

Overview of the **Santander International Black World Elite Charge Card** Travel and Lifestyle Insurance Cover



Santander International Black World Elite Charge cardholders benefit from our most comprehensive year-round travel and lifestyle cover, designed for frequent travellers and their families.

The insurance is provided under a Master Policy that Accomplish has effected with Newline Underwriting Management Limited for the benefit of our Charge cardholders.

When you use a Santander International Black World Elite card to pay for travel arrangements, tickets, and everyday purchases, you enjoy our highest levels of cover and compensation for Medical Expenses, Travel Cancellation, Lost Luggage, Event Cancellation, Collision Damage Waiver, Winter Sports, and Purchase Protection.

The summary table on the following page provides an overview of the benefits and limits of liability available to you as a Santander International Black World Elite Charge cardholder.

Full terms and conditions may be found in the ‘Evidence of Cover – Benefits for World Elite Cardholders’ document which can be accessed at any time via the Santander International Charge Card app or web portal.

Nothing in this document is intended to waive, alter, or affect any of your benefits.

	Section	Black Card - Limits of Liability	Excess
1A	Medical Assistance and Expenses Cover	GBP 1,000,000	GBP 100
1B	Hospital Benefit Cover	GBP 150 per day (up to a maximum of GBP 4,500)	Nil
2	Trip Cancellation and Abandonment Cover	GBP 20,000	GBP 75
3	Event Cancellation Cover	GBP 1,000	GBP 50
4	Cutting Short a Trip Cover	GBP 20,000	GBP 75
5	Baggage Cover	GBP 2,500 in total GBP 1,000 for any one item, any one Pair or Set and in total in respect of all Valuables	GBP 75
6A	Money Cover	GBP 700	GBP 50
6B	Travel Documents Cover	GBP 600	GBP 50
7	Club Subscriptions Cover	GBP 1,000	Nil
8	ATM Mugging Cover	GBP 500	Nil
9	Car Rental Benefit - Collision Damage Waiver Cover	GBP 75,000	Nil
10A	Delayed Flight Cover	GBP 1,000 for more than four (4) hours delay	Nil
10B	Delayed Baggage Cover	GBP 1,000 for more than four (4) hours GBP 4,000 for more than forty-eight (48) hours	Nil
11	Missed Departure Cover	GBP 500	Nil
12	Travel Accident Cover	GBP 500,000, but sub-limited to GBP 10,000 for the death of a Beneficiary under the age of 16 or over the age of 70	Nil
13A	Third Party Liability Insurance Cover	GBP 1,000,000	GBP 150
13B	Legal Expenses Insurance Cover	GBP 15,000	GBP 150
13C	Identity Theft Insurance Cover	GBP 5,000	Nil
13D	Purchase Protection	GBP 1,000 per item GBP 2,000 per claim GBP 5,000 per year	Nil
14A	Piste Rescue Cover	GBP 10,000	GBP 100
14B	Ski Pack Cover	GBP 1,000	Nil
14C	Ski Hire Cover	GBP 1,000	Nil
15	Sports and Activities Cover	Included	See Section 15

Are there any restrictions on cover?

Yes, including but not limited to:

1. All benefits are dependent on the use of your Black World Elite Charge Card issued by Accomplish.
2. Amounts will only be paid if they are not covered by insurance, state benefits or other agreements.
3. All cover is dependent on the general and additional exclusions outlined in the Evidence of Cover.
4. Sections 1A & B, 2, 3, 4 and 12 exclude those aged over seventy-five (75).
5. Section 11 (Sports and Activities) excludes those aged over sixty-six (66).

Where am I covered?

Worldwide, excluding any trip in, to or through North Korea, Belarus, Russia, Ukraine, Afghanistan, Syria, Liberia, or Sudan.

When travelling, each Trip must not exceed ninety (90) consecutive days, with a maximum of one hundred and eighty (180) days during each twelve (12) month period.

What are my obligations?

Your obligations include, but are not limited to:

- You must observe all the terms and conditions contained in the Evidence of Cover document.
- All claims and potential claims must be reported to the Claims Handler within thirty (30) days of the incident or event giving rise to the claim. The Claims Handler should be contacted by email: creditcardclaims@crowco.eu
- For medical emergencies or cases when you need to be admitted to hospital you should contact the Assistance Company, Northcott Global Solutions Ltd: Telephone number: +44 207 183 8910, Email: ops@northcottglobalsolutions.com
- You must provide, at your own expense, any information, documentation, and evidence we reasonably require.
- You must provide assistance and co-operate with us and our representatives to obtain any other records deemed necessary to evaluate the incident or claim.
- You must ensure that copies are made of all documentation sent to substantiate a claim.
- You must take all reasonable steps to avoid or minimise any loss, damage, liability, or expense that may be covered.

When and how do I pay?

The insurance is provided under a Master Policy that Accomplish has effected with Newline Underwriting Management Limited for the benefit of our Charge cardholders. Cardholders are not charged any premium for the benefits provided.

When does the cover start and end?

Subject to the terms and conditions shown in the Evidence of Cover document, you become eligible for benefits when you apply for and use a Black World Elite Charge Card issued by Accomplish and continue to be eligible for as long as you have and use the card.

How do I cancel the contract?

You may cancel this insurance by cancelling your Card at any time. If you do this within 14 days of signing your Card Agreement, any money you have paid for the Card will be returned to you. Please refer to your Card Agreement for more details.