
LLOYD'S

Lloyd's Insurance Company S.A. Certificate

This contract of insurance is insured by Lloyd's Insurance Company S.A.

This Certificate is issued by the Coverholder identified within this Certificate in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this Certificate.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at 14th Floor, Bastion Tower, Place du Champs de Mars 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

Website address: www.lloyds.com/brussels E-mail: enquiries.lloydsbrussels@lloyds.com

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

LBS0002J (01/01/ 2019) - Lloyd's Insurance Company S.A. Generic Certificate Jacket

SCHEDULE [DECLARATIONS PAGE]

This Certificate comprises a Certificate Jacket, the Schedule [Declarations Page], Wording and all other provisions, conditions and warranties attached, and any endorsements issued.

Coverholder Appointment Agreement Unique Market Reference (UMR): B1715F33119024

Policy or **Certificate** Number: 001019N - 2025

1. Name and address of the Insured:

Bank of America Europe DAC
Two Park Place
Hatch Street
Dublin 2,
Ireland

2. Effective from: 1st January 2025 to 31st December 2025

both days at 00:00 GMT, both days inclusive

3. This contract of insurance is insured by Lloyd's Insurance Company S.A.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at 14th Floor, Bastion Tower, Place du Champs de Mars 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

Website address: www.lloyds.com/brussels E-mail: enquiries.lloydsbrussels@lloyds.com Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

4. Lloyd's Insurance Company S.A.'s General Representative:

Eamonn Egan
Country Manager for Ireland
E-mail: eamonn.egan@lloyds.com or lloydsireland@lloyds.com

Lloyd's Ireland Representative Limited
7/8 Wilton Terrace
Dublin 2
D02 KC57
Ireland
Tel: + 353 (0) 16441000

5. Coverholder:

Aspire Insurance Advisers Europe SRL
Esplanade 1/B7
1020 Brussels
Belgium

Company Number: 0746642157

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference stated within this Certificate.

6. Insurance cover provided:

Type of Insurance:	Travel Insurance
Sum(s) Insured / Limit(s) of Liability:	As detailed in benefit table below
Excess(es) / Deductible(s):	As detailed in benefit table below

Section	Benefit	Limit: Standard Cardholder per event in GBP	Limit: Executive Cardholder per event in GBP	Limit: Executive Explorer Cardholder per event in GBP	Excess per Cardholder per event: GBP / Time
7	Emergency Medical, Evacuation and Repatriation Expenses Medical expenses Evacuation and Repatriation expenses/ Transportation of Mortal Remains/ Return of Dependent Children	 250,000 250,000	 1,000,000 1,000,000	 1,000,000 1,000,000	 100 100
8	Personal Accident Full Trip	 200,000 For children aged 16 and under death benefit is limited to 3,000	 400,000 For children aged 16 and under death benefit is limited to 3,000	 800,000 For children aged 16 and under death benefit is limited to 3,000	 Not applicable
9	Baggage and Money Loss of Baggage	 500	 1,250	 4,000	 50
10	Inconvenience Benefits Travel delay Baggage delay	 40 40	 60 60	 60 60	 4 (four) hours 4 (four) hours
11	Rental Collision Damage Waiver Excess	Not Applicable	Not Applicable	2,500	Not Applicable

7. Wording and additional Forms attached hereto and any special conditions:
As detailed within
-
8. Law applicable to this contract (being which territory's law will be used to determine a dispute relating to this contract):
Republic of Ireland
-
9. Jurisdiction applicable to this contract (being the territory in which any dispute relating to this contract will be heard):
Republic of Ireland
-
10. Service of Suit (being any summons, notice or process to be served upon Lloyd's Insurance Company S.A. for the purpose of instituting any legal proceedings against it in connection with this contract) may be made upon:
Lloyd's Ireland Representative Limited
7/8 Wilton Terrace
Dublin 2
D02 KC57
Ireland
-
11. In the event that you wish to make a claim under this contract, please notify the following:
Broadspire, by Crawford & Company
Jan Olieslagerslaan 41
B-1800 Vilvoorde, Belgium
Email creditcardclaims@broadspire.eu
Tel.: +32 (0) 2 257 03 58
-
12. In the event that you wish to make a complaint, please refer to the complaint handling arrangements below:
In the first instance the **Cardholder** should write with details of the complaint to:
The Complaints Officer, Broadspire, by Crawford & Company, Jan Olieslagerslaan 41, B-4100 Vilvoorde, Brussels, Belgium
The **Cardholder** can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.
Their address is:
Service Manager
Complaints team
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5
1050 Brussels Belgium
Tel: +32 (0)2 227 39 40
E-mail: LloydsEurope.Complaints@lloyds.com
In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Services and Markets Authority. Further details will be provided at the appropriate stage of the complaints process.
-
13. In the event that you have any other enquiries, please contact the Coverholder.
-

Dated: 16 January 2025

Signed by: David Goodley



Coverholder: **Aspire Insurance Advisers Europe SRL**

This Certificate is only valid if it bears the signature of the Coverholder, on behalf of Lloyd's Insurance Company S.A.

The document, the Schedule and any endorsement(s) attached form **Your Certificate**.

This document sets out the conditions of the **Certificate** between **You** and **Us**. It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that **You** comply with **Your** duties under each section and under the insurance as a whole.

CERTIFICATE WORDING

CONTENTS

Section 1	The Certificate of Insurance
Section 2	Meaning of words
Section 3	Geographical limits
Section 4	Eligibility
Section 5	Period of insurance
Section 6	Medical and Travel Assistance
Section 7	Emergency medical, evacuation and repatriation expenses
Section 8	Personal Accident
Section 9	Hospital daily benefit
Section 10	Inconvenience Benefits
Section 11	Rental Collision Damage Waiver Excess
Section 12	Summary of Benefits , Limits of liability and excesses
Section 13	General Conditions
Section 14	General Exclusions
Section 15	Premium
Section 16	Intermediary Clause
Section 17	Security
Section 18	Requesting emergency assistance
Section 19	How to make a claim
Section 20	Complaints Procedure
Section 21	Other Provisions

Section 1: THE CERTIFICATE OF INSURANCE

- 1.1 This **Certificate** is a contract of insurance. This document contains the details of the cover, and the terms, conditions and exclusions relating to each **Cardholder**, and is the basis upon which all claims will be settled.
- 1.2 In consideration of payment of the premium by the **Policyholder**, the **Cardholder** is entitled to payment of **Benefits** and **Services** under this **Certificate**, during the **Period of Insurance**, within the geographical limits, subject to the terms, conditions and exclusions.
- 1.3 The **Benefits** are underwritten by certain **Underwriters** at Lloyd's. Lloyd's is authorised and regulated by the National Bank of Belgium (NBB) and regulated by the Financial Services and Markets Authority (FSMA)
- 1.4 The **Services** are either provided or arranged by **International SOS**. In certain cases, where **International SOS** arrange assistance services, the cost of such **Services** must be borne by the **Cardholder**.
- 1.5 This **Certificate** shall be governed by and construed in accordance with the laws of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction in any dispute arising hereunder unless otherwise agreed by **Underwriters** in writing.

Section 2: MEANING OF WORDS

The following words or expressions shown below appear in bold in this **Certificate** and have the following meanings wherever they appear

Accident shall mean any sudden, unexpected, external and specific event which occurs at an identifiable point in time and place during a **Journey** which results in **Bodily Injury**.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Baggage shall mean accompanied personal goods belonging to the **Cardholder** or for which the **Cardholder** is responsible, and which are taken by the **Cardholder** on a **Journey** or acquired by the **Cardholder** during a **Journey**. **Baggage** shall include **Valuables**.

Benefits shall mean the benefits supplied by **Underwriters** under the terms and conditions of this **Certificate**, as set out in sections 7 to 12 inclusive.

Bodily Injury shall mean identifiable physical injury or death, which is caused by an **Accident** during a **Journey**.

Card shall mean a card issued pursuant to the **Policyholder's** card program in which the **Benefits** and **Services** of this **Certificate** have been incorporated.

Cardholder/s shall mean any person not yet 76 (seventy-six) years old who is a holder of a Standard, Executive, Lodge or Virtual **Card** issued by the **Policyholder** and will include any **Family** or any **Colleague**, up to a maximum of three people, who are all travelling with him/ her on a **Journey** from his/her Principal Country of Residence with pre-assigned ticketing.

Standard, Executive & Lodge BINs: 556110, 533161, 533162, 533141, 533142, 533143, 533145

Virtual BINs: 528181, 556902, 528182, 528183, 528184, 528186, 528187

Certificate shall mean this certificate of insurance.

Claims Administrator shall mean **Crawford & Company** who are authorised to manage claims on behalf of the **Underwriter** of the policy

Colleague shall mean any business associate, client, guest, friend or other person, travelling for business purpose (other than **Family** or **Relatives**) as the **Cardholder** wishes, travelling with the **Cardholder** on a **Journey**.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Crawford & Company shall mean Crawford & Company at Jan Olieslagerslaan 41, B-4100 Vilvoorde, Brussels, Belgium

Compulsory Inclusion shall mean the automatic provision of **Benefits** and **Services** to the **Cardholders** where the **Benefits** and **Services** are not offered on an optional basis.

Default shall mean any breach of the obligations of either **Party** or any act, omission, negligent act or statement of either **Party**, its employees, agents or sub-contractors and in respect of which liability arises from the defaulting **Party** to the other.

Dependent Children shall mean the children, stepchildren and legally adopted children of the **Cardholder** who are:

- i) unmarried, and;
- ii) living with such **Cardholder** (unless living elsewhere whilst in full time education), and;
- iii) under 19 years of age (or under 24 years of age if in full time education)

Domestic Common Carrier shall mean any domestic public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Effective Date shall mean 1st January 2025

Expiry Date shall mean 31st December 2025

Family shall mean the **Spouse** and **Dependent Children** of the holder of the **Card**.

Hi-jack shall mean the unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof.

Illness shall mean any sudden and unexpected deterioration of health, that first manifests during a **Journey** and which is certified by a qualified medical practitioner and agreed by an **International SOS Physician**.

International SOS shall mean International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom.

International SOS Physician shall mean the physicians nominated by the **International SOS** assistance centres throughout the world.

Journey shall mean the first 90 days of any trip commencing within the **Period of Insurance**, where at least 50% of the total value of tickets for travel on a **Domestic Common Carrier** or **Common Carrier** have been paid by using such **Cardholder's** Corporate/Executive **Card** issued by the client. The **Journey** shall be deemed to have begun with the **Cardholder's** departure from the home where such **Cardholder** normally resides and shall have ended upon return to that home.

Loss of Limb shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm, foot or leg.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the **Cardholder's Principal Country of Residence** for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

Money shall mean coins, bank notes, postal and Money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.

Party shall mean a party to this contract of insurance.

Permanent Total Disablement

Where the Cardholder is gainfully employed

Shall mean disablement which medical evidence confirms, will prevent the **Cardholder** from engaging in any gainful occupation for at least 12 (twelve) months and will in all probability entirely prevent the **Cardholder** from engaging in any gainful occupation whatsoever for the remainder of his/her life.

Where the Cardholder is not gainfully employed

Shall mean disablement which lasts for 12 (twelve) months and which medical evidence confirms will in all probability entirely prevent the **Cardholder** from engaging in any and every occupation whatsoever for the remainder of his/her life.

Period of Insurance shall mean the period between the **Effective Date** and the **Expiry Date**.

Policyholder shall mean Bank of America Europe DAC.

Pre-existing Health Disorder or Condition shall mean any **Illness**, defect, physical infirmity or condition, including sequela or complications thereof that in the opinion of a qualified medical practitioner appointed by **International SOS** can reasonably be related thereto or for which the **Cardholder** is receiving or has received medical treatment, advice or investigation prior to the **Journey** or for which the **Cardholder** is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath prior to the **Journey**. This includes chronic or ongoing medical or dental conditions which **You** were aware of, or of which **You** could expect to be aware of that may lead to a claim under this **Certificate**.

Principal Country of Residence shall mean that country in which the **Cardholders** has his/her principal place of residence. Immediate **Family** assumes the nationality of the **Cardholder** for the purposes of this insurance. In the event of dual nationality, the **Cardholder** assumes the nationality of their **Principal Country of Residence** for the purposes and for the duration of this insurance.

Relative shall mean spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé(e) of a **Cardholder**.

Serious Medical Condition shall mean a condition, which in the opinion of an **International SOS Physician** requires emergency medical treatment to avoid death or serious impairment to the **Cardholder's** health. In determining whether such a condition exists, the **International SOS Physician** may consider the **Cardholder's** geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services shall mean the 24-hour assistance and other related emergency services to be provided by **International SOS** as described in section 6 of this **Certificate**.

Spouse shall mean either the **Cardholder's** legal wife/husband or, if the **Cardholder** is not married, the **Cardholder's** common law partner who has cohabited with the **Cardholder** at the same address for a continuous period of at least 1(one) year prior to the **Journey**.

Underwriters/ We/ Us shall mean certain **Underwriters** at Lloyd's Europe.

Valuables shall mean jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You shall mean the **Cardholder**

Section 3: GEOGRAPHICAL LIMITS

3.1 The **Services** and **Benefits** described in this **Certificate** are provided on a worldwide basis.

Section 4: ELIGIBILITY

- 4.1 Only those **Cardholders** who are not yet 76 (seventy-six) years old on the **Effective Date** or renewal date shall be eligible for **Benefits** and/or **Services** under this insurance.
- 4.2 The **Cardholder** is eligible for the **Benefits** and/or **Services** in accordance with the terms and conditions of this **Certificate** or any other eligibility criteria set by the **Policyholder** in writing with the prior agreement from **Underwriters** and/or **International SOS**.
- 4.3 The **Benefits** and **Services** provided to the **Cardholders** shall be on a **Compulsory Inclusion** basis.

Section 5: PERIOD OF INSURANCE

- 5.1 This **Certificate** shall commence on the **Effective Date** and shall be in force until the **Expiry Date**.
- 5.2 Any **Party** may immediately terminate this **Certificate** on written notice to the other **Party** in the event that:
 - (i) the other **Party** shall be in Default of the performance or observance of any material covenants or provisions hereof and such **Party** shall have failed to remedy such default or breach within 30 (thirty) days after receiving written notice of such default or breach; or
 - (ii) any material representation or warranty made by the other **Party** is false or untrue when made; or
 - (iii) the other **Party** shall make a general assignment for the benefit of creditors or a resolution is passed or a petition is presented against the other **Party** for liquidation, winding-up or dissolution or for the appointment of a liquidator, receiver, trustee, judicial manager or similar official of all or a substantial part of its assets or if execution or any form of action is levied or taken against any of its assets.
- 5.3 In the event of termination or expiry of this **Certificate**, both **Parties** shall be relieved of all future liabilities as at the date of termination or **Expiry Date**, whichever is applicable.
- 5.4 All **Cardholders** are entitled to the **Benefits** and **Services** from the date of activation of their **Card** account or the date the **Cardholder** has been notified to **Underwriters**, whichever comes later and subject to the appropriate premium having been paid to **Underwriters**.
- 5.5 The entitlement to **Benefits** and **Services** will cease automatically on the date **Underwriters** receive written notification of the deletion of the **Cardholder** or the termination of the **Cardholder's** Corporate/Executive card account or the termination of the Corporate/Executive card account, whichever comes first.
- 5.6 A **Cardholder's** eligibility for the **Benefits** and **Services** shall cease on the earliest of:
 - (i) the date the **Cardholder** as shown is no longer eligible for the **Benefits** and **Services** pursuant to this **Certificate**; or
 - (ii) the Date of Termination or **Expiry Date**,
 whichever occurs first.

Section 6: MEDICAL AND TRAVEL ASSISTANCE SERVICES

6.1 Assistance **Services**

International SOS will provide various medical and travel assistance **Services** to the **Cardholder**. Those **Services** provided directly by **International SOS** are covered under the terms of this **Certificate**, subject to the Premium having been paid. Where a third party, such as a physician or courier, is utilised the provision of such **Services** is at the expense of the **Cardholder**, unless such costs are covered under the terms of this **Certificate**.

6.2 **International SOS Services**

6.2.1 Telephone assistance.

If contacted **International SOS** will provide medical advice to the **Cardholder** by telephone, including information on inoculation requirements for travel. **International SOS** will also provide information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and **International SOS** cannot be held liable for errors

6.2.2 Service Provider referral

If contacted, **International SOS** will provide to the **Cardholder** contact details for medical service providers, including physicians, dentists, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst **International SOS** exercises care and diligence in selecting the providers, does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, unless the cost of the provision of the actual **Services** by third parties are covered by this **Certificate**, they must be borne separately by the **Cardholder**.

6.2.3 Medical Monitoring

In the event of a **Cardholder** requiring hospitalisation, **International SOS** will, if required, monitor the **Cardholder's** medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

6.2.4 **Cardholder** support

In the event that **International SOS** is contacted to report a lost or stolen **Card** or for account queries, **International SOS** shall contact the **Policyholder's** customers service line as soon as practicable.

6.2.5 Guarantee of Payment

If covered under the terms of this **Certificate**, **International SOS** will guarantee or pay any required hospital admittance deposit on behalf of a **Cardholder**.

6.3 Third Party Services

6.3.1 In the event of an emergency where, either the **Cardholder** cannot be adequately assessed by telephone for possible evacuation, or the **Cardholder** cannot be moved and local medical treatment is unavailable, **International SOS** will, send an appropriately qualified medical practitioner to the **Cardholder**. **International SOS** will not pay for the costs of such **Services** unless covered under the terms of this **Certificate**.

6.3.2 **International SOS** will arrange to have delivered to the **Cardholder** essential medicine, drugs, medical supplies or medical equipment that are necessary for a **Cardholder's** care and/or treatment but which are not available at the **Cardholder's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. **International SOS** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this **Certificate**.

Section 7: EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES

7.1 Medical Expenses

If a **Cardholder** incurs **Medical Expenses** whilst on a **Journey** as the direct result of the **Cardholder** sustaining **Bodily Injury** or suffering an **Illness**, the **Underwriters** will make a payment to the **Cardholder** in respect of such expenses up to the limit shown in Section 14 of this **Certificate**.

7.2 Emergency Evacuation and Repatriation Expenses

7.2.1 In the event that a **Cardholder** sustains **Bodily Injury** or suffers an **Illness** whilst on a **Journey**, and the **Cardholder** is in a **Serious Medical Condition**, and in the opinion of **International SOS** such arrangements are necessary on medical grounds, **International SOS** will arrange for the transportation for moving the **Cardholder** to the nearest hospital where appropriate medical care is available or **International SOS** will arrange for the repatriation of the **Cardholder** to the **Principal Country of Residence**.

7.2.2 If required, **International SOS** will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.

7.2.3 **International SOS** reserves the right to decide whether the **Cardholder's** medical condition is sufficiently serious to warrant an emergency medical evacuation. **International SOS** further reserves the right to decide the place to which the **Cardholder** shall be evacuated to and the means or method by which such evacuation will be carried out having taken into account all the assessed facts and circumstances of which **International SOS** is aware at the relevant time.

7.2.4 **International SOS** reserves the right to decide the means or method by which such repatriation will be carried out having taken into account all the assessed facts and circumstances of which **International SOS** is aware at the relevant time.

7.3 Transportation of Mortal Remains

In the case of death of a **Cardholder** whilst on a **Journey** outside the **Principal Country of Residence**, **International SOS** will arrange for transporting the **Cardholder's** mortal remains from the place of death to any location as may be reasonably selected by the **Cardholder's** legal personal representative.

7.4 Transportation to join a **Cardholder**

7.4.1 **International SOS** will arrange an economy class return ticket for a person chosen by the **Cardholder** to join the **Cardholder** who has been or will be hospitalised outside the **Principal Country of Residence** as a result of **Bodily Injury** or **Illness** for a period in excess of 7 (seven) consecutive days, subject to **International SOS'** prior approval and only when judged necessary by **International SOS** on medical and compassionate grounds.

7.5 Return of **Dependent Children**

7.5.1 If **Dependent Children** are left unattended as a result of a **Cardholder's Bodily Injury** or **Illness** whilst on a **Journey**, **International SOS** will arrange the transportation for such **Dependent Children** by **Common Carrier** to their normal place of residence. Qualified attendants will be provided when deemed appropriate by **International SOS**.

Specific Exclusions Applying to Section 7

7.6 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this section:

- (i) Expenses incurred after 12 (twelve) months from the date of the **Accident** or first manifestation of **Illness**;
- (ii) Dental expenses unless incurred as a result of an **Illness** or **Bodily Injury**;
- (iii) Optical expenses, unless incurred as a result of an **Illness** or **Bodily Injury**;
- (iv) Treatment provided other than by a qualified medical practitioner;
- (v) Expenses incurred within the **Principal Country of Residence**;
- (vi) Expenses incurred which are non-medical in nature such as but not limited to telephone calls, newspapers, internet charges;
- (vii) **Services** rendered without the authorisation and/or intervention of **International SOS**;
- (viii) Expenses which would have still been payable if the event giving rise to the intervention of **International SOS**, had not occurred;
- (ix) Elective cosmetic surgery;

- (x) Expenses incurred for treatment not verified by a medical report;
- (xi) Expenses for treatment that an **International SOS Physician** considers are not medically necessary whilst on a **Journey** and can be treated on the **Cardholder's** return to their **Principal Country of Residence**;
- (xii) Expenses incurred where the **Cardholder** in the opinion of the **International SOS Physician** is physically able to return to his/her **Principal Country of Residence** seated as a normal passenger and without medical escort; and
- (xiii) The first GBP 100 (one hundred) per event per **Cardholder**; being the Excess as stated in Section 12.

Section 8: PERSONAL ACCIDENT COVER

- 8.1 FULL TRIP (that is at all times during the **Journey**)
 - 8.1.1 If a **Cardholder** sustains **Bodily Injury** during a **Journey** and independently of any other cause such **Bodily Injury** results in the death, total and irrecoverable loss of sight in one or both eyes or **Loss of Limb** or **Permanent Total Disablement** of the **Cardholder** within 12 (twelve) months of the date of the **Accident**, the **Underwriters** will pay to the **Cardholder**, or such person as may be selected by the **Cardholder's** legal personal representative(s), the sum detailed in Section 12 of this **Certificate**.
 - 8.1.2 In respect of the cover provided under Section 8.1.1 the **Journey** shall be deemed to have begun with the **Cardholders** departure from home where such **Cardholder** normally resides and shall end upon return to that home.

Specific Exclusions Applying to Section 8

- 8.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this section:
 - (i) **Bodily Injury** which would have still been payable if the event giving rise to the intervention of **International SOS** had not occurred;
 - (ii) More than one claim under this Section 8 in connection with the same **Accident**;
 - (iii) Medical or surgical treatment except where **Bodily Injury** renders such treatment as necessary; and
 - (iv) **Bodily Injury** sustained other than whilst the **Cardholder** is on a **Journey**;

Section 9: BAGGAGE AND MONEY

Loss of Baggage

- 9.1 If, whilst on a **Journey**, a **Cardholder** sustains accidental loss of, theft of or damage to **Baggage**, the **Underwriters** will pay the **Cardholder** in respect of such loss, theft or damage up to the limits shown in Section 12 of this **Certificate**.
- 9.2 In order to be reimbursed by the **Underwriters**, the **Cardholder** must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof are required. Stolen or damaged property will be valued allowing for wear and tear at the time of the loss, theft or damage.

Specific Exclusions Applying to Section 9

- 9.3 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this Section:
 - (i) More than GBP 250 (two hundred and fifty) in respect of any one article;
 - (ii) More than GBP 300 (three hundred) in respect of **Valuables** in total;
 - (iii) Claims in respect of accessories for vehicles or boats.
 - (iv) Loss or damage due to:
 - a) moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
 - b) mechanical or electrical failure;
 - c) any process of cleaning, repairing, restoring or alteration;

- (v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
- (vi) Loss or theft not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier.;
- (vii) Loss or damage due to confiscation or detention by customs or any other authority;
- (viii) Loss or theft of or damage to **Baggage** or **Money** left unattended:
 - a) unless locked in **Your** accommodation;
 - b) in a motor vehicle/ trailer/ caravan unless secured in a locked compartment.
- (ix) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- (x) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- (xi) The first GBP 50 per event being the Excess as stated in Section 12;
- (xii) Loss of personal goods borrowed, hired or rented by the **Cardholder**;
- (xiii) (In respect of **Money**) Devaluation of currency or shortages due to errors or omissions during monetary transaction;
- (xiv) Loss or theft of or damage for **Money** from **Baggage** which is checked in with an airline or other travel company;
- (xv) **Baggage** or **Money** that are lost, stolen or damaged whilst being transported in a motor vehicle, trailer or caravan.
- (xvi) Loss or theft of or damage to essential documents.

Section 10: INCONVENIENCE

Travel Delay

10.1 In the event of:

- (i) industrial action;
- (ii) adverse weather conditions
- (iii) mechanical breakdown or derangement of the **Cardholder's** aircraft or sea vessel; or
- (iv) the grounding of the aircraft on which the **Cardholder** is due to travel as a result of mechanical or structural defect;

which results in the delayed departure of the **Cardholder's** flight or sailing for at least 4 (four) hours on the outward or return **Journey** from the time shown in the carrier's travel itinerary as supplied to the **Cardholder**, the **Underwriters** will arrange a payment to the **Cardholder**.

- 10.2 The payment to the **Cardholder** under Section 10.1 is up to the limits as shown in Section 12 of this **Certificate**, per hour's delay, up to a maximum of 12 (twelve) hours, provided always that the **Cardholder** shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

- 10.3 The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

Baggage Delay

- 10.4 In the event of a **Cardholder's Baggage** being temporarily lost or misplaced on an outward part of a **Journey** by the airline, shipping line or their handling agents, the **Underwriters** will reimburse the **Cardholder** up to the limits as shown in Section 12 of this **Certificate** (for the purchase of immediate necessities / per hour's delay to a maximum of 12 (twelve) hours). Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

Specific Exclusions Applying To Section 10

- 10.5 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:
- (i) Payment in respect of the first 4 (four) hours of delay; being the Excess as stated in Section 12;
 - (ii) Any loss event under Section 10 can only be recovered by one **Cardholder** under this scheme attached to the card program to which this **Certificate** has been incorporated.
 - (iii) Payment in respect of more than 2 (two) **Cardholders** travelling on the same journey;
 - (iv) Delay resulting from the failure of the **Cardholder** to provide the necessary correct documentation;
 - (v) Delay resulting from the failure of the **Cardholder** to allow reasonable time to reach the point of departure given the circumstances known at the time;
 - (vi) Delay arising as a result of any official Government suspension or cancellation of a service;
 - (vii) In respect of **Baggage** delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier.

Section 11: RENTAL COLLISION DAMAGE WAIVER EXCESS

- 11.1 We will pay up to the amount shown in the Benefit Table to indemnify you if the licensed rental agency or company holds you responsible for costs arising from the following:
- 11.1.1 If material damage to the rental vehicle during the period of hire resulting from damage, fire, vandalism, or theft of the rental vehicle, including its tyres or glass;
 - 11.1.2 any claim from the rental company for subsequent loss of revenue whilst the rental vehicle is unavailable for hire as a result of such damage or loss.

Specific Conditions Applying to Section 11

- 11.2 No cover will apply to any **driver** who:
- 11.2.1 does not hold a valid driving license for the class of rental vehicle being driven (such license issued in the country of residence or in the country issuing the driver's passport);
 - 11.2.2 has more than three convictions for speeding or has collected more than nine points on their driving license within the five years prior to the trip;
 - 11.2.3 has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
 - 11.2.4 has had a conviction (or pending conviction) for drink driving, within the last two years;
 - 11.2.5 has been suspended (or is awaiting prosecution) for dangerous driving;
 - 11.2.6 is under 21 years of age;
 - 11.2.7 violates the conditions of the rental agreement.
- 11.3 No cover under will apply in respect of the following types of **rental vehicle**:
- 11.3.1 mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
 - 11.3.2 **rental vehicles** with a retail purchase price exceeding USD 100,000 (or local currency equivalent);
 - 11.3.3 **rental vehicles** being used for reward, motor racing, rallies, speed, endurance tests, or practicing for such events.
- 11.4 The **driver** will be covered when renting only one passenger car at any one time.
- 11.5 Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.
- 11.6 Revolving or lease type contracts are not covered.
- 11.7 Anything mentioned in **GENERAL CONDITIONS**.

Section 12: SUMMARY OF BENEFITS, LIMITS OF LIABILITY AND EXCESSES

Section	Benefit	Benefit Limit per Standard Cardholder per event in GBP	Benefit Limit per Executive Cardholder per event in GBP	Benefit Limit per Executive Explorer Cardholder per event in GBP	Excess per Cardholder per event in GBP / Time
6	Medical and Travel Assistance Services	Benefit limit not applicable to this section	Benefit limit not applicable to this section	Benefit limit not applicable to this section	Not applicable
7	Emergency Medical, Evacuation and Repatriation Expenses				
	Medical expenses	250,000	1,000,000	1,000,000	100
	Evacuation and Repatriation expenses/ Transportation of Mortal Remains/ Return of Dependent Children	250,000	1,000,000	1,000,000	100
8	Personal Accident				
	Full Trip	200,000	400,000	800,000	Not applicable
		For children aged 16 and under death benefit is limited to 3,000	For children aged 16 and under death benefit is limited to 3,000	For children aged 16 and under death benefit is limited to 3,000	
9	Baggage and Money				
	Loss of Baggage	500	1,250	4,000	50
10	Inconvenience Benefits				
	Travel delay	40	60	60	4 (four) hours
	Baggage delay	40	60	60	4 (four) hours
11	Rental Collision Damage Waiver Excess	Not Applicable	Not Applicable	2,500	Not Applicable

Compensation payable in respect of Personal Accident

- | | | |
|----|---|--------------------|
| 1. | Death | 100% of sums above |
| 2. | Total and irrecoverable loss of sight of one or both eyes | 100% of sums above |
| 3. | Loss of one or two Limbs | 100% of sums above |
| 4. | Permanent Total Disablement (other than above) | 100% of sums above |

Benefit shall not be payable under more than one of the items above in respect of the consequences of one **Accident**.

Section 13: GENERAL CONDITIONS

- 13.1 The **Cardholder** must take reasonable care to prevent loss, theft, damage, expense, liability, **Bodily Injury** or **Illness**, and to protect, save and/or recover **Baggage** and **Money**.
- 13.2 **International SOS** shall use its best endeavours to provide the **Benefits** and **Services** described in this **Certificate**, but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on **International SOS** obtaining the necessary authorisations issued by the various authorities concerned. **International SOS** shall not be required to provide **Benefits** and **Services** to the **Cardholders**, who in the sole opinion of **International SOS** are located in areas which represent war risks, political or other conditions such as to make such **Services** impossible or reasonably impracticable.
- 13.3 Written notice of any event or proceedings which may give rise to a claim shall be given to **Underwriters** within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by **Underwriters** shall be provided at the expense of the **Cardholder** or their legal representative. A claim form must be completed by the **Cardholder** and submitted to **Underwriters** within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of **Underwriters** where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.
- 13.4 If the **Cardholder** or anyone acting on his/her behalf makes a fraudulent claim under this **Certificate** the **Underwriters**:
- (a) are not liable to pay the claim and any future claim;
 - (b) may recover from the **Cardholder** any sums paid to the **Cardholder** in respect of the fraudulent claim; and
 - (c) may by notice to the **Cardholder** treat the **Certificate** as having been terminated with effect from the fraudulent act.
- 13.5 If the **Benefits** and **Services** of this **Certificate** are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the **Cardholder** shall only be entitled to claim those costs which cannot be recovered by the **Cardholder** from such other sources.
- 13.6 Any portion of a **Cardholder's** travel ticket, which is unused following the provision of evacuation/repatriation **Services** or cancellation **Benefits**, is to be surrendered to the **Claims Administrator**.
- 13.7 **Underwriters** may at any time and at their own expense and without prejudice to this **Certificate** take proceedings in the name of the **Cardholder** to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of **Benefits** and **Services**.

Section 14: GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This **Certificate** does not cover:

- 14.1 Any claim which is more specifically covered elsewhere, as more fully set forth in General Condition 13.5.
- 14.2 Claims for events occurring after the **Journey**;
- 14.3 Any claim in respect of **Cardholders** aged 76 (seventy-six) years or older at the start of a **Journey**.
- 14.4 Any **Pre-existing Health Disorder or Condition**;
- 14.5 Any **Journey** booked or undertaken against medical advice;
- 14.6 Any **Journey** specifically undertaken with the intention of obtaining medical treatment;
- 14.7 Any **Journey** booked after receipt of a terminal prognosis to the **Cardholder** or **Relative**;
- 14.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 14.9 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a **Journey**;
- 14.10 Any claim arising from or related to wilfully self-inflicted **Bodily Injury** or **Illness**, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;

- 14.11 Any claim resulting from the failure of the **Cardholder** to exercise all reasonable care to protect themselves and their property;
- 14.12 The commission of, or the attempt to commit, an unlawful act;
- 14.13 Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);
- 14.14 Any claim arising from or related to;
 - 14.14.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
 - 14.14.2 any legal liability of whatsoever nature.

Caused by or contributed to by or arising from:

 - (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - (c) nuclear reaction, nuclear radiation or radioactive contamination
- 14.15 Any claim arising from or related to:
 - 14.15.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - or
 - 14.15.2 any **Act of Terrorism**.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 14.15.1 and/ or 14.15.2 above.

If the **Underwriters** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Cardholder**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 14.16 **Services** provided by any party other than **International SOS** for which no charge would be made if this **Certificate** were not in place;
- 14.17 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in General Condition 13.3;
- 14.18 The **Cardholder** working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;
- 14.19 Any claim arising from or related to the **Cardholder** engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 14.20 Any claim arising from or related to **Bodily Injury** occurring while the **Cardholder** is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- 14.21 Any claim arising from or related to the **Cardholder** engaging in any winter sports;
- 14.22 Any claim arising from or related to the **Cardholder** engaging in active service in the armed forces of any nation;
- 14.23 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).
- 14.24 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

- 14.25 Any claim arising from or related to the **Cardholder** travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.
- 14.26 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

Section 15: PREMIUM

The Minimum and Deposit premium is payable at the inception of this certificate. The Premium is adjustable per cardholder based on the number of cards in force at expiry. Any applicable local Insurance Tax and or levies shall be added at the current prevailing rate to 100% of the applicable premium.

Section 16: INTERMEDIARY

- 16.1 The intermediary for this contract is Aspire Insurance Advisers Europe SRL, Esplanade 1/B7, 1020 Brussels, Belgium, to whom all correspondence should be addressed.

Section 17: SECURITY

- 17.1 LSW 1001 (Insurance)

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Canopus	5380	A11017GAA	42.5532%
Tokio Marine Kiln	5307	HCA032B24AB	23.8298%
Tokio Marine Kiln	5332	HCA033J24AB	5.9574%
Liberty	5381	1262440124KP	21.2766%
MS Amlin	5344	KPB0624724RG	6.3830%

Section 18: REQUESTING EMERGENCY or TRAVEL ASSISTANCE

- 18.1 Emergency Medical and Travel assistance **Services** are available 24 hours a day from **International SOS**.

In the event that the **Cardholder** requires these **Services**, please call +44 208 762 8333

Section 19: HOW TO MAKE A CLAIM

- 19.1 In the event of an event occurring that may give rise to a claim under this **Certificate**, the **Cardholder**, or his representative, should call **Crawford and Company** on +32 (0) 2 257 03 58 during UK office hours of 09.00 to 17.00hrs. Outside normal UK working hours, the **Cardholder** should contact Crawford by email creditcardclaims@broadspire.eu and request a claim form or call back during office hours as stated above.
In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: creditcardclaims@broadspire.eu
- 19.2 The **Cardholder** must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what **You** are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.
- 19.3 Upon contacting Crawford and Company to report a claim, the **Cardholder** should request a claim form, which should be returned to the address given within 28 (twenty-eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

SECTION 20: COMPLAINTS PROCEDURE

Crawford and Company aim to provide a high-class service at all times, however if the service is found to be unsatisfactory, the following procedure is available to resolve the problem:

In the first instance the **Cardholder** should write with details of the complaint to:

Crawford and Company
Jan Olieslagerslaan 41
B-1800 Vilvoorde
Brussels
Belgium

The **Cardholder** can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their address is:

Service Manager
Complaints team
Lloyd's Insurance Company S.A.
Bastion Tower
Marsveldplein 5
1050 Brussels Belgium

Tel: +32 (0)2 227 39 40

E-mail: LloydsEurope.Complaints@lloyds.com

You can also appoint someone to act on your behalf; however, we will need written confirmation that they have your permission to do so.

Please note, any professional fees incurred will be your responsibility.

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred to the Financial Services and Markets Authority. Further details will be provided at the appropriate stage of the complaints process.

SECTION 21: OTHER PROVISIONS

Data Privacy Notice

For the purposes of this Section, "**We/Us/Our**" shall be defined as certain **Underwriters** at Lloyd's, the coverholder and any agents.

The security of data is very important to **Us**, and **We** will handle it with regard to all appropriate security measures. **We** will collect and process data (including personal information) about any person insured under this **Certificate** for its administration, the handling of claims and the provision of customer services and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. **Our** handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice [at <http://www.lmalloyds.com/GDPR>], which the **Cardholder** should review.

All data may be used by **Us** for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without the **Cardholder's** express consent. All data provided by the **Cardholder** about other people to be insured, such as family, friends or other associates, must be with their permission. It is the **Cardholder's** responsibility to inform them about **Our** use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of this **Certificate**, unless it is further required for legal or regulatory reasons. The **Cardholder** has a number of rights in relation to their data, including the right to request a copy of the information (for which there may be a small fee), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, the **Cardholder** should contact the party identified in Section 18.

If the **Cardholder** is not satisfied with the way in which any personal data has been managed, it may complain to the Information Commissioner's Office at:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom.

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Email: casework@ico.org.uk

Contracts (Rights of Third Parties) Act 1999 or country equivalent

A person who is not a party to this **Certificate** has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this **Certificate**, but this does not affect any right or remedy of a third party which exists or is available apart from that act.

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100

15 September 2010

E.U. DISCLOSURE CLAUSE (UK)

Notice to the Proposer/Assured

The Parties are free to choose the law applicable to this Insurance contract. Unless specifically agreed to the contrary this Insurance shall be subject to English Law. Any enquiry or complaint should be addressed in the first instance to **Your** Broker.

If **You** are not satisfied with the way a complaint has been dealt with **You** may ask the Complaints and Advisory Department at Lloyd's to review **Your** case without prejudice to **Your** rights in law.

The address is: Complaints and Advisory Department Lloyd's,
 One Lime Street
 LONDON,
 EC3M 7HA
 Telephone: +44 207 623 7100

LSW 1002

EUROPEAN SERVICE OF SUIT AND JURISDICTION CLAUSE

It is agreed that this Insurance shall be governed exclusively by the law and practice of the Republic of Ireland, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in the Republic of Ireland

The Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this Insurance shall be properly served if addressed to them and delivered to them care of

Lloyd's Ireland Representative Limited
7/8 Wilton Terrace
Dublin 2
D02 KC57
Ireland

who in this instance, have authority to accept service on their behalf. Underwriters by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

04/93

LSW487

Please note that where we deal with **You** through a retail agent, in respect of claims that **You** refer to **Us**, we act as an agent for the Insurers and not as agent for **You**.