PURCHASE PROTECTION INSURANCE
EASY REFERENCE GUIDE

Dear Former AstroBank Public Company Limited Customer,

For your interest and continued security, we are pleased to provide you with a Summary of our **Free Purchase Protection Insurance**, which covers virtually every major retail article bought world-wide with your valid **Card** (including **'Miles & More'**, **Business Credit, Privilege, PLATINUM personal and business**, **Day2Day** and which cost more than **€75.00** and up to **€3,000.00** - against theft, loss and accidental damage and for a full **90 (ninety) days** from the date of purchase. **The duration of the cover is for the period 5th August 2026 to 31st December 2026 inclusive**.

Available for Former AstroBank Public Company Limited

'Miles & More', **Business Credit, Privilege, PLATINUM personal and business**, **Day2Day**

	SUMMARY OF COVER	The Sum Insured (in €uros)
1	**PER ITEM/SINGLE ARTICLE LIMIT**: (any one Covered Article). Insurers shall **not** be liable to pay more than the intrinsic value of a lost or damaged item, which is part of a pair or set purchased as a single Covered Article).	Up to **€1,500**
2	**PER OCCURRENCE/ANY ONE LOSS**: (more than one Covered Article).	Up to **€3,000**
3	**INDIVIDUAL AGGREGATE LIMIT**: (each Insured Person, in any twelve calendar month Period of Insurance).	Up to **€7,500**
4	**DEDUCTIBLE** (each and every occurrence or loss): is the first part of each and every loss or claim for which the eligible Cardholder or Insured Person is responsible for and which is **not** recoverable under this Insurance.	✦ **€75**
5	**OPERATIVE PERIOD**	
(a) :	Domestic Purchases made in **Cyprus**:	**90** days
(b) :	Purchases made **Overseas**:	**90** days
✦	**DEDUCTIBLE** (or Excess) is the first part of each and every loss or claim for which the **Cardholder** (or Insured Person) is responsible for and which is **not** payable by the Insurers.	✦

IMPORTANT ADVICE

(**1**): A telephoned notice of a **claim** **must** be reported to ***GoldAssist*** on **22 51 92 11** between the hours of **9am** and **5pm** daily and within **25** (**twenty-five**) **days** after the occurrence or start of any loss or event covered under this Insurance.

(**2**): **Former AstroBank Public Company Limited Purchase Protection Claim Forms** can be obtained from:
GoldAssist TPA Limited, **PO Box 23465**, **CY-1683 Nicosia**, **Cyprus**
☏ **Tel No**: **22 51 92 11** 🖷 **Fax No**: **22 499 830** **e-Mail:** office@goldassist.cy

(**3**): The Cardholder **must** provide ***GoldAssist*** with **all** of the information that they will need to allow them to examine and adjust the claim correctly and so pay the claim fairly and properly.

(**4**): Many claims for lost, stolen or accidentally damaged items are caused by persons **not** being careful enough with their new purchase(s). If the Cardholder does **not** take good care of their property, the Insurance Claim Examiner may totally, or partially reject, any claim subsequently made. Covered Articles are **not insured** if packed in Baggage and otherwise **must** be kept with the Cardholder at **all** times, until finally reaching their normal place of residence.

- (**5**): Liaison with the Police and **obtaining written Police Reports** to support a claim is the sole responsibility of the valid **Former AstroBank Public Company Limited Cardholder** and **not** ***GoldAssist*** or **Former AstroBank Public Company Limited**. Loss and/or Theft of articles **must** be reported to the local Police within **12** (**twelve**) **Hours** and a **written Police Report must be obtained**.

(**6**): **Claims for Damaged Items**:
A Repair Estimate **must** be obtained either stating the cost of repairs or confirming that the article is beyond repair. **Salvage** **must** be retained for possible inspection together with a **photograph** of the damaged article where appropriate. For lost, stolen or damaged property, the Cardholder **must** provide a detailed description of the covered article along with its date of purchase and its value, allowing for any wear and tear at the time of the incident. **Bills**, **invoices** or other **proof of values are required** for every article claimed as lost, stolen or damaged within **90** (**ninety**) **days** of purchase.

(**7**): If purchased abroad, Covered Articles are **not insured** if packed in Baggage that the Cardholder *checks-in* at an airport or other departure zone. These **must** be kept with the Cardholder at **all** times. Should the Cardholder purchase particularly valuable items abroad which may be bought at more than a purchase price of **€1,500.00**, such purchase(s) **must** be insured under a separate **Transit Insurance** policy, because this Purchase Protection Insurance **cannot** guarantee that such articles will be covered for their full replacement value if lost, stolen or accidentally damaged.

(**8**): Under **no** circumstances should newly purchased Covered Articles ever be left **unattended** or with persons **not** known to the **Cardholder**, particularly at an airport, in a hotel or in vehicles (even if protected by an alarm), or **any** public place or **any** area that has common access including, but **not** limited to, on a beach, or beside a swimming pool (even if concealed); or in a bag or coat hanging off the back of a chair; or left in a cloakroom even if monitored by security staff and/or security cameras (such as ***CCTV***).

(**9**): **Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to *GoldAssist* on 22 519 211. If you have any doubt as to whether or not you should make a claim, you should first telephone *GoldAssist* for further advice**.

(**10**): **Please note that the Purchase Protection Insurance Master Certificate is held and can be inspected at the offices of Altius Insurance Ltd, Address: 8, Skopa Str., 1075 Nicosia, P.O.Box 26516, 1640 Nicosia, Cyprus.**

FREQUENTLY ASKED QUESTIONS

1. How does Purchase Protection Insurance work ?

- When you fully charge a covered purchase with your Card, this insurance protects that item if it is lost, stolen or accidentally damaged, including vandalism and robbery. You are covered up to **€3,000.00** per occurrence, provided that the item is **not** covered under a manufacturers or shop-warranty and other sources of indemnity, such as house-contents insurance. If **only** a part of the purchase price has been paid with **your Former AstroBank Public Company Limited Card**, then the claim will be indemnified in proportion to the total price. Loss and/or Theft **must** be reported to the Police immediately and a **written** Police Report **must** be obtained.

2. What are the exclusions and limitations ?

As with all insurances, there **are** exclusions. These restrictions vary from goods valued less than **€75.00** and anything bought over the **Internet**, shipping and handling expenses, installation, assembly or service charges. If you are in any doubt, please do read the full policy wording available from our partner ***GoldAssist***. It is essential that any new purchase is **never** left **unattended**, or with person(s) you do **not** know.

3. Are expensive items that I buy overseas insured ?

If bought abroad, items are **not** covered if packed in your baggage. These **must** be kept with you at **all** times. Anything valued more than a purchase price of **€1,500.00 must** be insured under a separate Marine and/or Transit Insurance policy, because this insurance **cannot** guarantee that expensive articles will be covered for their full replacement value if lost, stolen or accidentally damaged.

4. How long are my purchases covered for ?

The cover extends the life of your purchase for up to **90** (**ninety**) **days** and is immediate when bought with a valid and/or eligible **Former AstroBank Public Company Limited Card** provided they are **not** altered or commercially re-sold.

5. Who is covered ?

The Cardholder and the person who may be given the purchase as a gift, provided that their residence is in Cyprus and that the purchase has **not** been made within the occupied territory of Cyprus, although items bought world-wide with your Card are covered. Many claims for lost, stolen or accidentally damaged items are caused by persons **not** being careful enough with their new purchases. Such incidents are **not** covered.

6. How do I make a claim ?

- You **must** let us know within **25** (**twenty-five**) **days** after the occurrence or start of any loss or event covered under this insurance. You **must** report any loss and/or theft or accidental damage immediately upon loss to ***GoldAssist*** on **22 51 92 11** between the hours of **9am** and **5pm** daily. You will be asked for satisfactory proof of the loss, theft or accidental damage but please do keep **all Former AstroBank Public Company Limited** charge receipts, original store receipts and damaged items for possible inspection, together with a **photograph** of the damaged article where appropriate, to allow ***GoldAssist*** to examine and adjust your claim correctly and so pay your claim fairly. Liaison with the Police and obtaining **written Police Reports** to support a claim is your responsibility.

7. What do I do with the damaged item ?

It **must** be kept, for as soon as it has been determined that your purchase is eligible as a benefit under this insurance, you may be asked to return the item to us as **salvage**. A repair estimate **must** be obtained either stating the cost of repairs or confirming that the article is beyond repair. For lost, stolen or damaged property, you **must** provide a detailed description of the covered article along with its date of purchase and its value, allowing for any wear and tear at the time of the incident.

***8.* Is my mobile telephone covered ?**

Please note that mobile or cellular telephones or accessories such as ***i-Pods***, ***MP3*** players or similar mobile personal stereo equipment and ***GPS*** navigation and tracking systems are **not** covered under this Insurance. Laptop computers and core components including ancillary equipment and incurred inconvenience and reporting expenses are also **not** covered.