

# Card Protection Insurance

Insurance Product Information Document

Insurer: AWP P&C S. A., Austria branch

Product: RO UniCredit Card Protection 1903

This document provides a summary of key information about the Ro UniCredit Card Protection product. Full pre-contractual and contractual information are provided in the General Terms and Conditions.

## What is this type of insurance?

RO UniCredit Card Protection is a MasterCard Platinum, Visa Infinite Miles & More, Visa Metro Business, MasterCard World Business bank card insurance that includes the following benefits:



### What is insured?

- ✓ **ATM Assault and Robbery:** the assault to the cardholder of a covered card and the robbery of the cash withdrawn from the ATM, within 24 hours from the withdrawal, up to €500/event/year for bag/ wallet, up to €100/event for the content, for the cardholders of: MC Platinum, Visa Infinite Miles & More
- ✓ **Wallet Theft and Robbery:** The cardholder is victim of theft or assault or robbery and the wallet is taken from the cardholder and the cardholder reports the assault to the local police immediately, within 24 hours of the robbery/theft and obtain a written report. Up to €1,000/event/year, one event/year for the card holders of MC Platinum, Visa Infinite Miles & More
- ✓ **Price protection:** The insurance covers the difference between the price the cardholder paid with the insured card for an item and a lower printed advertised price for the same item, found in another store, up to €1,000/event/ year one event/year for the card holders of: MC Platinum, Visa Infinite Miles & More, Visa Metro Business, MC World Business
- ✓ **Purchase protection:** are insured destruction or damage purchased items due to theft, fire or accidental damage, notified within the first 90 days from the date of purchasing, up to €1,500/event/year, one event/year for card holders of: MC Platinum, Visa Infinite Miles & More, Visa Metro Business, MC World Business
- ✓ **Keys replacement:** in the resident country, in 24 hours from the lost or stolen event. Up to €500/event/year, one event/year for the card holders of: MC Platinum, Visa Infinite Miles & More



### What is not insured?

#### ATM Assault and Robbery:

- x Any cash that is withdrawn starting from the time of the assault and/or not withdrawn using the covered card
- x Charges for emergency first aid to anyone other than you.
- x Damages and/or liabilities that happened before or after the covered robbery period

#### Wallet Theft and Robbery:

- x Transportation tickets or other similar items that were in the robbed or stolen wallet other than your personal papers and payment cards.
- x Any fraudulent/unauthorized charges on the robbed or stolen payment cards;
- x Any identity theft related costs that are caused by lost or stolen personal papers or payment cards

#### Price Protection:

- x Any item with an original purchase price less than €50
- x cash, travellers' cheque(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment
- x furs, jewellery, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)
- x The price difference from an advertisement outside of Romania or in a Duty Free zone

#### Purchase Protection:

- x Normal wear and tear or consumption
- x Manufacturing defects, defective materials, natural deterioration, or the natural condition of the item
- x Stolen items not immediately reported to the police and a written police report obtained



### Are there any restrictions on cover?

- ! **Price protection:** An item purchased by the cardholder solely for personal use (including gifts) with a minimum purchase price of €100 which has been

fully (100%) charged to the cardholders covered card account and is not listed under the Exclusion section.

! **Keys replacement:** the covered cost is limited to the amount of money that the card holder payed to a locksmith to produce a new key.



### Where am I covered?

✓ Romania less for the coverage “**ATM Assault and Robbery**” which has worldwide coverage.



### What are my obligations?

- ✓ To maintain the prejudice at a low as possible level and to notify it immediately
- ✓ To notify the prejudices caused by an illegal action to the closest competent authority in the safety field and to present supporting documents
- ✓ To hand over original probation means (e.g. minutes prepared by the police etc.)
- ✓ To hold on its own responsibility, the valuable objects, respectively to store them with the capitalization of all the existing safety equipment;
- ✓ To inform the insurer if the insured person also benefits from the protection of some other insurances from which the insured can claim partial or total compensation.

The phone number **+40217961363** (call with normal cost from any fixed or mobile network, available non-stop) is available to those cardholders who have attached the insurance product form AWP P&C SA (Allianz Group).

In order to benefit from this insurance, it is necessary that all terms and conditions of insurance provided by the insurer to be fulfilled. The terms and conditions of insurance are available on the following pages.



### When and how do I pay?

The coverages are associated with the card without additional expenses to the insured.



### When does the cover start and end?

Cover starts with validity of the associated card and ends with the expiration of the card mentioned in the above categories or with termination of the group insurance contract between UniCredit Bank and the insurer.



### How do I cancel the contract?

Being associated with above stated card categories, cancellation of the insurance product occurs automatically with the cancellation/closing of the card.

**GENERAL TERMS AND CONDITIONS**  
**CARD PROTECT INSURANCE POLICY**

**Insurer:** AWP P&C S.A., Pottendorfer Straße 23-25, 1120 Vienna, Tel.: +43 1 525 03-7, Fax: +43 1 525 03-999, Bank: UNICREDIT BANK AUSTRIA, SWIFT: BKAUATWW, IBAN: AT40 1100 0004 0045 4500, Vienna Commercial Court; Registration number: FN 100329, Data processing book number: 0465798; Fiscal Code: ATU 15366609.

The supervisory authority: Autorité de contrôle prudentiel (ACP), 61, rue Taitbout, 75436 Paris Cedex 09.

The coverage starts with the activation of the card, included in one of the types of cards mentioned below and ceases on the date of the termination of the credit / debit card contract. In the event of termination of the contract between UniCredit Bank and Insurer, the insurance for card protect will also cease.

**Insured Persons:** the cardholders of the cards listed below

**Valid insured Card:**

- MasterCard Platinum
- Visa Infinite Miles & More
- VISA Metro Business
- MasterCard World Business

**Claims against third parties:** all insurance benefits are subsidiary, the Insurer will pay the indemnity only if, i.e. the bank or credit card company refuses to reimburse the cardholder or there is another insurance covering the same loss, damage, expense or liability (e.g. private or social insurance policies).

**Territorial limits:** Romania (except the benefits covered under section A).

**Insurance sum:** insurance coverage is in accordance with the limitation shown in the BENEFITS TABLE CARD PROTECT below.

**Applicable law and place of jurisdiction:** any dispute or claim arising out of or in connection with the insurance contract shall be governed by the law of Romania. The place of jurisdiction is Bucharest.

**BENEFITS TABLE CARD PROTECT**

<i>Sections</i> (applicable according with the card type)	<b>Limits for the cardholder of a:</b>	
	<b>MasterCard Platinum</b>	<b>VISA Metro Business</b> , for purchases performed with this card from the Metro Cash & Carry network only
	<b>Visa Infinite Miles &amp; More</b>	<b>MasterCard World Business</b>

<b>Section A</b> <b>ATM Assault and Robbery</b>	Within 24 hours after the cash withdrawn EUR 500 /event, for bag/wallet EUR 100 /event, for content 1 event/year	<i>n/a</i>
<b>Section B</b> <b>Wallet Loss and Theft</b>	Within 24 hours from the discovery of the incident EUR 1,000 /event, only abroad, for replacement of the documents 1 event/year	<i>n/a</i>
<b>Section C</b> <b>Price Protection</b>	Within 60 days from the purchase EUR 1,000 /event 1 event/year	Within 60 days from the purchase EUR 1,000 /event 1 event/year
<b>Section D</b> <b>Purchase Protection</b>	Within 90 days from the purchase EUR 1,500 /event 1 event/year	Within 90 days from the purchase EUR 1,500 /event 1 event/year
<b>Section E</b> <b>Keys replacement</b>	Within 24 hours from the discovery of the incident EUR 500 /event 1 event/year	<i>n/a</i>

## **Section A - ATM Assault and Robbery**

### **1. Subject matter of insurance**

The insurance covers the financial damage suffered by the insured person caused through mugging and robbery. We will reimburse you worldwide, in accordance with the limitation shown in the BENEFITS TABLE CARD PROTECT, for the money you withdrew from any ATM using your payment card against a robbery event that occurs within 24 hours of the withdrawal of the money.

### **2. Insured Event**

The cardholder is assaulted and the cash the cardholder has withdrawn from an ATM with the covered card is taken from the cardholder within 24 hours of the withdrawal. An assault is any threat or physical violence committed by a third party (a person other than a close relative) with the intention of depriving the cardholder of cash.

### **3. Not insured Events**

- Any cash that is withdrawn before the moment of the assault and/or not withdrawn using the covered card
- Damages and/or liabilities to any third parties
- Damages or losses to anything other than the money you withdrew from your account
- Damages and/or liabilities that happened before or after the covered robbery period
- Charges for emergency first aid to anyone other than you.

### **4. Insurance sum**

Insurance coverage is limited to the mentioned values in the BENEFITS TABLE CARD PROTECT.

### **5. Claims procedure**

- The cardholder must report the assault to the local police immediately within 24 hours of the attack/robbery and obtain a written report which includes an incident number and specifies the theft of the covered card.
- The cardholder should contact us under the Tel.: +40217961363
- The cardholder should complete, sign and return the form with the appropriate documents including any other documents we may ask him to provide us.
- All requested documents for the claims process have to be send to the following address: AWP P&C Saint-Ouen, sucursala Bucuresti, Floreasca Business Park · Soseaua Pipera 43, Corp A · 014254 Bucharest · Romania

## **Section B - Wallet Theft and Robbery**

### **1. Subject matter of insurance**

The insurance covers the financial damage suffered by the insured person caused through a robbed or stolen wallet.

- Replacement costs for the robbed or stolen wallet as well as the personal papers and payment cards that were in the wallet
- Application fees for applying for new personal papers and/or payment cards
- Money, cheque up to EUR 1000 provided there is valid claim under 1 and 2 above.

### **2. Insured Event**

The cardholder is victim of theft or assault or robbery and the wallet is taken from the cardholder. An assault is any threat or physical violence committed by a third party (a person other than a close relative) with the intention of depriving the cardholder of cash.

### **3. Not insured Events**

- Transportation tickets or other similar items that were in the robbed or stolen wallet other than your personal papers and payment cards.
- losses that are caused by any events other than robbed or stolen, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events;
- Accidental damage to your wallet and items inside;
- Any fraudulent/unauthorized charges on the robbed or stolen payment cards;
- Any identity theft related costs that are caused by lost or stolen personal papers or payment cards.

#### 4. Claims procedure

- The cardholder must report the assault to the local police immediately within 24 hours of the attack/robbery/theft and obtain a written report which includes an incident number and specifies the theft of the covered card.
- The cardholder should contact us under the Tel.: +40217961363
- The cardholder should complete, sign and return the form with the appropriate documents including any other documents we may ask him to provide us.
- All requested documents for the claims process have to be send to the following address: AWP P&C Saint-Ouen, sucursala Bucuresti, Floreasca Business Park · Soseaua Pipera 43, Corp A · 014254 Bucharest · Romania

### Section C - Price Protection

#### 1. Subject matter of insurance

The insurance covers the difference between the price the cardholder paid with the insured payment card for an item and a lower printed advertised price for the same item (same brand, make, model name and/or number).

A Printed Advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number), and lower price as well as the applicable dates.

#### 2. Not insured Events

- Any item with an original purchase price less than EUR 50
- cash, travelers' cheque(s), transportation tickets, show tickets, securities and other negotiable instruments, bullion, stamps, lottery tickets or tickets to events, admission or entertainment
- Art, antiques, firearms, and collectable items
- furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones)
- Any perishable item including food, beverages, tobacco and fuel
- Pharmaceutical and other medical products, optical products and medical equipment
- customized/personalized, unique and one-of-a-kind items
- Any items acquired illegally
- Living animals and plants
- any motor vehicles including automobiles, boats and airplanes, and any equipment and/or parts necessary for their operation and/or maintenance
- Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements)
- Any services you may purchase (including but not limited to the performance or rendering of labor or maintenance, repair or installation of products, goods or property, or professional advice of any kind)
- Internet purchases or advertisements
- Products purchased by a person not resident in Romania
- Shipping and/or transportation costs or price differences due to shipping, handling costs and sales tax
- The price difference from an advertisement outside of Romania or in a Duty Free zone;
- used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not you knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured
- items advertised in or as result of "limited quantity," "going out-of-business sales," "cash only" or "close out" advertisements, items shown on price lists or price quotes, cost savings as a result of package offer, manufacturer's coupons, employees discount, or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of- a-kind or other limited offers
- any price difference found with an item sold as a special deal available only to the members of specific organizations or anywhere not open to the public, such as clubs and associations, other than those available with your payment card
- Items purchased for resale, professional, or commercial use
- items advertised with rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case your purchase price will be determined by taking into account any such rebate or refund.

#### 3. Claims procedure

- The cardholder must report the incident to the Service Center immediately within 24 hours of the incident and obtain a written claim form and instructions.
  - The cardholder should contact us under the Tel.: +40217961363
  - The cardholder should complete, sign and return the form with the appropriate documents listed below and including any other documents we may ask him to provide us:
    - an original receipt
    - the printed advertisement proving the difference in price between your item and the same, lower priced item
- All requested documents for the claims process have to be send to the following address:AWP P&C Saint-Ouen, sucursala Bucuresti, Floreasca Business Park · Soseaua Pipera 43, Corp A · 014254 Bucharest · Romania

## Section D - Purchase Protection

**1. Eligible Item** – An item purchased by the cardholder (including gifts) with a minimum purchase price of EUR 100 which has been fully (100%) charged to the cardholders covered card account and is not listed under the Exclusion section. In the event that the insured person pays only a portion of the purchase price using the covered card, the indemnification will be reduced proportionally by the amount paid with the covered card.

**2. Purchase Price** – the lower of the amounts shown on either the covered card billing statement or the store receipt for the eligible item.

### 3. Claims against third parties

All insurance benefits are subsidiary i.e. the bank or credit card company refuses to reimburse the cardholder or there is another insurance covering the same loss, damage, expense or liability (e.g. private or social insurance policies).

### 4. Subject matter of insurance

The insurance covers new purchases the first 90 days from the date of possession by the insured person.

### 5. Duration of insurance

The Insurance of purchased items, which are handed over to the insured person directly, starts once the items are handed over. The insurance duration ends (including the time of transport to the place of destination) after a period of 90 days, including a necessary installation.

### 6. Excluded items

- Cash, cheque, traveler's cheques, certificates and all other types of securities
- Consumer goods and perishables with limited shelf life, e.g. foodstuff, tobacco, alcohol, cosmetics, etc.
- Animals, plants and motor vehicles of any kind
- Items of jewelry, watches, precious metals and precious stones
- Second-hand goods ("second-hand goods" do not include work of art)
- Electronic items and equipment, including but not limited to personal stereos, mobile phones, recorded media, MP3 or MP4 players, Tablets, computer or computer related equipment.

### 7. Insured events

Destruction of or damage to the insured items due to theft, fire or accidental damage.

### 8. Excluded events

- Normal wear and tear or consumption
- Manufacturing defects, defective materials, natural deterioration, or the natural condition of the item
- Loss or damage for which a third party is contractually liable as the manufacturer or retailer
- Lost items not connected to theft, fire or accidental damage
- Loss of the item which can't reasonable explained by the insured person
- Damage to items caused by product defects
- Cost of repair of an eligible item which was not approved by the Insurance Company
- Stolen items not immediately reported to the police and a written police report obtained
- Items left unattended in a place accessible to the public

- Items not received by the Cardholder or other party designated by the cardholder
- Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.
- Nuclear reaction or contamination from nuclear weapons or radioactivity
- War, Terror Acts
- Seepage, pollution or contamination
- Natural catastrophe
- The insured person acts illegally or break any government prohibition or regulation
- Fraud losses involving the employees of the bank (infidelity of employees)
- Losses as the result of bank failing to maintain its security policies or failure of bank or credit card companies' IT systems.

## 9. Claims procedure

- The cardholder must report the incident to the Service Center immediately within 24 hours of the incident and obtain a written claim form and instructions.
- The cardholder should contact us under the Tel.: +40217961363
- The cardholder should complete, sign and return the form with the appropriate documents listed below and including any other documents we may ask him to provide us:
  - original sales receipt
  - original of card receipt
  - the printed advertisement proving the difference in price between your item and the same, lower priced item
- The cardholder should send the damaged item or a pair or set at their own expenses to the Insurance Company and assign the legal rights to recover from the party responsible up to the amount the insurer paid.
- All requested documents for the claims process have to be send to the following address: AWP P&C Saint-Ouen, sucursala Bucuresti, Floreasca Business Park · Soseaua Pipera 43, Corp A · 014254 Bucharest · Romania

## Section E - Key Replacement

### 1. Insured Event

The insurance covers the cost of replacing the cardholders' residence and/or his vehicle keys which are lost or stolen. The covered cost is limited to the money he paid to a locksmith to produce a new key.

The Insurer covers in accordance with the limitation shown in the BENEFITS TABLE CARD PROTECT:

- The cost of replacing the locks and keys if the cardholder's residence or his vehicle is broken into. The covered costs include the labor cost for replacing the lock
- The cost of obtaining a locksmith if the cardholder is locked out of his residence or his vehicle due to the loss or theft of your keys.

### 2. Excluded events

- Costs other than those listed in the Insured Event section;
- Costs associated with lost or stolen keys for a residence other than your primary residence;
- The cost to replace keys to vehicles that you do not own for personal use.

### 3. Claims procedure

- The cardholder must report the incident to the Service Center immediately within 24 hours of the incident and obtain a written claim form and instructions.
- For break in protection claims, the cardholder must provide an official police report that indicates the incident happened within the covered time frame in order for the Insurance to pay the claim
- The cardholder should contact us under the Tel.: +40217961363
- All requested documents for the claims process have to be send to the following address: AWP P&C Saint-Ouen, sucursala Bucuresti, Floreasca Business Park · Soseaua Pipera 43, Corp A · 014254 Bucharest · Romania