



Emergency Medical Protection While Travelling

When you travel abroad for business or vacation¹, worry is the last thing you need. To provide you with peace of mind, the Visa® Platinum Card offers a wide range of medical coverage in case of an emergency.



First Citizens
We put you first

WHO AND WHAT IS COVERED?

When you pay for your tickets with your Visa® Platinum Card, you, your spouse and dependent children under 23 years of age are each automatically covered for a wide range of medical services with no deductible, subject to certain terms and conditions.* Medical protection applies for travel abroad¹ for a maximum of 60 days from the trip date and provides multiple levels of coverage per person for the individuals indicated above to provide the following services:

SERVICE AND MAXIMUM BENEFIT

Medical and Dental Care US\$25,000

Schengen Certificate € 30,000 Covers the requirement established by European countries that are members of the Schengen Treaty, which require proof of medical coverage to issue tourist and business Visas. Most travellers from Latin America to these European countries are subject to this requirement. For more detailed information about the Schengen Treaty and to check if your country is subject to this medical coverage requirement, visit <http://europa.eu/>.

Emergency Medical Evacuation for the highest of, as applicable: US\$50,000 worldwide € 30,000 in European countries participating in the Schengen Treaty

Trip Interruption US\$500

Early Return US\$5,000

Return of an Elderly Travelling Companion or Minor US\$5,000

Family Member Travel US\$5,000

Repatriation of Remains US\$25,000

COVERED EXPENSES

Physician, hospitalisation, radiology services, anesthesia, laboratory tests, ambulance service, therapies and medical services ordered by a physician that is duly licensed and authorised to practice medicine at the location where the emergency treatment is provided for an illness or injury that occurred during the course of a covered trip and is not due to a preexisting condition, including:

- US\$1,000 for dental care
- US\$1,000 for prescriptions
- US\$1,000 for legal expenses
- US\$1,000 for convalescent care (\$200/day for up to 5 days)

At no additional cost to you, your Visa® Platinum Card provides the medical coverage you need to comply with the Schengen Treaty requirements and obtain a travel Visa.

If you want this medical coverage certificate faxed or emailed to you, please contact the Visa® Platinum Assistance Centre.

Expenses incurred for special transportation by land, water or air and in an ambulance during a covered trip in the event of an illness or injury, the severity of which requires the immediate transfer of the insured to the nearest hospital or medical centre that has adequate facilities to provide emergency treatment. The coverage also applies if after being treated at a local hospital, the physician authorises the insured's transfer to his or her country of residence to receive adequate care. **IMPORTANT:** The Visa® Platinum Assistance Centre must provide prior approval and coordinate the emergency medical evacuation to the nearest medical centre having adequate facilities. A duly licensed physician must certify that the severity of the injury or illness warrants such emergency medical evacuation.

The additional charge imposed by the airline for the ticket change requested for the early return of the insured, a travelling companion or immediate family member due to a serious illness or injury. If the ticket is not reimbursable and there is no way to change the flight, this benefit will cover an economy class ticket whose cost is lower than the maximum benefit indicated herein. **IMPORTANT:** The Visa® Platinum Assistance Centre must provide prior approval and coordinate the necessary services to return the insured home.

Certain losses due to prepaid travel and/or lodging when a covered trip is interrupted due to serious illness or injury, or due to the unexpected death of an insured, a travelling companion or immediate family member.

The cost of an economy class air ticket for an elderly travelling companion or minor to return home in the event the Cardholder is hospitalised for more than 5 days due to an illness or injury that occurred during a covered trip. **IMPORTANT:** The Visa® Platinum Assistance Centre must provide prior approval and coordinate the necessary services to return an elderly travelling companion or minor home.

The cost of an economy class air ticket for a family member to travel in case the Cardholder is hospitalised for more than 5 days due to an illness or injury that occurred during a covered trip. If an elderly travelling companion or minor uses this benefit, the preceding early return benefit will not apply.

Expenses to repatriate mortal remains in the event of the unexpected death of the insured during the course of the trip. **IMPORTANT:** As long as expenses are within what is considered reasonable for this type of service, you will not need prior approval. However, for your own protection we recommend you call the Visa® Platinum Assistance Centre immediately and have the Centre coordinate the repatriation, since the rates you can obtain on your own might be considerably higher than the usual and customary rates. Since only usual and customary expenses are covered, if the rates you obtain on your own are higher than the rates that are considered reasonable for this service, the excess will not be covered.

WHAT IS A PRE-EXISTING CONDITION?

When the injury or illness had already occurred or had been diagnosed by a physician prior to or within 90 days of the trip date, this is considered a pre-existing condition. If the condition has been under control with the use of medication during the period of 90 days prior to the trip date and there is no medical restriction for travelling, it is not considered a pre-existing condition.

WHAT SHOULD I DO IN CASE OF AN ILLNESS OR INJURY WHILE TRAVELLING?

Call the Visa® Platinum Assistance Centre as soon as possible. The Centre has physicians and nurses available to monitor the situation and ensure you receive adequate medical care. If you choose to contact a duly licensed physician who is accredited by a local hospital directly, make sure you keep all receipts for medical expenses to claim reimbursement, since no costs will be reimbursed without a receipt.

WHAT DO I NEED TO DO TO SUBMIT A CLAIM?

Make sure you have proof that the tickets were paid with the Visa® Platinum Card, a copy of the receipt or itemised invoice from the physician or hospital that administered the treatment showing the services were paid in full, and a copy of all medical records. In the case of repatriation of remains, you will have to submit a copy of the death certificate and your receipts as proof that the services were rendered and paid. Remember you have 30 calendar days to notify us of the occurrence and that failure to comply with these requirements will result in your claim not being processed. Visit www.visa-platinum.com for more detailed information.

¹For cards issued in Brazil, Mexico and Argentina, medical protection while travelling applies for domestic destinations located 150 kilometers or more from the Cardholder's residence.

***IMPORTANT:** This coverage is subject to terms and conditions, includes certain restrictions, limitations and exclusions, and is subject to change or cancellation without notice. For any question regarding this program, please call your Bank's Customer Service Centre, or contact the Visa® Platinum Assistance Centre toll free 24 hours a day, 365 days a year.