Easy Reference Guide – 'Miles & More' and 'Business Credit'

Dear Former AstroBank Public Company Limited 'Miles & More' and 'Business Credit' Cardholder,

For your interest and continued security, we are pleased to provide you with a Summary of our Free Travel Insurance cover that you are entitled to, whenever you pay with your 'Miles & More' and 'Business Credit' Card for a complete round Journey that begins and ends in your Country of Domicile and does not exceed 90 (ninety) days. Cover activates when you pre-pay more than 50% of the required cost of the tickets before you travel abroad and the Insurance cover includes members of your Immediate Family (as described in the policy terms and definitions) who travel with you. A one-way Journey is not covered. The Insurance cover also allows for Immediate Family members to travel independently of you, but only on a return ticket Journey (not one-way) that does not exceed 14 (fourteen) days and which has been pre-paid in full with your 'Miles & More' and 'Business Credit' Card. Cover is also provided to Cardholders who have pre-paid in full the required airport tax when travelling with either a complementary ticket or by redeeming points generated by the previous use of a 'Miles & More' and 'Business Credit' Card. There are variable restrictions for persons aged 70 (seventy) or more and for the Insured Student customer. The duration of the cover is for the period August 5th, 2026 to December 31th, 2026 inclusive.

SECTION	BENEFITS SUMMARY OF YOUR FREE 90 DAY TRAVEL INSURANCE	SUM INSURED
1	**CANCELLATION and CURTAILMENT** **(of a Journey by the Cardholder due to serious illness, injury or Death or circumstances beyond the control of the Insured Person):** **Up to the invoiced cost, or up to a maximum limit of €3,500 (whichever is the lesser).** **Deductible for all persons aged between years 70 of and age 80:**	Up to **€3,500** * Deductible: **€100** * Deductible: **€500**
NOTE	**No cover is offered to an Insured Person who has attained the age of 80.**	
2	**PERSONAL ACCIDENT** **Death by Accidental Bodily Injury:** **Loss of one or more Limbs or one or both Eyes:** **Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age :**	 **€150,000** **€150,000** **€150,000**
PROVISION	The maximum amount of **all** benefits under **Section 2** for one or more injuries sustained by an Insured Person during the Journey shall **not** exceed the largest amount stated in this Schedule. The suminsured payable is reduced by **50%** in respect of Insured Person(s) aged between **70** and **74** years and by **75%** in respect of Insured Person(s) aged between **75** and **79** years **No** cover is afforded to an Insured Person who has attained the age of **80**.	
IMPORTANT	**For children aged under 16, the maximum payment for:** **Death by Accidental Bodily Injury is:** **Monoplegia; Paraplegia; Hemiplegia or Quadriplegia following Accidental Bodily Injury (total and irreversible paralysis after 12 months) is:**	 **€10,000** **€65,000**
3(a)	**MEDICAL EXPENSES and OTHER EXPENSES (incurred on a Journey abroad outside of the Country of Domicile of the Insured Person):** **Including Emergency Evacuation and Repatriation Expenses.**	Up to **€250,000** * Deductible: **€175**
	Deductible for an Insured Person aged between 70 and 80 years of age :	* Deductible: **€500**
3(b)	**DAILY HOSPITAL BENEFIT (for each complete 24 Hour period spent in a Hospital on a Journey abroad and payable for up to 21 days):**	**€55** per complete day **€1,155**
	Emergency Dental Treatment: up to €450 — **Up to a maximum amount of:**	
NOTE	**No cover is offered under 3(a) and 3(b) for an Insured Person who has attained the age of 80.**	
4(a)	**LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per PERSON**	Up to **€1,750**
	Jewellery and Valuables Limit: €525 — **Maximum Single Article Limit: €450**	* Deductible: **€125**
	Proof of Value or Original Receipt Limit: €250 — **Cellular or Mobile Telephone Limit: €175**	* Deductible: **€75**
IMPORTANT	**Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.**	

4(b)	**TEMPORARY DEPRIVATION of BAGGAGE per PERSON (due to delay, or Common Carrier misdirection in delivery).** **Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care , custody and control of the airline, shipping line or other Common Carrier or their baggage -handling agents, on an:**	
4(b)1:	**OUTWARD Journey (after more than an 8 Hour Baggage Delay):** **Reimbursement of up to €70 per Hour of Delay, ONLY for receipted essential items purchased abroad.**	Up to **€700 (maximum limit)**
4(b)2:	**On a RETURN Journey (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.**	
IMPORTANT	**The Insured Person MUST also claim against the airline , shipping line or other Common Carrier for Lost, Damaged or Delayed Baggage.**	
PROVISION	**The maximum payable for reasonable receipted emergency purchases of essential items is limited to €250.00 per Item, Pair or Set.**	
NOTE	**Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).**	
5	**MONEY Theft of Cash Limit (Bank Notes, Currency Notes and Money):** **(subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt).**	Up to **€350** * Deductible: **€100**
NOTE	**Reimbursement of up to €200 for the receipted replacement of lost passports or national Identity C ards.**	
6(a)	**TRAVEL DEPARTURE DELAY per PERSON (provided that the Insured Person eventually departs on the Journey).**	
	A compensation benefit if departure is delayed for more than 8 Hours: A compensation benefit if departure is delayed for more than 16 Hours: **A compensation benefit if departure is delayed for more than 24 Hours:**	**€125** **€250** **€375**
	Maximum payment in all (on an Outward or Return Journey) – up to €375 per Person.	
6(b)	**ABANDONMENT per PERSON (after a 24 Hour delay):** **OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.** **RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.**	Up to **€1,750**
6(c)	**MISSED CONNECTION per PERSON** **Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.**	Up to **€700**
IMPORTANT	**There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for Delays in arrival times for any reason .** **Claims cannot be made under Section 6 and under Section 1 for the same incident or event.**	
PROVISION	**On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24** **Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Person.**	
NOTE	**Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).**	
7	**PERSONAL LIABILITY** **As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.**	Up to **€700,000**
8	**LEGAL EXPENSES (including the costs of consultation):** **Arising out of Death, Bodily Injury to, or illness of, the Insured Person, caused by a third party.**	Up to **€1,750**
9	**HI-JACK and KIDNAP (for each complete 24 Hour period that the Insured Person is illegally held or is in detention):** **Payable for up to 21 days and up to amount maximum of:**	**€70** per complete day **€1,470**
10	**DOCUMENT REPLACEMENT (for business samples and documents not belonging to the Insured Person):**	Up to **€700**

	Reasonable costs in replacing lost or misplaced essential business documents (needed by an Insured Person on a Journey abroad).	* Deductible: **€100**
11	**CATASTROPHE** **For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.**	Up to **€700** * Deductible: **€50**
12	**MUGGING (or violent personal assault that results in a serious bodily Injury) to an Insured Person aged up to 80 years of age .** **Medical treatment and/or in-patient Hospitalisation reimbursement.**	Up to **€175**
13	**LOST or STOLEN DOMESTIC KEYS** **Receipted costs in replacing lost or stolen house , car and other Domestic Keys whilst on a Journey abroad.**	Up to **€100**
?	**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 .**	?

► YOUR TRAVEL INSURANCE CONTAINS RESTRICTIONS AND EXCLUSIONS THAT YOU SHOULD BE AWARE OF, SO PLEASE MAKE SURE THAT THE COVER MEETS YOUR NEEDS. ◄

► YOU MUST KEEP ANY ARTICLES THAT ARE DAMAGED FOR POSSIBLE INSPECTION AND SALVAGE BY THE INSURERS OF THIS INSURANCE. ◄

IMPORTANT ADVICE

(1): **In the event of a claim under this Insurance, the Insured Person should apply to Gold Assist for a 'Notice of Claim' FORM either in writing, or by Telephone, quoting their Credit Card Number, and within 25 (twenty-five) days after the occurrence or commencement of any loss or event covered by this Insurance. When completed, actual claim forms should be returned to Gold Assist at the email or postal address indicated on the claim form within 90 (ninety) days of the incident giving rise to a claim together with all relevant documentation and the original bank statement verifying payment for the travel arrangements. Gold Assist will promptly consider the claim and contact the Insured Person with their response. Insured Person(s) are advised to retain copies of all documents for their own reference. A claim received without the required original documentation will not be accepted.**

Gold Assist TPA Telephone Service for Advice or Emergencies ☏

Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours) ?

Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance

🖷 **Facsimile Number: 00 357 22 49 98 30, e-Mail: office@goldassist.cy**

(2): This Insurance is **not** a Private Medical Insurance and does **not** cover claims arising from pre-existing health problems that the **IP** was aware of before commencing a Journey **abroad**. If the **IP** needs sudden and unexpected medical treatment **abroad**, ***GoldAssist*** **must** be informed **immediately** or they will **not** pay for any Hospitalisation or Medical Expenses. ***GoldAssist*** or their representatives **must** be allowed to examine and inspect **all** the **IP**'s medical records and information, otherwise any treatment, costs or medication of any kind incurred will **not** be covered. There is **no** cover for Hospitalisation or Medical Expenses incurred in the Country of Domicile of the **IP**.

(3): If the **IP** abandons a Journey or returns home to their **Country of Domicile** on **written** medical advice, or is ill, injured or admitted into a hospital or a clinic as an **in-patient** and is likely to be hospitalised for more than **12** (**twelve**) **Hours**, someone **must** contact ***Gold Assist*** **immediately** on behalf of the **IP**, in order that the conditions of cover can be confirmed. If this is **not** done, it could mean that the amount of benefit for Medical Expenses, Hospitalisation, Cancellation or Curtailment Expenses will be reduced or **denied**..

(4): **Claim Forms can be obtained by telephoning *GoldAssist*. The IP is responsible for and must provide *GoldAssist* with all of the information and documents that they will need to allow them to examine and adjust the claim correctly and so to pay the claim fairly and promptly. All documents submitted must be originals and not photocopies, computer scans or facsimile transmissions. IP's are advised to retain copies of all documents for their own reference**. GoldAssist reserve the right to relocate the IP from one hospital to another. Insurers also reserve the right to limit payment to what the GoldAssist Medical Officer deems to be reasonable

(5): **This Insurance does not cover any incidents or events that were known about including, but not limited to, those reported in the international press and/or any media announcements, before the IP pre-paid, reserved and/or commenced their Journey abroad.**

(6): ***Checked-in*** Baggage claims will **not** be considered unless supported by a **Property Irregularity Report** (**PIR**), which **must** be obtained should the airline, shipping line or other Common Carrier or their baggage-handling agent lose, damage, delay or misdirect Baggage belonging to the **IP** on a Journey. The **IP must** also report full details of the **incident** in writing to the airline, shipping line or other Common Carrier, which states the **date of loss**, theft, damage, delay or misdirection of the Baggage whilst in their care, custody and control. **Airline or other Baggage tags must be kept**. Should the Baggage be recovered, the Common Carrier or their agent **must** confirm in writing the **date** and **exact time** of delivery to the **IP**. The Common Carrier or their agent **must** also confirm in writing whether or **not** the **IP** has received any financial compensation, or discount vouchers, or complimentary '***air miles***' from them, due to Baggage loss, damage, delay or misdirection.

(7) : **NOTICE OF BAGGAGE LIABILITY LIMITATIONS** (as is printed inside **all** 'Passenger Ticket and Baggage Check' coupons for travel by air and is accepted by a passenger. "*Liability for loss, delay or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. For many international journeys, the **Warsaw Convention** may apply with liability limits of approximately **US $9.07** per pound (**US $20.00 per kilo**) for checked baggage and **US $400.00** per passenger for unchecked baggage. In some cases, where the **Montreal Convention** applies to your journey, the applicable liability limit is approximately **US $1,375.00** for checked and unchecked baggage. Some carriers assume **no** liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier*" **or** as part of their **Conditions of Carriage**.

(**8**): For lost, stolen or damaged Baggage, the **IP must** provide a detailed description of the property along with its **date** of purchase and its value, allowing for wear and tear at the time of the **incident**. **Bills**, **invoices** or other **proofs of value are required** for every item claimed as lost, stolen or damaged which is valued more than **€250.00**. A deduction will be made for wear or tear and depreciation in value. Consequent upon the Baggage, that was ***checked-in*** at the departure zone or point of exit, being delayed, lost, stolen or damaged, the Insurers shall **only** be liable for any one item of Baggage per any one **IP**. For the purposes of this Insurance, a singular item of delayed, lost, stolen or damaged article of Baggage, that is shared amongst more than one person, shall be deemed to belong to and apply to one **IP only**. Sports clothing and sporting equipment are **not** covered, **unless** stated as otherwise herein. The **IP must keep** any articles that are damaged for possible inspection and salvage by the Insurers of this Insurance.

9a): On an **Outward Journey**, where Baggage has been delayed for more than **8** (**eight**) **Hours** (following disembarkation), the **IP** is allowed to make reasonable emergency purchases of essential items of clothing and/or requisites, but **must** keep **all** the original sales **receipts** for the replacement items to make a valid claim. This insurance does **not** cover theft or temporary loss, following accidental or deliberate retrieval by a third party, of the **IP**'s Baggage and/or Personal Effects, from any hand luggage compartment in any aircraft and/or other Common Carrier hand luggage compartments and/or from the luggage carousel or Common Carrier baggage release service, that is operated by an authorised baggage-handling agent at any airport, seaport or other destination or departure zone, or point of entry or exit zone, or through confiscation by Customs or other authority. Sports clothing and sporting equipment are **not** covered **unless** stated as otherwise herein. **Any** purchases made **after** the Baggage has been delivered by the airline (or their nominated courier service) to the **IP's** accommodation address will **not** be reimbursed. The maximum payable for reasonable emergency purchases of essential items of clothing or requisites is limited to **€250.00** per item, Pair or Set and **must** be substantiated by an original sales **receipt**.

(**9b**): **There is no Baggage Delay insurance cover for Inward** (**or Return**) **Journey's unless stated as otherwise herein**.

(**10**): Valuables, Money or Cash and important documents are **not** covered if packed in Baggage that the **IP** ***checks-in*** at the airport, or other departure zones. These **must** be kept with the **IP** at **all** times during their Journey as hand-luggage. If the **IP** is taking particularly valuable items on their Journey, these **must** be insured under a separate insurance policy, as this Insurance **cannot** guarantee that such items will be covered for their full replacement value if lost, stolen or damaged. Under **no** circumstances should Valuables, Money or Cash, Personal Effects or belongings ever be left **unattended**, or with persons **not** known to the **IP**, particularly at an airport, in a hotel or in any vehicles or any public place. **Unattended** means when an **IP is not** in full view of and **not** in a position to prevent unauthorised interference with their property (such as any property left on a beach, beside a swimming pool or in a bag or coat hanging on the back of a chair or left in a cloakroom). Cash and Valuables **must always** be in the care, custody and control of the **IP**. Cover is **not** provided for loss, theft or damage where the **IP** (in the opinion of ***GoldAssist***) fails to exercise due diligence.

(11) : Liaison with the Police and **obtaining written Police Reports**, or liaison with the airline or other Common Carrier to obtain essential documents to support a claim, is the sole responsibility of the **IP** and **not** ***GoldAssist*** or **Former AstroBank Public Company Limited**. Expenses **only** of a personal convenience to an **IP** are **not** covered, such as the purchase of surplus clothing and toiletries and consequential loss of salary and/or income. Theft of Money or Cash, Valuables or Baggage **must** be reported to the local Police within **12** (**twelve**) **Hours** and a **written** report obtained. Cover for Cash is **only** in respect of Money carried or concealed on the person of the **IP**. **All** types of hand-bag, purses, wallets and the like **must** be securely bound and/or zipped. Consequent upon Money or Cash being lost, stolen or damaged, the Insurers shall **only** be liable for any one loss per any one **IP**. Personal Money and Cash held under the supervision of one person and on behalf of others shall **only** be deemed to belong to and apply to one **IP**.

(12) : At the departure zone or point of entry or exit, should a booked flight departure (from the intended time as specified on the ticket to travel of the **IP**) be delayed for more than **8** (**eight**) **Hours**, the **IP must** obtain a report from the airline or Common Carrier that states the duration and reason for the delay. There is **no** cover for delays in arrival times for **any** reason (including re-routing and/or direct, successive or cumulative delays in arrival times).

(13) : Should the **IP** take part in certain sports or certain **winter sports**, or activities where there is a high risk of sustaining an Injury, or hiring or driving a two-wheeled motor vehicle or *quad-bike* over **50cc** and/or where a crash-helmet is **not** worn or the rider does **not** have the appropriate driving licence, the **IP will not** be covered under the terms and conditions of this Insurance.

(14) : Wherever at all possible, any reasonable expenses or emergency purchases should be billed to an **Former AstroBank Public Company Limited** account. A **Cardholder** (and/or an **IP**) is any person who has a valid '**Miles & More**' **and 'Business Credit' Card** issued by **Former AstroBank Public Company Limited**. The **IP must** ensure that the tour operator, travel agent or other merchant that provides services for ticketing to

(**15**): **This insurance does not cover claims arising from a one-way Journey using a one-way ticket to travel with no admitted return date on the Passenger Ticket and Baggage Check coupon for travel by air, sea, road or train. Any insured Journey with pre-paid assigned or booked ticketing**

to travel abroad for up to 90 (ninety) days with an eligible 'Miles & More' and 'Business Credit' Card must begin and must end at the IP's Country of Domicile. Travelling in excess of 90 (ninety) days will invalidate all benefits.

travel **abroad** processes **all** the payment(s) booked to the '**Miles & More**' **and 'Business Credit' Card** of the **IP** to travel **abroad**, before the **IP's** Journey commences.

(**16**): **Deductible** is the first part of each and every loss or claim for which the **IP** is responsible for and which is **not** recoverable under this Insurance. (**17**): For Travel to an **E.U.** country, the **IP** should collect a European Union reciprocal health agreement, or an **EHIC** (European Health Insurance Card).

If the **IP** needs urgent treatment, the **EHIC** should be presented at the time of Hospitalisation or Clinic admission, as it may save the **IP** from paying the **Deductibles** (as described above).

(**18**): If the **IP** is **denied boarding** or if their flight is **cancelled** or **delayed** for at least **2** (**Two**) **Hours**, the **IP must** ask at the ***check-in*** counter, or the boarding gate, for the text stating their rights, particularly with regard to compensation and assistance from the airline (under Regulation (EC) No. **261/2004** Article 14(1) [of the **European Commission's Air Passenger Rights**] and/or Regulation (EC) No. 889/2002 of the European Parliament and the Council of 13th May 2002.

(19) : This Insurance does **not** cover bankruptcy, liquidation, financial failure or financial problems of **any** party on whom the Journey depends, or disinclination to travel by the **IP**.

(20) : **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 *Gold Assist* on Telephone Number: 00 357 99 222 567 Medical Emergencies Only (Open 24 Hours) Telephone Number: 00 357 22 51 92 11 Advice/General Travel Insurance Assistance22 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. Failure to give notice of claim within 25 (twenty-five) days from the date of the incident will result in a rejection of your claim. The Insurers will only pay claims that are completely substantiated and evidenced in the manner requested. Please note that the Travel 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.**