

VISA special
services

Discover the world safely with
a special Visa service – [travel
insurance](#)



What company provides Visa insurance?

The logo for CHUBB, consisting of the letters C, H, U, B, B in a bold, black, sans-serif font, followed by a registered trademark symbol (®).

CHUBB - is a worldwide leader in a field of property and liability insurance. The company is represented on the market for over 15 years.

CHUBB has subdivisions in 54 countries and provides:

- property insurance,
- legal entity liability insurance and individuals liability insurance,
- accident insurance for individuals,
- medical insurance,
- reinsurance,
- life insurance for different groups of clients.

The headquarters is located in Warren, New Jersey, USA.

The VISA logo, consisting of the word "VISA" in a bold, blue, sans-serif font.

Benefits of Visa insurance:

1 **HIGH LIMIT OF INSURANCE COVERAGE**
Maximum coverage of insurance case for VISA SIGNATURE и VISA INFINITE cards is 750.000\$ and 2.500.000 \$ accordingly

2 **FAMILY INSURANCE**
When you travel with family – they will be insured too (spouse and children)

3 **TRAVEL INSURANCE**
Wherever you go – we will take care of you! When you travel with your Visa card, your trip is insured both in your country of residence and outside of it

4 **SPORTS INSURANCE**
If you decide to play golf, basketball or bowling on your trip – do not worry, our insurance covers it all!
Visa insurance covers over 50 types of sports

5 **BUYER PROTECTION**
Now not only trips, but also your purchases will be insured, if these purchases are made with premium Visa card.

Which Visa cards is **insurance service** available for?

Special Visa travel insurance service is available for Visa Platinum, Signature and Infinite cards in following insurance cases:



- flight delay
- luggage delay
- missed flight
- missed transit flight
- purchase protection



These two cards are to be looked at together, since the list of insurance cases is identical for both, and the only difference is the amount of franchise and insurance payments.

Franchise - is a personal liability of a cardholder, which is not covered by insurance. It is different for each insurance case, you can find more information on franchise amount in the special table of payments or request it from concierge service.

Insurance payment amount – is the amount that will be paid to cardholder in insurance case.

How can insurance be activated and when does it become active?

Your insurance is activated automatically if you are traveling:

abroad



or



or



and paid for your airline tickets one or both ways before the start of your trip

booked and paid for your accommodation before the start of your trip

paid both for your tickets and accommodation before the start of your trip

in your country of residence



booked and paid for accommodation for minimum 2 nights and 100 km away from home with your Visa premium card before hand

Mandatory condition!

In order for your insurance to be activated, you must pay with your Visa premium card, and the name on the card should match the name in your ticket and accommodation bookings.

1

Before the start of your trip, you are recommended to fill in the insurance certificate, as you can be asked to provide it at customs control.

2

Your insurance starts when you leave your country of residence and finishes at the moment you return. Alternatively, it starts from the moment of check in and finishes at the moment you checkout from your booked and paid accommodation in your country of residence.

3

The validity of your insurance is 90 days per one trip, but not exceeding 183 days a year.

VISA

2 Visa family insurance

Who is considered an insured person?



Cardholder of VISA premium card:

- resident in his country of residence
- not older than 80 years



Children (up to 5 persons)

1. biological children
2. adopted children
3. stepchildren, who:
 - are up to 18 years old,
 - are up to 24 years old, but study full time in university and are financially dependent on the cardholder,
 - reside together with the cardholder,
 - are not married.



Partner:

- spouse,
- fiancé/fiancée, residing together with the cardholder (SUCH CONNECTION MUST BE PROVED)

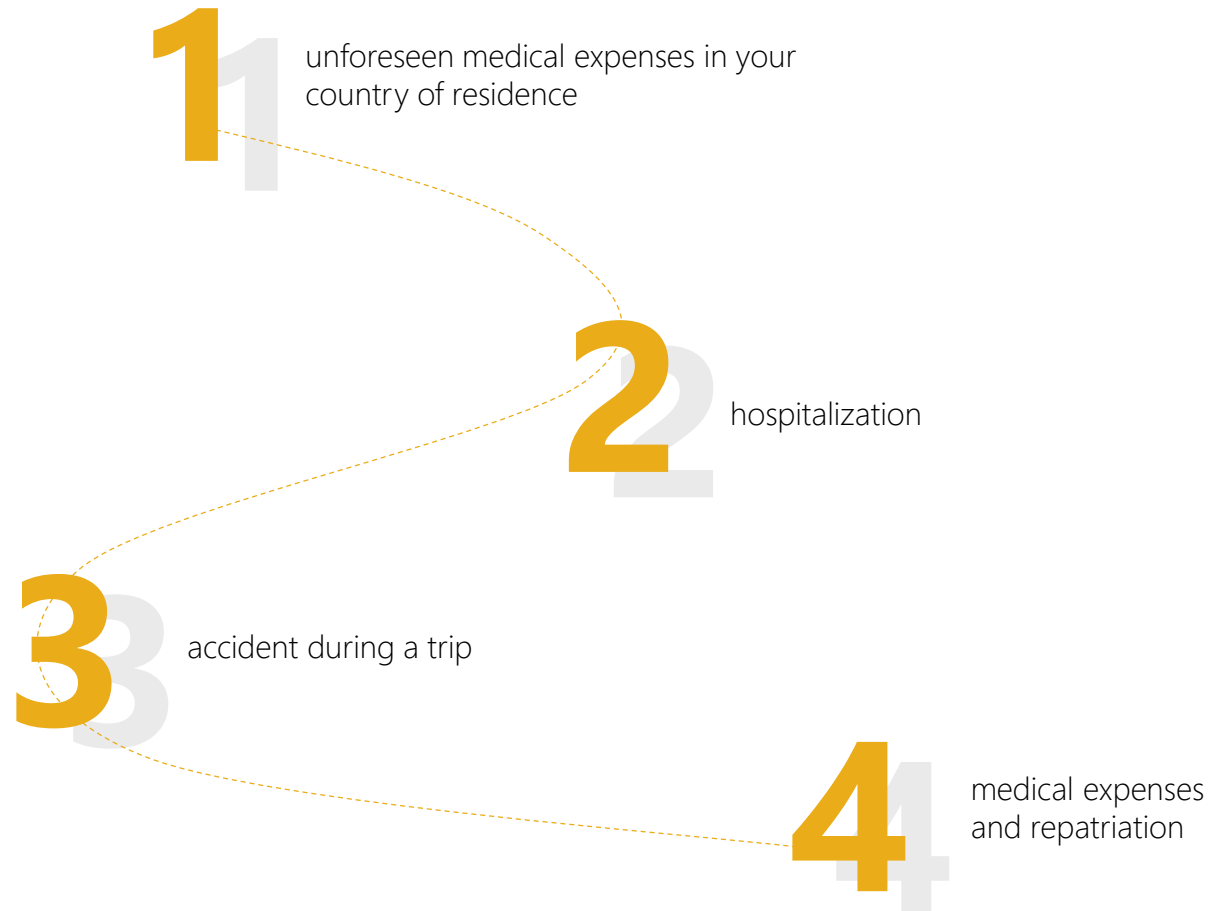


Partner and children can be insured only if the cardholder of Visa accompanies them on the trip.

2 Types of medical insurance



You are entitled to insurance compensation in the following cases:



2 What should you do if insurance case happened?

1

It is obligatory that you inform the insurance company.

The most convenient way to do so is via Visa concierge service: do not panic, describe where you are and what happened

2

Provide information that insurance company needs in order to identify you as a client:

- surname, name, patronymic
- fist 9 digits of your card
- financial phone number and a local number you are available on

3

Visa concierge service will get in touch with insurance company and inform them about your incident

4

Insurance company will accept your request and transfer it to a doctor on call

5

Doctor on call will get in touch with you and inform you which hospital should you go to. Simultaneously, insurance company will be in touch with a hospital and control the situation.

Important!

Initially you will pay all medical expenses incurred, and the insurance company will be able to compensate you only after your request has been accepted and processed.

Medical expenses incurred after your return to a country of residence will not be compensated.

3

How is cancellation and reduction of trips' length are insured?

Insurance coverage is valid only for trips abroad



You are entitled to compensation, if your trip has been cancelled or its length has been reduced before its start due to:

1

unforeseen disease, injury or death

2

pregnancy complications with outcome (if it does not happen before the trip was booked)

3

compulsory quarantine for infected person (personal quarantine, not a country wide quarantine)

4

court subpoena as a witness or a juror



What is NOT covered by the insurance:

1

expenses to be paid for airport taxes and duties

2

travel expenses for a trip paid by miles or bonuses

3

trip cancellation due to pre-existing disease

4

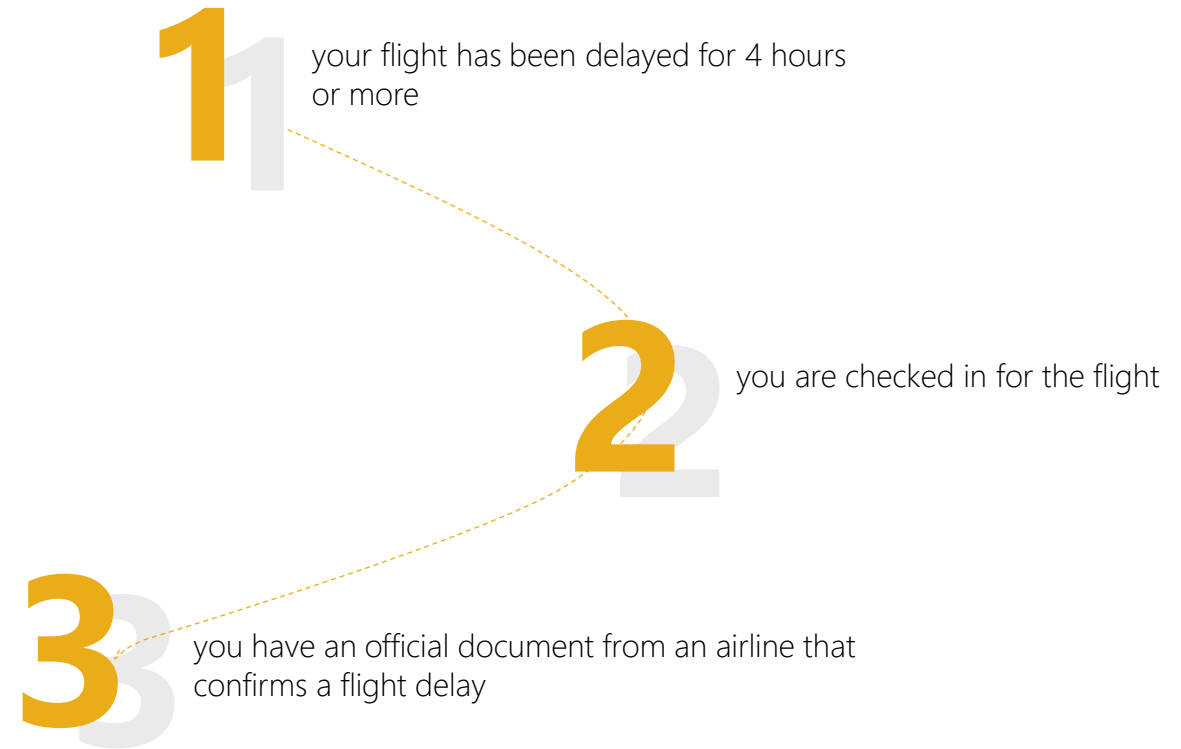
trip cancellation due to absence or invalidity of passport or visa

3 How is flight delay insured?



Conditions of your entitlement to flight delay compensation:

Insurance coverage is valid for your departure and arrival points. It is not valid for your transit flights.



3 How is baggage delay insured?



Conditions of your entitlement to baggage delay compensation:

1 your baggage has been delayed for 4 hours or more

2 you have an official document from an airline confirming your baggage delay

3 How is your missed flight insured?



Conditions of your entitlement to missed flight compensation:

Insurance coverage is valid only for trips abroad

1 you have arrived late to your departure point due to:
- road accident,
- public transport arriving not according to its schedule

2 you must provide:
- proof of all extra expenses incurred by the cardholder;
- official letter about a factual delay of a public transport;
- road accident report.

3 you must have adequate amount of time to arrive at your departure point on time

3 How is your missed transit flight insured?



Conditions of your entitlement to missed transit flight compensation:

Insurance coverage is valid only for trips abroad

1 you have missed your next confirmed flight in your transit point

2 you must provide documents from an airline, that confirm delay of departure or arrival of the first flight

3

- you must make all possible efforts to catch your next flight;
- you must foresee at least 2 hours between planned arrival of the flight

3

Instruction on how to receive flight delay or baggage delay compensation:

1

Inform **VISA concierge service** about a delay, using any channel of communication

2

Provide information that insurance company needs in order to identify you as a client:

- **surname, name, patronymic**
- **first 9 digits of your card**
- **financial phone number and a local number you are available on**

3

Send us official airline document confirming delay of flight or baggage for 4 hours or more

4

Fill in the insurance compensation application

5

Concierge service will provide your documents to insurance company. Your request will be processed within 3 days and you will be notified about an outcome

Important!

Decisions about payouts and compensations are made by VISA insurance company, not a concierge service.

3 Trip in your country of residence



What is insured, when you travel in your country of residence:

1

flight delay

2

unforeseen medical expenses incurred in country of residence

3

liability release in case of damage in an accident with a rented car

4

purchase protection



Insurance cases that are covered, but have not yet happened during a trip in country of residence:

5

vehicle theft

6

personal property and money theft

7

accident on a trip

3

Rental car accident



TERMS AND CONDITIONS

- 100% card prepayment
- car is rented by the cardholder
- cardholder is in possession of a valid driving license for a particular rental car
- driver's age is 21-79 years old



VALIDITY PERIOD

- valid only during a trip, but not more than 31 days
- maximum of 2 accidents is covered in 1 year



WHAT IS NOT COVERED

- franchise (250\$)
- fines
- car over 20 years old
- car price exceeds 75.000\$
- your participation in races / competitions on a rental car



A DRIVER IS NOT INSURED WHEN

- driving a rental car while being intoxicated
- has previous criminal record of driving intoxicated
- drives a car against doctor's recommendations

WHAT IS INSURED

financial liability of a driver in case of rental car accident.

3 When your trips are not insured?

Your trips are not insured if:



you travel against doctor's recommendations



you travel in order to receive medical treatment or consultation



you have undiagnosed symptoms that need further investigation / treatment



at the time you book your trip, you are aware of an existence of any reasons that may disrupt your trip or reduce its length



a main purpose of your trip is sports



partner or children travel without cardholder

4 How sports and sport games are insured?



If sports and sport games are not a main purpose of the trip, you can be insured, when:

1 you use all recommended / necessary equipment for your safety,

2 you adhere to all safety conditions and rules, provided by organizers,

3 you have no contraindications provided by your doctor in this type of sport,

4 you do not compete in time or speed.

5

Purchase protection



TERMS AND CONDITIONS

- 100% card payment (no credit or installment)
- Minimum price of goods – 100\$



TERMS OF VALIDITY

- Valid for 365 days since a purchase was made



DOCUMENTS THAT MUST BE PROVIDED

- Purchase receipt
- Account statement
- Warranty card
- Store rejection for warranty service
- Repair receipts

Valid for purchases made worldwide

Insurance case compensation instruction:

1

Firstly, inform International SOS of what happened using the numbers below:

+74959376453

+442087628373

Alternatively, inform **VISA concierge service** using any channel of communication

2

Upon your return to a country of residence, get in touch with **Visa concierge service** in order to apply for insurance compensation.

3

Save all your receipts, tickets and other documents to confirm the fact of an incident and receive your compensation.

4

Leave all worries to concierge service, they will fill in the documents and communicate with insurance company for you. Just wait for your compensation.

Few examples of cases, when insurance compensation was paid



1. Client applied for medical insurance compensation: on vacation in Bali, he got bitten by a fly and had fever. Client was sent to a local hospital, saved all the receipts, and upon his return to Ukraine applied for compensation and received his payout.
2. Client had 8 hours flight delay abroad. He applied for compensation and received 500 USD payout on his case.
3. While on vacation in Cyprus, client had a road accident on his rental car. Insurance company provided him with a compensation.

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Thank you for attention!

