

International SOS Assistance Service Policy Document



INTERNATIONAL

The International SOS Assistance Alarm Centre is open 24 hours a day, 365 days a year for the use of Gold VISA Cardholders when travelling, providing at least half the cost of the travel has been purchased with the Gold VISA Card. They can be contacted on +44 (0)20 8762 8008.

Free medical help services

SOS will provide the following services free of charge to Gold VISA Cardholders:

Telephone Medical Advice

If contacted, SOS will arrange for the provision of medical advice to the Cardholder over the telephone. It must be noted that a telephone conversation, even with the local attending physician, cannot establish a diagnosis and must be treated as advice only.

Medical service provider referral

SOS shall provide to the Cardholder, upon request, the name, address, telephone number and, if available, office hours of physicians', hospitals, clinics, dentists and dental clinics (collectively 'Medical Service Providers'). SOS shall not be responsible for providing medical diagnosis or treatment. Although SOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Cardholder. SOS, however, will exercise care and diligence in selecting the Medical Service Providers.

Monitoring of medical condition during and after hospitalisation

SOS will monitor the Cardholder's medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

Chargeable medical help services

SOS will charge for the following services on a case by case basis. The provision of these chargeable Services is subject to SOS first securing payment from the Cardholder through his/her Card or from funds from the Cardholder's Family.

Delivery of essential medicine or equipment

SOS will arrange to deliver to the Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder's location.

The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

Despatch of physician

In the event of an emergency where either the Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved and the local medical treatment is unavailable, SOS will send an appropriate medical practitioner to the Cardholder. SOS will not pay for the costs of medical practitioner, consultation charges and any related costs thereof.

Guarantee of hospital admittance deposit

SOS will guarantee or pay any required hospital admittance deposit on behalf of a Cardholder up to GBP £1,500.00. The provision of financial guarantees is subject to SOS first securing payment from the Cardholder through his/her credit card or from funds from the Family.

Arrangement of emergency medical evacuation

In the event of an Illness or Accident, SOS will arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available. SOS will arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

Arrangement of emergency medical repatriation

SOS will arrange for the return of the Cardholder to the Principal Country of Residence following the Cardholder's Emergency Medical Evacuation and subsequent hospitalisation.

Arrangement of transportation of mortal remains

In the case of death of the Cardholder whilst abroad, SOS will assist with the necessary formalities and will arrange for the repatriation of the mortal remains to any location as may be selected by the Cardholder's legal personal representative.

Arrangement of Transportation to join a Cardholder

SOS will arrange for round trip transportation for a person chosen by the Cardholder to join him/her if he/she has been hospitalised abroad.

Arrangement of return of children

If dependent children are left unattended as a result of a Cardholder's Accident or Illness, SOS will arrange the transportation for such children by Common Carrier to their normal place of residence. Qualified attendants will be provided when deemed appropriate by SOS.

Full trip personal accident insurance scheme

What are you covered for?

SOS will pay up to the limits set out below:

If, whilst this Agreement is in force, a Cardholder sustains Bodily Injury during a Journey and independently of any other cause such Bodily Injury results in the death, Permanent Total Disablement or Dismemberment of the Cardholder, the Underwriters will pay to the Cardholder, or such person as may be selected by the Cardholder's legal personal representative(s), the sum of £85,000.

Exclusions

- The Cardholder exercising any form of hazardous work in connection with any business, trade or profession
- The Cardholder engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route
- Hazardous pursuits including, but not limited to, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting, bungee jumping, scuba diving or martial arts or any sports undertaken on a professional or competitive basis
- Any winter sports
- The Cardholder engaging in active service in the armed forces of any nation
- Active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrections
- Any bodily Injury, Illness, death, loss, expenses or any other liability attributable to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases)
- Costs which would have been payable if the event giving rise to the intervention of SOS had not occurred
- More than one claim under this benefit in connection with the same Accident
- Expenses resulting from medical or surgical treatment except where such treatment is rendered necessary by Bodily Injury
- Bodily Injury sustained other than during a Journey

Travel information service

The Cardholder can call SOS who will provide advice for any important administrative or medical questions about your journey, for example vaccinations, visas, taxes and customs information.

Referral services

Referral service to medical specialists abroad

The Cardholder can call the SOS Service Centre and SOS shall provide details on suitable medical specialists in the country the Cardholder will be visiting. Most physicians selected by SOS speak English and/or a second language as well as their mother tongue.

Referral service to legal assistance abroad

If the Cardholder is involved in a criminal or civil case whilst the Cardholder is travelling, SOS will provide the Cardholder with legal advice and representation. The Cardholder will have to pay the lawyer and any costs or fines that are awarded against the Cardholder.

Travel and general services

Inoculation and Visa Requirement Information

SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication 'Vaccination Certificates Requirements and Health Advice for International Travel' (for inoculations) and the 'ABC Guide to International Travel Information' (for visas). This information will be provided to the Cardholder at any time, whether or not the Cardholder is travelling or an emergency has occurred. SOS shall inform the Cardholder requesting such information that SOS is simply communicating the requirements set forth in a document and SOS shall name the document.

Interpreter Referral

SOS will provide the Cardholder with the name, address, telephone numbers and if requested by the Cardholder and if available, office hours for interpreters worldwide. SOS is not responsible for any interpreting fees or related charges which are the responsibility of the Cardholder.

Lost and Stolen Card Reporting

Should SOS receive notification of a lost or stolen card from the Cardholder, SOS shall inform Abbey International within 30 minutes upon receipt of such call.

General conditions

- The Cardholder must write and tell SOS claims services within 30 days of any accident which may give rise to a claim. If the Cardholder cannot do this, the Cardholder must write to SOS as soon as possible
- The Cardholder must pay for and provide any certificates, information or evidence SOS ask for
- The Cardholder must take reasonable care to prevent any Accident, Bodily Injury, Illness, loss or damage
- SOS are not responsible for anyone failing to provide services or for delays caused by strikes or conditions beyond our control
- SOS may claim back any amounts we pay to the Cardholder for Bodily Injury or Illness from anyone who is responsible for that Bodily Injury or Illness
- If the Cardholder has other insurance, SOS may take over the Cardholder's right to take action under that insurance
- In the policy, words in the singular will include the plural meaning and words in the plural will include the singular

- Any changes to the conditions in the policy must be confirmed by SOS in writing before they are valid
- The Cardholder must fill in a claim form, send it to SOS within 90 days of running up any costs. SOS may extend this time limit if the Cardholder cannot provide the proof SOS need
- If SOS asks the Cardholder to send them documents, the Cardholder must send the originals and not photocopies
- If the Cardholder makes a false claim or provides false information, SOS will not pay benefits

General exclusions

- Expenses incurred as a result of claims occurring more than 90 days after the commencement of the Journey
- The Personal Accident benefit does not apply where a Cardholder is over 75 years of age
- Any pre-existing defect, infirmity or condition for which the Cardholder is receiving medical treatment, advice or consultation at the time of travelling or at the time of arranging travel unless specifically agreed in writing by SOS
- Any Journey booked or undertaken against medical advice
- Situations where a Journey was specifically undertaken with the intention of obtaining medical treatment
- Situations where a Journey was booked after receipt of a terminal prognosis to the Cardholder or a Family member
- Cases related to psychiatric disorders or pre-existing defects, infirmities or conditions for which treatment has previously been received
- Cases of pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the seventh month at the start of any Journey covered by the policy
- Situations arising from or in any way connected with a wilfully self-inflicted injury or Illness, insanity, alcohol, drug or substance abuse or self exposure to needless peril (except in an attempt to save human life) including suicide
- Claims resulting from the failure of the Cardholder to exercise all reasonable care to protect themselves and their property
- The commission of, or the attempt to commit, an unlawful act
- Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war
- Consequential loss other than stated as being specifically covered
- Claims notified more than 90 days after the date of loss

Definitions

Terms used in this document should be interpreted as follows:

- 'Accident'** shall mean any sudden or unexpected, external and violent event which may befall the Cardholder/s, other than any intentionally self-inflicted Bodily Injury/Illness or any attempt at suicide
- 'Act of Terrorism'** shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear
- 'Bodily Injury'** shall mean injury which is caused by Accident and which within twelve months from the date of the Accident results in the Cardholder's death, Permanent Total Disablement or Dismemberment
- 'Cardholder'** shall mean any person no more than 75 years of age who has a valid Gold Visa Card issued by Abbey International, and will include any of his/her Family, who are all travelling on a Journey from his/her Principal Country of Residence with pre-assigned ticketing
- 'Common Carrier'** shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service
- 'Dismemberment'** shall mean loss of a limb including loss of use of limb or loss of eye(s) including total and irrecoverable loss of sight occurring within 12 months of the date of the Accident

- 'Family'** shall mean the Cardholder, spouse, unmarried children aged 18 or under and children under 23 in full time education. Children shall include stepchildren and legally adopted children. Spouse shall include all legal wives and common law partners (including same sex partners) cohabiting at the same address for a continuous period of at least one year prior to the Journey
- 'Illness'** shall mean any sudden and unexpected deterioration of health certified by a competent medical authority and agreed by a SOS Physician
- 'Journey'** shall mean the first 90 days of any trip outside the Cardholder's Principal Country of Residence, where at least 50% of the total value of tickets for travel have been paid by using such Cardholder's Gold Visa Card issued by Abbey International. The Journey shall be deemed to have begun with the Cardholder's departure from the home where such Cardholder normally resides and shall have ended upon return to that home
- 'Permanent Total Disablement'** shall mean disablement, caused other than by loss of limb or eye, which has prevented the Cardholder from engaging in any gainful occupation for at least twelve months and will in all probability entirely prevent the Cardholder from engaging in any gainful occupation whatsoever for the remainder of his or her life
- 'Principal Country of Residence'** shall mean that country in which the Cardholder(s) has/have their permanent home and as shown on the Cardholder's passport. The immediate Family assumes the nationality of the Cardholder for the purposes of this Agreement. In the event of dual nationality, the Cardholder must elect only one nationality for the purposes of this Agreement and for the duration of this Agreement
- 'Services'** refer to 24-hour assistance and other related emergency services to be provided by SOS in terms of this Agreement
- 'SOS Physician'** shall mean the physicians attached to the SOS alarm centres throughout the world
- 'Underwriters'** refers to certain underwriters at Lloyd's

Service Centre telephone number

24-hour medical and legal assistance when you are abroad. Cardholders can call the International SOS Assistance Alarm Centre whenever you need medical or legal assistance: Telephone: +44 (0)20 8762 8146

Cardholders with queries on the SOS Services should contact the SOS Service Centre: International SOS Assistance (UK) Ltd, Sixth Floor, Landmark House, Hammersmith Bridge Road, London W6 9DP, United Kingdom. Registered office: 20 Old Bailey, London EC4M 7AN

Abbey International Gold VISA Card Insurance Scheme

This scheme is arranged with certain underwriters at Lloyd's of London using International SOS Assistance (UK) Ltd to provide services. Any changes to the benefits of the insurance will be notified to the Cardholder in writing, by Abbey International.

The policy reference number is 004448A.

To make a claim please call +44 (0)20 8762 8146

Useful contact numbers

If you have any questions about your Gold VISA Card please call:

Abbey International

PO Box 545, 19-21 Commercial Street, St Helier, Jersey JE4 8XG, Channel Islands
Telephone: +44 (0)1534 885 000
Facsimile: +44 (0)1534 828 884
E-mail: info@abbeyinternational.com

If your Card is lost or stolen, please call one of the following numbers:

Abbey International

Telephone: +44 (0)1534 885 000 (8am to 8pm, UK time, on business days)

First Data International

Telephone: +44 (0)1268 298807 (24 hour)

VISA International

Telephone: +44 (0)20 7938 1031 (If you are calling from Europe, the Middle East or Africa).
Or: +1 410 581 3836 (If you are calling from anywhere else in the world).

If you need medical or legal assistance, please call: International SOS Assistance Alarm Centre Telephone: +44 (0)20 8762 8146 All this information can be found on our website www.abbeyinternational.com

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