

Diners Club®

TravellerCare

INSURANCE INFORMATION

42.15517

FRUTAS FRESCAS	
* CARAMBOLAS	R\$ 5,00
* CAJU	R\$ 8,00
* MELANCIA	R\$ 2,50
* FRUTA DO CONTE	R\$ 8,00
* ABACAXI	R\$ 3,00
* MAMÃO	R\$ 1,50
* COCA	R\$ 2,50



87.836681

- Policy Summary
- Policy Document
- About our Insurance Services

Travelling, whether it be for business or leisure can be hard work and sometimes stressful. No wonder so many travellers appreciate the Diners Club Card. As well as our worldwide network of Airport and Business Lounges, our Foreign Exchange and Club Phone services, Your Diners Club Card also offers You the protection of TravellerCare.

TravellerCare is a range of immediate emergency assistance insurances designed to keep cardholders on the move and provide immediate, complimentary, emergency support through our worldwide assistance service. So, if You're stranded at Charles de Gaulle because a scheduled flight is delayed, You can charge the cost of meals, any additional hotel expenses You incur, or even hotel – airport transfer expenses to Your Diners Club Card (up to the covered limit) and claim them back from TravellerCare.

Imagine, You arrive in Prague to find that Your luggage has been delayed until the following morning, and You need to change for an important business dinner that evening. You can purchase the toiletries and clothing You need to get You through (up to the covered limit) and claim the cost back from TravellerCare on Your return. TravellerCare only provides cover for scheduled travel arrangements for journeys starting in Your home country which are charged to your Diners Club Card. Cover is automatic, there is no need to contact us.



This is a policy summary. It does not contain the full terms and conditions of our Travellercare product. Full terms and conditions can be found in the policy document.

Personal Card - Personal Accident - £100,000

Corporate Card & Lodged Account -

Personal Accident - £200,000

Payable in the event of death or permanent loss of use of one or more limbs, or permanent loss of sight.

Flight Departure Delay - up to £100 after 4 hours

We will pay for necessary and essential purchases charged to Your Diners Club Card.

Luggage Delay - up to £450 after 4 hours

We will pay up to £450 for the purchase of essential clothing and toiletries charged to Your Diners Club Card.

Exclusions

Significant or unusual exclusions:

Journeys not charged to the Diners Club Card.

Death or disability over a year after the accident. Bodily injury whilst being under the influence of alcohol or drugs. (Section 1)

Flight departure claims where Your flight has been delayed less than 4 hours. (Section 2)

Claims for lost or stolen shopping purchases where You have failed to obtain a police report or transport carrier's report within 24 hours. (Section 4)

Claims under the Emergency Medical Assistance section relating to pre-existing, recurring, chronic or continuous illness or condition which You were aware of or receiving treatment for before starting Your journey. Pregnancy within 2 months of the expected delivery date. (Section 5)

Personal Card only - Shopping Purchases

(Get it Home) - up to £2,500

Items purchased on Diners Club Card during Your Insured Journey are automatically covered against loss, theft or accidental damage until You get them home.

Legal Assistance

Following an accident during Your Insured Journey We will pay up to £1,500 of legal expenses to defend You or to seek damages from a 3rd party.

Worldwide Emergency Assistance Service

Wherever You are in the world, You need to know that help isn't far away. That's why Diners Club provides Cardholders with access to a worldwide emergency assistance service, 24 hours a day - every day during Your Insured Journey. With experienced multi-lingual staff, and an on site team of doctors and nurses, the worldwide emergency service provides Diners Club Cardholders with a wide range of travel medical assistance and advice, including:

Worldwide Medical Referral

If You are abroad and fall ill, the worldwide emergency service provides You initial medical advice. They can also arrange, at Your expense, for a consultation with a local doctor during Your Insured Journey.

Medical Transfer & Repatriation

If required, the worldwide emergency assistance service will arrange and pay for an ambulance to a local hospital. If it seems appropriate or advisable, arrangements can be made to repatriate You to Your Home Country by the means most suitable to the illness or injury.

Emergency Visit from Your Home Country

If You are confined to hospital for 10 days and no other member of Your family is with You on Your Insured Journey, the worldwide emergency assistance service will arrange and pay for a member of Your family to travel from Your Home Country.

Pre - Travel Advice

Even before You travel, the worldwide emergency assistance service is on hand to advise You on visa and inoculation requirements for the countries You are visiting.

Urgent Message Service

In an emergency, the worldwide emergency assistance service will transmit urgent messages to Your family, friends or business colleagues. Please keep this document safe or record separately.

How to make a claim

• Worldwide Emergency Assistance - **+44 (0)1273 400 610**

Phone lines are open 24 hours a day, 365 days a year

• Diners Club Travellercare Claims - **0845 603 9892**

9am - 5pm Weekdays

or write to the following address:

Travel Guard Claims Department, PO Box 60108,
London SW20 8US

or e-mail: uk.claims@travelguard.com

How to complain

If You want to make a complaint please contact us at:

The Customer Care Manager

Travel Guard Claims Department,

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Helpline: **0845 603 9892**

9am - 5pm Monday to Friday

E-mail: uk.claims@travelguard.com

If we cannot settle Your complaint You can refer to the

Financial Ombudsman Service, South Quay Plaza,

183 Marsh Wall, London, E14 9SR.

Telephone: **0845 080 1800**.

Am I covered by any compensation schemes?

We are covered by the Financial Services compensation scheme. You may be entitled to compensation if Chartis Europe Limited cannot meet its obligations. For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at

www.fscs.org.uk and on **0207 892 7300**, or **0800 678 1100**.

Policy Document



This Certificate (the number of which is identical to Your Diners Club U.K. Personal or Corporate Card or Lodged Account and which uniquely identifies it) is a copy of the Master Policy issued to Diners Club UK by the Insurers. The policy covers Diners Club U.K. Cardholders when travelling but only if the cost of the Scheduled Public Transport or, where appropriate, the goods, have been charged to Your Diners Club Card or Account. Please note that only the Diners Club Cardholder is covered when travel tickets are charged to Your Diners Club Card. Cover does not apply to any other persons whose travel tickets have been charged to Your Diners Club Card.

Insurance Provided:

1. Personal Accident
2. Flight Departure Compensation
3. Luggage Delay Compensation
4. Shopping Purchases (Get It Home) Personal Card only
5. Emergency Medical Assistance
6. Early Return Home
7. Legal Assistance
8. Replacement of Lost Travel Documents
9. Urgent Message Service
10. Pre-travel Advice

The Insurers

Chartis Europe Limited, (and administered by Chartis Europe Limited) is the Insurer their address is The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

Definitions

The following words have the specific meaning shown here wherever they appear in this certificate.

Accident: means a sudden and unexpected event or an unbroken chain of events which results in Bodily Injury.

Any Work Benefit: means the benefit which will be paid if Bodily Injury disables You to such an extent that You are, in the opinion of an independent medical specialist, permanently prevented from doing any paid work whatsoever for the remainder of Your life.

Bodily Injury: means physical damage caused by an Accident.

Home: means the address where You normally live.

Home Country: means the country in which Your Home is situated.

Loss of Limb: means permanent severance or the total and permanent loss of use of an entire hand, arm, foot or leg.

Loss of Sight: means the total and irrecoverable loss of sight.

Insured Journey: means any journey which starts in Your Home Country, of less than 60 days duration and not on Your business or the business of Your employer, where the destination is at least 65 miles from the point of departure, and where the cost of the Scheduled Public Transport is charged to Your Diners Club Card or Account.

Insurer: means Chartis Europe Limited.

Personal Luggage: means personal possessions which You take on an Insured Journey and which, when flying, are stored in the hold of the plane.

Scheduled Public Transport: means travelling as a farepaying passenger in or on any conveyance which operates according to a published timetable which shows departure and arrival times or specific operation frequencies.

We/Us/Our: means the Insurers.

You/Your: means any person who holds a valid Diners Club U.K. Card bearing the embossed legend "DC UK" showing their name and signature or any authorised person travelling on a booking made using a company's Lodged Account.

When All Cover Applies

During an Insured Journey.

Cover Provided

1. Personal Accident

If You have an Accident which causes Bodily Injury during an Insured Journey

- a) while travelling on Scheduled Public Transport or
- b) while travelling directly from Your Home, office or hotel (whichever is left last) to the point of departure, of the Insured Journey or
- c) while travelling directly from the point of arrival of the Insured Journey

to Your Home, office or hotel (whichever is reached first). We will pay one of the benefits below

Benefits

Personal card only

1. Death £100,000
2. Loss of one or more Limbs or the Sight in one or both eyes £100,000
3. Any Work Benefit £100,000

Corporate Card and Lodged Account

1. Death £200,000
2. Loss of one or more Limbs or the Sight in one or both eyes £200,000
3. Any Work Benefit £200,000

Conditions and Limitations

1. Cover under this section of the policy will stop when We make a payment of a benefit
2. Death or disability must happen within one year of the date of the Accident

What We Don't Cover

Bodily Injury resulting from:

1. Suicide or attempted suicide
2. Intentionally self-inflicted injuries
3. Sickness or disease
4. You committing or attempting to commit a crime
5. You being under the influence of alcohol or drugs unless the drugs were prescribed by a registered medical practitioner and are being taken as medically prescribed - other than for the treatment of drug addiction
6. Motorcycling as a driver or passenger on machines with an engine capacity of 125 cc or greater.

Extensions:

1. If You disappear and, after a suitable period of time, it is reasonable to believe that You have died as a result of an Accident which caused Bodily Injury, We will pay the Death benefit. If this belief is incorrect, then the amount paid must be repaid to Us.
2. For the purpose of this insurance, Bodily Injury caused by exposure to severe weather conditions is regarded as an Accident.

2. Flight Departure Delay

We will pay up to £100 for Your necessary and essential purchases charged to Your Diners Club U.K. Card to include meals, refreshments, hotel expenses, airport transfer expenses and airport-to-hotel transfer expenses, if, during Your Insured Journey:

- a) the flight on which You are booked is cancelled or delayed and such delay causes a delay in Your Insured Journey of 4 hours or more or
- b) You are denied boarding because the flight on which You were booked and Your booking confirmed, has been overbooked and this results in a delay to Your Insured Journey of 4 hours or more or
- c) the late arrival of an incoming flight on which You are travelling causes You to miss an onward and confirmed connecting flight if this results in a delay to Your Insured Journey of at least 4 hours or
- d) the Scheduled Public Transport on which You are travelling arrives at Your departure airport more than one hour later than the published arrival time causing You to miss Your booked and confirmed flight causing a delay to Your Insured Journey of at least 4 hours. The cover applies to Your outward flight from Your Home Country and the first part of Your return journey to Your Home Country.

Conditions and Limitations

1. You must notify Us of any claim within 7 days of the date of Your return to Your Home Country.
2. The cover applies only to flights operated by a recognised scheduled carrier airline with a published timetable on a route it flies regularly.

We Won't Pay Compensation:

1. If comparable alternative transport has been made available to You within 4 hours of the scheduled departure time of Your booked flight or, in the case of a connecting flight, within 4 hours after Your actual flight arrival time.
2. If You fail to check-in according to the itinerary supplied unless failure was itself due to strike, industrial action or delay in connecting Scheduled Public Transport.
3. If the delay is due to strike or industrial action where advance notice had been given on or before the date on which Your Insured Journey started.
4. If the aircraft on which You were due to travel is withdrawn from service on the orders of the Civil Aviation Authority or similar body in any country where advance notice had been given on or before the date on which the Insured Journey started.
5. For flights booked on hovercraft.

3. Luggage Delay Compensation

We will pay up to £450 in respect of emergency purchases of essential clothing and toiletries, the cost of which has been charged to Your Diners Club U.K. Personal Card if Your checked personal luggage fails to arrive within 4 hours after You arrive at Your ticketed outbound destination of the Insured Journey.

Conditions and Limitations

1. You must take all reasonable steps to recover Your luggage.
2. You must notify the airline at the arrival airport as soon as You realise that Your luggage is delayed or lost and You must obtain a property irregularity report.
3. You must keep the till receipts for anything You buy.

4. All purchases must be made within 24 hours of Your arrival at Your destination.

5. You must notify Us of any claim within 7 days of the date of return to Your Home Country.

What We Don't Cover

1. Purchases made after Your luggage is returned to You or delivered to Your hotel.
2. Luggage confiscated by Customs officials or other Government authority.
3. Your failure to comply with the airlines' luggage check-in procedure.
4. Purchases made in Your Home Country.

4. Shopping Purchases

Personal Card only

We will pay up to £2,500 in total for all purchases charged to Your Diners Club U.K. Personal Card during an Insured Journey if any item purchased is accidentally lost, stolen, broken or damaged by fire while in transit between the place of purchase and Your Home on the Insured Journey. If You are temporarily living away from Your Home, cover applies for up to 15 days from the time of purchase and if Your temporary residence is outside Your Home Country, cover applies for up to 30 days from the time of purchase.

Conditions and Limitations

1. You must report the loss or damage to the Police or transport carrier within 24 hours of it happening and obtain a copy of the Police or transport carrier's report in the event of loss or theft.
2. You must take all reasonable steps to protect the items purchased.
3. You must keep all till receipts for items purchased.

Basics of Settlement

We will pay the value of the items, repair them or replace them at Our discretion.

What We Don't Cover

1. The first £50 for each item purchased
2. Loss destruction or damage:
 - a) caused by delay, depreciation or loss of market value
 - b) while any item is left unattended
 - c) due to wear, tear, gradual deterioration, moth, vermin or any process of cleaning, repairing or restoring
 - d) of accounts, bills, currency, postal or money orders, deeds, travellers cheques, travel tickets, money, notes, securities or other coupons, motor or mechanically propelled vehicles, business property or animals, vehicle parts or accessories, corneal or contact lenses
 - e) caused by mechanical or electrical breakdown
 - f) of items from an unattended vehicle unless the items were in a locked boot and all other doors to the vehicle were locked and all windows closed. In the case of a vehicle without a boot (e.g. a hatchback or estate car), all doors and windows must be secured and the items must be stored in the luggage compartment and not visible from outside the vehicle. There must be evidence of forced entry irrespective of the type of vehicle.
 - g) of items confiscated by police, Customs or other Government officials
 - h) resulting from ionising radiation or contamination by radioactivity
 - i) resulting from pressure waves caused by aircraft
 - j) covered by a maker's guarantee or warranty
 - k) to items purchased by mail order

5. Emergency Medical Assistance

If You fall ill or suffer Bodily Injury outside Your Home Country during an Insured Journey we will provide and, where appropriate, pay for the following medical assistance benefits

a) Worldwide Medical Referral

We will offer initial medical advice and, at Your request and expense, a consultation with a local physician

b) Medical Transfer and Repatriation

If You are hospitalised during an Insured Journey, and Our medical officer agrees You should either be transferred to a more suitable medical facility abroad, or be brought Home or to a hospital near Your Home, We will arrange and pay for Your necessary medical transfer or repatriation.

c) Repatriation of Mortal Remains

If You die while on an Insured Journey, We will arrange and pay the funeral expenses abroad or the additional cost of returning Your mortal remains to Your Home Country.

d) Emergency visit from Your Home Country

If You are confined to hospital for 10 days and no other member of Your family is with You, We will arrange and pay for one economy ticket for a member of Your family to travel from Your Home Country to be with You.

e) Advance Payment of Medical Expenses

If You are confined to hospital and You have insufficient funds available, We will, on request, advance or guarantee payment of medical, hospital and related expenses incurred. You or Your legal representative must sign a guarantee of repayment before funds or guarantees can be released.

What We Don't Cover

1. Any pre-existing, recurring, chronic or continuing illness or condition of which You were already aware or receiving treatment for before starting the Insured Journey.

Policy Document



2. Travel or holiday arrangements made or undertaken against the advice of a registered medical practitioner or travel undertaken for the purpose of obtaining medical treatment abroad.
3. Pregnancy within two months of the expected date of delivery.

6. Early Return Home

If Your Home in Your Home Country is severely damaged during Your Insured Journey and You are required to return from abroad as a result, We will arrange and pay for an economy class ticket for the return journey if the original ticket is not valid. If the original ticket has to be changed and there is a charge made by the carrier for such change, We will pay the cost of the change provided it is for the same class of travel as the original.

7. Legal Assistance

If You have an accident while on an Insured Journey, We will pay up to £1,500 in total:

- a) to defend You in proceedings under any Civil Law or
- b) to seek to obtain an indemnity for You from a third party in respect of personal injury or damage to Your belongings if such damage is estimated to exceed £150. We shall have full control over the legal proceedings, and We reserve the right to decide if and when a case for compensation is unlikely to conclude in a mutual agreement and is no longer worth pursuing any further.

What We Don't Cover

1. Any expenses when, in Our opinion there are no reasonable prospects for recovery.
2. Any payment made by Us until any existing legal expenses insurance You may have is fully exhausted.
3. Any event occurring within Your Home Country.

8. Replacement of Lost Travel Documents

If Your passport and/or other travel documents are lost or stolen while on an Insured Journey, We will help to arrange for replacement documents to be made available to You.

9. Urgent Message Service

If You ask, during an Insured Journey We will transmit urgent messages to Your family, friends or business colleagues.

10. Pre-travel Information

If You ask prior to an Insured Journey, We will provide information on inoculation and visa requirements for foreign countries, in respect of Your Insured Journey.

What We Don't Cover Under Sections 5-10 Inclusive

1. Any claim arising from intentionally self inflicted injury.
2. Insanity, alcohol or drugs, the result of any medical or surgical treatment, except where such treatment is rendered necessary following Bodily Injury or Illness which gives rise to a claim under this insurance.
3. You taking part in professional sport, rugby, wintersports, mountaineering (using ropes or guides), waterski jumping, aqua-planing, sub-aqua activities (involving the use of an aqua-lung), potholing, hang gliding, parascending, bungee jumping, parachuting, motor competition or any kind of racing (other than on foot).
4. You flying other than as a fare-paying passenger in a fully licensed passenger carrying aircraft.
5. Ionising radiation or contamination by radioactivity.

General Conditions

1. You must obtain Our consent before any expenses are incurred.
2. You must supply original till receipts or invoices. Photocopies or faxes will not be accepted.
3. If You are confined to hospital while on an Insured Journey and unable to return as planned, You or Your representative must tell Us as soon as possible. We may ask for You to be medically examined and You must accept the doctor's advice and recommendations regarding repatriation.
4. You must obtain reimbursement of the cost of any travel tickets which You did not use because of a claim made and accepted under this insurance. The amount of such reimbursement will reduce the amount We pay.

5. We will not pay any claims arising from weather conditions.
6. We reserve the right to alter the Terms and Conditions that apply to Your cover. We will confirm this in writing and will give You 30 days notice.

Commuting

This policy does not cover daily travel to and from work.

Payment of Claims

All payments under this insurance will be made to You or Your legal personal representative.

Claims Notification

Unless otherwise specified in the individual sections above, You must notify Us as soon as You are aware of any event which may give rise to a claim. You must provide at Your own expense all certificates, receipts and other evidence in support of Your claim. We may ask You to have one or more medical examinations (which We will pay for) and, in the case of death, We may request a post-mortem examination.

Honesty

If You make any statement in support of a claim which is misleading or is found to be incorrect or if documents or receipts are altered or falsified or there is other evidence of a fraudulent attempt to obtain compensation under this insurance, any claim will be rejected. We always notify the Police if We suspect fraud.

Other Insurance

You must notify Us if anything covered by this insurance and the subject of a claim is also covered under any other insurance policy You have. If other insurances exist, then the value of any claim made under this insurance will be reduced by the amounts payable under other policies. This does not apply to the Personal Accident section of this insurance.

Reasonable Care

You must take all reasonable steps to avoid or minimise any loss or damage and take all reasonable steps to recover any property which has been lost.

Subrogation

If in the event of loss or damage, You acquire any right of action against an individual, firm or corporation for loss of or damage to property, You must, if We ask, assign and transfer Your claims or rights of action to Us.

Choice Of Law

Both You and the Insurer are entitled to choose the law applicable to the insurance contract. The Insurer proposes English and Welsh Law, and in the absence of any agreement to the contrary, English and Welsh Law will apply.

Termination of cover

This insurance will terminate when You cease to be a Cardholder of Diners Club International.

How to make a claim

- Worldwide Emergency Assistance: **+44 (0)1273 400 610**
- Diners Club TravellerCare Claims: **0845 603 9892**

9am - 5pm Weekdays

Travel Guard Claims Department
PO Box 60108,
London SW20 8US

E-mail: uk.claims@travelguard.com

How to complain

If You want to make a complaint please contact us at:
The Customer Care Manager
Travel Guard Claims Department,
PO Box 2157,
Shoreham by Sea,
West Sussex BN43 9DH

Helpline: **0845 603 9892**
9am - 5pm Monday to Friday

If we cannot settle Your complaint You can refer to the Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

Telephone: **0845 080 1800**

Am I covered by any compensation schemes?

We are covered by the Financial Services compensation scheme. You may be entitled to compensation if Chartis Europe Limited cannot meet its obligations. For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on **0207 892 7300** or **0800 678 1100**.

Citibank International plc trading as Diners Club UK is a company registered in England: 01088249. Registered office: Citigroup Centre, Canada Square, Canary Wharf, London, E14 5LB. VAT No. 429625629, is acting as an Agent of UNAT Direct Insurance Management Limited.

About our insurance services:

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1. The Financial Services Authority

The FSA is the independent watchdog that regulates financial services.

2. Who regulates us?

Diners Club UK is an Agent of UNAT Direct Insurance Management Limited. UNAT DIRECT Insurance Management Limited ("UNAT"), a company registered in England and Wales under company number 3960626 whose registered office is 96 George Street Croydon Surrey CR9 1BU. UNAT DIRECT Insurance Management is authorised and regulated by the Financial Services Authority. UNAT's FSA Register number is 312350.

3. Whose products do we offer?

We offer products on behalf of:
UNAT DIRECT Insurance Management Limited.

4. What do we charge for this service?

There is No Fee.

5. Diners Club UK

Is a member of Citigroup Inc.

