

Capitol Cards Insurance

INSURANCE PROVIDER

This Policy wording, the schedule and any endorsements, set out the terms of the contract between **Avanzia** and AmTrust International Underwriters Designated Activity Company (DAC). Please read all of these documents to make sure they provide the cover required.

Provided the premium has been paid in the required manner, the **Insurer** will provide the insurance detailed in this Policy for the period of insurance.

This insurance is underwritten by AmTrust International Underwriters DAC. AmTrust International Underwriters DAC is registered in Ireland. Company No. 169384. Authorised and regulated by the Central Bank of Ireland with reference number C33525. Registered office: 6-8 College Green, Dublin 2, D02 VP48.

ELIGIBILITY

There is no cover whatsoever for any **Insured Person** domiciled in North Korea or Syria.

DEFINITIONS

Whenever the following words or phrases appear in bold, they will have the meaning as described below:

“**Accident**” or “**Accidental**” means a sudden unexpected unforeseen and identifiable incident

“**Accidental Damage**” means the partial or total destruction of an item by a sudden external event

“**Account**” or “**Card Account**” means the **Cardholders** credit card account on which the **Card** is issued.

“**Aggravated Theft**” means theft by breaking and entry or by assault

“**Bodily Injury**” means injury which is caused solely by **Accidental** means and is independent of any other cause.

“**Card**” means any card or other **Account** access device issued to a **Cardholder** (or a **Supplementary Cardholder**) for the purpose of accessing the **Account**.

“**Cardholder**” means any individual who holds a valid **Account**.

“**Avanzia**” means Avanzia Bank S.a.

“**Children**” or “**Child**” means any of the **Cardholders** children, travelling with the **Cardholder** (including step-children, fostered or adopted children) under the age of 22 on the first day of a **Trip**, who are financially dependent on the **Cardholder** and who are not in full time employment.

“**Close Relative**” means an **Insured Person’s** partner or spouse living at the same address, their mother, mother-in-law, father, father-in-law, daughter, daughter-in-law; son, son-in-law; sister, sister-in-law, brother, brother-in-law, grandparent, grandchild, step-mother, step-father, step-sister, step-brother, aunt, uncle, niece or nephew.

“**Country of Residence**” means the **Insured Persons** current country of residence as evidenced by an official document and registered with a **Medical Practitioner** in that country.

“**Documents**” means driving licence, travel tickets, green cards, visas, prepaid accommodation vouchers, prepaid car-hire vouchers, qualification certificates, prepaid excursion vouchers.

“**Emergency Travel Expenses**” shall mean the additional transport expenses (less any possible recovery or saving) incurred by an **Insured Person**.

“**Family**” means the **Cardholders** partner or spouse, living at the same address as the **Cardholder**, and the **Cardholders Children**.

“**Insured Person**” means (i) **Cardholders** and their **Families**, (ii) **Supplementary Cardholders** and their **Families**.

“**Insurer/Insurers**” means AmTrust International Underwriters DAC

“**Legal Expenses**” means:

- 1) Fees, expenses and other disbursements reasonably incurred (as determined by the **Insurers** legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused bodily injury, or illness.
- 2) Costs that an **Insured Person** is legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

“**Legal Representative**” means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by the **Insurer** to act on an **Insured Persons** behalf.

“**Medical Expenses**” shall mean reasonable costs necessary incurred outside an **Insured Persons Country of Residence** for medical, surgical or other diagnostic or remedial treatment given or prescribed by a **Medical Practitioner**. Hospital, nursing home, ambulance costs within the country where the accident/illness occurred, provided the transportation has been organised by the Assistance Company.

“**Medical Practitioner**” means a doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than: an **Insured Person**; a **Close Relative**; or an **Insured Persons** employee.

“**Money**” means coins or bank notes (cash), postal or money orders, signed travellers’ cheques and other cheques which belong to an **Insured Person** and intended are for personal expenditure.

“**Permanent Total Disablement**” means disablement which has lasted for a minimum of twelve (12) months and in the opinion of the **Senior Medical Officer**, is beyond any prospect of recovery or improvement, which prevents an **Insured Person** from engaging or performing in every and any occupation.

“**Pre – Existing Medical Condition**” means an **Insured Person**;

- a) having attended a hospital as an in-patient during the last 12 months; or
- b) awaiting test results or on a waiting list for an operation, consultation or investigation; or
- c) having commenced or changed medication or treatment within the last three months; or
- d) requiring a medical, surgical or psychiatric check up every twelve months or more frequently;
- e) having been given a terminal prognosis.

“**Public Vehicle**” means any air or land vehicle, river or sea-going vessel operated under licence for the transport of fare paying passengers. **Public Vehicles** do not include vehicles hired or chartered privately.

“**Senior Medical Officer**” means the **Insurer’s** medical practitioner, who shall be appointed by the **Insurer** to assess any aspect of any applicable issue where medical expertise is required.

“**Supplementary Cardholder**” means a person who has been nominated by the **Cardholder** to be issued with an additional **Card** on the **Account**.

“**Terrorism**” means an act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

“**Trip**” means a journey by a **Public Vehicle** outside the **Insured Persons Country of Residence** which has been paid for in advance on a Capitol Card. The **Trip** must commence and end in the **Insured Persons Country of Residence**, or a journey within an **Insured Persons Country of Residence** which must include a flight, or at least one night of pre-booked accommodation more than 50 kilometres away from home. Each **Trip** must not exceed 90 consecutive days with a maximum 180 days during each 12-month period.

“**Utilisation of Nuclear, Chemical or Biological weapons of mass destruction**” means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

“**War**” means armed conflict between nations including forces acting for any international authority whether war be declared or not, invasion, act of foreign enemy, hostilities or war-like operations, civil war, rebellion, revolution, insurrection, military or usurped power or martial law.

MEDICAL ASSISTANCE AND EXPENSES

If an **Insured Person** suffers an injury or illness during a **Trip** the **Insurer** will pay up to €5,000,000 for:

- 1) **Medical Expenses** and **Emergency Travel Expenses**.
- 2) Emergency dental costs (relief of pain).
- 3) Expenses for one **Close Relative** up to €150 a night (maximum 10 nights) towards their meals and accommodation costs whilst the **Insured Person** is receiving in-patient treatment.
- 4) The cost of an economy flight or standard rail ticket and up to €150 a night (maximum 10 nights) towards meals and accommodation costs for one **Close Relative** to accompany them whilst in hospital. Cover ceases when the **Insured Person** returns to their **Country of Residence**.
- 5) Reasonable travel expenses and up to €150 a night (maximum 3 nights) towards meals and accommodation costs for a friend or **Close Relative** to collect and bring home an **Insured Persons Children** if the **Insured Person** is unable to care for them.
- 6) Additional transport and/or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary (as determined by your treating **Medical Practitioner**) for an **Insured Person** to stay beyond their scheduled return date to their **Country of Residence**;
- 7) With the prior authorisation of the Assistance Company, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate the **Insured Person** to their **Country of Residence** if it is medically necessary (as advised by the treating **Medical Practitioner** and the Assistance Company). Repatriation expenses will be in respect only of the originally booked class of travel utilised on the outward journey unless the Assistance Company agrees otherwise. The **Insurer** will have the final authorisation if the Assistance Company and the treating **Medical Practitioner** do not agree.

- 8) The cost of an economy flight or standard rail ticket for a colleague to replace an **Insured Person** if they are unable to continue the **Trip**. This cover only applies if the purpose of the **Trip** was business related.
- 9) Reimbursement of any pre-paid winter sports hired equipment, lift passes or lessons if an **Insured Person** is unable to continue their **Trip**.
- 10) Funeral expenses or the cost of conveying their remains to their **Country of Residence** in the event of their death.

The following exclusions apply only to this Medical Assistance and Expenses Section. Further exclusions can be found in the General Exclusions Section.

The **Insurer** will not be liable for:

- 1) Costs not approved by the **Senior Medical Officer** and/ or the Assistance Company.
- 2) Treatment that the **Senior Medical Officer** considers can be reasonably delayed until the return to the **Insured Persons Country of Residence**.
- 3) Medical, dental treatment, funeral and burial expenses within an **Insured Persons Country of Residence**.
- 4) Treatment that can be provided free or at a reduced cost by a state benefit provider or equivalent, unless otherwise agreed by the **Insurer**.
- 5) Expenses incurred after the date on which the **Insurer** exercises its rights under this section to move the **Insured Person** from one hospital to another and/or arrange for their repatriation (as determined by the **Senior Medical Officer**) but the **Insured Person** decides not to be moved or repatriated.
- 6) Costs where an **Insured Person** has refused to follow the advice of the **Senior Medical Officer**.
- 7) Treatment or costs incurred for cosmetic reasons unless the **Senior Medical Officer** agrees that such treatment is necessary as a result of a medical emergency.
- 8) Treatment that was planned or could reasonably have been foreseen, before the **Trip**.
- 9) Coffins or urns in excess of those which meet international commercial airline standards.
- 10) Costs which are recoverable from any other source.
- 11) Expenses incurred where an **Insured Person** is aged 75 years or over.
- 12) The first €100 of each claim (applicable to each person claiming).
- 13) Routine or elective (non-emergency) care or treatment, including specialist review or referral, investigations, treatment or surgery, including complications, arising from cosmetic or elective surgery that the **Insured Person** has received, whether before or during the **Trip**.
- 14) Expenses incurred as a result of a where the **Insured Person** has not had the recommended inoculations and/or taken the recommended medication before they departed from their **Country of Residence** and/or completed a course of treatment or medication in accordance with the instructions from their **Medical Practitioner** and/or for the recommended medication.

TRIP CANCELLATION AND ABANDONMENT

The **Insurer** will pay up to €20,000 for unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked, which are non-refundable or any fee charged to change them if the **Insured Person** cancels, postpones, changes or abandons their **Trip**, due to the following unforeseen circumstances:

- 1) An **Insured Person**, a **Close Relative** or a person travelling with an **Insured Person**, or a person an **Insured Person** is visiting for the main purpose of the **Trip**, having an accident, being taken ill or dying.
- 2) An **Insured Persons** redundancy which qualifies for redundancy payments under current legislation.
- 3) An **Insured Person** being called for jury service or being subpoenaed as a witness other than in a professional or advisory capacity.
- 4) Severe damage to an **Insured Persons** main residency or business premises if the damage caused is likely to be more than €50,000.
- 5) Theft at an **Insured Persons** main residency or business premises that requires their presence by the police.
- 6) The departure of the scheduled public transport on which an **Insured Person** is booked to travel for the **Trip** outside their **Country of Residence** is delayed at the final home location departure point or at least 24 hours from the scheduled time of departure, due to strike, industrial action, adverse weather or mechanical breakdown of, or a technical fault occurring in the scheduled public transport on which you are booked to travel. The period of delay is reduced to 12 hours for **Trips** of less than 5 days in duration.

CUTTING SHORT A TRIP

The **Insurer** will pay up to €20,000 for reasonable, necessary travel costs, unused travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable if an **Insured Person** curtails their **Trip** due to the following unforeseen circumstances:

- 1) An **Insured Person**, or a person travelling with an **Insured Person**, or a person an **Insured Person** is visiting for the main purpose of the **Trip**, or a **Close Relative** having an accident, being taken ill or dying.
- 2) Severe damage to an **Insured Persons** main residency or business premises if the damage caused is likely to be more than €50,000.
- 3) Theft at an **Insured Persons** main residency or business premises that requires their presence by the police.

The following exclusions apply only to this Cutting Short a Trip Section. Further exclusions can be found in the General Exclusions Section.

The **Insurer** will not be liable for:

- 1) Cancellation claims arising directly or indirectly from circumstances known prior to booking a **Trip**.
- 2) Cancellation claims arising directly or indirectly from circumstances known when applying for a **Card**.
- 3) Additional costs incurred by failing to notify the providers of travel, accommodation, excursions and leisure activities immediately that it is necessary to cancel the **Trip**.

- 4) Claims without a supporting medical certificate from the appropriate **Medical Practitioner**, confirming necessity to cancel a **Trip**.
- 5) Costs which are recoverable from any other source.
- 6) Expenses incurred where an **Insured Person** is aged 75 years or over.
- 7) The first €75 of each claim (applicable to each person claiming).
- 8) For travel tickets paid for by using any airline mileage or reward scheme (including supermarket reward schemes), for example Air Miles, or accommodation costs paid for by using any Timeshare, Holiday Property Bond or other holiday points scheme.
- 9) Circumstances known to the **Insured Person** before they purchased this Policy or at the time of booking the **Trip** (whichever is the earlier) which could result in a claim under this section.
- 10) Failure to obtain the required passport or visa.

CAR RENTAL BENEFITS – THEFT AND DAMAGE COVER

Collision Damage Waiver (often referred to as CDW); Loss Damage Waiver (LDW); Removal/reduction of excess (Super CDW/LDW) or Theft Protection (TP)

Where mandatory rental insurance must be purchased from or via the rental company in respect of any vehicle hire, the rental company's insurance cover shall apply. The car rental benefits provided with the Card shall apply where waiver insurance is not offered by the rental company or optional rental insurance is declined and the full cost of the rental is charged to an **Avanzia Capitol Card**.

These benefits apply to drivers named on the rental agreement which the **Cardholder** is named on, subject to a maximum of 5 drivers. The **Cardholder** can have no more than one rental agreement at any one time.

The **Insured Person** will be paid for the following:

- 1) The excess and any items they are responsible for under the rental agreement which are stolen or damaged (including but not limited to the rental vehicle). This will apply whether or not the **Insured Person** is responsible for the accident. The maximum payment will be paid no more than the value of the rental vehicle up to €20,000 in respect of any one accident or occurrence.

EXCLUSIONS

The following exclusions apply only to this Car Rental Benefits – Theft and Damage.

The **Insurer** will not be liable for:

- 1) Amounts that are already covered under any insurance which is included in the rental agreement or covered by insurance purchased from or via the rental company.
- 2) Use of the rental vehicle outside the terms of the rental agreement.
- 3) Mopeds and motorbikes and quad bikes, commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans.
- 4) Vehicle used on any form of race track, de-restricted toll road (including the Nurburgring) or off-road

activity.

- 5) Vehicles used in or in-training for, racing competitions, trials, rallies or speed testing. Vehicles used off-road, in or in-training for, racing competitions, trials, rallies or speed testing.
- 6) Any fines and punitive damages.
- 7) Any costs where the **Insured Person** admits liability, negotiates, makes any promise or agrees any settlement.
- 8) When the **Insured Person** is towing a trailer, caravan, boat or another vehicle.
- 9) Where the Rental Agreement is for a period longer than 62 continuous days.
- 10) Where expenses are assumed, waived or paid by the Car Rental Company or Agency or its Insurer.
- 11) For Damage caused by wear and tear or gradual deterioration.
- 12) For losses caused by accidental Damage to the interior or contents of the Rental Vehicle

TRAVEL INCONVENIENCE

DELAYED FLIGHT COVER

The **Insurer** will pay up to €500 for necessary and reasonable additional travel, refreshment and accommodation costs if during a **Trip**:

- 1) An **Insured Person** is delayed in reaching their overseas destination or returning to their **Country of Residence** or if the **Insured Person** fails to arrive at the international departure point in time to board the scheduled **Public Vehicle** on which they are booked to travel as a result of an accident or breakdown of the **Insured Persons** vehicle, or an accident, breakdown or cancellation of transportation on a **Public Vehicle** and no alternative is made available within 4 hours of the scheduled departure time.
- 2) The departure of the scheduled **Public Vehicle** on which an **Insured Person** is booked to travel is delayed at the final departure point from or to an **Insured Persons Country of Residence** for at least 12 hours from the scheduled time of departure due to, strike, industrial action, adverse weather or mechanical breakdown of or a technical fault occurring in the scheduled **Public Vehicle**.

DELAYED LUGGAGE COVER

The **Insurer** will pay for the emergency replacement of essential clothing, medication and toiletries; if during a **Trip**, the **Insured Persons** baggage is temporarily lost whilst in the custody of a scheduled public transport operator or other transport carrier in transit during the outward journey and not returned within 4 hours, provided written confirmation is obtained and sent to the **Insurer** from the public transport operator, confirming the number of hours the baggage was delayed.

The **Insurer** will pay up to €750 when the baggage has been delayed for 4 hours and up to €4,000 when the period of delay exceeds 48 hours.

The following exclusions apply only to this Travel Inconvenience Section. Further exclusions can be found in the General Exclusions Section.

The **Insurer** will not be liable for:

- 1) Claims where insufficient time has been allowed to arrive at the departure point.
- 2) Additional costs where the airline, train or ship operator has offered alternative travel arrangements or accommodation and these have been refused.
- 3) Baggage delay on the final leg of an **Insured Persons** return flight.
- 4) Items that are not immediately necessary for a **Trip**.
- 5) Items purchased after baggage has been returned.
- 6) Claims where there has been failure to obtain a Property Irregularity Report from the relevant airline authorities confirming the missing baggage.
- 7) Claims where an **Insured Person** voluntarily accept compensation from the airline in exchange for not travelling on an overbooked flight.
- 8) Costs which are recoverable from any other source.

TRAVEL ACCIDENT

The **Insurer** will pay €250,000 if an **Insured Person** sustains a **Bodily Injury** whilst using a **Public Vehicle** on a **Trip** which results within 12 months of the incident giving rise to a claim, in their death, complete and permanent loss of use of any limb, entire and irrecoverable loss of sight, speech or hearing, or **Permanent Total Disablement**.

- 1) The maximum amount that will be paid by the **Insurer** will be €250,000 per **Insured Person**.
- 2) The maximum benefit amount that will be paid by the **Insurer** for the death of an **Insured Person** under the age of 16 or over 70 is €10,000.

The following exclusions apply only to this Travel Accident Section. Further exclusions can be found in the General Exclusions Section.

The **Insurer** will not be liable for:

- 1) Any claim related directly or indirectly to any physical defect or infirmity which existed before the start of a **Trip**.
- 2) A sickness or disease not directly resulting from a **Bodily Injury**.
- 3) Any claim for **Permanent Total Disablement** if the **Insured Person** is aged 70 years or over.

LEGAL ASSISTANCE

Third Party Liability

The **Insurer** will pay up to €500,000 for:

- a) legal defence costs;
- b) compensation arising directly or indirectly from one cause;

if an **Insured Person** become legally liable to pay damages in respect of accidental bodily injury, illness

and disease to a person; and/or accidental loss of or damage to material property (property that is both material and tangible); arising during a **Trip**. The **Insurer** will provide indemnity for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

Third Party Liability Conditions

- 1) An **Insured Person's** legal representatives will give the **Insurer** written notice immediately if an **Insured Person** has received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- 2) No admission, offer, promise, payment or indemnity shall be made by or on behalf of an **Insured Person** without the **Insurers** prior written consent.
- 3) Every claim notice, letter, writ or process or other document served on an **Insured Person** shall be forwarded to the **Insurer** immediately upon receipt.
- 4) The **Insurer** shall be entitled to take over and conduct in an **Insured Persons** name the defence or settlement of any claim or to prosecute in an **Insured Persons** name for the **Insurers** own benefit any claim for indemnity or damages against all other parties or persons.
- 5) The **Insurer** may at any time pay the **Insured Person** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made the **Insurer** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Legal Expenses

If an **Insured Person** suffers an incident that results in bodily injury or illness caused by a third party during a **Trip**, the **Insurer** will provide indemnity for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against the third party up to €15,000 for any one **Trip**.

Legal Expenses Conditions

- 1) Written consent must be obtained from the **Insurer** prior to incurring **Legal Expenses**. This consent will be given if an **Insured Person** can satisfy the **Insurer** that:
 - a) there are reasonable (as determined by the **Insurers** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - b) it is reasonable (as determined by the **Insurers** legal counsel) for **Legal Expenses** to be provided in a particular case.
- 2) The decision to grant consent will take into account the opinion of an **Insured Persons** legal representative as well as that of the **Insurers** own advisers. The **Insurer** may request, at the **Insured Person** expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, the costs in obtaining this opinion will be covered by this Policy.
- 3) All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- 4) If the **Insured Person** is successful in any action, any **Legal Expenses** provided by the **Insurer** will be reimbursed.
- 5) The **Insurer** may at its own discretion assume control at any time of any claim or legal proceedings in an **Insured Persons** name for damages and or compensation from a third party.

- 6) The **Insurer** may at its own discretion offer to settle a claim with the Insured Person instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- 7) The **Insurer** may at its own discretion offer to settle a counter-claim against an **Insured Person** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

PURCHASE PROTECTION COVER

If the **Insured Person** suffers an **Aggravated Theft** or an **Accidental Damage** to an item purchased in full on their **Card** the **Insurers** will reimburse them for the purchase price of stolen goods or the repair costs of damaged property. If the repair costs are higher than the purchase price of the property or if it cannot be repaired, the purchase price will be refunded within the Sum Insured.

Sum Insured: € 5,000 in total for a claim relating to the same incident and € 20,000 per **Cardholder** for a consecutive period of 12 months for Purchase protection and €500 in total for a claim relating to the same incident and € 2,000 per **Cardholder** for a consecutive period of 12 months for Sports equipment.

A claim is covered if the **Aggravated Theft** or **Accidental Damage** occurs within 90 days (200 days for Sports Equipment) of the purchase date or the delivery date.

Cover applies to any movable asset with a unit value equal to or higher than €50 including tax, purchased new during the duration of this Policy anywhere in the world and paid in full on the **Card**, excluding:

- jewellery,
- furs,
- living animals or plants,
- perishable items, foodstuffs or drinks,
- cash, currency or traveller's cheques,
- tickets and any negotiable instrument,
- second-hand goods,
- motorised vehicles, boats and planes or their accessories
- goods purchased for resale,
- mobile telephones.

The following exclusions apply only to the Purchase Protection and Sports Equipment Section. Further Exclusions can be found in the General Exclusions Section.

- 1) Any claim caused by an intentional or fraudulent act by the **Insured Person** or one of their **Close relatives**
- 2) The unexplained disappearance or loss of an item;
- 3) Claims for theft where the incident has not been reported to the Police
- 4) Theft of items which have been left unattended in a motor vehicle;
- 5) Any damage to Insured Property during transportation or handling by the vendor;
- 6) Claims for theft other than an **Aggravated Theft**; simple theft is not included.
- 7) Claims for normal wear and tear or gradual deterioration of the Insured Property due to erosion, corrosion, humidity or the effect of cold or heat;

- 8) Claims relating to an inherent or manufacturers defect of the Insured Property;
- 9) Claims caused by the **Cardholder** not complying with manufacturers' instructions for the correct use of the item;
- 10) Claims where the loss relates to civil or foreign war or the Utilisation of Nuclear, Chemical or Biological weapons of mass destruction.
- 11) Losses caused by an embargo, confiscation, capture or destruction by order of a government or a public authority;

EXTENDED WARRANTY

If the **Cardholder** purchases within the EU new domestic electrical appliances (white goods), and/or consumer electronics (brown goods) other than communication and computing items and the total purchase price is paid with the **Card** during the policy term then **Insurers** will pay up to €5,000 for the cost of replacement or repair if the item develops a fault within 12 months of the expiry of the original manufacturer warranty; and the fault would have been covered had a manufacturer's warranty been in place.

The following exclusions apply only to this Extended Warranty Section. Further exclusions can be found in the General Exclusions Section.

The Insurer will not be liable for:

- 1) Communication and computing items such as printers, portable computers, cell phones, game consoles, fax machines... also known as "grey products"
- 2) Items with an original purchase price of less than €100
- 3) Any other costs not directly related to the fault covered under the Policy
- 4) Any fault which would not have been covered by the original manufacturer's warranty.
- 5) Damages, breakdowns or defects caused directly or indirectly as a consequence of transportation, delivery or installation of the item.
- 6) Claims relating to any motorised vehicle, watercraft &/or their integral parts.
- 7) Items where original warranty is longer or shorter than 24 months.
- 8) Items purchased for re-sale or second-hand items, damaged items, items from windows/displays, used items.
- 9) Accident, neglect, abuse, power surges, faults with electrical or plumbing connection, wilful damage, vermin, mould and insect infection, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water and liquid damage, corrosion, battery leakage or Acts of God.
- 10) The costs associated with problems or malfunctioning caused by unauthorised modifications or non-compliance with instructions for installation, maintenance or use of manufacturer.
- 11) Items used for or intended to be used for professional or commercial purposes.
- 12) Any consumable item or the content of any digital media.
- 13) Costs of repairing cosmetic damage where the function of the appliance is unaffected such as dents, paint finish, scratches and rust.
- 14) Damages caused by the repairer.
- 15) Any fault connected to product recall.
- 16) For Damage caused by wear and tear or gradual deterioration which would not have been covered by the original manufacturer's warranty.

SAFE ON LINE COVER

If the **Insured Person** purchases an item online through a website within the EU which exceeds € 50 in value, and the item is received by the **Cardholder** and found to be defective; or not as originally described by the retailer; or the item is not received 30 days after the date that the transaction for the purchase of the item appears on the **Cardholder's** credit card statement, then **Insurers** will reimburse the **Insured Person** for the purchase price of the goods up to the **Sum Insured**.

Sum Insured: €1,250 in total per **Cardholder** for a consecutive period of 12 months.

The purchase price will be reimbursed to the **Insured Person** in the event that no satisfactory solution has been found with the retailer after 90 days has expired from the initial purchase.

The following articles are excluded from Safe on Line cover:

- Animals;
- consumable or perishable goods and, foodstuffs;
- Plants and animals;
- Motor vehicles, boats, planes;
- Cash, stocks, bonds, coupons, and securities of any kind;
- Precious Jewels, art, jewellery, or items made from precious metals which are worth more than €150;
- Digital content (including but not limited to MP3/4 files, photographs, software) data;
- Services;
- Goods for professional use;
- Second hand goods or items purchased for resale;
- Goods purchased on auction sites;
- Goods purchased where the **Card** has been used fraudulently
- Claims related to war

WINTER SPORTS

Please note: The following cover only applies if you are under the age of 66 years.

Definitions relating to Winter Sports cover

Only the following winter sports activities are covered:

- Skiing
- Snowboarding

What is covered?

The **Insured Person** will be covered up to the amount as laid out in the schedule for the costs of emergency medical, surgical and hospital treatment resulting directly from an **Accident** or injury that occurs whilst skiing on recognised pistes, that are open at the time of the incident. The costs of being rescued and removed from the piste or ambulance costs to a local hospital which are a direct result of an **Accident** or injury that occurs whilst skiing on pistes that are open at the time of the incident. The cost of an economy flight or standard rail ticket and up to €150 a night (maximum 10 nights) towards accommodation (room only) costs for one **Close Relative** to accompany them whilst in hospital. Cover ceases when the **Insured Person** returns to their **Country of Residence**.

Special Condition that applies:

Please note this is not a private medical insurance. If the **Insured Person** is admitted to hospital as an inpatient someone must contact the **Assistance Company** on the **Insured Person's** behalf as soon as

possible. If they do not the **Insurer** may not provide cover or the **Insurer** may reduce the amount they pay for the **Insured Person's** inpatient or outpatient treatment.

What is not covered?

1. Any costs not approved by the **Senior Medical Officer** and/ or the **Assistance Company**.
2. Treatment or surgery that the **Senior Medical Officer** considers can be reasonably delayed until the return to the **Insured Person's Country of Residence**.
3. The first **€100** of each claim each **Insured Person** and for each incident.
4. The cost of any remedial or corrective medical treatment this includes physiotherapy, massage, manipulation or similar treatments.
5. Any treatment or costs incurred for cosmetic reasons unless the **Senior Medical Officer** agrees that such treatment is medically necessary as a result of the **Accident** or injury.
6. Any claim that is not considered an emergency.
7. Any treatment or medication of any kind that you receive after you return to your home or **Country of Residence**.
8. Any claim arising out of your failure to wear a safety helmet
9. Injuries or **Accidents** which occur as a result of drug or alcohol abuse, or while under the influence of alcohol (above the local legal driving limit) or drugs unless as prescribed by a registered medical practitioner.

The above exclusions apply only to this Winter Sports Section. Further exclusions can be found in the General Exclusions Section.

SPORTS AND ACTIVITIES

Cover is automatically included for the activities listed below.

| Activity | Covered for personal liability? | Medical Expenses excess |
|---|---------------------------------|-------------------------|
| Abseiling | No | standard |
| Archery | Yes | standard |
| Assault course | No | €200 |
| Badminton | Yes | standard |
| Banana boat rides | No | standard |
| Baseball | Yes | standard |
| Basketball | Yes | standard |
| Beach games | Yes | standard |
| Black water rafting (grade 1 to 4) | Yes | standard |
| Bowls | Yes | standard |
| Bum Boarding | Yes | standard |
| Bungee jump | Yes | standard |
| Camel riding/trekking | No | standard |
| Canoeing (Grades 1 to 3) - life jacket and helmet must be worn | Yes | standard |
| Clay pigeon shooting | Yes | standard |
| Coasteering | No | €300 |
| Cricket | Yes | standard |
| Cross Country running | Yes | standard |
| Curling | Yes | standard |
| Cycling (excluding mountain biking) – helmet must be worn | Yes | standard |
| Dinghy sailing | Yes | standard |
| Dragon boating | Yes | standard |
| Elephant riding/trekking | No | standard |
| Falconry | No | standard |
| Fell walking/running (no climbing) | Yes | standard |
| Fencing | Yes | standard |
| Fishing | Yes | standard |
| Flying as a fare paying passenger in a fully licensed passenger carrying aircraft | No | standard |
| Football | No | standard |
| GAA football | No | standard |
| Glacier walking under 2,000 metres | Yes | standard |
| Gliding | No | standard |
| Go-karting | No | standard |
| Golf | Yes | standard |
| Hiking under 2,000 metres altitude | Yes | standard |
| Hiking under 4,000 metres altitude | No | standard |
| Hockey | No | standard |
| Horse riding (not polo, hunting or jumping) | No | standard |
| Hot-air ballooning | No | standard |
| Ice skating(rink) | Yes | standard |
| Indoor climbing (at an organised activity centre) | Yes | standard |
| Jet boating (passenger only) | No | standard |
| Jet skiing | No | standard |
| Jogging | Yes | standard |
| Kayaking (Grades 1 to 3) life jacket/helmet must be worn | No | standard |
| Kite surfing | Yes | standard |

| | | |
|---|-----|----------|
| Marathon Running | No | €400 |
| Motorcycling on public roads (under a 250cc engine) | Yes | standard |
| Netball | Yes | standard |
| Orienteering (no climbing) | No | standard |
| Paintballing (with eye protection) | No | €200 |
| Parachuting | Yes | standard |
| Parasailing (over water) | No | €200 |
| Parascending | No | standard |
| Passenger on a ski-doo | No | standard |
| Passenger on a snowmobile | No | standard |
| Pony trekking (riding hat must be worn) | No | €400 |
| Quad biking (helmet must be worn) | Yes | standard |
| Racquetball | Yes | standard |
| Rambling/ Trekking/ Walking (under 2000m altitude) | Yes | standard |
| River canoeing (up to Grade 3) - life jacket/helmet must be worn | Yes | standard |
| Roller blading (wearing helmet and pads) | Yes | standard |
| Roller skating (wearing helmet and pads) | Yes | standard |
| Rounders | Yes | standard |
| Rowing | Yes | standard |
| Running-sprint/long distance | Yes | standard |
| Safari | Yes | standard |
| Sail boarding | No | €200 |
| Sand yachting | No | standard |
| Sailing - (coastal waters up to 12 miles from coast, with adequate qualifications) | No | standard |
| Scuba diving down to 30 metres if qualified and not diving alone, or accompanied by a qualified instructor (under 14 days) | No | standard |
| Sea fishing | No | €200 |
| Shark diving (inside a cage) | Yes | standard |
| Skate boarding | No | €200 |
| Sky diving | Yes | standard |
| Sleigh rides (passenger only) | Yes | standard |
| Snorkelling | Yes | standard |
| Snow shoeing | Yes | standard |
| Squash | Yes | standard |
| Surfing (under 14 days) | Yes | standard |
| Swimming | Yes | standard |
| Table Tennis | Yes | standard |
| Tennis | Yes | standard |
| Ten Pin Bowling | Yes | standard |
| Track events | Yes | standard |
| Volleyball | Yes | standard |
| Wake boarding | No | standard |
| War games (with eye protection) | Yes | standard |
| Water polo | Yes | standard |
| Water ski-ing | Yes | standard |
| White Water rafting up to Grade 3 | Yes | standard |
| Windsurfing | No | standard |
| Yachting/Sailing (passenger only, inside territorial waters) | Yes | standard |

GENERAL EXCLUSIONS

The **Insurer** will not be liable for:

- 1) The excess.
- 2) Any claims where the **Insured Person** is domiciled in North Korea or Syria.
- 3) Failure to follow the advice or instructions of the **Insurer** or the **Senior Medical Officer**.
- 4) Participating in sports and activities not mentioned as specifically covered under this Policy in the Sports and Activity Section.
- 5) Work-related accidents or accidents covered under any employer's liability insurance or workers' compensation programme.
- 6) An **Insured Persons** recklessness or not taking reasonable care or precautions.
- 7) Self-inflicted injuries except when trying to save human life.
- 8) Injuries caused by an **Insured Persons** negligence or failure to follow the laws and regulations of the country where the **Insured Person** is travelling.
- 9) Suicide or attempted suicide.
- 10) Injuries or accidents which occur as a result of drug or alcohol abuse, or while under the influence of alcohol (above the local legal driving limit) or drugs unless as prescribed by a registered medical practitioner.
- 11) **Pre-Existing Medical Conditions**
- 12) Industrial action which has commenced or has been announced prior to booking a **Trip**.
- 13) **Trips** in, or booked to, countries or any part of any country to which a government agency or the World Health Organisation (WHO) has advised against travel or all but essential travel.
- 14) A **Trip** in, to or through the following countries: Afghanistan, Syria, Liberia or Sudan.
- 15) Confiscation or destruction of an **Insured Persons** personal belongings by any government, customs or public authority.
- 16) Costs which are recoverable from any other source.
- 17) Travelling or attempting to travel without appropriate and valid travel documentation, including but not limited to passports and visas.
- 18) Failure to take, properly or at all, any vaccinations or medication advised for a **Trip**.
- 19) **War**, whether declared or not.
- 20) **Terrorism**, but this exclusion shall not apply to losses under the Medical Expenses Section and Personal Accident Section unless the disturbances were already taking place at the beginning of the **Trip**.
- 21) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

- 22) Exposure to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
- 23) Participation in a criminal act, civil commotion or riot of any kind.
- 24) An **Insured Person** or travelling companion travelling against the advice of a medical practitioner or travelling for the purpose of obtaining medical treatment or medical advice.
- 25) A complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy.
- 26) Participation or engagement in: manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft.
- 27) Driving a vehicle unless an applicable current driving licence is held permitting the use of such vehicle in the **Insured Persons Country of Residence** and the country visited.
- 28) Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any HIV or AIDS related illness, however this has been acquired or may be named and sexually transmitted diseases.
- 29) Taking a drug or drugs for the treatment of drug addiction.
- 30) Phobias, anxiety, depression or stress.
- 31) An **Insured Person** engaging in active service in any of the Armed Forces of any nation.
- 32) Bankruptcy/liquidation or failure of a tour operator, travel agent, transport company or with anyone you have made travel or accommodation arrangements.
- 33) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 34) Any search and rescue costs.

HOW TO CLAIM

Medical Claims as an In-Patient

For medical losses which will involve admission to a hospital as an in-patient, the **Insured Person** must contact the Assistance Company on the telephone number below. All costs must be approved in advance by the Assistance Company.

The Assistance Company is GenAssist and they should be contacted on **00 357 22 51 92 59**.

Please be ready to provide the **Card** number, which should be used as a reference number.

Medical Claims as an Out-Patient

For medical losses which do not require admission as an in-patient, for example GP visit, medication or x-ray the **Insured Person** should settle these costs directly and apply for reimbursement when they return to their **Country of Residence**. The **Insured Person** should contact GenAssist by email at office@genassist.eu in order to submit a claim.

Non-medical claims should be submitted in the same way as out-patient medical claims.

CLAIMS CONDITIONS AND REQUIREMENTS

- 1) All claims and potential claims must be reported within 30 days of the incident or event giving rise to the claim.
- 2) There is no cover whatsoever for any **Insured Person** domiciled in North Korea or Syria.
- 3) All Medical Assistance and Expenses costs must be approved in advance by the **Insurer**.
- 4) The **Insurer** will only pay amounts if they are not covered by insurance, state benefits or other agreements. The **Insured Person** must inform the **Insurer** of these and assist the **Insurer** and/or third party providers in seeking reimbursement where appropriate.
- 5) Interest will not be paid on claims.
- 6) Please ensure that copies are made of all documentation that is sent to the **Insurer** to substantiate a claim.
- 7) The **Insured Person** will need to transfer to the **Insurer**, at the **Insured Persons** expense, any damaged item, and assign to the **Insurer** the legal rights to recover from the party responsible up to the amount that the **Insurer** has paid.
- 8) If an **Insured Person** or any other interested party does not comply with the obligations as shown in these terms and conditions, may result in a claim being declined. Should an **Insured Person** deliberately cause the event which led to the claim, or in the event commit any fraudulent act, or refuse to follow the advice given by the claims handlers, then the claim may be denied.
- 9) The **Insurer** may require an **Insured Person** to be examined by a medical practitioner or specialist appointed by the **Insurer** to enable a claim to be fully assessed.
- 10) Please provide all the terms, information and documentation and anything else reasonably requested by the **Insurer** in order to make a claim. These must be provided at an **Insured Persons** own expense.
- 11) The **Insured Person** must get and act on advice from a medical practitioner and have any medical examination that the **Insurer** asks and pays for. The **Insured Person** must give the **Insurer** (at their expense) any documents, information and evidence needed. If the **Insured Person** dies the **Insurer** will be entitled to ask for at our expense, a post-mortem examination.
- 12) An **Insured Person** shall provide, when requested by the **Insurer** or our representatives all authorisations necessary to obtain your medical records.
- 13) The **Insured Person** shall in a timely fashion provide assistance and co-operate with the **Insurer** or our representatives, in obtaining any other records deemed necessary to evaluate the incident or claim. In no event is the **Insurer** liable to pay any claim unless the **Insured Person** co-operates fully with the **Insurer** or its representatives in the investigation of the claim.

GENERAL POLICY CONDITIONS

- 1) This Policy shall be governed and construed exclusively in accordance with the laws of The Republic of Ireland and the courts of The Republic of Ireland shall have the exclusive jurisdiction in any dispute. All communication with the **Insurer** in connection with this Policy shall be in the English language.
- 2) There is no cover whatsoever for any **Insured Person** domiciled in North Korea or Syria.

- 3) Other taxes or costs may exist or apply, which are not imposed by the **Insurer**.
- 4) This Policy or any benefit may not be assigned by the **Insured Person** without the **Insurer's** written consent.
- 5) **Avanzia** may cancel the insurance, without giving reason, by giving the **Insurer** 90 days written notice. Please address this to: Head of A&H, AmTrust International Underwriters DAC, 6-8 College Green, Temple Bar, Dublin, D02 VP48
- 6) The **Insurer** may cancel any cover provided by this Policy in respect of **War** by giving seven (7) days written notice to **Avanzia** at their last known address.
- 7) The **Insurer** may cancel this Policy or any cover hereunder by giving **Avanzia** 90 days written notice at their last known address.
- 8) This Policy will be void in the event of misrepresentation, misdescription or non-disclosure of any material fact made by or on behalf of **Avanzia** or an **Insured Person**. If any claim submitted under this Policy, whether by **Avanzia**, an **Insured Person** or a person acting on either parties' behalf shall in any respect be false or fraudulent, the **Insurer** shall be under no liability to make payment in respect of such claim and any amount already paid by the **Insurer** must be paid back.
- 9) Where an **Insured Person** or their personal representatives do not comply with any obligation to act in a certain way specified in this Policy, the **Insurer** reserves the right not to pay a benefit.
- 10) No sum payable under this Policy shall carry interest.
- 11) An **Insured Person** shall take all reasonable steps to avoid or minimise any loss or damage that may be covered in this Policy.
- 12) The liability of the **Insurer** is to make any payment under this Policy shall be conditional upon the observance by the **Insured Person** of all terms, provisions, conditions and endorsements of this Policy. Where **Avanzia** does not comply with any obligation to act in a certain way specified in this Policy, this may prejudice the **Insured Persons** position to recover under any claim.
- 13) It is a fundamental condition of this Policy that **Avanzia** shall at all times comply with all terms and conditions of this Policy that require the **Avanzia** to act or not act in a particular way as specified in this Policy. Failure to comply will result in the **Avanzia** forfeiting their right to the policy cover provided by this Policy.
- 14) The **Insurer** will not pay any claim if any loss, damage payment, or liability is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurances had this Policy not been effected.
- 15) Only **Avanzia** and the **Insurer** can enforce any terms of this Policy which may be varied or cancelled without consent of any third party.
- 16) **Avanzia** must within a reasonable period of time, not exceeding thirty (30) days tell the **Insurer** about any change in the information previously provided which is relevant to this insurance, for example, if there is any change in the information when the insurance started or was last renewed including change in the business, trade or profession. If the **Insurer** is not told of changes, the insurance may not be valid or may not provide cover fully. If unsure whether any information is relevant, the **Insurer** should be told anyway. The **Insurer** has the right to change any conditions of this insurance when told about a change. **Avanzia** will notify **insured persons** of any changes to the terms and conditions 30 days prior to them coming into effect.
- 17) The **Insurer** shall not be deemed to provide cover nor shall be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer** to any sanction, prohibition or restriction under

United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America.

COMPLAINTS PROCEDURE

The **Insurer** is dedicated to providing a high quality service and wants to ensure that this is maintained at all times. If it is felt that the **Insurer** or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem.

AmTrust International Underwriters DAC
Complaints Department
6-8 College Green
Dublin 2, D02 VP48
Ireland
AIUDcomplaints@amtrustgroup.com

The **Insurer** will contact you within five days of receiving your complaint to inform you of what action is being taken. The **Insurer** will try to resolve the problem and give an answer within four weeks. If it will take longer than four weeks the **Insurer** will tell you when you can expect an answer.

If an answer is not received within eight weeks or you have received the final response from the **Insurer**, and if you are still not satisfied you may be eligible to contact the Irish Financial Ombudsman Service for review.

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2, D02 VH29
Tel: +353 1 567 7000
Email: info@fspoi.ie
Website: www.fspoi.ie

This complaints procedure does not affect any legal right you have to take action against the **Insurer**.

INSURANCE COMPENSATION FUND

AmTrust International Underwriters DAC is a member of the Insurance Compensation Fund. Further information about the fund is available here: <https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/insurance-compensation-fund>

PRIVACY AND DATA PROTECTION NOTICE

Data protection

AmTrust International Underwriters DAC (the Data Controller) is committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation ("Legislation").

How we use your information

We may use the personal data we hold about you in the following ways:

- For the purposes of providing insurance, handling claims and any other related purposes. This may include underwriting decisions made via automated means – this is for the performance of the insurance contract between you and us.
- For offering renewal, research or statistical purposes – this is for our legitimate interests: for us to analyse historic activity, to improve our rating algorithms and to help predict future business

impact. To further our commercial interests, to enhance our product offering and to develop new systems and processes.

- To provide you with information, products or services that you request from us or which we feel may interest you - where you have consented to be contacted for such purposes.
- To notify you about changes to our service – this is for our legal and regulatory obligations.
- To safeguard against fraud and money laundering and to meet general legal or regulatory obligations - this is for our legal and regulatory obligations.

Sensitive (Special) Personal Data (such as information relating to health), may be required by us for the specific purposes of underwriting and fraud detection, or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim and, whilst you can withdraw your consent for us to process such data, this may result in us not being able to continue cover, or to process any claims. Where such data is provided to us, it will only be used for the purposes set out above, and will be treated securely and in line with this notice.

Disclosure of your personal data

We may disclose your personal data to third parties involved in providing products or services to us, or to service providers who perform services on our behalf. These include:

- a) Our group companies,
- b) Affinity partners;
- c) Brokers, agents, third party administrators, reinsurers;
- d) Other insurance intermediaries;
- e) Credit agencies;
- f) Medical service providers;
- g) Fraud detection agencies;
- h) Loss adjusters;
- i) External law firms;
- j) External auditors;
- k) Regulatory authorities; and
- l) As may be required by law.

We may also disclose your personal information:

- a) In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- b) If any AmTrust company or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- c) To protect the rights, property, or safety of AmTrust, our customers, or others.

International transfers of data

We may transfer your personal data to destinations outside the European Economic Area (“EEA”). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely, and in accordance with this privacy notice and the Legislation. We only transfer data to countries deemed as having adequate protection by the European Commission or, where there is no adequacy decision, we use the European Commission approved ‘Standard Contractual Clauses’ with such parties to protect the data. A copy of the ‘Standard Contractual Clauses’ can be obtained by writing to: The Data Protection Officer, AmTrust International, Exchequer Court, 33 St. Mary Axe, London, EC3A 8AA England.

Your rights

You have the right to:

- a) Ask us not to process your data for marketing purposes.
- b) See a copy of the personal information we hold about you.
- c) Ask us to delete any of your personal data (subject to certain exemptions).
- d) Have any inaccurate or misleading data corrected or deleted.
- e) Ask us to provide a copy of your data to any controller.
- f) Lodge a complaint with the local data protection authority.

For access to your personal data please write to: The Data Protection Officer, AmTrust International, Exchequer Court, 33 St. Mary Axe, London, EC3A 8AA England.

Marketing

Where you have provided consent, we may share personal data that you provide to us within the AmTrust Group of Companies and with other companies that we establish commercial links with. They and we may contact you (by mail, e-mail, telephone, text, or other agreed means) in order to tell you about products, services or offers that we believe will be of interest to you, or to provide you with commercial updates.

Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

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