

OP Gold Travel Insurance, Rental car insurance and Ticket Cancellation



Insurance Product Information Document

Company	Inter Partner Assistance SA
Product	Credit card Travel Insurance and Ticket Cancellation, OP GOLD 1.7.2024 EN

This document is a summary of the OP Visa Gold credit card Travel Insurance and Ticket Cancellation. Please see the complete terms and conditions of the product in the policy documentation.

What is this type of insurance?

Travel Insurance, Rental car insurance and Ticket Cancellation are benefits of OP Gold credit card (later OP Gold card). Travel Insurance covers medical expenses and property damages during a trip. The policy is valid for OP Visa Gold cardholders under 91 years of age with permanent residence in Finland. The Travel Insurance also covers the cardholder's children under 25 years of age and spouse/cohabitant when they live in the same household and travel with the cardholder. The persons covered are referred to as beneficiaries. Rental car insurance is a part of the Travel insurance. Please see the insurance terms and conditions for detailed information about the contents of insurance cover. Ticket Cancellation covers theater, concert or event tickets booked in advance and charged from the OP Gold card in the event of illness. The policyholder is OP Retail Customers Plc.



What is insured?

- ✓ Medical expenses due to travel illness or accident during your trip abroad, up to €20 million/person/family.
- ✓ Repatriation and transportation charges for returning the covered person's body back to the country of residence.
- ✓ Falck emergency assistance 24/7.
- ✓ Dental treatment expenses following an accident, up to €1000. Dental treatment due to acute infection, up to €500.
- ✓ Accidental personal total disablement or accidental death up to €40,000 (children under 25 years of age, up to €4000).
- ✓ Funeral expenses, up to €3000.
- ✓ Cancellation, up to €1,500/person. Excess €25. Cancellation, up to €6,000/family. Excess €25.
- ✓ Curtailment, maximum limit for all beneficiaries travelling together €10,000. Excess €75.
- ✓ Delayed departure. After 4 hours, up to €100/person or €400/family. After 8 hours, up to €100/person or €400/family. After 24 hours, up to €100/person or €400/family.
- ✓ Missed departure, up to €1000/person/family. Excess €75.
- ✓ Missed Connection, up to €500/person. Excess €50
- ✓ Baggage delay after 2 hours, up to €200/person/family. Extended baggage delay after 48 hours, up to €800/person/family.
- ✓ Theft of or damage to baggage. Up to €1000/person or €4000/family. Excess €75.
- ✓ Theft of or damage to personal money. Up to €400. Excess €50.
- ✓ Theft from a hotel safe box, up to €700. Excess €50.
- ✓ Loss of, theft of or damage to valuables, up to €800. Excess €50.
- ✓ Personal liability abroad, up to €80 000. Excess €50.
- ✓ Overseas legal expenses, up to €50 000. Excess €250.
- ✓ ATM assault abroad, up to €500.
- ✓ Rental car collision damage excess waiver, up to €2000.
- ✓ Ticket Cancellation covers theatre, concert or event tickets paid with a credit card in the event of illness, up to €1000.



What is not insured?

- ✗ Illness or injury you were aware of prior to the start or booking of your trip. Treatment or medical expenses resulting from a pre-existing illness, infectious disease or a medical condition for which you have received a terminal prognosis.
- ✗ Incidents that the insured was aware of or have occurred before the start of the policy.
- ✗ Cancellation or curtailment of the trip due a pandemic.
- ✗ Medical expenses due to travel illness or accident in Finland.
- ✗ Restrictions defined in the terms and conditions.
- ✗ Lost baggage.



Are there any restrictions on the cover?

- ! Insurance is valid during a trip abroad when 50% of the travel expenses are paid with OP Gold card.
- ! Insurance is valid in the country of residence only when accommodation is pre booked at least for two nights and/or transport is pre booked for a fee and paid with OP Gold card.
- ! Domestic travel destination has to be more than 50 kilometres from their home, workplace, place of study or a holiday home in their permanent use.
- ! Some sections of the policy are subject to an excess. Please see terms and conditions for full details.
- ! Some sports and activities are excluded under personal liability and travel accident. A full list is provided in the terms and conditions of the policy.
- ! Only one benefit is paid for the same insured event, even if the insured has multiple OP Gold cards.
- ! Insured must take all reasonable care and precautions to prevent an incident from happening (see general conditions).
- ! The Rental Car insurance is valid when the cardholder has a valid driving licence for the vehicle they have rented, and when they are named as the first driver in the rental agreement. The insured is a private person residing in Finland aged at least 21 and no more than 80 and a cardholder of the aforementioned OP Gold card.
- ! The Rental Car insurance is valid when Travel insurance is valid and the rental car is paid with OP Gold card.
- ! The maximum duration of the travel is 45 days. However, the rental period of the rental car may not exceed 30 days. If either of these is exceeded, the cover is not valid in any respect.
- ! Ticket cancellation does not cover season tickets.



Where am I covered?

- ✓ Individual leisure trips up to 45 consecutive days worldwide.
- ✓ Domestic trips must be at least 50 kilometers from the beneficiary's home, workplace, place of study or holiday home that is in his/her regular use. Cover does not apply during trips between beneficiary's permanent residence, workplace, place of study or holiday home.
- ✓ Cover does not apply when traveling across the border to Russia with your own vehicle.
- ✓ Ticket Cancellation covers tickets that are purchased in advance with credit card within one year.



What are my obligations?

- The Beneficiary must take all reasonable care and precautions to prevent an incident from happening and take steps to minimize loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- The beneficiary must file a loss report and provide the insurance company with necessary information and documentation.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.
- You must enrol at Medicare offices in Australia if you will be receiving treatment. If you receive treatment before you enrol, Medicare benefits can be backdated, if you are eligible.
- To be eligible you must be a resident of Belgium/ Finland/ Italy/ Malta/New Zealand/ the Netherlands/ Norway/ the Republic of Ireland/ Slovenia/Sweden/ or the United Kingdom and will need to show your passport with an appropriate visa. If you do not enrol at Medicare offices we may reject your claim or limit the amount we pay to you. If you need treatment which cannot be carried out under Medicare you must contact us before seeking private treatment. If you do not do so, we may reject your claim or limit the amount we pay to you.



When and how do I pay?

- Travel Insurance and Ticket Cancellation are free of charge benefits of OP Gold card.



When does the cover start and end?

If the insured cancels the card providing the insurance cover, the insurance cover ends and all indemnities end.



How do I cancel the contract?

- Travel Insurance, rental car insurance and Ticket Cancellation are free of charge benefits of OP Gold card.
- The agreement can only be terminated by cancelling the OP Gold card.