

OP-Visa Gold travel insurance

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Credit card Travel insurance
OP GOLD 01042019EN

This document is a summary of the OP-Visa Gold credit card travel insurance. Please see the complete terms and conditions of the product in the policy documentation.

What is this type of insurance?

Travel insurance covers medical expenses and property damages during a trip. Travel insurance is a benefit of OP-Visa Gold credit card. The policy is valid for OP-Visa Gold cardholders under 91 years of age with permanent residence in Finland. The insurance also covers the cardholder's children under 20 years of age and spouse/cohabitant when they live in the same household with the cardholder. The persons covered are referred to as beneficiaries. The policyholder is OP Card Company Plc.

What is insured?



- ✓ Medical expenses due to travel illness or accident during your trip, including repatriation and transportation charges for returning the covered person's body back to the country of residence, up to €200,000/person/family.
- ✓ Falck emergency assistance 24/7.
- ✓ Dental treatment expenses following an accident, up to €500. Dental treatment due to acute infection, up to €100.
- ✓ Accidental personal total disablement, up to €40,000 (child under 20 years of age, up to €4,000).
- ✓ Accidental death, up to €40,000 (child under 20 years of age, up to €4,000).
- ✓ Funeral expenses, up to €3,000.
- ✓ Cancellation, up to €1,500/person. Excess €25. Cancellation, up to €6,000/family. Excess €25.
- ✓ Curtailment, maximum limit for all beneficiaries travelling together €10,000. Excess €75.
- ✓ Delayed departure. After 4 hours, up to €100/person or €400/family. After 8 hours, up to €100/person or €400/family. After 24 hours, up to €100/person or €400/family.
- ✓ Missed departure, up to €1,000/person/family. Excess €75.
- ✓ Missed Connection, up to €500/person. Excess €50
- ✓ Baggage delay after 2 hours, up to €200/person/family. Extended baggage delay after 48 hours, up to €800/person/family.
- ✓ Theft of or damage to baggage. Up to €1,000/person or €4,000/family. Excess €75.
- ✓ Theft of or damage to personal money. Up to €400. Excess €50.
- ✓ Theft from a hotel safe box, up to €700. Excess €50.
- ✓ Loss of, theft of or damage to valuables, up to €800. Excess €50.
- ✓ Personal liability abroad, up to €80,000. Excess €50.
- ✓ Overseas legal expenses, up to €50,000. Excess €250.
- ✓ ATM assault, up to €500.
- ✓ Rental car collision damage excess waiver, up to €1,000.

What is not insured?



- ✗ Illness or injury you were aware of prior to the start or booking of your trip. Treatment or medical expenses resulting from a pre-existing illness, infectious disease or a medical condition for which you have received a terminal prognosis.
- ✗ Incidents that the insured was aware of or have occurred before the start of the policy.
- ✗ Restrictions defined in the terms and conditions.

Are there any restrictions on the cover?



- ! Insurance is valid if 100% of the travel expenses (transport and accommodation) are paid with OP-Visa Gold credit card.
- ! Some sections of the policy are subject to an excess. Please see terms and conditions for full details.
- ! Some sports and activities are excluded under personal liability and travel accident. A full list is provided in the terms and conditions of the policy.
- ! Only one benefit is paid for the same insured event, even if the insured has multiple OP-Visa Gold credit cards.
- ! Insured must take all reasonable care and precautions to prevent an incident from happening (see general conditions).

Where am I covered?



- ✓ Individual leisure trips up to 45 consecutive days worldwide.
- ✓ Domestic trips must be at least 50 kilometres from the beneficiary's home, workplace, place of study or holiday home that is in his/her regular use.
- ✓ Cover does not apply during trips between beneficiary's permanent residence, workplace, place of study or holiday home.
- ✓ Cover does not apply when traveling across the border to Russia with your own vehicle.

What are my obligations?



- The Beneficiary must take all reasonable care and precautions to prevent an incident from happening and take steps to minimise loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- The beneficiary must pay minor expenses himself/herself and after returning from the trip make a claim providing necessary original documents.
- The beneficiary must file a loss report and provide the insurance company with necessary information and documentation.

When and how do I pay?



- Travel insurance is a benefit of OP-Visa Gold credit card.

When does the cover start and end?



- Travel insurance is a benefit of OP-Visa Gold credit card.

How do I cancel the contract?



- Travel insurance is a benefit of OP-Visa Gold credit card.
- AXA is liable to notify the beneficiary of the cancellation of the group insurance in writing.