Terms and conditions of the additional travel insurance

This is a translation of the original Dutch text. In case of any disparity between the Dutch original and this translation, the Dutch text will prevail.

These terms and conditions describe the insurance provided by ABN AMRO Schadeverzekering N.V. and apply in addition to the general *Card* terms and conditions that apply to your *Card*. This insurance covers the consequences of setbacks specified in these terms and conditions during a *trip*. The *trip* must be paid for in full using your *Card*.

If *you* have any questions, *you* can contact the ABN AMRO Creditcard Servicedesk via +31 (0)20 - 6 600 123.

Contents of these terms and conditions

- What do the words in italics mean?
- Calling the ABN AMRO Emergency Service and reporting *damage*.
- The scope of the supplementary travel insurance.
- Situations that are never covered by supplementary travel insurance.
- What happens when *you* report damage to us and the amount *we* pay out.
- What other arrangements are there?
- List of definitions with explanations of the words in italics.

What do the words in italics mean?

In these terms and conditions, certain words are in italics. These words have a special meaning. An explanation of these words can be found in the list of definitions after these terms and conditions.

When should *you* call the ABN AMRO Emergency Service and how do *you* report damage?

In the event of an *accident* during the *trip you* must contact ABN AMRO Emergency Services within 24 hours. The ABN AMRO Emergency Service is available 24 hours a day on +31 (0)26 - 400 23 45.

If *damage* occurs or an *insured* is harmed during a *trip*, please report this as soon as possible. *You* can do this by reporting the issue by telephone via the *ABN AMRO* Creditcard Service Desk at +31 (0)20 - 6 600 123.

What does the supplementary travel insurance cover?

The insurance covers the consequences of any setbacks that may occur during a *trip*. The cause must be sudden and unforeseen. The insurance comprises various components and is valid world-wide.

Please note: there are also situations that are never covered by the insurance, so make sure *you* read not only what the insurance does cover, but also what it never covers.

What does the insurance cover during a *trip* taken by an *insured*?

The insurance covers the following during a *trip* taken by an *insured*:

- *Emergency assistance* in the *event* of an *accident* or the passing away of an *insured* during the *trip*.
- A benefit in the *event* that an *insured* becomes permanently disabled as a result of an *accident* whilst *travelling* by bus, boat, train or plane.
- *Unforeseen costs* incurred by an *insured*. **Please note:** This cover applies only if *we* give our prior consent to incur costs related to:
  - The medically necessary transport of a seriously ill or injured *insured* to the Netherlands.
  - The transport of a deceased *insured* to the Netherlands.
  - A delay of more than 8 hours in the arrival of *luggage* at the final destination on the outward or transit journey.
  - A delay of more than 8 hours in the departure or arrival of a flight.

What is never covered by the supplementary travel insurance?

The insurance NEVER covers *damage*, a payment for an *accident* or costs:

- Caused by or arising before the start or after expiry of your *Card*, as set out in the general terms and conditions that apply to your *Card*.
- Caused by or arising after the maximum insured travel period of 180 days. **Please note:** if a *trip* is delayed due to a covered *event*, the cover applies until the first possible return of an *insured* to their place of residence in the Netherlands.

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- Related to a *trip* to an area for which the Ministry of Foreign Affairs has issued an orange or red travel advisory. See also nederlandwereldwijd.nl. **Please note:** this does not apply if an *insured* can prove that they were already in this area. The *insured* must, however, leave the area as soon as possible.
- If it is prohibited by national or international laws or regulations.
- Caused by or arising from malicious intent, recklessness, serious fault, gross negligence or illegal activity on the part of an *insured*.
- As a result of carrying out physical, professional or business-related work.
- Caused due to an *insured* being under the influence of an *intoxicating substance*.
- Caused by an insured deliberately taking part in a fight.
- Caused by an act of war or a *nuclear reaction*.
- If an *insured* has committed *fraud*.

The insurance will never cover *damage* if it is compensated under a law, a government measure or other insurance policy. In that case, *we* will only reimburse the *damage* and other costs that are not covered by this law, government measure or other insurance policy.

The insurance NEVER covers a payment for an *accident*:

- If the *insured's accident* was caused by the exercise of an *extreme sport*.
- If the *accident* was caused by, or exacerbated by, an existing illness or condition of an *insured*.
- If the *accident* was caused by a mental health condition, suicide or attempted suicide by an *insured*.

The insurance NEVER covers *unforeseen* costs:

- Caused by or arising from an *insured's accident* being caused by the exercise of an *extreme sport*.
- That were incurred regarding an *accident* not covered by the policy.
- Which are unreasonable or unnecessary.

What happens when you report *damage* to us and the amount *we* pay out?

What do *we* do when you report *damage* to us?

If *you* report *damage* to us, *we* will assess what has happened and whether the *damage* is covered. *We* will also assess the amount of *damage you* have incurred. *You* must provide us with the information *we* need and *you* must show the *damage you* incurred. If *you* or another *insured* fail to cooperate with the assessment of the *damage*, or *you* fail to meet other obligations arising from the terms and conditions, *we* have a right to refuse to pay out on the insurance.

Sometimes *we* ask a *loss adjuster* to help us determine the cause and extent of the *damage*. *You* are also free to engage a *loss adjuster* yourself. If *you* engage a *loss adjuster* yourself, *we* will reimburse the costs if these costs are reasonable. If *you* want to know what *we* consider reasonable costs, please feel free to contact us in advance. If both *you* and us engage a *loss adjuster*, then these loss adjusters will appoint an independent *loss adjuster* together. They will first try to reach a consensus together. If they cannot reach a consensus the independent *loss adjuster* will settle the dispute.

When should an *accident* be reported?

If an *insured* has had an *accident* which could leave them permanently disabled, *you* must notify us as soon as possible (no later than 6 months after the *accident*).

If an *insured* passes away as a result of an *accident*, the legal heirs must notify us no later than 48 hours before the funeral.

How do we determine whether there is cover?

In order to determine whether cover applies, *we* use these terms and conditions and the information received regarding the *damage*.

What if the *damage* is related to terrorism?

At times we cannot bear *damage* caused by *terrorism* ourselves. In such cases, *we* will only compensate for *damage* to the extent that it is covered by the Dutch Terrorism Risk Reinsurance Company (Nederlandse Herverzekeringsmaatschappij voor Terrorismeschade, NHT).

For each calendar year, a maximum of 1 billion euros is made available to cover all *damage* caused by *terrorism* in the Netherlands. This maximum amount applies to all insurers in the Netherlands participating in the NHT and only to events for which these insurers' insurance policies cover *damage*. If the *damage* caused by *terrorism* in a single year is greater than 1 billion euros, the NHT sets a payment percentage: the NHT decides on what percentage it will reimburse to the insurers participating in the NHT.

We first determine the scope of the damage, less any excess. *We* will then reimburse *you* a percentage of this amount that corresponds to the benefit percentage set by the NHT. If the total *damage* remains below 1 billion euros, or the NHT refuses to pay us for other reasons, *we* will pay out in accordance with these policy conditions.

If *you* would like to know more about this, please read the Terrorism Cover clauses sheet on the *ICS* website. *You* can also visit the NHT website for contact details of the NHT, news and background information: terrorismeverzekerd.nl. There *you* can also read how the NHT processes *damage* in the Claims Settlement Protocol.

If *you* report the *damage* 2 years or more after the NHT has decided whether any damage related to terrorism occurred, any right to compensation for *damage* will lapse.

How do we determine the payment in the event of covered permanent disability or death resulting from an *accident*?
With regard to the payment in the *event* of permanent disability *we* use the maximum insured amount as a starting point. This maximum insured amount is shown in the overview below. *We* multiply this amount by the *insured's* degree of disability. *We* determine this percentage in accordance with the *AMA Guidelines*. In this context, *we* do not take into account one's profession or hobby. Permanent disability must be established by an independent physician no later than 2 years after the *accident*.

If an *insured* passes away before the degree of disability has been established, and this is not caused by the covered *accident*, *we* will pay out a sum commensurate with the degree of permanent disability that could reasonably have been expected immediately prior to passing away.

Please note: if the *insured* was already permanently disabled prior to the *accident* and their loss of function worsened as a result of the *accident*, only their worsened loss of function will be taken into account when determining the benefit.

We will determine the final benefit for permanent disability as soon as it is no longer subject to change. This will in any *event* happen within two years of the *accident*. If it takes longer than a year to determine the amount of a benefit, *we* will increase the benefit by the statutory interest rate after the first year. *We* will pay out the calculated amount for permanent disability to *you*.

The following maximum insured amounts per *insured* per *trip* apply to a benefit arising from an *accident*:

	Insured amount
Permanent disability resulting from an *accident*	€ 100,000

Determining the benefit for covered *unforeseen costs*
We reimburse covered *unforeseen costs* on the basis of the cost price up until at most the insured amount included in the overview below. *We* will reimburse the following in this regard:

- Transport of the body of a deceased *insured* to their place of residence.
- The costs of the medically necessary transport of an *insured* to the Netherlands in relation to a serious illness or *accident*.
- The cost of sending medicine.
- The necessary telephone expenses.
- Clothing or toiletries, in the *event* that an *insured's* luggage arrives at the destination more than 8 hours late on the outward or transit journey. These essential purchases are covered up to a maximum of € 125 per *insured* per day.
- Additional accommodation costs incurred because a flight is delayed by more than 8 hours on arrival at the destination. These accommodation costs are covered up to a maximum of € 150 per *insured* per *event*.

The following maximum insured amounts per trip apply to *unforeseen costs*:

	Insured amount
Essential purchases whilst on a trip	€ 1,000
Additional accommodation costs	€ 1,000
Telephone expenses other than those for the ABN AMRO Emergency Service	€ 350

What other arrangements are there?

When does insurance cover start and end?
Cover under this insurance policy begins as soon as your *Card* becomes valid. Cover ends when your *Card* is no longer valid. Please refer to the general terms and conditions of your *Card* for more details.

When can *we* terminate the insurance cover?
We may also terminate the insurance with immediate effect in the following situations:
- If *fraud* is established.
- If *you* or another interested party is included on a national or international sanctions list.

We can terminate the insurance cover with a notice period of two months in the following situations:
- Within 30 days of *damage* having been reported, rejected or paid.
- If *you* file an above-average number of claims for *damage*. In that case *you* will first receive a warning.
- If an *insured* fails to cooperate sufficiently in the settlement of a *damage*.
- If an *insured* displays threatening or abusive behaviour towards one of the parties involved.
- If *you* move abroad or stay abroad for more than 6 months.

Transfer or limitation period

You cannot transfer any items to us in the *event* of *damage* or an *accident*.

Claims lapse 3 years after a payment was provided for an *accident* or *damage*, or 3 years after an *accident* or after *damage* occurred and *you* have not reported this to *us*.

Complaints

If *you* are not satisfied with this insurance policy or our service, *you* can submit a complaint to us via klacht.schadereis@abnamroverzekeringen.nl. If *you* are dissatisfied with the way your complaint has been handled, *you* can submit your complaint to the independent Financial Services Complaints Institute (Kifid), PO Box 93257, 2509 AG The Hague, or via kifid.nl. *You* can also bring the complaint before a Dutch court.

If Kifid is dealing with a case that also involves a disciplinary aspect, it refers that part of the complaint to the Disciplinary Board for Insurers. Kifid will inform *you* about this. This also applies if a complaint is of a purely disciplinary nature. *You* must also submit that complaint to Kifid.

Privacy protection and electronic recording

We adhere to the Code of Conduct for the Processing of Personal Data by the Insurance Industry. This code of conduct (in Dutch) can be found on verzekeraars.nl if *you* search for "gedragscode persoonsgegevens" and select the article "Gedragscode Verwerking Persoonsgegevens Verzekeraars".

If we communicate electronically, for example, via the internet, e-mail or telephone, *we* may record this communication electronically to pose as evidence or to improve our service.

How do *we* protect *you* and ourselves against deliberate misinformation, *fraud* or misrepresentation?

We start from the assumption that *you* provide us with accurate and complete information. If *we* suspect that information has been deliberately misrepresented, or that *fraud* or deception has taken place, *we* may conduct an investigation. *We* do this in accordance with the guidelines of the *Verbond van Verzekeraars* (Dutch Association of Insurers). Since *we* are in a partnership with *Nationale Nederlanden*, *we* also follow their guidelines. Further information on this can be found at abnamro.nl/klantgericht-verzekeren. After carrying out an investigation, *we* will make a decision. *We* may, for example, choose to terminate the insurance immediately and/or refuse to pay out.

Furthermore, *we* may decide to reclaim benefits and recover investigation costs. *We* can also report the matter to the police. All these measures ensure that *you* do not end up paying unnecessary contributions because others are misusing their insurance.

External processing of personal data at Stichting CIS

In order to pursue a responsible policy for acceptation, risk and *fraud*, *we* may have access to and record data about *you* and your insurance policies in the Central Information System (CIS) of insurance companies operating in the Netherlands, Stichting CIS. The purpose of the processing of personal data by Stichting CIS is to manage risks and combat *fraud* for insurers and authorised agents. *You* can find more information about their privacy rules on Stichting CIS' website. Website: stichtingcis.nl.

Sanctions legislation and regulations

At times *we* are prohibited from entering into an insurance policy with *you*. This is due to national and international (sanctions) regulations. The insurance policy will not be issued if *you* or any other interested party is included on a national or international sanctions list. *We* will check this in retrospect. This is why we apply a "condition precedent". The condition precedent is: "The agreement will come into effect only if a review does not reveal that it is prohibited, under sanctions legislation or regulations, to provide financial services to or for the benefit of: the policyholder, *insured*, co-insured persons and other natural persons and legal entities who could benefit from the existence of the agreement; representatives and holders of powers of attorney for the policyholder's business; ultimate beneficial owners of the policyholder's business".

Dutch law

This insurance is governed by Dutch law. If a dispute leads to court proceedings, the dispute will be brought before a Dutch court.

List of definitions

Accident

Is a sudden and unexpected *event* resulting in an *insured* sustaining physical injury or passing away. The physical injury must be medically verifiable and the *event* must have a direct outward effect on the body of the *insured*. The term *accident* is also understood to mean:

- Sprains, dislocations or tears of a muscle or tissue;
- Suffocation, drowning, freezing to death or heatstroke;
- Infection of a wound or blood poisoning resulting from an *accident*;
- A shortage of essential supplies caused by a shipwreck, getting lost, an emergency landing, flooding, being snowed in or freezing;
- Complications or exacerbation of an injury resulting from first aid or medical treatment following an *accident*;
- Lower back pain, muscle strain or a locked back;

- Tendovaginitis, whiplash or tennis arm;
- Skin abrasions on a hand or foot caused by rubbing against a hard object;
- Sudden poisoning caused by inhaling a harmful gas, a harmful vapour or a toxic substance. **Please note:** this does not include poisoning caused by the use of a medicine or alcoholic drink, or an allergic reaction.
- An *accident* occurring whilst rescuing or acting in necessary self-defence of a person or animal.
- Typhoid fever, paratyphoid fever, dysentery or Weil's disease caused by:
  - An accidental fall into water or another liquid;
  - An attempt to rescue a person or animal from water or another liquid.

Act of war Is organised violence such as:

- A**rmed conflict:** any situation in which states or other organised parties combat each other, or at least the one the other, with the use of military force. Armed conflict is deemed to include the armed action by a Peacekeeping Force of the United Nations.
- **Civil war:** a more or less organised violent struggle between residents of the same state involving a significant proportion of its inhabitants.
- **Insurrection:** organised violent resistance within a state directed against the public authorities.
- **Domestic disturbances:** more or less organised acts of violence, occurring in different places within a state.
- **Riots:** a more or less organised local violent movement directed against the public authorities.
- **Mutiny:** a more or less organised violent movement of members of the armed force directed against the authority under which they fall.

AMA Guidelines Is the latest known Guidelines issued by the American Medical Association for determining the degree of disability and any additions thereto made by the Dutch Society for Neurology and the Dutch Orthopaedic Association.

Card Is a *Card* issued by International Card Services, like the ABN AMRO Credit Card, the ABN AMRO Gold Card, the ABN AMRO MeesPierson Credit Card and the ABN AMRO MeesPierson Gold Card.

Child Is a *child* of *you* or *your partner* living in your house. By *child*, *we* also mean a *child* who lives with a former *partner*, a child-in-law, grandchild or foster child who lives with *you* and a *child* who lives away from home to pursue full-time studies or is staying in a nursing or care home.

Damage Are *unforeseen costs* or a benefit following an *accident*.

Emergency assistance Is help provided by the ABN AMRO Emergency Service if something happens during the *trip* that means an *insured* needs personal assistance. For example, in the *event* of a death or *accident*.

Event Is an incident. *We* regard multiple incidents with the same cause as a single *event*.

Extreme sport Is a sport involving a higher-than-normal risk of physical injury. *We* use the list of extreme sports as a starting point. The list of extreme sports can be found at abnamro.nl/gevaarlijke-sporten.

Fraud Is the act of obtaining an unlawful advantage through deliberate deception, whereby matters are presented as different than they actually are.

ICS Is International Card Services B.V., trading under the name International Card Services.

Insured Is the cardholder, their *partner* and/or *child*.

Intoxicating substance Is a substance that impairs a person's ability to think or act as clearly as they would without it.

Loss adjuster Is a qualified person who has undertaken to comply with the Code of Conduct for Loss Adjustment Agencies.

Nationale Nederlanden Is NN Group N.V., of which we are a part.

Nuclear reaction Is a *nuclear reaction* in which energy is released, such as nuclear fusion, nuclear fission or radioactivity.

Partner Is a spouse, registered *partner* or roommate with whom an *insured* cohabits on a long-term basis.

Terrorism Is a malicious contamination or the taking of preventive measures as described in the "Terrorism Cover Clauses Sheet". This clauses sheet is available at icscards.nl/abnamrogb/conditions.

Trip Is a stay outside the Netherlands for the sole purpose of relaxation. A *trip* begins when an *insured* leaves their home in the Netherlands and ends upon their return to the Netherlands.

Unforeseen costs Are the reasonable additional costs that an *insured* must necessarily incur as a result of an unexpected situation or *event*.

Verbond van Verzekeraars Is a trade association representing insurers. See also verzekeraars.nl.

We Is ABN AMRO Schadeverzekering N.V.

You Is the Cardholder registered with International Card Services in accordance with the applicable terms and conditions of the *Card*.