

EXPLANATORY NOTICE TO PERSONS INSURED UNDER TRAVEL INSURANCE POLICY

“ALLIANZ TRAVEL CITI” NO.10400 VGMPR

The Policy covers CITIGOLD and premium credit card payment system World Elite Mastercard cardholders (Customer(s)), and Customer’s children
Age of Customer/Insured Person(s) – 84 years of age or under
Duration of insurance cover – the first 90 days of each trip; the number of trips per year is not limited
The term of insurance contract in respect of each Customer/Insured Person – one (1) year

<i>Insured risks</i>	<i>Limit of cover, USD</i>
Emergency Medical and Medical-transport Expenses (Items 11.1.1-11.1.8 of the Terms and Conditions), including:	500,000 / 50,000**
• Emergency dental care	200
Emergency medical transportation (Items 11.1.1, 11.1.8 of the Terms and Conditions)	100,000 / 25,000**
Medical repatriation (Items 11.1.10, 11.1.11 of the Terms and Conditions)	100,000 / 25,000**
Body repatriation (Item 11.1.12 of the Terms and Conditions)	10,000 / 5,000**
Coffin expenses (Item 11.1.12 of the Terms and Conditions)	2,000 / 2,000**
Visit of relative (Item 11.2.2 of the Terms and Conditions)	1,500
Return of children (Item 11.2.1 of the Terms and Conditions)	1,500
Legal assistance following the car accident (Item 11.2.3 of the Terms and Conditions)	5,000
Administrative Assistance in case of loss or theft of passports, tickets (Item 11.3 of the Terms and Conditions)	Covered
Arranging for message services re insured event (Item 11.3 of the Terms and Conditions)	Covered
Personal Liability abroad, including (Item V of the Terms and Conditions):	
Personal Liability abroad - a property damage to the third parties	20,000
Personal Liability abroad – the harm caused to life, health, work capacity of the third parties	20,000
Assistance in case of car accident (Item 11.2.4 of the Terms and Conditions)	5,000
Collision damage waiver	1,000
Trip cancellation (Item VI of the Terms and Conditions)	3,000
Early return (Item 11.2.5 of the Terms and Conditions)	2,500
Missed flight (incl. connecting) (Item X of the Terms and Conditions)	2,500
Flight delay from 4th hour (Item VIII of the Terms and Conditions)	1,000 (50 USD per each hour of delay)
Search of lost or delayed luggage, in case the luggage is under the carrier’s care (Item 11.3 of the Terms and Conditions)	Covered
Baggage loss if the baggage was in custody of common carrier (total sum insured) (Item III of the Terms and Conditions):	1,500

• per 1 bag/suitcase (max. 2 bags/suitcases)	1,000
• per 1 pair/item	500
Baggage delay from 4th hour (Item IX of the Terms and Conditions)	3 000 (50 USD per each hour of delay)
Personal accident (disability) (Item VII of the Terms and Conditions)	20 000 / 5 000**
Death in case of personal accident (Item VII of the Terms and Conditions)	20 000 / 5 000**
Russian Federation (100 KM from register address)	Included
<i>** Sums for children of the Insured Person</i>	
<i>Additional benefits</i>	
Costs incurred from or relating to settlement of claims resulted from a terrorist act or intended use of military force for the purpose of suppressing, preventing or containing a known or assumed terrorist act	
Costs incurred from the Insured Person's engagement in active sports and leisure (item. 10.3.15 of Annex No.2 to the Order)	

DEFINITIONS

Insurer – JSC Insurance Company Allianz, CBR license ЧИ No.0290 (SI No.0290), CJИ No.0290 (SL No.0290).

Sum Insured – an amount specified in the Insurance Certificate within which the Insurer undertakes to pay insurance indemnity upon the occurrence of an Insured Event. The Sum Insured is reduced by the amount of each claim payment from the moment a claim report is approved by the Insurer / a payment guarantee is issued by the Service Provider.

Insured Event – an actual, unexpected, unforeseen and unintended event provided for by the Insurance Certificate, which triggers the Insurer's obligation to pay insurance indemnity to the Insured Person, Beneficiary or other third parties.

Insurance Certificate – a document issued in support of execution of the insurance contract.

Service Provider – Allianz Global Assistance (previous name Mondial Assistance), the company that manages the provision of covered services to the Insured Person upon occurrence of a qualifying event on the basis of a contract with the Insurer.

COVERAGE TERRITORY

The Insurance Certificate is valid all over the world, excluding:

- the country the Insured Person resides in on a permanent or predominant basis (for more than six months) and/or is a citizen or permanent resident, of and/or works in;
- territory within 100 kilometers from the administrative bounds of the population center which is the place of the Insured person's permanent residence in the Russian Federation. Place of permanent residence is the population center where the Insured person resides on a permanent or predominant basis and is registered in the manner prescribed by law;
- states on whose territory military operations are performed;
- territories of states on which state of emergency has been declared, military/police operations are performed;
- territories of states against which UN military and/or economical sanctions are applied;
- territories of states on which centers of epidemics were detected and admitted.

WHAT TO DO UPON OCCURRENCE OF A QUALIFYING EVENT

Upon occurrence of a qualifying event, immediately contact the Service Provider at **+7 495 783-30-56, +7 495 783-30-57**, with the following information:

- full name of the Insured Person;
- insurance certificate number;
- circumstances of the occurrence and the nature of the required assistance;
- location of the Insured Person and a contact telephone number for callback.

A Service Provider coordinator is entitled to ask for additional information (passport details, border crossing stamps, permanent residence address of the Insured Person, etc.).

MEDICAL AND MEDICAL TRANSPORTATION INSURANCE

The Insurer covers expenses on the provision of emergency medical and/or medical transportation aid incurred due to:

- sudden acute diseases (excluding the exacerbation of chronic diseases and conditions due to a pathology which the Insured Person had before the trip);
- accidental injuries;
- severe toothache resulting from acute tooth inflammation and/or surrounding tissue inflammation or a jaw injury sustained as a result of an accident (the emergency dental care benefit limit is specified in the table).

The insurance certificate covers:

- emergency outpatient and/or inpatient care costs (including cost of medical specialists' appointments and consultations, laboratory and instrumental studies, therapeutic manipulations, surgery and anesthesia, pharmacotherapy) within the limit of cover specified in the table;
- costs incurred to transport the Insured Person to a medical facility for emergency hospitalization within the limit of cover specified in the table;
- cost of emergency dental care: dental examination, X-ray, teeth extraction or filling, except for prosthetics, replacement of old fillings, restoration of decayed tooth crown, manipulations with teeth covered by orthopedic or orthodontic devices etc., within the limit of cover specified in the table;
- cost of necessary medicines purchased based on attending physician's prescriptions;
- cost of evacuation to the place of permanent residence, if necessary, under appropriate medical supervision (accompaniment), in case the Insured Person's medical condition objectively doesn't allow further travel and/or such Insured Person needs a deferred (scheduled) surgical operation, within the limit of cover specified in the table;
- repatriation of the Insured Person's body (remains) in the event of his/her death, including coffin costs, within the limit of cover specified in the table;
- costs of return of the Insured Person's children under 16 years of age staying unattended due to an illness of or an accident with the Insured Person, within the limit of cover specified in the table;
- cost of travel of the Insured Person's immediate family member if the hospitalization of the Insured Person lasts for more than ten days. The Insurer will pay for such family member's economy class round trip flight taken with a view to visit and take care of the patient;
- the Insurer shall cover the Insured Person's expenses related to early return from abroad the Russian Federation in case of:
 - death or emergency hospitalization of close relative of the Insured Person in the country of the Insured Person's permanent residence;
 - incident (loss/destruction) involving the Insured Person's property in the country of the Insured Person's permanent residence objectively necessitating the presence of the Insured Person in the country of permanent residence.

The Insurer shall pay to the Insured Person the air ticket (with consideration of the possibility to return/change the existing ticket) for the Insured Person's return to the country of permanent residence.

Excluded from coverage are:

- diseases that existed and required treatment before the start date of the Insurance Certificate and/or departure for the coverage;
- chronic diseases and their relapses and complications;
- venereal diseases, HIV infection, AIDS, candidosis, viral hepatitis, except A and E types, and their consequences (complications);
- mental disorder, epilepsy, alcoholism, narcomania, toxicomania and their aggravation;
- malignant and benign tumors;
- normal or complicated pregnancy and labour; post-natal child care, pregnancy termination except when performed on medical indications due to an accident or extrauterine pregnancy;

- sunburns, fungous diseases, skin diseases (other than infectious), allergic reactions, except for life-threatening conditions (Quincke's disease, etc.);
- costs relating to medical treatment where such treatment is the purpose of the trip;
- any professional activities performed in the coverage territory of insurance and related to any type of hazardous work in connection with any business, occupation or profession;
- organized (amateur) sports, professional sports (sports shall mean the scope of activities as the set of sports in the form of competition and special practice of preparation to competition), participation in any competition, horseracing, automobile and motorcycle racing, regatta, caving (speleology), rock-climbing, alpinism, sports tourism, etc.;
- flying of any kind, including motorless flight devices, motor gliders, microlight aircrafts, parachute jumping and paragliding, except as a passenger having paid for a regular or licensed charter flight on a predetermined route;
- operating a transport vehicle by a person not licensed to operate such type of vehicles, as well as neglect of or failure to use the means of protection (safety equipment), such as safety belts, helmet, etc.;
- intended actions of the Insured Person aimed to cause an Insured Event; suicide or attempted suicide; intended self-infliction of bodily injury;
- any consequences of war, civil commotion or strike; effect of nuclear explosion, radiation or radioactive contamination; actions and decisions of state authorities hampering the Insurer's fulfillment of its obligations;
- injury or death of the Insured Person resulting from the use of alcohol, drugs or toxic substances.

Upon occurrence of a qualifying event, the Insured Person (his/her representative) must immediately, before seeking medical attention, notify the Service Provider of such event at **+7 495 783-30-56, +7 495 783-30-57** (the telephone number is also indicated in the Insurance Certificate) for the latter to organize medical and/or medical transportation aid and approve the costs.

The Insured Person must:

- follow recommendations and instructions of the Service Provider in the process of organization and provision of medical and/or medical transportation aid;
- comply with the attending physician's prescriptions and the medical facility's policies.

In exceptional situations, subject to the Service Provider's approval, the Insured Person may be allowed to seek medical/medical transportation aid on his/her own and pay for it out of his/her own pocket with further reimbursement of costs.

LUGGAGE INSURANCE

An Insured Event is an actual, sudden, unforeseen and unintended event resulting in:

- loss (total loss) of checked-in luggage placed in the carrier's custody.

Luggage insurance benefits are specified in the table.

Upon occurrence of a qualifying event, the Insured Person must:

- within 24 hours following the discovery of luggage loss/total loss, report this to the authorized representatives of the carrier that had custody of the checked-in luggage;
- appropriately file his/her claims with the carrier and obtain a report (carrier's statement) from the authorized representatives of the carrier about the fact of loss/total loss of luggage;
- file a claim application with the Service Provider at **+7 495 783-30-56, +7 495 783-30-57**.

The following documents shall be attached to the claim application:

- ✓ original Insurance Certificate or its copy;
- ✓ original ticket (boarding pass) and luggage receipt(s);
- ✓ original documents confirming the fact of occurrence of the Insured Event and their properly certified translation into Russian: luggage loss/total loss report (carrier's statement);
- ✓ document confirming the receipt of compensation from the carrier.

If the Service Provider so requests, the Insured Person must provide additional information, including his/her foreign passport with a Russian border crossing stamp.

THIRD PARTY LIABILITY INSURANCE

An insured event is an unintended occurrence leading to the Insured Person's involvement in court proceedings due to bodily injury or death caused by the Insured Person to a third party, and/or damage to property, which trigger the Insured Person's third party liability and, consequently, the liability of the Insurer to effect claim payment to third parties.

Liability insurance benefits are specified in the table.

Upon occurrence of a qualifying event, the Insured Person must:

- within 24 hours from the moment of charge, claim, etc., inform the Service Provider thereof at **+7 495 783-30-56, +7 495 783-30-57**;
- strictly follow all recommendations of the Service Provider;
- not give any promises either in writing or orally or offer voluntary reimbursement of incurred losses, or admit, fully or partially, his/her fault (liability), without the Service Provider's written consent.

INSURANCE AGAINST TRIP CANCELLATION

The object of insurance shall be property interests of the Insured Person related to losses resulting from the impossibility of the previously planned trip.

The insurance amount benefit is specified in the table.

Upon occurrence of a qualifying event, the Insured Person must:

- notify the travel company about the cancellation of the travel product sale contract by telephone, fax or email within 48 hours;
- within 5 working days, submit written application for the cancellation of the travel product sale contract in accordance with Art. 782 of the RF Civil Code;
- take measures reasonable and available in the current circumstances to reduce the possible losses;
- collect the documents and evidence necessary to confirm the causes and amount of losses;
- within 30 calendar days address a written application for insurance indemnity payment to the Insurer with the specification of the character and circumstances of the event having characteristic features of an insured event.

The following documents must be attached to the insurance indemnity payment application:

- ✓ original Insurance Certificate or its copy;
- ✓ copy of domestic passport (page with personal and registration information);
- ✓ copy of birth certificate if required in the current circumstances;
- ✓ payment documents in accordance with the RF legislation confirming the expenses on the payment of the travel product sale contract;
- ✓ original (or electronic document copy) of the travel product sale contract with obligatory inclusion of the reservation sheet;
- ✓ original (or electronic document copy) of the travel package of the standard form established by the RF legislation if such is used by the travel company and was issued to the Insured Person;
- ✓ original (or electronic document copy) of the voucher;
- ✓ original (or electronic document copy) of the travel documents;
- ✓ letter from the travel operator with the specification of the tour price, calculation of the amounts retained, actually incurred expenses on the formation of the travel product and the return amount of the tour price, signed by the head and chief accountant of the organization;
- ✓ payment document on the return of the amounts performed by the travel operator (travel company);

- ✓ documents specified in pp. 35.3 – 35.7 of Terms and Conditions, depending on the cause of trip cancellation.

PERSONAL ACCIDENT INSURANCE

The subject matter of insurance are the Insured Person's proprietary interests relating to full permanent accidental disability or death.

Benefits hereunder are as follows:

- in case of assignment of Type I disability: 90% of the Sum Insured specified in the insurance contract (policy);
- in case of assignment of Type II disability: 75% of the Sum Insured specified in the insurance contract (policy);
- in case of assignment of Type III disability (for an Insured Person under 18 years of age – persistent functional disturbance resulting from an accident entailing the assignment of the “disabled child” category) – 60 % of the Sum Insured specified in the insurance contract (policy);
- in case of death: 100% of the Sum Insured specified by the insurance contract.

Personal accident insurance benefits are specified in the table.

To receive the benefit, the Certificate holder (Insured Person, Beneficiary) must file a written application with the Insurer with the following documents attached:

For benefit purposes in case of the Insured Person's total permanent disability:

- ✓ original Insurance Certificate or its copy;
- ✓ disability certificate;
- ✓ report of medical experts board;
- ✓ extract from medical records (medical history);
- ✓ ID.

For benefit purposes in case of the Insured Person's accidental death:

- ✓ original Insurance Certificate or its copy;
- ✓ original death certificate or its notarized copy;
- ✓ medical death certificate;
- ✓ extract from competent authorities' protocols (police report);
- ✓ extract from medical records (medical history);
- ✓ ID;
- ✓ notarized certificate of succession (unless the insurance contract names a Beneficiary).

INSURANCE AGAINST EXPENSES RELATED TO DELAY OF A REGULAR FLIGHT OR MARINE VOYAGE

The object of insurance shall be the property interests of the Insured Person related to the delay of a regular flight or marine voyage that such Insured Person has a ticket for.

An insured event is a delay of a regular flight or marine voyage resulting from:

- sudden mechanical or electronic failure of the carrier vehicle (plane, vessel) preventing the flight or voyage;
- unfavourable meteorological conditions: snowfall, rain, storm, fog, glaze preventing the flight or voyage.

The sum insured for expenses related to the delay of a regular flight or marine voyage is specified in the table.

To receive the benefit, the Insured Person must file a written application to the Service Provider with the following documents attached:

- ✓ original Insurance Certificate or its copy;
- ✓ original ticket/boarding pass;
- ✓ original documents confirming the occurrence of an insured event with certified translation into Russian - documentary proof from the carrier company that the flight/voyage was delayed, with the specification of the reason for such delay.

BAGGAGE DELAY

An insured event is an actually accomplished, sudden, unforeseen and unintended event resulting in a delay in delivery of baggage for more than 4 hours due to which the Insured Person incurred expenses to buy hygiene products and necessary clothing and footwear.

No insured event is recognized in case of:

- delay in delivery of baggage not reported to the officials of the airline, sea carrier or other transporter as appropriate within 24 hours from the moment such disappearance or total loss was discovered;
- any consequences of war (either declared or not), civil war, civil commotion, strike, effects of a nuclear explosion, radiation or radioactive contamination;
- delay in delivery of baggage due to confiscation, requisition, arrest or destruction of the insured baggage at the instruction of state authorities;
- intended acts of an Insured Person;
- the Insured Person's failure to take reasonable and available measures to reduce the amount of possible loss;
- acts of state authorities preventing the fulfillment of obligations by the Insurer.

Sum insured for baggage insurance is specified in the table.

Upon occurrence of an event having characteristic features of an insured event, the Insured Person is obliged:

- to inform the officials of the airline (Air Company), sea carrier or other carrier in whose custody the registered baggage was placed, within 24 hours from the moment of discovery of the fact of delay in delivery of the baggage;
- appropriately execute all claims to the carrier and obtain a report (carrier's statement) from the officials of the carrier about the fact of delay in delivery of the baggage.

To receive the benefit, the Insured Person must file a written application to the Service Provider with the following documents attached:

- ✓ original Insurance Certificate or its copy;
- ✓ original ticket/boarding pass/ baggage receipts;
- ✓ original documents confirming the fact of occurrence of the insured event with appropriate translation into Russian language - report (carrier's statement) of the fact of delay in delivery of the baggage;
- ✓ cash register receipts confirming the fact and amount of purchased hygiene products and necessary clothing and footwear (if applicable);
- ✓ documents confirming payment of compensation by the carrier in favour of the Insured Person.

MISSED FLIGHT INSURANCE

An insured event is an incurrence of extra expenses by the Insured due to missing the scheduled flight because of loss of documents or tickets.

The insurance benefit amount is specified in the table.

Upon occurrence of an event having characteristic features of an insured event, the Insured Person is obliged to:

- notify to the Service Provider by telephone, fax or email;
- report the event occurred to the relevant competent authorities;
- collect the documents and evidence necessary to confirm the causes and amount of losses.

To receive the benefit, the Insured Person must file a written application with the Service Provider with the following documents attached:

- ✓ original Insurance Certificate or its copy;
- ✓ original ticket if the Insured missed the flight due to the loss of documents (passport, foreign passport);

- ✓ original documents confirming the occurrence of an insured event with certified translation into Russian, – certificate issued by competent authorities confirming that the Insured reported the loss of documents (passport, foreign passport) to competent authorities;
- ✓ documents confirming payment of compensation by the carrier in favour of the Insurer or the carrier's written refusal in such compensation.

COLLISION DAMAGE WAIVER

An insured event is an incurrance of extra expenses by the Insured related to repairs to the rented vehicle as a result of the occurrence of the following events during the insurance period:

- road traffic accident involving the rented vehicle driven by the Insured named in the insurance certificate and car rental agreement;
- damage to the rented vehicle as a result of self-induced movement or in the absence of driver.

Upon occurrence of a qualifying event, the Insured Person must:

- notify the Service Provider thereof at: **+7 495 783-30-56, +7 495 783-30-57;**
- strictly follow all recommendations of the Service Provider.

HOW TO RECEIVE INSURANCE INDEMNITY:

1. It is necessary to obtain a claim application form at +7 495 783-30-56, +7 495 783-30-57

1. SEND A REGISTERED LETTER WITH THE FILLED OUT APPLICATION AND ORIGINALS OF THE ABOVEMENTIONED DOCUMENTS AS PER THE TYPE OF INSURANCE EVENT TO THE FOLLOWING ADDRESS: 127473, MOSCOW, SELEZNEVSKAYA STREET, D. 32. ALLIANZ GLOBAL ASSISTANCE (PREVIOUS NAME MONDIAL ASSISTANCE)

2. Detailed terms and conditions of insurance are available on the website at:

<http://www.allianz.ru/ru/moscow/partners/financial/citignia/>