

ASIGURAREA DE CALATORII IN STRAINATATE
ATASATA CARDURILOR BANCARE PROCREDIT BANK S.A.
TRAVEL INSURANCE POLICY
ATTACHED TO PROCREDIT BANK S.A. CARDS



Nota de informare Clienti
Clients Information Note

Policy number 0209003443 | Clients Information Note 2023

Program general / Schedule:

Asigurator/ Insurer:		Colonnade Insurance SA Luxembourg - Sucursala Bucuresti Str. Buzesti nr. 82-94, Etaj 10, Sector 1, Bucuresti, Romania
Tipul Politei / Policy Type:		ASIGURARE DE CALATORIE IN STRAINATATE ATASATA CARDURILOR BANCARE TRAVEL INSURANCE POLICY ATTACHED TO BANK CARDS
1.	Numarul politei / Policy number:	0209003443
2.	Numele Detinatorului Politei (Asiguratului) / Policyholder:	ProCredit Bank S.A.
3.	Adresa / Address:	Str. Buzesti nr. 62-64, Etaj 1,2,4, Sector 1, Bucuresti, Romania
4.	Broker:	Marsh Broker de Asigurare – Reasigurare SRL
5.	Perioada asigurata / Insurance Period:	Data intrarii in vigoare a politei / Inception Date: 01.11.2023
		Data expirarii politei / Expiry Date: 31.10.2024
6.	Persoanele Asigurate / Insured Person:	<p>Persoanele Asigurate vor fi toti detinatorii de Carduri debit Visa Platinum valabile, emise de catre Detinatorul Politei, care nu au implinit varsta de 70 de ani la data intrarii in vigoare a politei de asigurare si care calatoresc in afara granitelor Romaniei, tarii de cetatenie si tarii de resedinta, nu mai mult de 30 zile consecutive, numarate de la data plecarii.</p> <p>Insured Persons shall be all valid Visa Platinum Debit Card Holders, issued by the Policyholder, aged not older than 70 years old on Policy Effective Date and who are travelling outside the territorial limits of Romania, country of citizenship and country of residence, not more than 30 consecutive days, counted from the date of departure.</p>

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<p>7. Timp Operativ de Acoperire / Operative time of cover:</p>	<p>In conformitate cu scopul acestei Polite, Timpul Operativ de Acoperire va fi 24 ore din 24 pe timpul calatoriilor in afara granitelor teritoriale ale Romaniei, tarii de cetatenie si tarii de resedinta a Persoanei Asigurate, nu mai mult de 30 zile consecutive de la data parasirii granitelor teritoriale ale Romanie, tarii de cetatenie si tarii de resedinta a Persoanei Asigurate si cu conditia sa se faca dovada platii cu Cardul valabil al Persoanei Asigurate, inainte de inceperea calatoriei, a cheltuielilor totale sau partiale de calatorie.</p> <p>For the purpose of this Policy, Operative Time of Cover shall be 24 hours from 24 coverage during trips outside the territorial limits of Romania, country of citizenship and country of residence, not more than 30 consecutive days counted from the departure date outside of the territorial limits of Romania, country of citizenship and country of residence and providing that the travel expenses for the respective trip are paid before the trip starts of the total or partial travel expenses.</p> <p>Cheltuielile de calatorie includ pretul biletului de avion, autocar sau tren folosit pentru a trece frontiera la plecare si / sau cheltuielile de cazare. In cazul in care se calatoreste cu masina, cheltuielile de calatorie includ costul combustibilului (este necesara alimentarea atat inainte de parasirea granitelor, cat si cel putin o alimentare pe durata calatoriei, in afara granitelor teritoriale ale Romaniei, tarii de cetatenie si tarii de resedinta a Persoanei Asigurate) si/sau cheltuielile de cazare.</p> <p>Travel expenses include the cost of air, bus or train ticket used to cross the border upon departure, or / and hotel. In case of travelling by car the travel expenses include fuel (it is necessary to be refuelled before leaving the borders, as well as at least once during the trip, outside the territorial limits of Romania, the country of citizenship and the country of residence of the Insured Person) and/or hotel.</p> <p>Acoperirea incepe in momentul parasirii granitelor teritoriale ale Romaniei, tarii de cetatenie si tarii de resedinta a Persoanei Asigurate de catre acesta si se termina in momentul intoarcerii in interiorul granitelor teritoriale ale Romaniei, tarii de cetatenie si tarii de resedinta a Persoanei Asigurate, cu respectarea tuturor termenilor si conditiilor prezentei Polite de Asigurare.</p> <p>Cover starts from the time when the Insured Person leaves the territorial limits of Romania, country of citizenship and country of residence, and ends when the Insured Person returns to the territorial limits of Romania, country of citizenship and country of residence, with the fulfilment of all terms and conditions of the present Policy</p>
<p>8. Teritorialitate / Territoriality:</p>	<p>Intreaga lume mai putin Romania, tara de resedinta sau cetatenie a Persoanei Asigurate.</p> <p>World-wide with exception of Romania, country of citizenship and country of residence of the Insured Person</p>

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Tabel de beneficii / Table of Benefits:

9.	ACOPERIRI / COVERAGE	Sectiunea / Section	Suma asigurata/ persoana asigurata / Sums Insured / Insured Person (EUR)
	Cheltuieli Medicale de Urgenta – Accidente si Imbolnaviri / Emergency Medical Expenses – Accident and Sickness Suma Deductibila (fransiza) / Deductible	9 b)	EUR 30.000 n/a
	24 ore Servicii de Asistenta in toata lumea / 24 hours World-wide Assistance Services: <ul style="list-style-type: none"> • Consultatie Medicala Telefonica / Telephone Medical Advice • Informatii privind Servicii Medicale / Medical Service Provider Referral • Programare pentru Consult Medical / Arrangements of Appointments with Doctors • Internarea in Caz de Urgenta Medicala / Emergency Medical Hospitalization • Transport Medical de Urgenta / Emergency Medical Transportation • Repatriere Medicala / Medical Repatriation • Repatrierea Corpului Neinsufletit / Body Repatriation • Rambursarea Costului Sicriului / Reimbursement of Coffin Expenses 	10	EUR 30.000 EUR 10.000 EUR 10.000 EUR 2.000

Note:

- Suma Maxima pe dauna se limiteaza la 30.000 EUR /persoana; / Maximum sum per claim is limited to 30.000 EUR /person
- Sunt incluse in asigurare si riscurile ce decurg din imbolnavirea cu COVID 19 / The risks resulting from illness with COVID 19 are also included in the insurance.

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