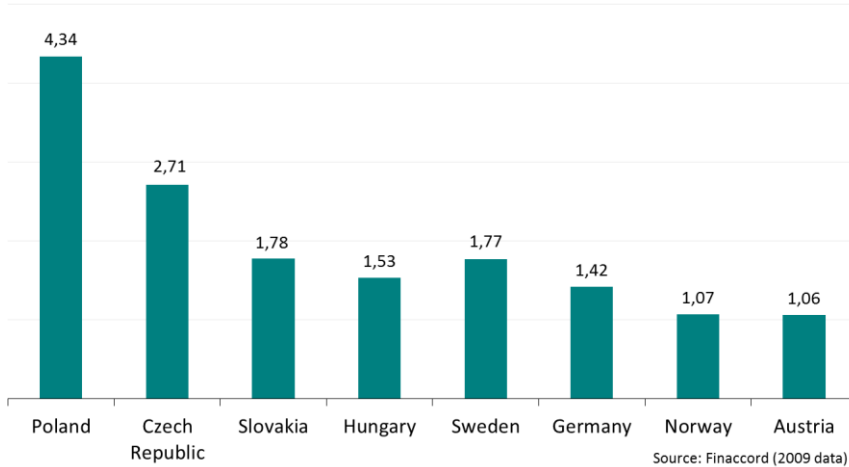


Payment Card Bundles & more

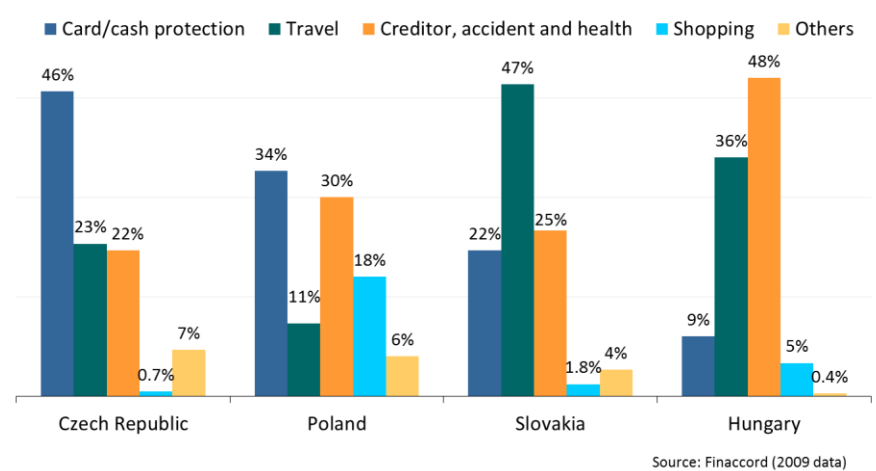


Insurance + Assistance linked to cards and accounts in Northern & Central Europe

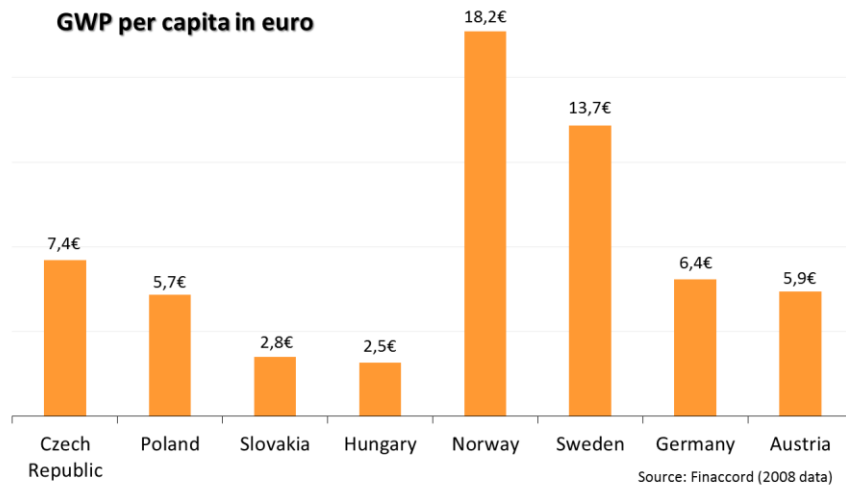
Average no. of policies and covers per product



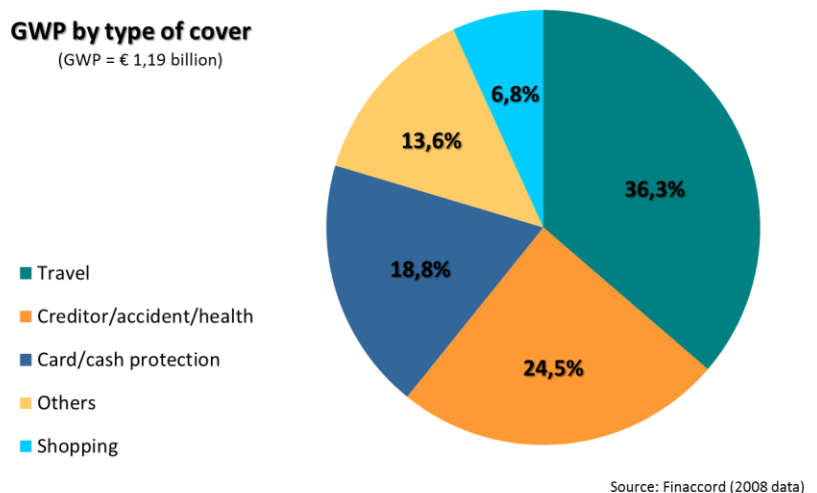
Penetration rates by type of cover



GWP per capita in euro



GWP by type of cover
(GWP = € 1,19 billion)



Barclays - UK

Platinum Credit Cards Offer

Purchase Protection

Purchase Protection

- Any loss or damage that the supplier can't resolve
- Maximum refund £5,000 /€5,700
- Requests for refunds within 90 days

Gadget Insurance

think of it as a technical hitch

Let Barclaycard Gadget Insurance take care of it for just £1.49 a month*, plus one month free on all policies!

Whether your phone (or other valuable gadgets) are accidentally damaged, stolen or simply broken down, you'll think of it as a mere 'technical hitch' with Barclaycard Gadget Insurance. That's because we'll send a replacement within 2 days of approving your claim. Plus...

Worldwide cover as standard
Cover against loss for an extra £1 per month

Choose the cover you need

Gadget	Cover Price	Buy Now
iPhone	£5.99 per month	Buy now
Mobile/Android	£1.49 per month	Buy now
BlackBerry	£1.49 per month	Buy now
iPad	£4.88 per month	Buy now
Tablet (inc. Kindle)	£2.19 per month	Buy now
Laptop	£3.99 per month	Buy now
Digital camera	£2.19 per month	Buy now
Video camera	£2.19 per month	Buy now

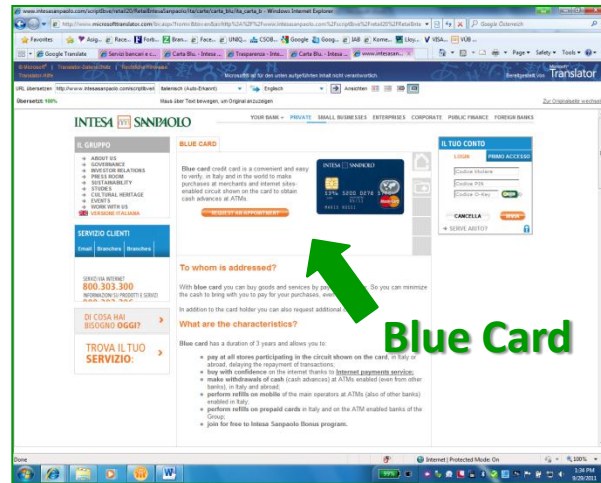
one month free!

Policy Information...
Download the Gadget Insurance Policy Documents in PDF format
Policy Summary
Policy Document (full terms & conditions)

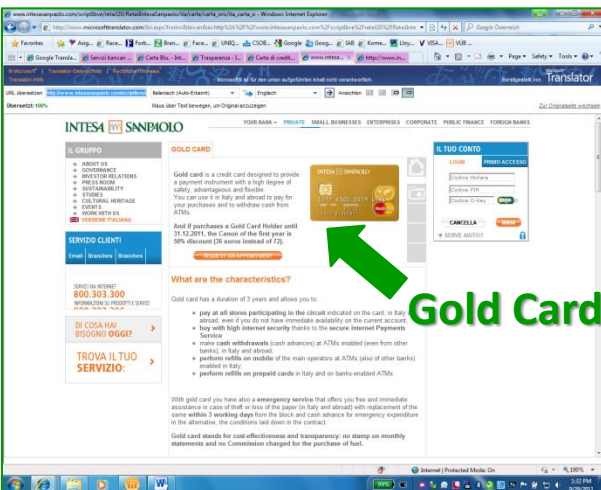
Add-on Cover: Gadget & Mobile Phone Insurance

- Cover against accidental damage, theft or breakdown for £1.49*/£1.70 per month (*e.g. for iPhone is £5.99/€6.82 per month)
- One month free for all policies
- Cover against loss is an extra £1/£1.14 per month

Intesa Sanpaolo - Italy



Blue Card

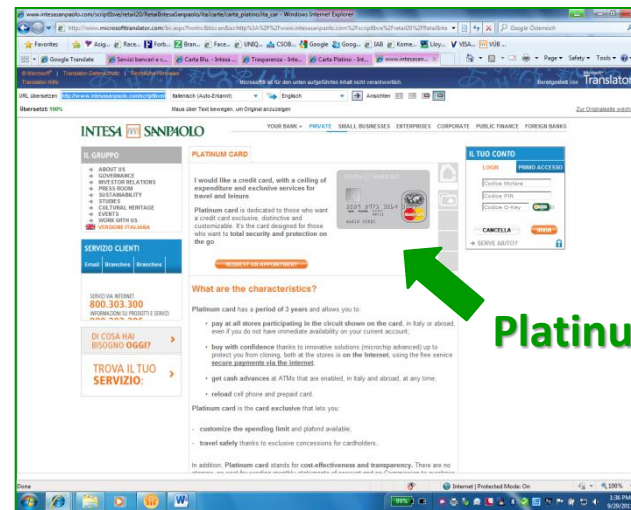


Gold Card

Safe Online – reimbursing purchases made online against damage, break-down, incompleteness, non-conformity in case there is a dispute not resolved between the Insured and the Seller.

Warranty Purchase in case of theft - €1,000 for a claim and €3,000 for one year

- Costs of insurance coverage are included in the annual fee card.



Platinum Card

In case of **theft of the purchases**, limit of €2,200 and maximum €6,600 per claim/per year

Free Insurances: Safe Online, Shopping Protection Warranty, Warranty robbery at ATM, Warranty Identity theft

- Minimum purchase value: €75

Bank Pekao (Unicredit member) - Poland

The screenshot shows the Bank Pekao SA website. A blue banner at the top reads '4 Pory Roku' (4 Seasons of the Year). Below it, there's a section for 'KARTY KREDYTOWE' (Credit Cards) with a blue arrow pointing to it. The page lists various card types: Karty podstawowe (Basic cards), Karty srebrne (Silver cards), Karty złote (Gold cards), and Karty partnerskie (Partner cards). A sidebar on the right contains a 'NARZĘDZIA' (Tools) section with links to 'Szukaj w serwisie' (Search in service), 'Kontakt i obsługa' (Contact and service), 'Formularze i bankomaty' (Forms and ATMs), 'Informa kart płatniczych' (Payment card information), 'Dokumenty do pobrania' (Documents to download), 'Zasady i regulaminy' (Rules and regulations), 'Regulamin kart kredytowych' (Credit card terms and conditions), 'Taryfy opłat i prowizji' (Fees and commissions), and 'Zapamiętaj skróty' (Remember shortcuts).

Credit Cards

Purchase Protection

- Covers theft, burglary, robbery, damage of goods
- Period covered: 15 days from the date of purchase
- Total amount of PLN 3,500 /~ € 750 annually on each card

Price Protection

- Period covered: 7 days of the date of purchase of goods
- Total amount of PLN 1,500/~ € 320 annually on each card

The screenshot shows the 'CREDIT CARD PEKAO/SHELL' page. It includes sections for 'Basic information', 'Benefits', 'Insurance', 'Safety', and 'Payment'. The 'Insurance' section details the 'Purchase Protection' and 'Price Protection' benefits. A blue arrow points to the 'Credit Card Shell' section.

Credit Card Shell

The screenshot shows the 'GOLD CREDIT CARD PEKAO/SHELL' page. It includes sections for 'Basic information', 'Benefits', 'Insurance', 'Safety', and 'Payment'. The 'Insurance' section details the 'Purchase Protection' and 'Price Protection' benefits. A blue arrow points to the 'Gold Credit Card Shell' section.

Gold Credit Card Shell

Bank Millenium - Poland



CHOOSE THE CARD AND CHECK THE RANGE OF THE INSURANCES:

Millennium Visa Impresja

MILLENNIUM VISA IMPRESJA

Package price (monthly) - PLN 3.99

Unauthorized use of the card - insurance face amount	150 €
Unauthorized use of the card - insurance cover period (number of hours)	72
Purchase insurance - insurance face amount	PLN 1 000
Purchase insurance - insurance cover period (number of days)	60
Insurance of cash against robbery - insurance face amount	PLN 1 000
Insurance of cash against robbery - insurance face period (number of hours before blocking the card)	24
Lowest price guarantee insurance - insurance face amount	PLN 500
Lowest price guarantee insurance - insurance cover period (number of days)	60

Safe Card Package

Lowest price guarantee insurance

- Maximum limit PLN 500 /~ € 107 per claim
- Insurance cover period: 60 days

Additional: Package Assistance tailored to the female target (PLN 4,99/ ~ € 1 monthly fee):

- Home, Medical, Car
- Concierge
- Personal schedule keeper

Safe Card insurance package (optional insurance)

- **Monthly fee:** PLN 3,99 /~ € 0,90

Purchase insurance

- Cover against theft, loss or damage (cost of repair)
- Maximum limit PLN 1,000 /~ € 214 per claim
- Insurance cover period: 60 days

Overview on available payment card covers

		CE				SEE						EE		BA	
		Czech Rep.	Slovakia	Poland	Hungary	Croatia	Bosnia	Serbia	Bulgaria	Kosovo*	Albania	Romania	Ukraine	Russia**	Slovenia
PPI	Death due to illness	✓		✓	✓	✓			✓				✓	✓	u.d.
	Accidental death	✓		✓	✓	✓	✓	✓	✓				✓	✓	u.d.
	Permanent (accidental) disability	✓		✓	✓		✓		✓				✓	✓	u.d.
	Incapacity to work	✓			✓										
	Unemployment	✓			✓										
Fraud covers	Fraudulent use (card loss and theft)	✓		✓			✓	✓	✓						u.d.
	Skimming	✓						✓							u.d.
	Theft of cash			✓											
	Theft of goods			✓											
	Loss of documents & keys	✓					✓	✓	✓						
Life Style Covers	Travel Insurance	✓			✓	✓	✓	✓	✓		✓	✓			
	Extended warranty						✓								
	Price & purchase protection											✓			
	Mobile phone insurance	✓						✓							
	Concierge services			✓											
	Home assistance			✓											
Total # of available covers		10	—	8	6	3	6	6	6	—	1	2	3	3	(5)

u.d. under development

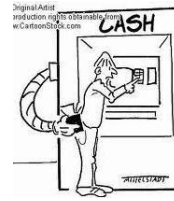
*Non-Life Company

** Life Company



Card Misuse & Skimming

Defintion	<p>Card Misuse (Fraudulent use): Unauthorised use of payment/credit cards as a result of their loss or theft</p> <p>Skimming: Theft of data from the payment card during its use in a legal transaction.</p>
Insured incidents	<p>Transactions</p> <ul style="list-style-type: none"> requiring the physical presence of the card, unauthorised transactions are covered conducted up to eg. 48 hours preceding the moment a request to block the card is made not requiring the physical presence of the card and involving the unauthorised use of specific card data, unauthorised transactions will be covered conducted up to eg. 90 days preceding the date a request to block the card is made.
Costs reimbursed	All costs corresponding to the amount of his/her financial loss resulting from the unauthorised use (incl. card blocking)
Most common exclusions	<ul style="list-style-type: none"> use of the payment card contrary to the cards terms & conditions and gross negligence the card is used by another person that lives in a joint household with the insurant and uses the payment card without the insurant's per-mission misuse which occurs after the notification of theft, loss or misuse of the card to the bank when the card's PIN code was used RS: payment effected through internet/telephone.
Limits	<p>CZ: Maximum sum insured per claim = € 150,- (=clients liability according to the european payment services directive) with a limitation of eg. max. € 500,- per cardholder per year</p> <p>RS: € 1.000,-, € 50,- deductible</p>
Net price per month	<p>CZ: Card Misuse & Skimming: ~ € 0,50</p> <p>RS: Skimming: € 0,63 - € 1,50 (depending on the number of insured cards)</p> <p>Europ Assistance: € 0,33 (for 16.700 cards/year)</p>



Theft of cash & goods

Is mostly offered as one value proposition with card misuse and skimming!

Insured incidents

Theft of cash:

Cash collected by card from an ATM or a bank (up to 4 hours from the collection)

Theft of goods:

- Theft
- Damage of the items purchased made by card (up to 30 days from the date of purchase)

Insured items

All items except motor vehicles, plants, animals, car accessories, drugs, food, cash, jewelry, plane and airline tickets, documents

Items costing over € 50,-

Costs reimbursed

Theft of cash: equivalent of the stolen cash

Theft of goods: Purchase price

Limits

Maximum sum insured per claim € 500-1.250 (depending on the cover)

Net price per month

PL: Card Misuse & Theft of cash & goods : ~ € 0,50



Extended Warranty

Defintion	Extension of the original manufacturers warranty up to 12 additional months on eligible purchases with warranties of 24 months or less
Insured incidents	<ul style="list-style-type: none"> • Breakdown: mechanical or electric fault which stops the equipment working properly • Accidental damage: physical damage as a result of a sudden and unforeseen cause which stops the equipment working properly • Secondary cover: No cover under extended warranty if breakdown costs are covered elsewhere by any manufacturer's suppliers, or repairer's guarantee or warranty. If the client is entitled to claim under an other insurance policy, the insurer will only pay an appropriate portion
Insured items	<ul style="list-style-type: none"> • New white, (grey) and black goods purchased entirely with a credit cards that come with an original manufacturers warranty • Items costing over € eg. € 100,- up to € 150,-
Costs reimbursed	<ul style="list-style-type: none"> • Reimbursement of repair costs and costs of replacement of faulty parts • The maximum repair and replacement costs shall not exceed the original purchase price paid for the product or the current value, whatever is lower
Most common exclusions	<ul style="list-style-type: none"> • Use other than domestic use, commercial use, operating the product outside the standard manufacturer usage guidelines, failure to comply with the manufacturer's instructions, faulty installation or connections, any wilful act or neglect, mechanical failures caused by normal wear and tear or gradual deterioration, software viruses, cosmetic damage,.. • Used or antique items, boats or motorized vehicles, land, buildings, permanently installed items, consumables and perishables, professional services, application programs, operating software and other software, Items purchased for resale, professional or commercial use,..
Limits	<p>Maximum sum insured per claim: € 750,-</p> <p>Maximum sum insured per year and cardholder: € 1.500,-</p>
Net price per month	CORIS and Europ Assistance: ~ € 0,50 – 0,75



Defintion	Theft or accidental damage of purchases made by card (from 10 up to 90 days from the date of purchase; RO: 30 days)
Insured incidents	<ul style="list-style-type: none"> • Accidental damage of the purchased item • Theft of the insured item • Secondary cover: see Extended warranty
Insured items	<ul style="list-style-type: none"> • New white, (grey) and black goods purchased entirely with a credit cards • Items costing over eg. € 50,- (RO) up to € 150,- (Europ Assistance)
Costs reimbursed	<ul style="list-style-type: none"> • Reimbursement of repair costs and costs of replacement of faulty parts • The maximum repair and replacement costs shall not exceed the original purchase price paid for the product or the current value, whatever is lower
Most common exclusions	<ul style="list-style-type: none"> • Use other than domestic use, commercial use, operating the product outside the standard manufacturer usage guidelines, failure to comply with the manufacturer's instructions, faulty installation or connections, any wilful act or neglect, mechanical failures caused by normal wear, and tear or gradual deterioration, software viruses, cosmetic damage, .. • Used or antique items, boats or motorized vehicles, land, buildings, permanently installed items, consumables and perishables, professional services, application programs, operating software and other software, Items purchased for resale, professional or commercial use, mobile phones, ..
Limits	<p>Maximum sum insured per claim: € 750,- (CORIS, Europ Assistance)</p> <p>Maximum sum insured per year and cardholder: € 500,- (RO); € 1.500,- (CORIS, Europ Assistance)</p>
Net price per month	<p>RO: Price & Purchase Protection € 0,15 (for 150.000 cards/year)</p> <p>Europ Assistance: € 0,75 (for 16.700 cards/year)</p>



Definition	<p>Covers the price difference between the item paid by card and the alternative price for the same item sold by another provider/retailer</p> <p>Observation period: different market practices, mostly 5 to 15 days</p>
Insured items	<ul style="list-style-type: none"> • Goods purchased entirely with a credit cards; RO: white goods only • Same item = same technical specifics, same color, etc • Items costing over € eg. € 100,- up to € 150,-, maximum € 1.000,-
Costs reimbursed	<p>Reimbursement of the difference between the purchased and the lower price</p> <p>Price difference shall be minimum € 50,- (RO)</p>
Most common exclusions	<ul style="list-style-type: none"> • Shopping made by the team member of the place where item was bought, owner of the place, or of the place where the cheaper item appeared; cheaper price at the same shopping place; cheaper price caused by delivery or packing price; catalog shopping, home sale shopping; cheaper price when using discount, member or any other type of card, incl. debit or credit card • Used or antique items, boats or motorized vehicles, land, buildings, permanently installed items, consumables and perishables, professional services, application programs, operating software and other software, Items purchased for resale, professional or commercial use, mobile phones
Limits	<p>Maximum sum insured per claim: € 750,- (CORIS, Europ Assistance)</p> <p>Maximum sum insured per year and cardholder: € 500,- (RO); € 1.500,- (CORIS, Europ Assistance)</p>
Net price per month	<p>RO: Price & Purchase Protection € 0,15 (for 150.000 cards/year)</p> <p>Europ Assistance: € 0,50 (for 16.700 cards/year)</p>



Definition	Fraudulent use of the mobile phone will cover the cost of the calls made by a third party, using the mobile phone of the insured or his SIM card during the first 24 hour period following the theft and before a request to block the line
Insured incidents	Theft of the mobile phone
Insured items	Mobile phone or a SIM Card with an account to a mobile phone operator at the name of the cardholder. No registration of the program is necessary. Mobile phone or Sim card given as gifts are covered only if the account of the mobile phone operator is at the name of the cardholder.
Costs reimbursed	Costs of the calls made by a third party Costs for blocking the mobile phone
Most common exclusions	When the cardholder is not in the name appearing in the mobile phone account. Loss of the Mobile Phone or SIM Card. Calls made fraudulently after the first 24 hours of the theft.
Limits	€ 100,- per year and cardholder
Net price per month	RS: € 0,10 - € 0,83 (depending on the number of insured cards)



Thank you!