

INSURANCE BENEFITS



PREFACE

Membership in Diners Club provides you with all the benefits of a modern, comprehensive insurance package. If you have used your Diners Club Card **within the past two months** you are entitled to rescue and return transportation expenses, emergency return transportation from foreign countries, or medical treatment abroad. For an overview of our benefits and supporting services, please refer to **“Group II Benefits”**.

Greater security means more relaxation. As soon as you use your Diners Club Card for your **travel expenses**, you automatically receive travel cancellation insurance in addition to luggage and travel accident insurance. Furthermore, you are eligible for compensation if you have missed your flight, if there has been a flight delay, or if your luggage has arrived too late. Details to be found under **“Group I Benefits”**.

In addition we have set up a “Diners Club Insurance Hotline” for our Diners Club members. Feel free to call it 24 hours a day, 7 days a week at **+43 1 316 70-803** for **further information on insurance matters and claims settlement**.

Diners Club Insurance Hotline

call us Assistance International

Information on all insurance matters
Waschhausgasse 2, 1020 Wien, Austria
T: +43 1 316 70-803
F: +43 1 310 94 88
dinersclub@call-us.com

DC Bank AG

Lassallestraße 3, 1020 Vienna, Austria
T: +43 1 50 135-0
T: +43 1 50 135-136
to report lost / stolen card
F: +43 1 50 135-111
kundendienst@dinersclub.at
www.dinersclub.at

for Germany

T: +49 69 900 150-0
T: +49 69 900 150-136
to report lost / stolen card
F: +49 69 900 150-111
kundendienst@dinersclub.de
www.dinersclub.de

In the following you will find an overview of the Diners Club Card insurance package. Please note that the Austrian General Travel Insurance Terms (ARVB) as well as the provisions of the Austrian Insurance Contract Act (VersVG), as amended from time to time, are applicable. The brochure is only a summary of the relevant information. In order to request the General Travel Insurance Terms (ARVB), please call +43 1 316 70-803.

OVERVIEW OF INSURANCE BENEFITS

Subordination

All insurance benefits, with the exception of travel accident insurance, are considered subordinate. These benefits will thus only be granted if no compensation can be claimed from other existing private or social insurance companies or third parties (such as transportation companies, automobile clubs, hotels, etc.).

Group I Benefits

Are valid if travel expenses (see "Eligibility for Insurance Coverage") have been predominantly paid by Diners Club Card or if a free frequent flyer ticket is used.

Travel Accident Insurance

Insured amount payable	on death	€ 260,000
For permanent disability	over 50 %	€ 187,500
For permanent disability	over 60 %	€ 225,000
For permanent disability	over 70 %	€ 262,500
For permanent disability	over 80 %	€ 300,000
For permanent disability	over 90 %	€ 337,500
For permanent disability	of 100 %	€ 375,000

Return transportation costs within the country of residence

Insured amount	€ 15,000
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Luggage Insurance

Insured amount	€ 2,000
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Travel Cancellation Insurance

Insured amount	€ 2,000
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Travel Interruption Insurance

Insured amount	€ 1,500
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Missed Flights

Insured amount	€ 1,500
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Delayed Flights

Insured amount	€ 150
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Late Delivery of Luggage

Insured amount	€ 300
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Group II Benefits

Are valid if your Diners Club Card, for which insurance coverage is provided, has been used within two months prior to the occurrence of the event insured against.

Rescue Transportation Expenses

Insured amount	unlimited
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Return Transportation Costs in Event of Death

Insured amount	€ 15,000
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Emergency Transportation from Foreign Countries

Insured amount	unlimited
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Medical Treatment Expenses Abroad

Insured amount	unlimited
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Visits of Sick Persons Abroad

Insured amount	€ 1,500
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Guarantee Insurance

Insured amount	€ 30,000
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Liability Insurance

Insured amount	€ 1.000.000,-
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Police Operations

Insured amount	€ 75
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Replacement of Documents

Insured amount	€ 400
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Settlement of Account Balances

Insured amount	€ 4,500
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GENERAL INFORMATION

Registration and Cancellation

Registration for insurance coverage is effected automatically when the Card is issued and cancellation is effected on the termination date of your credit card contract (12:00 p.m. Central European Time).

Insured Persons

This insurance coverage applies to all holders of valid Diners Club Cards issued in Austria or Germany who have their residence within the European Union, Switzerland, or Liechtenstein, as well as to their spouses/companions and minor children, provided these persons, at the time the event insured against occurred, have maintained their principal residence with the insured Cardholder for a period of at least three months. When traveling jointly with the Cardholders, children are co-insured until they have attained the age of 25.

Cardholders

Cardholders are all persons in possession of a valid private card (issued in their name), of a valid company card additionally issued in their name, or of a valid add-on card issued in their name.

Duration and Geographical Scope of Coverage

Insurance coverage for Group I Benefits and health insurance for travel to foreign countries (return transportation expenses in event of death, emergency return transportation from abroad, medical treatment expenses incurred abroad, and visits of sick persons abroad) is valid for travel to a destination at least 50 kilometres from the Cardholder's residence or place of work. Travel between a Cardholder's home and place of work does not qualify for insurance coverage. This provision also applies to a Cardholder's secondary residence - travel between his/her principal and secondary residence does not qualify for insurance coverage either.

Insurance coverage commences when the Cardholder leaves his/her principal residence, secondary residence, or place of work, and ends upon the Cardholder's return to the same place or in the event that coverage expires before this date, but no later than on the 90th day (12:00 p.m. Central European Time) of travel. Please note the separate terms for travel cancellation insurance. Unless otherwise specified under Group Benefits, insurance coverage for all other benefits starts on the date when DC Bank AG receives the card order and ends upon the cancellation of the insurance. Unless otherwise specified under Group Benefits, coverage is globally valid.

Eligibility for Insurance Coverage under Group I Benefits

Insurance coverage is provided if travel expenses have been predominantly paid for by means of the Card. Such travel expenses are defined as the costs of package tours (transportation as well as accommodation), or the fare paid for public carriers (train, bus, airplane, ship) from the Cardholder's principal residence, secondary residence or place of work to his/her travel destination and back; airport taxes and similar expenses, however, are excluded.

If travel starts from the Cardholder's principal residence, secondary residence or place of work by airplane, train, bus or ship, insurance coverage is still valid for the entire trip even though the Cardholder has used his/her Diners Club Card only to pay for the respective ticket. Please note the separate terms for travel cancellation insurance. In order to claim benefits arising from Diners Club travel insurance, Cardholders must supply proof that travel expenses were paid for by means of their Card.

Travel not undertaken with a public carrier (for example, travel using a private car) is not insured. Likewise, there is no insurance coverage (e.g. travel cancellation insurance) if only the payment of overnight accommodations or hotel expenses has been made using the Diners Club Card.

Exception: Irrespective of the specified requirements (e.g. travel using a private car), insurance coverage is provided but limited to luggage insurance in the event that the Card was used as a means of payment within the past two months prior to the occurrence of the event insured against and in the case of at least one overnight stay outside the Cardholder's residence or place of work. This provision also applies to a Cardholder's secondary residence. Cash withdrawals made from ATMs also qualify as use of the Card.

Insurance Coverage under Group II Benefits

Eligibility for insurance coverage requires the use of the Card as a means of payment within the past two months prior to the occurrence of the event insured against. Cash withdrawals made from ATMs also qualify as use of the Card.

Insured Amounts

The insured amounts specified represent maximum liability per Cardholder and all accompanying dependants (exception: for travel accident insurance insured amounts apply per person) as well as occurrence of event insured against. Insured amounts also limit benefits if a person possesses several Diners Club Cards or if claims could be derived from several cards on account of co-insurance.

GROUP I BENEFITS

These benefits apply if travel expenses have been predominantly paid for using a Diners Club Card or if you have redeemed premium miles under a frequent flyer programme for the flight.

Travel accident insurance

Insurance covers all accidents suffered by the insured as a passenger using public means of transport on land, water, or air, as well as on embarking or disembarking such means of transport. A passenger is defined as a person who is neither directly involved with the operation of such means of transport, nor a crewmember, nor in exercise of a professional occupation related to the means of transport.

Moreover, this insurance covers accidents to the insured while using public or private means of transport (private car, bus, taxi, train, etc.) to airports, bus terminals, train stations, or harbors, to the extent that such means of transport are used in direct relation to the insured trip.

Exception: children under 15 years of age (for co-insured children up to the age of 15 an adequate level of funeral expenses will be paid in event of death)

Insured amount in event of death € 260,000

Insured amount for funeral expenses € 3,750

The insurer will pay the entire insured amount for permanent disability if an accident results in lasting disability equal to or exceeding the degree of disability specified below. For disability degrees of less than 50% no compensation will be paid.

Insured amount for permanent disability over 50 % € 187,500

Insured amount for permanent disability over 60 % € 225,000

Insured amount for permanent disability over 70 % € 262,500

Insured amount for permanent disability over 80 % € 300,000

Insured amount for permanent disability over 90 % € 337,500

Insured amount for permanent disability of 100 % € 375,000

If several persons (Cardholder and co-insured dependants not in possession of their own Diners Club Card) are insured through a Diners Club Card, the maximum compensation for all claims totals:

€ 1,125,000

If the sum-total of insurance benefits to be granted to the persons affected exceeds a maximum liability of € 1,125,000, compensations due under this contract will be paid in relation to this maximum liability. If a claim concerns several persons insured under this collective contract, maximum liability for all those affected is:

€ 10,000,000

Return transportation within the country of residence

If the insured is injured in an accident in his/her country of residence, the insurer will provide reimbursement up to the agreed-upon insured amount for medically recommended transportation from the site of the accident or a hospital to the insured person's city of residence.

Insured amount € 15,000

Luggage insurance

Insurance coverage extends to all objects normally taken or purchased on business and private trips throughout the world.

Insured amount € 2,000

Limited coverage is provided for jewelry, watches, furs, any kind of technical equipment including accessories, and sports equipment provided that such items

- are safely stored and retained in personal custody;
- have been verifiably checked in with an accommodation provider, an attended cloakroom, or a luggage storage facility;
- are kept inside a duly closed and locked room or container respectively, whereby - except for sports equipment - additional safety installations (safes, lockers etc.) have to be used by the insured;
- are used as intended.

The insured amount is 50% of the insured amount payable for luggage insurance.

Non-insured items include, inter alia, cash, stamps, official and valuable documents, merchandise, objects of predominantly artistic or collector value, tools used for professional purposes, equipment, musical instruments, automotive accessories, tools and spare parts.

GROUP I BENEFITS

Insurance coverage applies up to the insured amount on first risk, i.e. the insurer does not enforce underinsurance. The insurer compensates for the current value of destroyed or lost objects. For damaged and repairable objects, necessary repairs not exceeding the level of their current value will be paid. Regarding film, sound, and data storage media, etc., the applicable amount is their material value.

Responsibilities of the Insured

The insured is required

- to prevent or minimize damage as far as possible, in particular to file claims for damages to third parties (e.g. railroad operators, postal services, shipping companies, airlines, and hotels) in the due and proper form and on a timely basis;
- to report without delay to the security authorities in charge any damage resulting from criminal activity, with a complete description of the facts of the case and extent of damage, and to have such a report confirmed;
- to report without delay any damage occurring in connection with safekeeping by a transportation company or accommodation provider, and to have such a report confirmed. Regarding damage that cannot be visually identified, the transportation company must be asked, immediately upon their discovery, to examine and acknowledge the damage in writing. All prescribed periods and time limits for objections or claims must be observed.

Travel cancellation insurance

Subject matter of the insurance: a booked all-inclusive package (transportation from the Cardholder's residence/place of work with accommodation) or a booked ticket for any public means of transport being used from the Cardholder's residence/place of work for arriving at the (first or only) travel destination. Insurance coverage is provided herein, with 20% deductible, for the cancellation of travel due to accident, illness with ensuing hospitalization, severe property damage to the principal place of residence, as well as professional engagements resulting in the cancellation of business trips. Insurance coverage is provided not on the basis of whether expenses of the travel or transport contract have been predominantly paid using the Diners Club Card but rather, in deviation from the general regulations (see page 3), on the basis of whether the advance payment of those expenses has been fully made by means of the Card. In deviation from the general regulations (see page 3), coverage starts as soon as the advance payment has been made and ends when travel is commenced.

Insured amount € 2,000

Travel interruption insurance

Coverage is provided herein for additional costs entailed by an early return trip which, following a severe accident or disease of a dependant, or severe property damage done to the principal place of residence, resulted in a premature end of the journey. Coverage is also provided for additional costs entailed by a late return trip and necessary overnight stays which, following a severe accident or a disease without hospitalization, resulted in a delayed return trip.

Insured amount € 1,500

Missed flights

Insurance coverage is provided, with proof required, if, for the reasons listed below, travel from the Cardholder's residence/place of work to the home airport is delayed, and a booked flight therefore missed:

- the insured person has an accident, in traffic or otherwise;
- the means of transport used has a technical defect;
- the public conveyance (bus or train) used to reach the means of transport is delayed.

Necessary and proven additional costs entailed by a delayed direct trip to the planned destination will be reimbursed, as will any additional costs for overnight accommodation and meals up to the insured amount.

Note: The term "home airport" as used in the following provisions is defined to be the airport nearest to the insured person's principal place of residence where the insured trip starts and/or ends, regardless of whether this airport is located in Austria or abroad.

Insured amount € 1,500

Delayed flights

Insurance coverage is provided, with proof required, if the booked flight is delayed for more than four hours or a booked connecting flight is missed due to a flight delay of less than four hours. Necessary and proven additional costs for an overnight stay and meals will be reimbursed up to the insured amount.

Insured amount € 150

Late delivery of luggage

The insurer will reimburse absolutely necessary replacement purchases of personal items if the delivery of luggage is demonstrably delayed by at least four hours, and an emergency situation has arisen due to this delay. No compensation is provided for late delivery of luggage at the home airport.

Insured amount € 300

GROUP II BENEFITS

Are valid if Diners Club Card has been used within two months prior to the occurrence of the event insured against.

Rescue transportation expenses

The insurer will defray all necessary expenses entailed when the insured has suffered an accident, or is in distress in the mountains or on water and needs to be rescued injured, uninjured, or deceased. Rescue costs include proven expenses to search for the insured, as well as transportation to the nearest passable road or hospital from the site of accident.

Insured amount **unlimited**

Return transportation costs in event of death

In the event of death, transportation of the body from foreign countries and funeral costs will also be paid.

Insured amount **€ 15,000**

Emergency transportation from foreign countries

If the insured is injured or taken ill in a foreign country and transportation considered necessary from a medical viewpoint, the insurer will defray the costs of return transportation from the site of the accident or hospital to which the insured has been taken after the accident back to Austria.

Insured amount **unlimited**

Medical treatment expenses abroad

The insurer will provide reimbursement for necessary medical treatment expenses incurred as a result of sudden illness or an accident in a foreign country. The deductible for treatment costs equals 10% of compensation per claim. This deductible does not apply if mandatory or private health insurance has already provided benefits.

Insured amount **unlimited**

Visits of sick persons abroad

If transportation to Austria is not required from a medical point of view and hospitalization lasts longer than 5 days, the insurer will pay the costs for a visit by one person.

Insured amount **€ 1,500**

Guarantee insurance

Insurance coverage is provided in the form of an advance on the amount to be paid following a traffic accident, allowing the insured to remain temporarily free from criminal persecution (bail). The terms "abroad", "foreign countries", etc. are under no circumstances deemed to be the insured's country of residence or country of citizenship. The Cardholder is obliged to reimburse the insurer for this advance within six months of payment by the insurer.

Insured amount **€ 30,000**

Liability insurance

Insurance coverage includes defense against all unjustified and satisfaction of all justified claims for damages by third parties arising from cases of damage caused by the insured as a private person. In particular, this excludes liability connected with the use of a motor vehicle, or damage to rented or leased objects.

Lump-sum for personal and property

damage per event of up to **€ 1,000,000**

Annual limit for all events insured against **€ 2,250,000**

GROUP II BENEFITS

Police operations

The insurer will bear the officially prescribed costs of police operations in the case of traffic accidents not involving personal injury in Austria and Germany.

Insured amount € 75

Replacement of documents

The insurer defrays the expenses entailed by the replacement of any lost official documents by metropolitan and rural police or public authorities.

Insured amount € 400

Settlement of account balances

The insurer bears the costs involved to settle the Diners Club credit card account of a deceased Cardholder if the outstanding balance accrued before death. This insurance covers only that portion of the outstanding balance that cannot be recovered during settlement of the estate.

Insured amount € 4,500

GENERAL OBLIGATIONS OF THE CARDHOLDER

Duty to report damage

- All cases of damage must be reported to Diners Club Insurance Hotline (DCV) without delay.
- Originals of official documents such as claim reports, confirmations of police reports, and other evidence the insured person can be reasonably expected to obtain must be submitted to the DCV by the insured person together with the Diners Club voucher and proof of travel; in addition, all relevant information must be provided to DCV on request.
- In the event of an accident, the claim must be reported in writing without delay, at the latest within a period of one week.
- A death must be reported to the DCV within an appropriate period of time, including those cases in which the accident has already been reported.
- Regarding return transportation, DCV must be informed of any accident without delay (24-hour hotline).

Information required by Diners Club insurance hotline

- Name of the caller, name of the Cardholder, his/her permanent residence, Card_ID and its expiration date.
- Place and telephone number where the Cardholder or his/her representative can be reached.
- Brief description of the emergency and type of assistance requested.

In life-threatening and/or other difficult circumstances, a doctor or hospital must be consulted immediately, and DCV informed as soon as possible.

DCV has been commissioned by the insurer to organize and carry out transportation as required by the given emergency.

Assignment of claims

In the event of return transportation, the insured person is obliged to transfer any remaining valid portion of his/her ticket to the insurer. If the insured has insurance coverage with a company other than Donau Versicherung AG Vienna Insurance Group which provides benefits specified herein, any claims to such company must be assigned to Donau Versicherung.

The insured or his/her representative undertakes to assist Donau Versicherung AG Vienna Insurance Group and DCV in asserting above-mentioned claims, with all related costs being borne by Donau Versicherung.

Settlement of claims

All claims are processed exclusively over DCV. A claim reported to DCV is considered reported to the insurer. DCV is at your disposal for any information on valid insurance coverage.

Deduction entitlement

Compensation paid by the insurer on all claims is transferred directly to the credit card account of the insured Diners Club Cardholder. As provided under Section 166 of the Austrian Insurance Contract Act, the DC Bank AG is entitled to deduct from such compensation any outstanding Diners Club Card balances incurred by the Cardholder prior to the related claim or by the holders of add-on cards until such time as they have learned about the claim.

Place of jurisdiction

Vienna is considered the place of jurisdiction for any disputes arising from this insurance contract.

The English translation of these Insurance Benefits is for convenience. Only the German text is binding.

October 2019