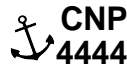
REFERENCES

UMR (Unique Market Reference): B1256R034682022

Date contract printed to PDF: 12:23 21 June 2022

SIGNED UNDERWRITERS

Canopus Managing Agents Limited



100.000000%
Written

A	1	1	8	3	2	C	A	A										
---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--

KT

100.000000%
Signed

11:54 21 June 2022

Lloyd's Underwriter Syndicate No. 4444 CNP, London, England

Graham Nicholls

Bound as Slip Leader, Lloyd's Leader

SETTLEMENT INFORMATION

Allocation of Premium to Coding

KT at 100.000000%

Allocation of Premium to Year of Account

2022

Terms of Settlement

Settlement Due Date: 11 July 2022

Instalment Premium Period of Credit: 0 day(s)

Adjustment Premium Period of Credit: 0 day(s)

Lloyd's Underwriter Syndicate No. 4444 CNP, London, England

Bureau Leader and Lloyd's Leader

Graham Nicholls
