

iCard Metal User Guide



WELCOME TO A WORLD OF INFINITE POSSIBILITIES!

Congratulations! You are now the owner of iCard Visa Infinite Metal – a premium debit card, part of our most exclusive plan yet. With its steel body and its new golden design, iCard Metal is designed to make an impression and unlock a world of opportunities.

Its wide range of benefits is carefully curated to satisfy even those with the most refined taste, and includes the possibility to get up to 1% cashback directly to your account every month.

Your premium card, issued under the Visa Infinite program, is made possible through the longstanding partnership between iCard and Visa, giving you access to one of the world's largest and most trusted international payment networks – Visa.

- Available in over 200 countries;
- With more than 1 800 000 ATMs;
- Millions of merchants who accept Visa cards.



Enjoy a superior experience with iCard Metal


Learn more about them in this user guide and experience luxury as a way of life.

 Up to 1% cashback

 Exclusive travel perks

 Our highest limits

 Free ATM withdrawals in the EEA

 Free SEPA and SEPA Instant transfers

* Services availability depends on the capabilities of the end provider.

IMPORTANT PHONE NUMBERS AND DOCUMENTS

To make the most of your new card and take advantage of the additional services it unlocks, it's recommended that you save a few useful tips and phone numbers.

In case of lost or stolen card, as well as in case of suspicion of an unauthorized use of your card (attempted fraud), immediately block (freeze) it from the iCard app, and then contact us. Depending on the situation, your card will be unblocked or replaced by a new one.* If your card has been stolen, please report the theft to the police and forward the corresponding protocol to us.

In case of a **stolen, lost, blocked or improperly functioning card**, as well as when you need additional information, please contact iCard 24/7:

Chat: Open **iCard**, tap **Menu > Help**

Phone number: **0800 44 00 4444**

For Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, Martinique, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweeden, Switzerland or

Phone number: **00359 889 229 001** (all other EEA countries)*

Languages: Bulgarian, English, Italian, French, Spanish, German, and Russian

iCard Metal gives you access to priority customer support for a quick resolution of potential questions and problems.

* The reissuance fee for a non-expired stolen, lost or damaged iCard Metal is **99,00 €**.

Do you want to organize an unforgettable event, reception, wedding? Or maybe you need to make a hotel reservation, book concert tickets or use the services of an interpreter?

Contact the provided by **Visa Concierge “Personal Assistant” service** 24/7.

International phone number: **+359 2 903 11 00**

Email: **bulgariainfinite@visa-concierge.com**

Languages: English, Romanian, and Bulgarian

Delayed flight? Lost luggage? You need medical or legal assistance during a trip?

Contact **Generali Insurance** to take advantage of the provided insurance service 24/7:

Travel assistance: **+359 2 92 67 222**

Medical assistance: **+359 2 92 67 222**

Languages: English, Bulgarian

Insurance activation:

The insurance coverage gets activated once you make a payment related to your trip with iCard Metal.

Documents, relating to your insurance:

[Information for “Travel insurance with provided assistance”](#)

[Terms and conditions of “Travel assistance and accident insurance”](#)

[Certificate for insurance coverage](#)

[Claim handling procedure for travel and accident insurance](#)

[Request for payment](#)



* You may incur additional charges for the call, depending on your mobile plan and mobile service provider's policy.

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INFINITE POSSIBILITIES

1. Cashback for card payments

With iCard Metal you make money, while you shop. You'll receive part of the money you've spent with your iCard Metal – this way you can get back up to **13.99 €** or your entire monthly fee.

0,2% on the total amount spent at POS terminals and online **within the EEA**

1% on the payments (at POS terminals e and online) made **outside of the EEA**

You can find the full terms here: <https://icard.com/en/icard-metal>

2. High transactional limits

iCard Metal comes with our highest payment limits – considerably higher, compared to standard bank cards:

You can rest assured that your travel and shopping trips will be more peaceful and convenient. Find out more about your limits at <https://icard.com/en/full-tariff-personal-clients>

3. Unlimited services from Visa Concierge*

Your personal assistant can save you valuable time by doing research, planning and carrying out a wide list of tasks and errands on your behalf.

These are just part of the things that your concierge can do for you¹ :



Trips

Books flights, airport transfers, hotel reservations, and sightseeing tours



Culture & entertainment

Reserves tickets for concerts, film screenings, museums, and sports events



Restaurants

Reserves tables and recommends signature dishes at trending restaurants



Business & leisure

Arranges a translator, books a wellness or a beauty salon appointment



The „personal assistant“ service is available in English, Romanian, and Bulgarian 24/7 by phone and email.

Paying for the services you request is always your obligation and only comes after explicit agreement from you. The concierge service itself comes with no additional costs, except for expenses that occur during delivery, such as paying for goods or services, shipping costs, taxes, etc. You will be informed of all expenses, before you make the final decision. Discover the infinite possibilities of Visa Concierge with iCard Metal.

4. Privileges with iCard Metal and my Visa

Your iCard Metal gives you access to special offers and compliments from some of the best businesses in the hospitality, services, and recreation industries, carefully curated by Visa and presented in the “my Visa” platform exclusively for premium card holders.

You can take advantage of the following benefits:

- Access to hundreds of VIP airport lounges around the world at a preferential price;
- Guaranteed reservations when purchasing a plane ticket, booking a hotel stay or a table in a popular restaurant;
- Priority when making reservations, welcome gifts ect.;
- Car rental services and airline information;
- VIP service, special invitations for exclusive events.

¹ You can find a list of the most commonly requested Concierge services in the Appendix - Visa Concierge
* Services depend on the capabilities of the end provider.

Find out more about the preferential services you can access with your Visa card here: <https://my.visabg.com/en>

Check the page regularly to stay up to date with all available offers and privileges. The world of unlimited possibilities awaits.

5. Access to VIP airport lounges

With iCard Metal you “unlock” new experiences when you travel – you can take advantage of programs and offers that operate independently from one another. On one hand, you have LoungeKey – the international program for access to VIP airport lounges, and on the other – Visa’s special promotions for premium cardholders.

LoungeKey program

Access to hundreds of VIP airport lounges worldwide at the preferential price of 30 EUR.

Free access for you and one companion to VIP lounges at 5 key international airports.¹



¹ IGA Lounge Istanbul (International Terminal), Al Maha Doha International (South Node), Pearl Lounge Abu Dhabi International (Terminal A), LuxxLounge Frankfurt Main (Terminal 1), Plaza Premium Lounge Dubai International (Terminal 3)

How to take advantage of the program

1. You need to present your boarding pass and your physical iCard Metal at the lounge entrance.*
2. Swipe or scan your iCard Metal at the LoungeKey POS terminal to register your visit.
3. You’ll be charged the discounted price of 30 EUR per person per visit except at the 5 lounges listed above.

* In place of your physical card, you can also get access by presenting your digital LoungeKey membership card. Please keep in mind that it’s valid only for verified members.

Learn more about LoungeKey: www.loungekey.com and about the program's terms and conditions at: <https://cdn.icard.com/icard.com/pdf/visainfinity/en/LoungeKey-ENG.pdf>



Special promotions from Visa

Free access to VIP lounges at Vienna Airport for you and two companions (valid for Vienna Lounge and Sky Lounge).

Free access to the Primeclass lounge at Sofia Airport for you and three companions.

How to take advantage of the promotion

1. You need to present your physical iCard Metal at the lounge entrance and let the host know you want to take advantage of Visa's special offer for free access.
2. Don't allow your card to be swiped or scanned at the LoungeKey POS terminal, as you'll be charged according to LoungeKey's tariff. This charge cannot be refunded by Visa or iCard, since LoungeKey is a separate entity.

What to expect in the VIP lounges?

Welcome to a calm and comfortable space where you can get away from the crowds of departing passengers and the chaos in case of a flight cancellation. You have at your disposal all the comforts required to work or relax in a luxurious setting:



Access to internet, computers, and conference halls



Free newspapers, magazines, food and beverages



Spacious relaxation areas



Wheelchair access



Showers, beds, and more (upon availability)

You can contact LoungeKey using the following phone numbers:

USA: +1 469 334 4174

ENGLAND: +44 20 88 650 767

HONG KONG: +852 3071 5062

Avoid the airport crowds and relax in a pleasant environment.

6. Unlimited free cash withdrawals in EEA

As a cardholder of the premium iCard Metal, you have the right to an unlimited number of free ATM cash withdrawals in the EEA.

Pay as you see fit – with your card or in cash, and live without restrictions. With iCard Metal, it's not only possible, but also beneficial.

7. Unlimited free SEPA and SEPA Instant bank transfers

Your iCard Metal gives you the chance to send and receive unlimited number of free SEPA and SEPA Instant credit transfers to the European Economic Area (EEA) using the iCard accounts linked to your premium debit card.

Sending a bank transfer from the iCard app is very simple. You only need the beneficiary's names and IBAN.

8. Free travel assistance insurance

Among the selection of impressive privileges that come with your iCard Metal, you get a free “Travel assistance insurance” from Generali Insurance AD.

Part of the covered risks (up to the predetermined limits) are: cancellation or flight delay, lost or delayed luggage, emergency hotel accommodation, emergency medical expenses, lost payment card, lost/stolen ID documents ect.

You can find the full information about the insurance in the Appendix section to the current user guide or by following this link: <https://icard.com/en/icard-metal>, where you'll find all the documents relating to the insurance policy.



CARD USAGE TIPS

1. Your new iCard Metal

Activation

Once you receive your iCard Visa Infinite, you first have to activate it in the iCard app.

How to activate your new card

Log in to the iCard app (section “Cards”), tap the “+Add” button, and follow the instructions.

PIN Code

We advise that you keep your personal identification number (PIN) separately from your iCard Metal in a way that will prevent others from learning it.

Remember, **no one is authorized to ask you for your card's PIN number** – not the police, nor service providers, not even iCard employees.

After activating your iCard Metal, you can check your current PIN directly via the iCard app.

You can change your PIN at any ATM that offers this service. Keep in mind that some ATMs may charge you a fee for that.

Validity

You may use your card until the last day of the month you see after “Valid until...”

When the card expires, we will contact you, so you can confirm its reissuing. The replacement iCard Metal will be activated with a new PIN code.

2. Your responsibilities

With instant notifications, it's your own responsibility to immediately freeze iCard Metal if you suspect any wrongdoing or if it was used by a relative without your authorization. To stay on the safe side, we recommend that you keep your card blocked when not using it.

If your card was held by an ATM, you should immediately block (freeze) it via the iCard app and contact the bank or the ATM service provider.

EVERYDAY CARD USAGE

1. Fees

Your iCard Metal comes with a variety of free services and insurance coverages. Some iCard services incur usage fees, in accordance with our up-to-date pricing list. You can find the current fees at any time via the app or online at:

www.iCard.com/en/personal-pricing

2. ATM cash withdrawals

Your iCard Metal comes with an unlimited number of free ATM cash withdrawals in the European Economic Area (EEA) within the predefined limits below. The funds you withdraw are being debited from your main account immediately. There is a fee for withdrawals from ATMs outside of the EEA.

The limits are independent of your country of residence and where you travel. You can find them in iCard: **open Menu > “Fees & Limits”**.

If you feel you need higher limits, you may contact us via chat or phone and request an increase.

3. Payments

iCard Metal is accepted worldwide at more than 30 million POS terminals bearing the Visa logo.

For contactless payments, if your due amount is higher than the predefined no-PIN amount (differs depending on the country you're in), you will be required to enter your PIN to confirm the purchase.

We advise you to always check the amount on the POS terminal display, before tapping your card and confirming your payment.

For your safety when paying in-store, never let your card out of your sight.

The limits are independent of your country of residence and where you travel. You can find them in iCard: **open Menu > “Fees & Limits”**.

If you feel you need higher limits, you may contact us via chat or phone and request an increase.

4. Online payments

Protected payments with the 3D secure

Your iCard Metal comes with the latest technology for protection during online checkout. It protects you from fraud by requiring an additional step

to confirm the transaction. This happens via the iCard app. You will receive a notification in the app, that you need to tap on and select “Confirm”. You will receive such a notification for every web payment to merchants who use 3D secure on their website or app.

FOR YOUR PIECE OF MIND

With the additional insurance that comes with your iCard Metal, you are covered in case of an accident, sickness, theft, incidents, and when you need legal help when traveling.

In case of illness or another **insurance event***, please contact

Generali Insurance 24/7:

Travel assistance: +359 2 92 67 222

Medical assistance: +359 2 92 67 222

Languages: English, Bulgarian

* Who is protected?

As a holder of iCard Metal you are insured by “Generali Insurance” AD with Travel assistance and accident insurance when travelling worldwide. You are protected during a personal or business trip abroad (which does not exceed 90 days).

The insurance coverage you get with your iCard Metal includes among others:

- Emergency medical expenses;
- Emergency medical transportation;
- Accidental death;
- Permanent total disability due to an accident;
- Daily benefits for hospital 10 EUR per day stay with a max of 20 days;
- Emergency dental treatment;
- Repatriation of bodily remains;
- Reimbursement of coffin expenses;
- Emergency travel of a family member;
- Emergency travel of a child;
- Bail bond due to a car accident;
- Legal expenses due to a car accident;
- Flight delay (after the 2nd hour);
- Canceled flight;
- Lost luggage;
- Delayed luggage (after the 4th hour);
- Personal liability;
- Emergency hotel accommodation;

- Trip interruption;
- Lost or stolen documents.

* You can find detailed information on your insurance policy in the Appendix section of this guide.

How to activate your insurance

Your insurance is activated when you use your iCard Metal to make a purchase in relation to your trip (a plane or a bus ticket or other transportation, hotel reservation, car rental service) in your country of residence, or **when using the card at an ATM or POS terminal abroad during the duration of the trip** (even for buying a bottle of water).

It's good to know that: Your insurance remains valid even in case your iCard Visa Infinite gets lost or stolen.

Important: In case of an insurance event, **your first step should always be to contact Generali Insurance**, before taking any other measures and actions.

Generali Insurance administers the above-mentioned services.

SUPPLEMENTAL INFORMATION

Appendix 1 – Visa Concierge Service

Your concierge can help you with sending gifts, ordering tickets and tours, booking car rentals, getting you into theater plays, and finding all sorts of information or services on demand – wherever you are in the world.

The Concierge service is available 24/7 by phone and email.

International phone number: **+359 2 903 11 00**

Email: **bulgariainfinite@visa-concierge.com**

Languages: **English, Romanian, and Bulgarian**

Your assistant can help you with various tasks and requests:



Trips

Your concierge will help you organize your trip from start to finish. You can request airport transfers, hotel bookings, guided sightseeing tours, and luxurious transport. You can also get route recommendations to make sure you get the best for your time away from home.



Culture

Request information and access to local events such as concerts, film premieres and high-profile sports events. Your assistant will give you information on your destination before you fly out, including a list of main tourist attractions, how to behave (or not) in a particular foreign country, and more.



Restaurants

Request reservations at the best restaurants at home or abroad. Your concierge is available to book a table at any particular venue – one with a panorama view of the city or the trendiest piano bar in town. Your assistant can organize everything that is possible, on demand, and give you information for location, type of cuisine, working hours, dress code, prices, and menu options.



Entertainment

Your concierge is ready to recommend an opera, ballet, cinema, concerts, sports matches and museums. When information, by itself, is not enough, they can go beyond your expectations and make all necessary arrangements.



Business services

When you travel, your assistant can help you find an interpreter, hire equipment (PC, phone, projector, etc.) and inform you on the etiquette. They can also recommend or book your stay at the top golf clubs around the world.



Leisure time

Your concierge can help you make the most of your free time by signing you up for a sightseeing tour, a training session, SPA, health procedures, or aesthetic procedures in a beauty salon.



Medical services

You can rely on assistance in gaining access to renowned clinics for beauty, longevity and preventive medicine worldwide. We provide recommendations and support in arranging appointments with established medical specialists, organising one-day preventive check-ups, as well as online consultations with medical experts.



Family Services

Your concierge can assist you with matters related to family and personal development, providing access to educational consultancy and studies abroad, international personal and business development coaches, as well as recommendations for tax and legal experts.

Fees for the services provided by your concierge

As an iCard Metal cardholder, you are obliged to pay for all expenses relating to the requests you make to your concierge. Money will be taken out of the account connected to your card, sometimes even in advance, regardless of the result of the search or of whether you accepted the provided offer or not.

Your concierge will request your verbal confirmation prior to arranging any services. Sometimes your confirmation may be needed in writing.

When your concierge orders products or services for you:

- Items will be ordered and delivered in accordance with national and international regulations;
- The cardholder is responsible for paying duty and for taking care of delivery formalities;
- Visa Concierge recommends that all your deliveries are Insured for transportation damages or loss;

- Your concierge bears no responsibility for delayed, lost, damaged items or any other related consequences.

Visa Concierge cannot undertake any request we consider to be:

- For re-sale, professional or commercial purposes;
- Virtually impossible or unfeasible;
- Subject to risk, i.e., illegal sources;
- A violation of the privacy of another person;
- A violation of national and international laws;
- Unethical and/or immoral;
- Price-shopping for discounted items.

Visa Concierge reserves the right to decline or stop working on a request at any time and will not be liable for any consequences if the request involves illegal activity. If a request is declined, we will alert the cardholder and endeavor to offer an alternative.

Visa Concierge will endeavor to use, at all times, providers which are professionally recognized and reliable, as per Visa Concierge's experience. In instances where a requested service can only be provided by a provider which does not meet this criteria, Visa Concierge will inform the cardholder of any potential risks. Should cardholder, nevertheless, wish to utilize the services of such a provider, Visa Concierge accepts no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provider.

Visa Concierge service accepts no liability arising from any provider that does not fulfill his obligations to the cardholder.

Appendix 2 – Travel abroad insurance with assistance – Generali Insurance:

Your insurance coverage is valid for an unlimited number of travels within 365 days, with 90 days maximum length of each trip. Your insurance is activated when you use your iCard Visa Infinite to buy a travel package, a purchase related to the trip (plane tickets, bus or other transport, hotel reservation, rent-a-car) or anything else you buy when you use your card at an ATM or POS terminal abroad, during your travel.

In case of any questions regarding the travel insurance policy that your iCard Metal provides, please **call the 24/7 phone line of Generali Insurance AD: +359 2 92 67 222**

	Coverage	Amount in EUR
Section I Territorial validity: Worldwide, excl. Bulgaria for Bulgarian citizens and the country of permanent residence and origin of the Insured		
1	Accidental Death	30 000
2	Permanent total disability due to accident	30 000
3	Daily benefits for hospital 10 EUR per day stay with max of 20 days	200
4	Emergency medical expenses	60 000
5	Emergency Medical transportation	60 000
6	Emergency Dental Treatment	500
7	Repatriation of Bodily remains	5 000
8	Reimbursement of coffin expenses	3 000
9	Emergency Travel of family member	1 000
10	Emergency Travel of a Child	1 000
11	Bail Bond due to car accident	3 000
12	Legal expenses due to car accident	3 000
13	Flight delay	250
	Limit per hour 75	75
14	Flight cancellation	500
15	Baggage loss	1 000
	Limit per item	200
16	Baggage delay after the 4th hour	1 000
	Limit per hour	100
17	Personal Liability	10 000
18	Emergency Hotel Accommodation	1 000
19	Trip interruption	400
20	Medical expenses for outpatient and inpatient treatment of "coronavirus" infection	5000

Section II Territorial validity: Covers are valid only for the territory of Bulgaria for Bulgarian citizens and the country of permanent residence and origin of the Insured

1	Accidental Death 5,000	5 000
2	Permanent total disability due to accident	5 000

Section III Territorial validity: Worldwide, excl. Bulgaria for Bulgarian citizens and the country of permanent residence and origin of the Insured

1	Bank Card	150
2	Replacement of lost or stolen Documents	175

COVERAGES

Emergency medical expenses resulting from an accident/health condition

The insurance coverage under this clause applies to the necessary, usual, and reasonable medical expenses incurred as a result of an accident or illness while traveling abroad, provided that the insurance coverage was activated before the occurrence of the accident or illness.

The insurer will pay the hospital or will reimburse your expenses for necessary and reasonable medical expenses incurred within a 12-month period of the insurance event and in relation to bodily damage from accident or health condition, up to the maximum amount.

Medical expenses include and are limited to the following:

- Expenses for shared hospital room and food, surgery hall costs, emergency room costs and medical center costs;
- Doctors fees;
- Medical expenses in or outside the hospital, including laboratory tests, ambulance transportation (to or from the hospital), prescription, medicine, therapy, anesthesia (and its application), transfusions, artificial limbs or eyes (excluding treatment and replacement of such), x-ray, prostheses;
- Payment for a nurse.

Special exceptions for:

- Hernia as a consequence of an accident;
- Heat or sunstroke;
- Medical expenses incurred in Bulgaria or the country of permanent residency;
- Birth abnormalities or their consequences;
- Pregnancy, birth, miscarriage or abortion or any other female organ diseases;
- Cosmetic or plastic surgery, unless a result of an accident that is covered by the insurance;
- Doctor examination and laboratory tests, laboratory analysis, x-ray and others, which are not a result of deteriorating health;
- Treatment for all mental or neurological abnormalities, drug dependencies, drug-dependence treatments or treatment for alcoholism;
- Bodily damage that had occurred before the beginning of the insurance coverage;
- Sickness that occurred before the start of the insurance coverage;
- Any sickness that is a consequence of AIDS;
- Long-term caring centers (retirement homes, toxicology, etc.);
- Infections that occurred during a hospital stay;
- Treatment of cancer;

- Transplantation;
- All medical expenses that you incurred after you received medical advice not to travel;
- For any medical expenses incurred when the specific purpose of the trip was to obtain medical treatment or advice;
- For any dental care;
- For any loss caused by, resulting from, or due to a chronic illness, including its exacerbation;
- For repatriation carried out without prior approval from the insurer.

Emergency dental treatment expenses

The insurer covers the expenses that the Insured incurred for emergency dental treatment to prevent strong pain due to bodily damage or accident during travel abroad or an acute inflammatory process in the oral cavity due to an accident or illness when travelling abroad, which inflammatory process has led to pulpitis, periodontitis and abscesses.

Special exceptions:

- Permanent crowns or artificial teeth;
- Other dental services, outside of the described;

Death and reduced or lost employability

The insurer pays compensation under this clause for death, full or partial disability due to an accident while travelling abroad and within the time period of the valid insurance. Death, full or partial disability must have happened within 12 months of the date of the accident.

Delayed/lost checked-in luggage

The Insured gets reimbursement of the unforeseen expenses for the purchase of essential items - clothing and toiletries needed in connection with a delay of six or more hours of the registered luggage of the Insured person upon arrival at the endpoint of the regular flight or when the luggage or personal belongings of the Insured person when travelling abroad will be lost/stolen or wrongly sent in another destination.

The unforeseen expenses should be made with the insured debit card within hours of the insured's arrival at the end of the trip or until the checked baggage was received (whichever was earlier).

Special exceptions:

- Loss or delay caused by delay, detention or confiscation by customs or other official services;

- Loss not reported to police or carrier within 24 hours of finding out;
- Loss, directly or indirectly caused by quarantine, smuggling or other illegal transportation;
- Loss of property insured by another insurance policy or otherwise recoverable by a licensed carrier or hotel;
- Loss of the insured person's pre-shipped luggage or souvenirs and other items sent by post as cargo;
- Loss of luggage or personal valuables of the insured person left in a vehicle or in a public place without the supervision of the insured or due to carelessness towards the property;
- Loss of cassettes, cards, credit cards, disks, cameras, video cameras, cameras, computers and more;
- Loss of baggage when transported by charter flights, if not registered in the international data system;
- Purchases made more than 48 hours after arrival at the destination indicated on the airline ticket;
- Any luggage delay when travelling to the country of residence/ the start of destination of your travel;
- Costs or purchases of items not paid for by the insured's bank card;
- Return of delayed or lost checked baggage to the insured at his home address; Failure to submit a missing checked baggage record.

Cancelled travel in advance

The Insurer will reimburse the travel and accommodation expenses paid in advance, up to the maximum amount specified in the policy, that cannot be reimbursed by another source, upon cancellation of the trip between the date of payment of the trip and/ or nights and the start date of the insured trip that result from:

- Unexpected death, serious injury or serious illness of the Insured or a member of the insured's family;
- Burglary or fire, resulting in the dwelling or place of work of the Insured person remaining uninhabited, occurring within 10 days or less before the commencement of the trip or if the Insured is obliged by the police to be present after the burglary or attempted burglary in his home or workplace.

Cancelled travel during the trip

The insurer will reimburse unused travel and accommodation expenses to the maximum agreed amount that cannot be reimbursed from another source due to a trip interruption due to:

- Unexpected death, serious injury or serious illness of the Insured or a member of the insured's family;
- Burglary or fire, resulting in the dwelling or place of work of the Insured

person remaining uninhabited, occurring within 10 days or less before the commencement of the trip or if the Insured is obliged by the police to be present after the burglary or attempted burglary in his home or workplace.

**Emergency travel of family members:
organizing a visit to the insured by a relative**

In case the insured is hospitalized as a result of illness or personal injury from travelling abroad for more than 7 consecutive days, the insurer shall cover the travel expenses of one person - spouse or relative of the insured person or another person appointed by the insured, up to the cost of a two-way plane ticket - economy class, first class train or bus.

**Emergency travel of a child:
unmarried minors under 18 years of age**

In the case of transportation or repatriation of the insured, the insurer shall cover the cost of repatriation to the Republic of Bulgaria of minors (not married) who accompanied the insured during the occurrence of the insured event, provided that the regular tickets held by the minor cannot be used for this purpose. Minors should be in good health, allowing them to travel without breaking a doctor's advice.

Flight delay/cancellation

If the departure of the insured with a confirmed scheduled flight from a specified airport is delayed by four hours or more, or the flight is cancelled, or due to lack of seats, the Insured cannot board the aircraft and within these four hours the Insured cannot be provided with the alternative transportation, the Insurer pays compensation to the Insured for its unforeseen expenses incurred up to the actual departure and up to the amount indicated in the policy.

In case of a flight delay from the Republic of Bulgaria, which led to missing of a connecting flight, the Insurer shall reimburse the unforeseen expenses incurred abroad, which are not covered by the carrier.

Unforeseen expenses are bills for a restaurant, drinks and/or hotel expenses incurred by the insured and paid by the insured debit card.

Special exceptions:

- In the case of delayed charter flights, unless those flights are registered in the international data system;
- If the Insured failed to register (check-in) for the flight according to the flight schedule provided unless this was due to a strike;
- If the delay is due to a strike or lockout announced before the trip;

- If the delay is due to the withdrawal of the aircraft from service by the civil aviation authorities and a notice to that effect was provided prior to the commencement of the journey.

Emergency hotel accommodation

If within the term of the insurance coverage the Insured person receives a bodily injury from an accident or illness which directly and for no other reason causes him to be hospitalized for more than 5 (five) days, the Insurer shall pay the cost of hotel accommodation due to the urgency of a member of the family of the Insured person up to the amount of the total sum insured under this clause. The value of the costs of hotel accommodation should be proved by the Insured person with a supporting document.

The expenses for accommodation in a hotel due to the urgency of a member of the Insured person's family as a result of hospitalization of the Insured person made outside the territory of the Republic of Bulgaria are covered.

Assistance services

If within the term of the insurance coverage, the Insured person receives bodily damage due to an accident or illness, the assisting company acting on behalf of the Insurer will arrange and apply the necessary coverages declared in the insurance policy, using the most appropriate means and services in view of the physical condition of the Insured person and up to the amount of the agreed amount.

Assistance services can be expressed in the following:

- **Medical transportation:**

If, after hospitalization or treatment, the Insured is unable to continue the journey, the assisting company, together with the local physician or the insured's personal physician, will arrange for the Insured person to return to the country of permanent residence or to the country of his/ her nationality.

In the event that the representatives of the assisting company and the attending physician consider, from a medical point of view, that the Insured is in a condition to be transported, but the Insured refuses, the Insurer will not be responsible for any medical expenses incurred after the date of possible transportation.

- **Repatriation of mortal remains**

If the Insured dies as a result of a personal injury or illness occurring within the term of the insurance coverage, the assisting company will arrange repatriation of the Insured person's mortal remains to the country of his/ her nationality.

his/ her nationality.

- **Legal expenses due to a car accident:**

If the Insured person is arrested or may be arrested as a result of a car accident, which occurred within the term of the insurance coverage, the assisting company will arrange for any necessary legal assistance and refund the amounts paid for such assistance as a result of the accident up to the agreed amount, and the Insured person or his/ her relatives immediately notify the assisting company of the incident.

Civil liability

If within the term of the insurance coverage, against the Insured person a claim is filed or a lawsuit is made for property damages and non-property damages caused to third parties during the period of travelling abroad, which was paid in whole or in part with the insured debit card, the Insurer shall pay the in-jured person up to the amount of the agreed limit of liability, which indemnity the Insured person is obliged to pay under the legislation of the country in which the damage occurred.

General exceptions

Notwithstanding the terms and coverage specified in the policy, the insurer does not pay insurance claims for damages, respectively sums insured for events related to or as a result of:

- suicide or attempted suicide, self-harm or any attempt at self-harm;
- use by the Insured person of alcohol, opiates, narcotics or other highly intoxicating substances not prescribed by a qualified medical person;
- declared or unannounced war, invasion, civil unrest, strikes, lockouts, riots, riots and acts of terrorism;
- participation of the insured in all forms of competitions, expeditions, rallies and trials, horseback riding, rock climbing, descending into caves, various forms of flying - hang gliding, non-motorized flying, parachuting, except as a passenger of regular airlines travelling on a fixed route;
- driving a motorcycle or motor scooter with an engine capacity greater than 125 cubic centimeters by the insured person;
- the actual or suspected discharge, dispersion, absorption, release or exposure to any hazardous biological, chemical, atomic or radioactive materials, ionizing radiation, gas, matter or environmental pollution.

The insurer does not pay insurance coverage for damage to events and when:

- the insurance event is triggered by the intentional actions of the insured, a member of his or her family or a third party using the insurance;
- the insured, a member of his family or the third beneficiary staged the insured event;

- the insured intentionally misled the insurer with incorrect information about the insured event and the amount of the damage;
- the insured event occurred before the insurance took effect, whether or not it was known to the insured.

Loss or theft of personal documents or bank cards

The Insurer reimburses the costs:

- Of reissue of personal documents (passport, identity card, driving license), credit and/ or debit cards if they are stolen or lost when travelling abroad;
- Uninsured and non-compensated by the debit/ credit card issuing bank losses up to the agreed-upon limit that occurred as a result of unauthorized use of the card from the moment of discovering the card was lost or stolen until registering your card block request by the issuer. The insurance covers the losses mentioned in the previous sentence only if they occurred within no more than 72 hours prior to the registration with the bank of the request for blocking the card. The liability of the insurer for this risk is for the initial and one-time occurrence of the risk during the term of the insurance.



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