

## SECTION A – DEFINITIONS AND GENERAL CONDITIONS

### Art. 1 DEFINITIONS

1. **Insurer: S.C. Asigurare-Reasigurare ASTRA S.A.**, with registered offices in Bucharest, Str. Nerva Traian nr.3, bloc M101, etaj 10, Sector 3, SRC 330904, registered with the Trade Register under no. J40/305/1991; it is the company providing insurance services under the conditions in the Insurance Agreement (“Insurance Policy”);
2. **Contracting Party: CITIBANK EUROPE PLC, DUBLIN – ROMANIA BRANCH**, with registered offices in Bucharest, B-dul Iancu de Hunedoara 8, Etaj 1, 011742, Sector 1, SRC 24882493, fiscal identification code RO24882493, order number with the Office of the Trade Register J40/21058/17.12.2008, registration number with the Register of Credit Institutions: RB-PJS-40.065/22.12.2008, authorised personal data processing operator no. 4736, represented by: Ioana Curtali – Bank Manager, and Mihaela Nacu – Head of the Strategy and Planning Department.
3. **CORIS: CORIS INTERNATIONAL**, a company registered in France, with registered offices in Rue Auber, 8 Paris 75009, registered with the Trade Register in Paris under no. R.C.S. PARIS B 342 640 422 (1987B09967); it is the company the Insurer has agreements concluded with based on which the same is authorised by the Insurer to represent it in relation to the Insured Persons outside the territorial borders of Romania, and provides brokerage and support services by means of:
  4. SC CORIS ROUMANIE , BROKER DE ASIGURARE-REASIGURARE SRL, Cal. Vacaresti nr. 252-254, et. 3, sector 4, code 040062, Bucharest, SRC 13668533, registered with the Trade Register under no. J40/927/30.01.2001, as a company having been authorised by **CORIS** to provide, in the name of, and for the same, the brokerage and support services that represent the subject matter of the agreements with the **Insurer**.
5. **Insured Person: holders (“Users”) of primary or secondary Citi Card VISA Clasic credit cards**
  - a. **Holders (“Gold Users”) Citi Card VISA Gold credit cards / debit card Citi Visa Gold, principal or secondary (“ Gold Cards ”) and holders (“ Users ”) credit card / debit cards Citi Card VISA Classic primary or secondary**, active and valid as of the date of the Insured Event, who simultaneously meet the following conditions:
    - to have their residence in Romania;
    - to have not reached the age of 65 as of the date of the insurance coming into force;
      - to travel outside Romania, and outside the country they are citizens of, for a period not to exceed 60 (sixty) consecutive days after the date of departure.
  - b. **the husband/wife of the Gold User or User**, who has not reached the age of 65 as of the date of the insurance coming into force, as well as the **child/children** who have not reached the age of 25 as of the date of the **Insured Event**, should the same travel along with the **Gold User or the User**.
6. **Travel:** the movement of the **Gold User** or of the **User** (either alone, or as appropriate along with the other **Insured Persons**) outside the borders of Romania and of the country the same is a citizen of, for a period not to exceed 60 (sixty) consecutive days after the departure date.
7. **Medical Expenses, Emergency Medical Expenses:** defined as per the Table of Insured Events being provided for in the art. 3;
8. **Insured Event:** the **Accident** or the **Sickening of the Insured Person**, as ascertained by a medic, that require the provision of **emergency medical services**, as well as **all other Insured Events** in relation with, or distinct from the **Accident** or the **Sickening**, as **mentioned within the Table of Insured Events being provided for in the art. 3**, whichever would have occurred during the **Travel**; in case of luggage loss there are considered insured events the **deterioration, destruction and/or loss of the Insured’s luggage**.
9. **Sickening:** any organic or functional alteration of the normal condition of the organism having unexpectedly and unforeseeably occurred during the **Validity Period** of the insurance, and within the **Operative Coverage Time**, as ascertained by a competent medical authority, and that prevents the normal continuation of the **Travel**, excluding any illness that existed before, either known or unknown.
10. **Acute Sickening:** a sickening that has unexpectedly occurred, and that progresses, thus requiring emergency medical treatment in order to calm pain, or that endangers the life of the **Insured Person**.
11. **Accident:** an **event** due to a fortuitous, violent, and external cause, which cannot be foreseen, having occurred during the **Validity Period** of the insurance, and within the **Operative Coverage Time**, and that causes **Bodily Injuries** that can be objectively determined, or the **death** of the **Insured Person**. There are also considered accidents deep dislocations, tautness or severing of articulations, sinews, or muscles, as result of

exercising the own strength, as well as the **Bodily Injury** or the death of the **Insured Person** as result of the action of the same of rescuing another human life, or a property.

**12. Bodily Injury:** physical, external, accidental bodily injury that occurs unexpectedly and suddenly during the **Validity Period** of the insurance, and within the **Operative Coverage Time**, and that exclusively and independently from any other cause or physical deficiency or disability that existed before the **Accident** leads to the hospitalisation of the **Insured Person**.

**13. Emergency Dental Attendance:** attendance caused by the occurrence of an **Insured Event** or of an acute access, dental abscesses or extractions, which occur/arise in mod unexpectedly and suddenly during the **Validity Period** of the insurance, and within the **Operative Coverage Time**.

**14. Life Rescuing Action:** assistance actions and medical procedures that are strictly required in order to recover the vital functions of the organism.

**15. Pain Calming:** the effect of the emergency action taken in order to reduce or remove suffering determined by unbearable acute pain, even for causes that existed before.

**16. Attending Medic:** the medic that is attending the **Insured Person** at the relevant time.

**17. Luggage:** all of the things the Insured takes with him/her for travel should they meet all of the following conditions: to be located in containers (bags, suitcases etc.), and to weigh together with the container as mentioned, **at least 1 kg**. The container as mentioned is also considered luggage.

**17. Support Program:** includes organising and paying for the medical services generated by the occurrence of the **Insured Event**.

**18. Insurance Program:** includes organising and paying for the emergency medical services generated by the occurrence of an **Insured Event**, and for the **Travel Expenses**. Such expenses shall be borne by the **Insurer** within the limits of the insured amounts as provided for within the **Table of Insured Events**.

**19. Force majeure:** any event the carrier / the agent of the same could not have foreseen nor avoided despite all precautions taken. Such events include wars or war threats, strikes, civil uprisings, under course or imminent terrorist activities, industrial conflicts, natural or nuclear disasters, calamities, fires, or any other events that were beyond the control of the carrier / of the agent of the same.

**20. Validity Period of the Insurance:** until the expiry of the period the insurance premium was paid for, and under the conditions in the **Framework Agreement**, but without going beyond the maximum ages as provided for in the art. 1 items 5.1 and 5.2.

**21. Framework Agreement No. AA10/18/25.02.2009:** represents the framework insurance agreement concluded as of the date of ..... between Citibank Europe plc, Dublin – Romania Branch, S.C. Asigurare-Reasigurare ASTRA S.A., and CORIS Roumanie, Broker de Asigurare-Reasigurare SRL, having for subject matter the conclusion of a complex insurance of Gold Users and Users under the terms and the conditions in the present document.

### Art. 2 GENERAL CONDITIONS

**2.1. CORIS** is the company the **Insurer** has agreements concluded with based on which the same undertakes to provide by means of their authorised representative in Romania, **CORIS Romania**, the brokerage and support services under Art. 3, Art. 4, and Art. 5 in the present Insurance Conditions.

**2.2.** As of the date of entering the insurance the **Gold User / User** shall receive by means of the **Contracting Party** an information document including the present **General Conditions** regarding the mixed insurance for bank card holders.

**2.3.** The **Operative Coverage Time** – shall be 24/24 hours during **Travels** outside the territorial borders of Romania, and as appropriate of the country the **Insured Person** is a citizen of, not to exceed 60 (sixty) consecutive days after the date of leaving the territorial borders of Romania, or as appropriate of the country the **Insured Person** is a citizen of.

The **coverage shall start** for the **Insured Person (Gold User / User, husband/wife, and/or children of the same travelling along with them)** at the time they leave the territorial borders of Romania, or as appropriate of the country the same is a citizen of, **and shall end** at the time the **Insured Person** returns within the borders of Romania, or as appropriate of the country the same is a citizen of.

**The insurance coverage shall operate** in following all of the terms and conditions in the **Framework Agreement**, and the present Insurance Conditions.

**2.4. Territoriality:** the whole world, except for the territory of Romania, and of the country the **Insured Person** is a citizen of.

- 2.5. The insurance shall be subject to the laws in Romania, and the possible disputes shall be within the competence of the Romanian courts.
- 2.6. The insurance shall be void in cases of errors and dolus in the form of false statements, of misrepresentation of the facts, or of failing to provide relevant information in relation to the insured risks, and to the circumstances of the occurrence of the insured event, by the **Insured Person**.
- 2.7. The **Insured Persons** should take all of the reasonable precautions of a responsible and prudent person in order to prevent the occurrence of **Accidents**, and in order to avoid **Sickening**, and shall comply with all of the legal requirements and contract provisions.
- 2.8. The **Insured Persons** should take all of the reasonable precautions in order to prevent the loss of, the destruction of, and in order to protect and/or rescue personal property.
- 2.9. By signing the Citi Card Visa card application the **Insured Person** releases any medic, medical institute, and the personnel of the same, from the obligations consisting of keeping the medical secrecy from the **Contracting Party**, the **Insurer**, **CORIS**, and **CORIS Romania**, also agreeing for such companies to process the personal data of the **Insured Person** provided under the conditions, and for the purposes of the **Insurance Policy**, for purposes of assessing the insurable risk, and managing the **Insurance Agreement**, in accordance with the provisions in the Law no. 677/2001 for protecting the persons as regards the processing of personal data, and the free circulation of such data.
- 2.10. **CORIS** shall, by means of its local offices, use all diligence in order to provide the services as described in the in Art. 4 and the Art. 5, but any intervention shall be influenced by the local conditions, and shall comply with the same within the limits as provided for by the national and international rules and laws regarding interventions.
- 2.11. **CORIS** is liable to obtain the authorisations as required in order to operate within the relevant country. **CORIS** shall not be liable towards the **Insurer** to provide insurance services in cases of **Insured Persons** being within areas with high risk of war, inadequate political climate, or any other conditions that would render the insurance services impracticable or unreasonable.
- 2.12. Any **Insured Event** shall be notified about in writing to **CORIS Romania by the insured, or by the members of the family of the same**, at the e-mail address and the fax numbers as mentioned within the **present Insurance Conditions**, within 30 (thirty) calendar days after its occurrence. All the documents, information, consents, and evidences as required by **CORIS Romania** shall be obtained/provided at the expense of the **Insured Person**, or of the lawful representative of the same.
- 2.13. Should the services and/or benefits included to the present **Insurance Agreement** also be partially or completely covered by another insurance certificate and/or other sources, the **Insured Person** shall only be entitled to claim indemnity for the costs that are not included to such sources.
- 2.14. The **Insurer** is entitled to interfere at any time without prejudice to the present agreement, and start the required procedures in the name of the **Insured Person** in order to obtain compensations, or in order to secure an indemnity from third parties for any loss or bodily injury that require the provision of the services or benefits under the insurance.
- 2.15. The condition precedent for the liability of the Insurer is for the **Insured Person** to observe the obligations as stated under the terms and the conditions being mentioned within the present Insurance Conditions.
- 2.16. The limitation terms to apply to the **Insurance Agreement** are those being provided for by the Romanian law.

### **Art. 3 SUMA ASIGURATĂ PER EVENIMENT ASIGURAT**

The amounts within the **Tables of Insured Events** below (art. 3.1 and 3.2.) are the **Maximum Insured Amounts** for each of the **Insured Persons** for the relevant coverage as specified, always provided that all of the terms and conditions within the **Insurance Agreement**, and any limitations included within the text of every Article, are observed.

Where no amount is specified in the Franchise field no Franchise shall apply.

The payment of the indemnities shall be made according to the table below in the currency the payment for the premium was made in.

#### **3.1. Table of insured events for Insured Persons in the CitiGold client category by means of the Visa Gold debit card:**

## General conditions regarding the mixed insurance for bank card holders

Annex no. 01 to the Addendum 1/.../2009 – to the Framework Insurance Agreement No. Nr. AA10/18/25.02.2009

<b>TABLE OF INSURED EVENTS</b>	
<b>COVERAGE</b>	<b>INSURED / PERSON / GOLD CARD</b>
<b>Death by accident</b>	EUR 10,000
<b>Permanent disability by accident</b>	EUR 10,000
<b>1. 24/24 global support program</b>	
<b>1.1 Support for travels abroad</b>	
a) Information provided before the start of the travel	one telephone call / month
b) Payments made in advance in cases of loss/theft of the card	Max. EUR 1,500
<b>1.2 Medical assistance abroad</b>	
a) Emergency medical transport	Included to the maximum amount for Emergency Medical Expenses
b) Medical repatriation	Included to the maximum amount for Emergency Medical Expenses
c) Travel of an acquaintance in medical emergency cases	Max. EUR 5,000
d) Hotel costs	Max. EUR 1,500
e) Repatriation of the body	Included to the maximum amount for Emergency Medical Expenses
f) Emergency Medical Examination	Included to the maximum amount for Emergency Medical Expenses
<b>2. Insurance program for the duration of the travel abroad</b>	
<b>2.1 Emergency Medical Expenses</b>	Max. EUR 20,000
<b>2.2 Emergency dental attendance</b>	Max. EUR 600
<b>2.3 Hospitalisation (daily allowance)</b>	
a) global, except for USA and Switzerland	EUR 25 / day
b) USA and Switzerland	EUR 50 / day
<b>2.4 Flight delay</b>	EUR 80 / hour (max. EUR 400) with a 4-hour time franchise
<b>2.5 Luggage delay</b>	EUR 80 / hour (max. EUR 400) with a 4-hour time franchise
<b>2.6 Luggage loss</b>	EUR 800
a) Per luggage	EUR 400
b) Per object	EUR 200
<b>2.7 Expenses related to the loss of documents/objects</b>	Max. EUR 800
a) Loss/theft of documents (together with the Gold Card)	EUR 300
a) Loss/theft of keys (together with the Gold Card)	EUR 300
c) Loss/theft of wallet (together with the Gold Card)	EUR 100
<b>2.8 Personal third party liability</b>	Max. EUR 5,000
<b>2.9 Mobile phone</b>	
a) Fraudulent use of the mobile phone	Max. EUR 100
b) Device replacement	Max. EUR 300

### 3.2. Table of insured events for Insured Persons in the CitiOne client category by means of the Visa Classic debit card:

<b>TABLE OF INSURED EVENTS</b>	
<b>COVERAGE</b>	<b>INSURED / PERSON / CARD</b>
<b>Death by accident</b>	EUR 5,000
<b>Permanent disability by accident</b>	EUR 5,000
<b>1. 24/24 global support program</b>	
<b>1.1 Support for travels abroad</b>	
a) Information provided before the start of the travel	one telephone call / month

b) Payments made in advance in cases of loss/theft of the card	Max. EUR 500
<b>1.2 Medical assistance abroad</b>	
a) Emergency medical transport	Included to the maximum amount for Emergency Medical Expenses
b) Medical repatriation	Included to the maximum amount for Emergency Medical Expenses
c) Travel of an acquaintance in medical emergency cases	Max. EUR 1,000
d) Hotel costs	Max. EUR 500
e) Repatriation of the body	Included to the maximum amount for Emergency Medical Expenses
f) Emergency Medical Examination	Included to the maximum amount for Emergency Medical Expenses
<b>2. Insurance program for the duration of the travel abroad</b>	
<b>2.1 Emergency Medical Expenses</b>	Max. EUR 10,000
<b>2.2 Emergency dental attendance</b>	Max. EUR 400
<b>2.3 Hospitalisation (daily allowance)</b>	
a) global, except for USA and Switzerland	-
b) USA and Switzerland	-
<b>2.4 Flight delay</b>	
-	
<b>2.5 Luggage delay</b>	
-	
<b>2.6 Luggage loss</b>	
EUR 600	
a) Per luggage	EUR 300
b) Per object	EUR 200
<b>2.7 Expenses related to the loss of documents/objects</b>	
Max. EUR 400	
a) Loss/theft of documents (together with the Card)	EUR 300
a) Loss/theft of keys (together with the Card)	EUR 300
c) Loss/theft of wallet (together with the Card)	EUR 100
<b>2.8 Personal third party liability</b>	
-	
<b>2.9 Mobile phone</b>	
a) Fraudulent use of the mobile phone	-
b) Device replacement	-

### SECTION B – DESCRIPTION OF THE INSURED EVENTS

Within all of the articles below the mentions regarding the Insured Persons shall have the meaning that was assigned to them in item 5 in the Art. 1 – Section A, and the insured events, as well as the maximum amounts, shall be construed depending on the Art. 3 in the same Section.

#### Art. 4. SUPPORT PROGRAM

The assistance program includes support services for travel abroad, and medical assistance services abroad for the duration of the **Travel**, which shall be available 24/24 hours globally.

#### 4.1. SUPPORT FOR TRAVEL ABROAD

##### 4.1.1. Information provided before the start of the travel

**a.** The **Insurer** shall cover the value of the expenses for one phone call only with **CORIS Romania** within one calendar month according to the provisions in the **Table of Insured Events** provided that all of the terms and conditions in the present **Policy** are followed.

**b.** **CORIS Romania**, by request from the **Insured Person**, may provide the same, before the start of the travel, with information regarding:

- the visa and the entry approval for any country across the world;
- inoculation and vaccination for any country across the world;

- restrictions and regulations regarding transport means, including the requirements for CASCO and other insurance types;
  - names and addresses of local medics, hospital, clinics, and stomatologists\*;
  - lost luggage pursue and recovery;
  - the manner of replacing the tickets and travel documents, passport included, that were lost/stolen\*;
  - translation service, recommendations for a lawyer, or for the closest Embassy or Consulate\*;
  - any other information required by the Insured Person in relation to the intended travel.
- \* ) **CORIS Romania** shall not be liable for any charges and fees, and such liability will completely lay with the **Insured Person** requesting the information.

#### **4.1.2. Payments made in advance in cases of card loss/theft**

Should the **Insured Person**, during the **Travel**, report the loss/theft of the **Card**, **CORIS Romania** shall take the required action for the payment of the immediate and urgent expenses of the **Insured Person**, which expenses shall be based on supporting documents.

##### **- Special exclusions**

- a. there are not covered the expenses by reason of fraudulent use of the lost/stolen debit card;
- b. there are not covered the financial losses of the **Insured Person**;
- c. there are not covered the financial losses due to exchange rate fluctuations.

## **4.2. MEDICAL ASSISTANCE ABROAD**

### **4.2.1 Payments made in advance for medical expenses**

- Should the **Insured Person**, during the **Travel**, suffer an **Accident** or an acute **Sickening**, and should there be required his/her hospitalisation, or ambulatory medical attendance, **CORIS Romania** shall take the required action for the advance payment of the **Emergency Medical Expenses** up to the maximum **Insured Amount** for the **24/24 hours Support Program** all across the world in the **Table of Insured Events**.
- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be included to the **Emergency Medical Expenses** under Art. 5.1, and shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage.
- **Special exclusions**: there are not covered the financial losses due to exchange rate fluctuations.

### **4.2.2. Emergency medical transport:**

- In cases of **Accident** or **Sickening** that require the **Insured Person** to be hospitalised as a patient, **CORIS Romania** shall take the required action in order to secure **Emergency Medical Transport**, either aerial and/or terrestrial, as well as the required communication for moving the **Insured Person** when the same is in critical condition to the closest hospital that can provide the medical attendance he/she needs. **CORIS** shall pay in advance for the required expenses for transporting the **Insured Person** to the hospital, and for the required communication for transport purposes, as well as for other usual expenses arising from such services it organises.
- The **Emergency Medical Transport** must be ordered, or subsequently confirmed, by **CORIS Romania** or by the **Attending Medic** who certifies the fact that the seriousness or the nature of the **Accident** or of the **Sickening** of the same require **Emergency Medical Transport**.
- There are covered the expenses for the transport from the place of the **Accident** or the temporary residence to the closest medical unit by ambulance services that are recognized for providing emergency medical attendance. There are also covered the transport expenses made by request from the **Attending Medic** for the transfer of the **Insured Person** to a specialty clinic.
- All the arrangements involved by the **Emergency Medical Transport** should be made for the most direct and economic possible route.
- The expenses for the **Emergency Medical Transport** should be:
  - a. recommended, or subsequently confirmed, by the **Attending Medic**;
  - b. required by the local regulations for such transport of persons.

- The usual and reasonable expenses relate to the **Emergency Medical Transport** shall be covered up to the maximum **Insured Amount** for the **24/24 hours Support Program** across the world within the **Table of Insured Events**.
- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be included to the **Emergency Medical Expenses** under Art. 5.1, and shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage.
- **Special exclusions:** there are not covered the financial losses due to exchange rate fluctuations.

#### 4.2.3. Medical Repatriation

- After hospitalisation and/or cure, should the **Insured Person** be unable to continue his/her travel, **CORIS Romania** along with the **Attending Medic** shall organise the return of the **Insured Person** to Romania, or as appropriate to the country the **Insured Person** is a citizen of. Should the seriousness of the circumstances so require **CORIS Romania** shall provide proper medical personnel to accompany the **Insured Person** during the travel back.
- In the event that the **Attending Medic** would consider that the **Insured Person** is transportable from the medical standpoint for purposes of medical repatriation, and **CORIS Romania** organise such repatriation, but the **Insured Person** reject such repatriation, the **Insurer** shall no longer be responsible for any medical expenses and any repatriation to take place after the date of the possible medical repatriation.
- The covered expenses are those for the medical transport and attendance, including those for the medical services and facilities arising in relation to the Medical Repatriation of the Insured Person.
- All the arrangements involved by the **Medical Repatriation** shall be made by **CORIS Romania** for the most direct and economic possible route.
- **The expenses for the Medical Repatriation should be:**
  - a. a result of the repatriation recommendations from the **Attending Medic**;
  - b. required by the local regulations of such transport of persons;
  - c. organised and authorised in advance by **CORIS Romania**;
- The usual and reasonable expenses relate to the **Medical Repatriation** shall be covered up to the maximum **Insured Amount** for the **24/24 hours Support Program** across the world within the **Table of Insured Events**.
- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be included to the **Emergency Medical Expenses** under Art. 5.1, and shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage..
- **Special exclusions:**
  - a. there are not covered the **Repatriation Expenses** made by the **Insured Person** under the conditions that there is no express recommendation from the **Attending Medic** for **Medical Repatriation** to confirm that the **Insured Person** cannot travel as a regular passenger, and without a medical export;
  - b. there are not covered the financial losses due to exchange rate fluctuations.

#### 4.2.4. Travel of an acquaintance in medical emergency cases

- Should the **Insured Person**, during the **Travel**, suffer an **Accident** or a **Sickening**, **CORIS** shall pay in advance one first class return travel in cases of travelling by train, or economy/tourist class in cases of travelling by plane for a relative or a friend as mentioned by the **Insured Person** to travel to the location the same is at.
- **CORIS** shall also pay in advance the accommodation within reasonable limits, by night, for the relative or the friend as specified by the **Insured Person** for the duration the latter shall remain hospitalised.
- The expenses made in advance shall be covered up to the maximum of the **Insured Amount** for the **24/24 hours Support Program** across the world within the **Table of Insured Events**.
- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage.
- **Special exclusions:** there are not covered the financial losses due to exchange rate fluctuations.

#### 4.2.5. Hotel costs

- Should the **Insured Person**, during the **Travel**, suffer an **Accident** or a **Sickening**, and the **Attending Medic** recommend a convalescence period before the **Insured Person** can be subject to **Medical Repatriation** (under the conditions in the art. 4.2.3), **CORIS** shall pay the accommodation within reasonable limits for the duration the same shall be in convalescence, up to the maximum of the **Insured Amount** within the **Table of Insured Events**.

- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage.

**- Special exclusions**

a. there are not covered the hotel expenses made by the **Insured Person** under the conditions that the **Attending Medic** confirms the **Insured Person's** readiness to be medically repatriated;

b. there are not covered the financial losses due to exchange rate fluctuations.

**4.2.6. Repatriation of the Body**

- Should the **Insured Person** die during the **Travel** **CORIS Romania** shall organise the repatriation of the body of the **Insured Person** to Romania, or as appropriate to the country the same is a citizen of, within the limits of the maximum amount as provided for within the **Table of Insured Events**.

**- There is not covered the death as result of:**

a. acts of terrorism, war, revolution, rebellion,

b. explosions, or heath releases, or radiations originated in the nuclear fusion or fission, as well as radiations caused by the artificial acceleration of the atomic particles;

c. aviation accidents;

- Considering that the **Insured Person** is also covered, according to the **Table of Insured Events**, by the **Insurance Program**, such expenses shall be included to the **Emergency Medical Expenses** under Art. 5.1, and shall be borne by the **Insurer** within the limits of the **Insured Amount** as mentioned within the **Table of Insured Events** for such coverage.

**- Special exclusions:** there are not covered the financial losses due to exchange rate fluctuations.

**Art. 5. INSURANCE PROGRAM DURING THE TRAVEL ABROAD**

The Insurance Program is available 24/24 hours across the world, and includes the following services.

**5.1. Emergency Medical Expenses**

Should the **Insured Person** during the **Travel** suffer an **Accident** or an acute **Sickening** that is for the first time manifested within the **Operative Coverage Time**, the **Insurer** shall cover the required, reasonable, and usual **Emergency Medical Expenses** arising immediately after the occurrence of the **Insured Event**.

Within the coverage for **Emergency Medical Expenses** there are also covered by the **Insurer** up to the maximum **Insured Amount** within the **Table of Insured Events** the expenses made within the coverages being provided for under Art. 4.2, namely:

a. Expenses for hospitalisation and ambulatory attendance (art. 4.2.1);

b. Emergency medical transport (art. 4.2.2);

c. Medical Repatriation (art. 4.2.3);

d. Travel of an acquaintance in medical emergency cases (art. 4.2.4);

e. Hotel costs (art. 4.2.5);

f. Repatriation of the body (art. 4.2.6).

**Specific exclusions:** the **Insurer** shall have no liability to pay any indemnity regarding an **Insured Person** for any:

a. **Medical Expenses** arising when a **Travel** is made without taking into account the advice of a practising **Medic** holding a license to exercise his/her profession;

b. **Medical Expenses** made when the special purpose of a **Travel** is to receive medical attendance or advice, except for those having not been directly or indirectly caused by the illness that determined the need for the **Travel**;

c. **Emergency Medical Expenses** made within the territorial limits of Romania, or as appropriate of the country the **Insured Person** is a citizen of;

d. Medical attendance, medicines, having been prescribed or applied before or after the period of the **Travel**;

e. Expenses for optical attendance except for emergency cases;

f. Attendance offered by persons other than skilled medical personnel;

- g. Expenses made 12 months after the occurrence of the accident, or after the first manifestation of the disease;
- h. Expenses of a non-medical nature; e.g.: telephones, newspapers, etc.;
- i. Expenses for attendance being not confirmed by means of a medical report;
- j. Illnesses or pathological conditions that existed before the start of the validity of the insurance policy, even though the **Insured Person** may not be aware of the same, consequences of **Accidents** or medical procedures that occurred or were applied before the start of the insurance period, except for the emergency action as required in order to rescue the insured's life, or to calm acute pain.

### **5.2. Emergency dental attendance**

Should the **Insured Person** during the **Travel** need emergency dental attendance as recommended by a specialty medic the **Insurer** shall cover the required, reasonable, and usual **Emergency Medical Expenses** arising immediately after the occurrence of the **Insured Event**, up to the maximum of the **Insured Amount** in the **Table of Insured Events**.

**Specific exclusions:** the **Insurer** shall have no liability regarding an **Insured Person** for any: dental or prosthetic attendance, except for extremely urgent dental attendance, which is required and usual for directly calming the pain resulting from a medical event as provided for in the Art. 1 item 13 for more than 2 (two) teeth up to the maximum amount as mentioned within the **Table of insured events**, which attendance would take place without a medic's choice, and taking into account the average rates as applied at the place such service was provided at.

### **5.3. Hospitalisation (daily allowance) – for Gold Card Insured Persons ONLY**

Should the **Insured Person**, during the **Travel**, suffer an **Accident** or an acute **Sickening** that is for the first time manifested within the **Operative Coverage Time**, the **Insurer** shall pay the **Insured Person** for every day of hospitalisation a daily allowance as provided for within the **Table of insured events**, in addition to the payment for the **Hospitalisation Medical Expenses** covered within the **Emergency Medical Expenses** as provided for in the Art. 5.1, but taking into account the **following limits**:

- a. the maximum number of continued hospitalisation days the daily allowance is granted for is 30;
- b. the maximum number of continued hospitalisation days during one insurance year is 60;
- c. the coverage is valid should the hospitalisation be longer than one day, in which case the daily allowance shall be calculated for each and every day of hospitalisation.

### **5.4. Flight delay - for Gold Card Insured Persons ONLY**

The **Insurer** shall cover the expenses made by the **Insured Person** as result of the delay of a flight by more than 4 (four) hours as compared to the scheduled duration of the flight, or as result of missing a link flight as result of the delay of the first flight.

The covered expenses for accommodation, for the purchase of products for daily use, telephone costs, and shall be reimbursed to the **Insured Person** by the **Insurer** up to the maximum **Insured Amount** in the **Table of Insured Events**.

The delay period shall be calculated from the scheduled departure time as stated within the travel itineraries / travel tickets.

The **Insured Person** should keep and produce for the **Insurer** original documents certifying the expenses made.

**Specific exclusions:**

- a. the payment for the first 4 (four) hours of delay;
- b. delays cause by the **Insured Person's** inability to provide the proper required documentation;
- c. delays caused by the **Insured Person's** inability to allot a reasonable time to arrive in good time at the departure place, given the circumstances as known at the relevant time;
- d. delays caused by the suspension or cancellation by governmental authorities of the relevant service;
- e. impossibility for the air carrier / of the agent of the same to fulfil the contract obligations in due time because of cases of force majeure. By "force majeure" there is understood any event the air carrier / the agent of the same could not have foreseen nor avoid despite all precautions taken. Such events include wars or war threats, strikes, civil upraise, terrorist activities under course or imminent, industrial conflicts, natural or nuclear disasters, calamities, fires, or any other events that are beyond the control of the air carrier/ of the agent of the same.

### **5.5. Luggage delay - for Gold Card Insured Persons ONLY**

Should the luggage of the **Insured Person** be late more than 4 (four) hours in a one-way, or as appropriate a two-way travel organised by the air or sea carrier, or by the agents of the same, the **Insurer** shall reimburse the **Insured Person** for the costs of the emergency purchases made by the same as result of the luggage delay, within the limits of the **Insured Amount** in the **Table of Insured Events**.

It is mandatory for the Insured Person to obtain the written acknowledgement from the air or sea carrier, or from the agents of the same as regards the delay period.

**Specific exclusions:**

- a. the payment for the first 4 (four) hours of delay.
- b. delays cause by the **Insured Person**'s inability to provide the proper required documentation.
- c. impossibility for the air carrier / of the agent of the same to fulfil the contract obligations in due time because of cases of force majeure.

**5.6. Luggage loss**

Should the luggage of an **Insured Person** being organised by the air carrier, or by the sea one, or by the agents of the same, be lost because of:

- accident and/or accident of the transport means,
  - fire, thunderbolt, explosion, falling of bodies on the building the luggage is located in, or on the transport means, earthquake (tsunami included), flood, atmospheric phenomena, land caving / landslide, snow and/or ice weight, avalanche, pipe water, theft by housebreaking / by acts of robbery,
- the **Insurer** shall reimburse the **Insured Person** the costs per luggage or per object within the limits of the **Insured Amount** within the **Table of Insured Events**.

**The liability of the Insured:**

a. is applicable for the insured events:

- in the case where the transport is by specialised company (including the carrier the tourist travels by), and there was agreed with the same in writing that such company shall take over the luggage – since the time the luggage was handed over;
  - in cases where the transport is other than specified in item a) above – since the time the following conditions **are all met**: the luggage is on/inside the transport means the Insured is in, or with the Insured, and the Insured is outside the borders of Romania for purposes of travelling / continuing the travel;
- b. shall end at the time the insured period has ended, or the Insured is within the borders of Romania, whichever would occur first.

**General exclusions:**

No indemnities shall be granted for:

a) expenses/damages as a direct or indirect consequence of the following:

- war (either declared or not), invasion or action of an external enemy; civil war, revolution, rebellion, insurrection, military dictatorship, conspiracy, hostilities (notwithstanding that the war was declared or not),
- terrorism;
- seizing, expropriation, nationalisation, requisition, sequestration, destruction or damaging by order from any de jure or de facto govern, or from any public authority;
- people's uprising, mobilisation, siege, or emergency conditions, any event that determines the establishing or maintaining of the mobilisation, siege, or emergency conditions;
- activities/risks or accidents of a nuclear nature including, but not limited to: nuclear power generation; production, use, or storing of any nuclear material, product, or radioactive wastes; use of any nuclear plant/reactor;
- radiations or radioactive infestations, pollution or contamination of any type, and by any cause;

b) costs exceeding the regular and usually applied ones;

c) any costs being generated by the Insured providing erroneous data.

There are not covered under the insurance the indemnity claims filed:

- a) in cases where the Insured has contributed in the occurrence of the insured event by bad faith, intention, imprudence, or negligence;
- e) by fraudulent claim, or a claim based on false representations;
- g) as result of:
  - carrying on activities that are not consistent with the travel purpose as stated,
  - the Insured being involved in aviation other than as a passenger of a company being authorised for passenger

transport,

- the Insured committing, or attempting to commit criminal deeds.

**Specific exclusions:**

- a. luggage that is not owned by the Insured;
- b. deterioration, destruction, or disappearance of luggage having been left unattended in unguarded/unlocked places, in open air, balconies, or open terraces;
- c. theft of luggage left in view, even in closed/locked locations;
- d. theft of luggage left in vehicles (including caravans) parked outside especially arranged parking, between 22<sup>00</sup> and 07<sup>00</sup> local hours;
- e. destruction/damaging/loss as result of: action of wearing, insects, parasites;
- f. luggage retained by public authorities, or destroyed/damaged by the same;
- g. damages caused on purpose by the employees of the economic agent providing the services (accommodation, transport etc.);
- h. luggage left in custody of a person who officially holds no responsibility to keep safe someone's property;
- i. food products, motor vehicles of any type, samples / models / unique goods, fur garment, animals, performance sporting equipment, technical items or professional accessories/equipment, electronic equipment, musical instruments, valuable papers, documents, registers, deeds, official documents, manuscripts, jewellery, noble metals, postal stamps, art or collection objects, money, cheques, bank or other cards, travel tickets, fuel tickets, vouchers.

**5.7. Personal third party liability – for Gold Card Insured Persons ONLY**

Should the Insured person during a Travel be involved in an incident as result of which he/she would legally become responsible for the payment of damages or costs in relation to the accidental death or bodily injury and/or the accidental loss or the occurrence of material damages to assets owned by third parties the **Insurer** shall pay the **Insured Person** the amounts the same is responsible for towards a third claimant within the limits of the **Insured Amount** in the **Table of Insured Events**.

**Special conditions:**

- a) The responsibility of the **Insurer** for all the amounts it has to pay to the **Insured Person** shall in no case exceed the Insured Amount in the **Table of Insured Events**.
- b) The **Insured Person** shall notify within maximum 48 (forty-eight) hours the **Insurer** about any event that could determine the liability of the same as described within this section, and shall provide the **Insurer** with the details and the information requested by the same, and shall forward any received letter, subpoena, summons, process service as soon as received, and shall notify within maximum 48 (forty-eight) hours in writing the **Insurer** should he/she be aware of any imminent condemnation, inquiry, or investigation in relation to the mentioned event.
- c) There shall not be accepted offers, promises, or payments towards third parties, without the prior approval of the **Insurer**.
- d) The **Insurer** is entitled to take over the solving of any claim, and to act in justice at its own expense, and for its own benefit, any claim for compensation or indemnity irrespective of the claimant. The **Insured Person** shall provide all the requested information and support.
- e) The **Insurer** shall be exonerated from any future liability towards the damaged third parties having arisen on the side of the **Insured Person** in relation to the events in this section.

**Specific exclusions:** There are not covered by the present insurance the following:

- a. Bodily injuries to employees of the **Insured Person**.
- b. The liability towards the family members of the **Insured Person**.
- c. The liability undertaken by the **Insured Person** under contract.
- d. The liability the **Insured Person** is indemnified against under any other insurance policy.
- e. The payment liabilities towards third parties resulting from the use of vehicles, air or sea crafts, or of any asset owned by the **Insured Person**, or under his/her care or custody;
- f. Any malevolent action;
- g. The holding or using of fire weapons;
- h. Should the **Insured Person** carry on a hazardous activity in relation to any business, trading, or profession.

**5.8. Mobile phone – for Gold Card Insured Persons ONLY**

Should the **Insured Person** during the Travel suffer an **Accident** or be **Hospitalised**, then his/her mobile phone shall be insured against the following risks:

- a. fraudulent use;
- b. theft;
- c. loss.

**Special conditions:**

a. The **Insurer** shall reimburse the **Insured Person** for the expenses by reason of the fraudulent use of the mobile phone, as result of the abstraction of the same, within the limits of the maximum amount in the **Table of Insured Events**;

b. The **Insurer** shall reimburse the **Insured Persons** for the costs by reason of replacing the mobile phone in the event of a theft or of a loss of the same, within the limits of the maximum amount as provided for within the **Table of Insured Events**.

c. The value of the mobile phone shall be calculated depending on the number of years it was used for, thus from the purchase value there shall be deducted a usage percentage of 25 % / year. The reimbursed amount may not exceed the original purchase price of the mobile phone.

**There are not insured the risks arising as result of:**

- a. Acts of terrorism; any war actions, hostilities, rebellions or revolutions; radioactivity, as well as the use, existence, or loss of gases or other nuclear materials, or nuclear losses;
- b. Acts of negligence, and acts on criminal purposes.

**Art 6 GENERAL EXCLUSIONS TO APPLY TO ALL SECTIONS**

This insurance type does not cover indemnity claims for:

- a. Claims in favour of **Insured Persons** the insurance premium was not paid for (in cases of **Gold Card Insured Persons**, Citibank Romania shall bear the annual insurance cost; in cases of **Card Insured Persons** each of the **Users** is responsible to provide the required cash for the payment of the annual insurance premium).
- b. Damages occurred during a **Travel** planned and made though medically forbidden.
- c. Damages occurred during a **Travel** planned after the **Insured Person** has received an incurable disease diagnosis should the same be directly or indirectly caused by such incurable disease.
- d. Consequences of the **Accidents** occurred within the territory of Romania;
- e. Expenses that are covered or recoverable under other agreements that also include insurance policies, or are recoverable under other national insurance agreements, should such expenses do not exceed the insurable ceiling under such agreements, or the indemnities provided for by the insurance programs;
- f. Expenses for attending to psychical illnesses, disabilities or diseases because of which the **Insured Persons** are already under cure before the start of the travel.
- g. Pregnancy expenses except for cases of unforeseen complications, but in no case pregnancy expenses for women having entered the seventh month of pregnancy as of the start of the **Travel**.
- h. Expenses as result of wilful **Bodily Injury** or **Sickening**, alienation, alcoholism, abuse of medicines or any other substances, useless exposure to dangers (except for the case where the rescue of human lives is involved).
- i. Expenses as result of a Suicide or attempted suicide;
- j. Expenses as result of the **Insured Person's** failure to take all of the reasonable protection measures for his/her health and life, as well as for his/her property (such as for example wearing safety belt, locking or securing the doors, etc);
- k. Committing or attempting to commit unlawful acts.
- l. Any **Expense**, notwithstanding its cause, that involves the use or the launching or the threatening of any type of nuclear device or weapon, or chemical or biological agent, including without limitation **Expenses** caused in any way by, or in relation with the financing of an act of terrorism or war.
- m. Any expense that is the direct result of a nuclear reaction or radiation.
- n. Claims made later than 90 (ninety) days after the occurrence of the **Insured Event**;
- o. Any expense made within the territory of Romania, or as appropriate of the country the **Insured Person** is a citizen of, as well as for any **Expense** made wherever in the world before the coming into force, or after the expiry of the **Operative Coverage Time**.
- p. Any **Expense** made for periodical medical examinations for control or monitoring, notwithstanding that the same may be or not related to an **Insured Event**, having occurred before or after the **Travel** during which the relevant **Event** occurred.
- q. Services by providers other than **CORIS** for which no amount would be charged should this agreement be not in force.

- r. Services offered without the authorisation and/or intervention of **CORIS Romania**;
- s. Costs that could be payable even though the event requiring intervention by **CORIS** may not occur;
- t. Expenses as result of the action of the **Insured Person** engaging flights except for passenger ones within the regular flight schedule, or licensed charter flights by preset routes;
- u. Expenses as result of **Accident** or **Bodily Injury** during the exercising by the **Insured Person** of hazardous activities: spelaeology, alpinism, or other activities requiring the use of ropes, or of a guide for activities with an intense physical component outdoor, parachutism, bungee-jumping, balloon flights, or various other types of gliding, deep diving using massive helmets with attached air hose, martial arts, extreme skiing, skiing outside the track, nautical skiing, skibob, driving or travelling on motorcycles or scooter with a cylinder capacity over 125 ccm,
- v. Expenses as result of an **Accident** or **Bodily Injury** while participating in competitions that involve the use of a land, sea, or air vehicle, as well as participation in any sporting activities of a physical nature in capacity of professional player, or as result of participation in competitions involving winter sports (such as ski, snowboarding, sleigh, ice skating, speed skating).
- w. Expenses having occurred as result of the **Insured Person** being employed in services of the armed forces of any nation;
- x. Expenses occurred as result of the active participation of the **Insured Person** in war actions (notwithstanding that the same was declared or not), invasions, acts of foreign enemies, hostilities, civil war, rebellions, revolutions, or insurrections;
- y. **Expenses** for tests, surgery, or attendance of a strictly cosmetic nature, for plastic surgery, except for repairing surgery required as result of a **Bodily Injury** that is covered by this Policy; **Expenses** for curing obesity, or for easing the insemination conditions, or curing impotency, or improving potency;
- z. Expenses made in case of **Bodily Injury**, disease, death, or any other situation assigned to HIV or AIDS, as well as to any similar syndrome, except for the case the same was taken during medical investigation, tests, or medical cure;
- aa. Expenses for vaccinations and complications of the same.

#### **Art. 7. General provisions regarding the claims**

**7.1.** In case of occurrence of an **Insured Event** the **Insured Person** or the companion of the same or the **Attending Medic** should immediately contact **CORIS Romania**, at the telephone number **+4021-201.90.30**, and declare the **Insured Event**.

**The same shall also state** the following **identification information**:

- the number of the **Framework Agreement**;
- the family name and first name of the person on the **Primary Card**;
- the family name and first name of the **Insured Person** in relation to whom the **Insured Event** occurred, if other than the one on the **Primary Card**;
- contact telephone number;
- brief description of the **Event** that occurred;

**7.2.** All the certificates, information, and evidence requested by the **Insurer / Coris Romania** shall be provided at the expense of the **Insured Person** in the form, and with the contents as requested by the **Insurer / Coris Romania**. By request from the **Insurer**, and at the expense of the same, the **Insured Person** shall subject to a medical examination in relation to any indemnity claim in relation to medical expenses.

**7.3. The Insured Person shall file the indemnity claim within 90 (ninety) days maximum after the date of the Insured Event**, and shall provide the **Insurer**, and as appropriate **CORIS Romania**, with at least the following information/data:

- a) the number of the **Framework Agreement**
- b) statement by own responsibility regarding the date of the departure for the **Travel**, as appropriate of the return from the **Travel** (passing the borders of Romania), as well as in relation with the **Travel Expenses** made by means of the **Primary Card**, within the territory of Romania, before leaving for the Travel.
- c) the preliminary medical report describing the nature and the degree of the **Bodily Injuries**, and a precise diagnosis,
- d) all the hospital entering / hospital leaving documents, medical records, the diagnostics for the **Insured Person** which shall allow the Insurer accurately determine the aggregate amount of the medical expenses of the **Insured Person**,
- e) **should a third party have also been involved in the Insured Event** (e.g.. collision of motor vehicles) there shall be provided:

- i) the name / company name of the third party,
  - ii) the required contact information for the same, and where possible the insurance coverage of the third party,
  - iii) any police reports regarding the **Event**.
- f) **in case of death**, a notarised copy of the official death certificate for the **Insured Person**;
- g) **in case of an Accident** there shall be provided at least, but not limited to, the following:
- i) The detailed circumstances of the **Accident**, and the names of the witnesses, and
  - ii) Any police reports regarding the **Accident**,
  - iii) The date of approaching an **Attending Medic** as result of the **Bodily Injury**,
  - iv) The required contact information for the **Attending Medic**,
- h) **in case of a Sickening** there shall be provided at least, but not limited to, the following:
- i) The date on which the symptoms of the **Sickening** started to appear,
  - ii) The date of approaching an **Attending Medic** as result of the **Sickening**,
  - iii) The required contact information for the **Attending Medic**.
- i) **in cases of Flight Delay, Luggage Delay, Mobile Phone**, as appropriate, there shall be provided at least, but not limited to, the following:
- i) Original documents to certify that the expenses were made by the **Insured Person** in relation to the **Insured Event**;
  - ii) Written acknowledgment from the air, as appropriate sea, carrier, to certify the delay period;
  - iii) The mobile phone purchase document;

**7.4.** For the following **Insured Events**, the **Insurer guarantees the extension of the insurance period by 30 (thirty) calendar days maximum beyond the expiry date of the Framework Insurance Agreement No. AA10/18/25.02.2009**, provided that on the date of the occurrence of the **Insured Event** all the requirements as mentioned within the **Framework Agreement** and within the present **Insurance Conditions** were met:

- **Hospitalisation (daily allowance);**
- **Body Repatriation;**
- **Medical Repatriation.**

**7.5.** The **Contracting Party** shall certify by providing lists, and as required by means of telephone call too, for **CORIS Romania and/or the Insurer**, the following:

- that the person whose name is written on the **Primary Card**, in relation to whom the **Insured Event** was notified, was on the date of the occurrence of the same holding a valid **Card**;

**7.6.** At its own expense, the **Insurer** shall be entitled, and shall be given the possibility, to examine the **Insured Person** whose **Accident, Bodily Injury, or Sickening** represent the reason for an indemnity claim, whenever this may be reasonably requested, during the period the indemnity claim is examined.

**7.7.** The indemnity shall only be paid to the **Primary Card User**, or by express request form the same to the beneficiary/beneficiaries, or in case of death to their lawful representatives, whose receipts shall accordingly discharge the **Insurer**.

**7.8.** In cases of any payments made based on the **Framework Agreement No. AA10/18/25.02.2009**, the **Insurer** shall be subrogated in all of the **Insured Person's** rights to recover from any person, or organisation, or third party who is liable for the occurrence of the relevant **Insured Event**. For such purpose the **Insured Person** shall provide all the documents, and shall take all the required action in order to secure such subrogation rights. The **Insured Person** shall not take any action after the occurrence of the **Insured Event** that could prejudice such subrogation rights.

#### **ART 8. Complaint filing and solving. Disputes**

Any dispute or complaint that could arise as result of the insurance shall be forwarded to the Insurer, and to CORIS România, and the amicable solving of the same shall be attempted, otherwise the parties shall refer the dispute to the competent courts of law in Romania.

**CONTRACTING PARTY,  
CITIBANK EUROPE PLC, DUBLIN –  
ROMANIA BRANCH**

**INSURER  
S.C. ASIGURARE REASIGURARE ASTRA S.A.**

**Ioana Curtali**

**Bank Manager**

**Mihaela Nacu**  
**Head of the Strategy and Planning**  
**Department**

**Radu Mustatea**  
**Chairperson of the Directorate**

**Ovidiu Galatanu**  
**Bancassurance and Leasing Manager**

**CORIS ROUMANIE, BROKER DE ASIGURARE-  
REASIGURARE SRL**

**Tatiana Ionescu**  
**Executive Manager**