

Travel Assistance Services – Summary of Terms and Conditions

This is a summary of the services provided by International SOS Assistance (UK) Limited, the provider. Please note this is not insurance and is not a substitute for travel insurance.

Description of Travel Assistance Services

As another way of making your credit card even more useful to you and your family. AvantCard has arranged for International SOS Assistance (UK) Limited to offer a variety of special emergency services to assist you when travelling outside your country of residence, for trips lasting no longer than 90 days. Some of the services incur a charge, which you would be responsible for paying if you were to use those services.

Please understand that due to occasional problems like distance, location or time, neither AvantCard nor its contractors can be responsible for the availability of any medical, legal or transportation service. If fraudulent means or devices are used by the Cardholder and/or anyone acting on their behalf, the services for the concerned Cardholder shall be cancelled immediately and all benefits hereunder relating to the concerned Cardholder forfeited.

Definitions

“Authorized Person” refers to the representative or any person, designated by the Cardholder in writing as the person authorized to act on behalf of the Cardholder.

“Cardholder” means any person who has a valid AvantCard credit card, including his/her family or any colleagues up to a maximum of three people.

“Colleague” shall mean any business associate, client, guest, friend or other person as the cardholder wishes, up to a maximum of three people, travelling with the cardholder.

“Country of Residence” means the country in which the cardholder has their primary home.

“Dependent Children” means the children, step-children and legally adopted children of the Cardholder who are:

- (i) unmarried, and;
- (ii) living with such cardholder (unless living elsewhere whilst in full time education), and;
- (iii) travelling with such cardholder, and under 19 years of age (or under 24 years of age if in full time education).

“Family” means the cardholder, spouse or common law partner (including same sex partners) cohabiting at the same address for a continuous period of at least 1 year and dependent children.

“Intl. SOS” means International SOS Assistance (UK) Limited.

“Services” refers to the medical and legal assistance to be provided by Intl.SOS.

Intl. SOS will provide the following services to the cardholder:

Medical assistance

a) Evacuation and repatriation

- I. Intl.SOS will arrange for the air and/or surface transportation, medical care during transportation, communications and all usual and customary ancillary services incurred in moving and transporting cardholders to the nearest hospital where appropriate medical care is available, which may be a location other than the cardholder's country of residence.
- II. Intl.SOS will arrange for the transportation of the cardholder to his/her country of residence following a medical evacuation for subsequent in-patient hospitalisation or rehabilitative treatment.
- III. Intl.SOS reserves the right, at its sole discretion, to determine the location to which the cardholder will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, Intl.SOS may consider all relevant circumstances including, but not limited to the cardholder's medical condition, the degree of urgency, the cardholder's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle.

Transportation shall be carried out under constant medical supervision, unless otherwise approved by an Intl.SOS physician.

b) Companion ticket

Following a cardholder's medical evacuation, Intl.SOS will arrange for air transportation for a relative or friend to join a cardholder who has or will be hospitalised outside his/her country of residence.

c) Repatriation of mortal remains

In the event of the cardholder's death, Intl.SOS will arrange for transporting the cardholder's mortal remains from the place of death to the cardholder's country of residence or, if requested by a family member or legal representative, Intl.SOS will arrange for a local burial at the place of death.

d) Compassionate visit

Upon request from the cardholder, Intl.SOS will arrange for one return airfare for a relative or a friend of the cardholder wishing to join the cardholder who, when travelling alone, is hospitalised outside the country of residence.

e) Transportation of minor children

If a cardholder has minor children who are left unattended as a result of a cardholder's injury, illness or medical evacuation, Intl.SOS will arrange for transportation of such minor children to the cardholder's country of residence.

f) Emergency Accommodation

Upon request from the cardholder, Intl.SOS will arrange for the additional hotel accommodation for the cardholder related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

g) Medical expense guarantee, cost review & payment, medical monitoring

Intl.SOS will guarantee and pay as an agent for the cardholder all costs associated with a cardholder's inpatient or outpatient medical care, and will monitor and provide the authorised person with medical evaluations of the cardholder's condition and on-going medical expenses when hospitalised.

The provision of such a guarantee is subject to Intl.SOS first securing payment from the cardholder through his/her credit card or from the cardholder's family members.

h) Dispatch of medication & medical supplies

Intl.SOS will, when and where practical and legally permissible, arrange for delivery of medicines, drugs and medical supplies that are medically necessary for a cardholder's care and/or treatment but which are not available at or near the cardholder's location. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. The delivery of such medicines, drugs and medical supplies will be subject to the laws and regulations applicable locally.

The above services [items (a) to (h)] are charged on a case-by-case basis. Fees shall be payable by the cardholder for the provision of such services. Intl. SOS shall also not be responsible for any third party expenses, which shall be solely the cardholder's responsibility.

i) Emergency & routine medical advice

Intl.SOS will arrange for the provision of medical advice over the telephone for any cardholder calling an Intl.SOS alarm centre.

j) Medical & dental referrals

Intl.SOS will provide the cardholder with names, addresses, telephone numbers and if requested by a cardholder and if available, operating hours for physicians, hospitals, clinics, dentists and dental clinics (collectively called 'medical service providers') within the area where the cardholder is located. These recommendations are based upon the best judgment of Intl.SOS and its knowledge of the local conditions and availability of medical services at the

geographical location involved. Intl.SOS does not guarantee the quality of the medical service providers nor shall Intl.SOS be liable for any consequences arising out of or caused by the services provided by the medical service providers. The final selection of medical service providers shall be the responsibility of the cardholder.

k) Outpatient case management

Intl.SOS will assist cardholders with the arrangement and confirmation of appointments with medical service providers, assistance in arranging accommodation, post appointment communications and follow up with cardholders.

Should the Cardholder be incapacitated or deceased and Intl.SOS is unable to contact the Authorized Person/s, then Intl.SOS shall proceed with emergency medical services and procedures which Intl.SOS deems at its discretion reasonably necessary in the medical interest and safety of the Cardholder.

Travel services

a) Legal referrals

Intl.SOS will provide Cardholders with names, addresses, telephone numbers and if requested by a cardholder and if available, operating hours for lawyers or legal practitioners within the area where the cardholder is located. These recommendations are based upon the best judgment of Intl.SOS and its knowledge of the local conditions and availability of legal services at the geographical location involved. Intl.SOS does not guarantee the quality of the legal advice nor shall Intl.SOS be liable for any consequences arising out of the services provided by the lawyer or legal practitioner. The final selection of the lawyer or the legal practitioner shall be the responsibility of the cardholder.

b) Emergency message transmission

Intl.SOS will use its best efforts to receive and transmit emergency messages between cardholders and their families.

c) Emergency translation and interpreter services

In the event of an emergency situation, Intl.SOS will provide personal telephone translation services and referrals of interpreter services through its alarm centre network.

d) Lost document advice & assistance

Intl.SOS will assist cardholders who have lost important travel documents (e.g. passport, credit cards) by providing instructions for recovery or replacement.

e) Arrange transportation and accommodation for accompanying family members

Intl.SOS will coordinate emergency travel arrangements for family members who accompany a hospitalised cardholder.

f) Special translation and interpreter services

Upon the cardholders written request, Intl.SOS will arrange on-site interpreters and/or customised interpreter services for the cardholder's sole costs and expenses.

g) Arrangement of Bail Bond

Intl.SOS shall arrange the bail bond, up to an equivalent limit of GBP 5,000, for the cardholder's conditional release when travelling outside the home country or usual country of residence. The cardholder shall be responsible for any other related expenses. The provision of bail bond is subject to Intl.SOS first securing payment from the cardholder through his/her credit card or funds from the cardholder's family.

The above services [items (a) to (g)] are purely on referral or arrangement basis. Intl. SOS shall not be responsible for any third party expenses, which shall be solely the cardholder's responsibility.

If you would like to follow up on any Intl. SOS service provided to you while overseas please contact:

**Building 4
Chiswick Park
566 Chiswick High Road
London
W4 5YE**

Telephone any hour of the day or night, 365 days of the year.

Within the UK: 0208 762 8129

Outside the UK: +44 (0) 208 762 8129