

EASY REFERENCE GUIDE – MARFIN POPULAR BANK WHAT'S-UP CARD

Dear Marfin Popular Bank What's-Up Cardholder,

For your interest and continued security, we are pleased to provide you with a Summary of our **Free Travel Insurance** cover that you are entitled to as a **What's-Up Cardholder**. The cover is activated whenever you pay in full the required cost of your tickets to travel **abroad** for your studies with your **Card**. The insurance cover applies **only** to the **Cardholder** and **only** operates in respect of a complete round, or return ticket Journey (**not** a one-way Journey), that begins and ends in **Cyprus**. The insured period overseas must **not** exceed **365 days**. Cover is restricted to the **outward Journey** from **Cyprus** to the **Cardholder's** usual place of residence in the country in which the **What's-Up Cardholder** is studying and for an additional **seven days** after arrival. Cover for the **return** (or inward) **Journey** will commence when the **Cardholder** leaves their usual place of residence or study overseas and ceases on reaching their normal place of residence in **Cyprus**. There are certain restrictions for **What's-Up Cardholder's** under the age of **18 years** or aged over **40 years**. **The duration of the cover is for the period 1st August 2007 to 14th June 2009 inclusive.**

SECTION	BENEFITS SUMMARY OF YOUR FREE 365 DAY TRAVEL INSURANCE	SUM INSURED
1	TRIP CURTAILMENT (of a Journey by the Cardholder) following the Death of an Immediate Member of the Family: Up to the invoiced cost, or up to a maximum amount of €450 (whichever is the lesser).	Up to €450 * Deductible: €150
2	PERSONAL ACCIDENT ➤ Death by Accidental Bodily Injury: ➤ Loss of one or more Limbs or one or both Eyes: ➤ Permanent Total Disablement (any occupation): ➤ For Cardholders aged under 18 , the maximum payment for Death by Accidental Bodily Injury is:	€42,500 €42,500 €42,500 €17,500
NOTE	No cover is afforded to Cardholders who have attained the age of 40 years.	
3(a)	MEDICAL EXPENSES and OTHER EXPENSES Including Evacuation and Repatriation Expenses.	Up to €17,500 * Deductible: €500
NOTE	No cover is afforded to Cardholders who have attained the age of 40 years.	
3(b)	DAILY HOSPITAL BENEFIT	NOT COVERED
4(a)	BAGGAGE and PERSONAL EFFECTS per Cardholder Cover is restricted only to " checked-in " Baggage and Personal Effects whilst in the care, custody and control of the airline or other common carrier (or their baggage handling agents). Jewellery and Valuables Limit: Maximum Single Article Limit:	Up to €500 €200 €200 * Deductible: €150
4(b)	TEMPORARY DEPRIVATION of BAGGAGE per Cardholder (due to delay, or misdirection in delivery):- ➤ Reimbursement of reasonable receipted expenses incurred (following delayed delivery of luggage) on an Outward Journey in purchasing essential items abroad , but only following a Baggage Delay of more than 24 HOURS from the time of disembarkation, whilst in the care, custody and control of the airline or other common carrier or their baggage handling agents: ➤ Increasing at €35 per hour's delay and up to a maximum of: Maximum payment in all – €350 per Cardholder .	€35 €350
NOTE	Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a) .	
5	PERSONAL MONEY	NOT COVERED
6(a)	TRAVEL DELAY A Benefit is payable if departure is delayed for more than 12 HOURS and up to a maximum limit of €100.00 per Cardholder in all.	€100
6(b)	ABANDONMENT and CANCELLATION (of a Journey by the Cardholder).	NOT COVERED
6(c)	MISSED CONNECTION per Cardholder Reimbursement of reasonable receipted additional travel expenses following a Missed Connection .	Up to €450
7	PERSONAL LIABILITY As a result of accidental bodily Injury to, or accidental loss of, or damage to property of, a third party.	Up to €750,000
8	LEGAL EXPENSES Arising out of Injury to, or Death of, the Cardholder , including costs of consultation.	Up to €750
9	HI-JACK and KIDNAP (for each complete 24 hour period that the Cardholder is illegally held and payable for up to 30 days): Up to a maximum amount of:	€40 per complete day €1,200
• DEDUCTIBLE (or Excess) is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers.		

IMPORTANT ADVICE

- (1): **A written or telephoned notice of a Marfin Popular Bank What's-Up Card claim (including Emergency Medical and Hospitalization Expense Incidents on a Journey abroad), must be reported without exception to Genesis Assistance Services Limited on 22 519 211 and within 25 days after the occurrence or start of any loss or event under this Insurance.**
- (2): This Insurance is **not** a Private Medical Insurance and does **not** cover claims arising from health problems that the **Cardholder**, or **Insured Person**, was aware of before commencing a Journey **abroad**. If the **Cardholder** needs sudden and unexpected medical treatment **abroad**, **Genesis** must be informed **immediately** or they may **not** pay for any Hospitalisation or Medical Expenses. **Genesis** or their representatives **must** be allowed to examine and inspect **all** the **Cardholder's** medical records and information, otherwise any treatment, costs or expenses or medication of any kind incurred outside of **Cyprus** will **not** be covered.
- (3): If the **Cardholder** curtails a Journey or returns home to **Cyprus** on written medical advice, or is ill, injured or admitted into a hospital or a clinic as an **in-patient** and is likely to be hospitalised for more than **12 hours**, someone **must** contact **Genesis** **immediately** on behalf of the **Cardholder**, in order that the conditions of cover can be confirmed and the direct payment of medical bills can be arranged. If this is **not** done, it could mean that the amount of benefit for Medical Expenses will be reduced or **denied**.

(4): Marfin Popular Bank Claim Forms can be obtained by telephoning *Genesis Assistance Services*. A What's-Up Cardholder must provide *Genesis* with all of the information that they will need to allow them to examine and adjust the claim correctly and so to pay the claim fairly and promptly.

(5): Many claims for loss, damage or theft are caused by travellers **not** being careful enough with their belongings. If the **Cardholder** does **not** take good care of their property, the Insurance Claim Examiner may totally, or partially reject, any claim subsequently made.

(6): Checked-in Baggage claims will **not** be considered unless supported by a **Property Irregularity Report (PIR)**, which **must** be obtained should the airline or other common carrier or their handling agent lose, damage or misdirect Baggage belonging to the **Cardholder** on a Journey **abroad**. The **Cardholder must** also record full details of the **incident** in writing to the airline, or other carrier, which states the **date of loss**, theft, damage or misdirection of the Baggage whilst in their care, custody and control. **Airline or other Baggage tags must be kept**. Should the Baggage be recovered, the airline, carrier or their agent **must** confirm in writing the **date** and **exact time** of delivery to the **Cardholder**. The airline, carrier or their agent **must** also confirm in writing whether or **not** the **Cardholder** has received any financial compensation, or discount vouchers, or complimentary air miles from them, due to Baggage loss, damage or misdirection.

(7): NOTICE OF BAGGAGE LIABILITY LIMITATIONS (as is printed inside all 'Passenger Ticket and Baggage Check' coupons for travel by air and is accepted by a passenger. *"Liability for loss, delay or damage to baggage is limited unless a higher value is declared in advance and additional charges are paid. For many international journeys, the Warsaw Convention may apply with liability limits of approximately US \$9.07 per pound (US \$20.00 per kilo) for checked baggage and US \$400.00 per passenger for unchecked baggage. In some cases, where the Montreal Convention applies to your journey, the applicable liability limit is approximately US \$1,375 for checked and unchecked baggage. Some carriers assume no liability for fragile, valuable or perishable articles. Further information may be obtained from the carrier."*

(8): For lost, stolen or damaged Baggage, the **Cardholder must** provide a detailed description of the property along with its date of purchase and its value, allowing for wear and tear at the time of the **incident**. **Bills, invoices** or other **proof of values are required** for every item claimed as lost, stolen or damaged which is valued more than **€.200.00**.

(9): Where Baggage has been delayed for more than **24 hours** following disembarkation on an **Outward Journey** only, the **Cardholder** is allowed to make reasonable emergency purchases of essential items of clothing or requisites, but **must** keep **all** of the original sales receipts for the replacement items to make a valid claim.

(10): Valuables and important documents are **not** covered if packed in Baggage that the **Cardholder** checks-in at the airport, or other departure zones. These **must** be kept with the **Cardholder** at **all** times during their Journey as hand-luggage. If the **Cardholder** is taking particularly valuable items on their Journey, these should be insured under a separate insurance policy, as this Insurance **cannot** guarantee that such items will be covered for their full replacement value if lost, stolen or damaged. Under **no** circumstances should Valuables, Personal Effects, or belongings ever be left **unattended**, or with persons **not** known to the **Cardholder**, particularly at an airport, in a hotel or in vehicles or any public place.

(11): Liaison with the Police and **obtaining Police Reports**, or liaison with the airline or other carrier to obtain essential documents to support a claim, is the sole responsibility of the **What's-Up Cardholder** and **not Genesis Assistance** or **Marfin Popular Bank**. Theft of Valuables or Baggage **must** be reported to the local Police within **24 hours** and a report or receipt obtained.

(12): Should a booked flight departure be delayed for more than **12 hours**, the **Cardholder must** obtain a report from the airline or carrier that states the duration and reason for the delay. There is **no** cover for successive or cumulative delays in arrival times.

(13): Should the **Cardholder** take part in certain sports or activities where there is a high risk of sustaining an Injury, the **Cardholder** may **not** be covered under the terms and conditions of this Insurance.

(14): Wherever at all possible, any reasonable expenses or emergency purchases should be billed to a **What's-Up Card** account. A **Cardholder** (and/or an Insured Person) is any person who has a valid **WHAT'S UP CARD** issued by **Marfin Popular Bank Public Company Limited**.

(15): This insurance does not cover claims arising from a one-way Journey using a one-way ticket to travel with no admitted return date on the Passenger Ticket and Baggage Check coupon for travel by air, sea, road or train. Any insured Journey (up to 365 days) must begin and must end at the Cardholder's Country of Domicile.

(16): Deductible is the first part of each and every loss or claim for which the **Cardholder** is responsible for and which is **not** recoverable under this Insurance.

(17): For Travel to an **E.U.** country, the **Cardholder** should collect a European Union reciprocal health agreement, or an **EHIC** (European Health Insurance Card, applicable in **Cyprus** from 01.01.2006). If the **Cardholder** needs urgent treatment, the **EHIC** should be presented at the time of Hospitalisation or Clinic admission, as it may save the **Cardholder** from paying the **Deductible** (as described above) of **€.500.00**.

→ **See also:** http://www.moh.gov.cy/moh/moh.nsf/index_gr/index_gr or http://ec.europa.eu/employment_social/healthcard/index_en.htm

(18): If the **Cardholder** is **denied boarding** or if their flight is **cancelled** or **delayed** for at least **Two Hours**, the **Cardholder must** ask at the check-in counter, or the boarding gate, for the text stating their rights, particularly with regard to compensation and assistance from the airline (under Regulation (EC) No.261/2004 Article 14(1) [of the **European Commission's Air Passenger Rights**] and/or Regulation (EC) No. 889/2002 of the European Parliament and the Council of 13th May 2002.

→ **See also** the EU's web-site:- <http://europa.eu/scadplus/leg/en/lvb/l24173.htm>

(19): Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to either Laiki Telebank on 8000-2000 or Genesis Assistance Services on 22 519 211.If you have any doubt as to whether or not you should make a claim, you should first telephone Genesis for further advice.

(20): Please note that the What's-Up Card Travel Insurance Master Certificate is held and can be inspected at the offices of Laiki Insurance Centre, 45 Vyzantiou Street, CY-2064 Strovolos, Cyprus.