

## Overview of the **Santander International Silver Charge Card** Travel and Lifestyle Insurance Cover



Santander International Silver Charge cardholders and their families benefit from excellent year-round travel and lifestyle cover.

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 Silver Charge card to pay for travel arrangements and everyday purchases, you enjoy exceptional cover and compensation for Medical Expenses, Travel Cancellation, Lost Luggage, Collision Damage Waiver 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 Silver Charge cardholder.**

**Full terms and conditions may be found in the ‘Evidence of Cover – Benefits for Silver 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	Silver Card - Limits of Liability	Excess
1A	Medical Assistance and Expenses Cover	GBP 500,000	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 10,000	GBP 75
3	Cutting Short a Trip Cover	GBP 10,000	GBP 75
4	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
5A	Money Cover	GBP 200	GBP 50
5B	Travel Documents Cover	GBP 200	GBP 50
6	Car Rental Benefits - Collision Damage Waiver Cover	GBP 10,000	Nil
7A	Delayed Flight Cover	GBP 500 for more than four (4) hours delay	Nil
7B	Delayed Baggage Cover	GBP 250 for more than four (4) hours. GBP 1,000 for more than forty-eight (48) hours.	Nil
8	Missed Departure Cover	GBP 500	Nil
9	Travel Accident Cover	GBP 200,000, 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
10A	Third Party Liability Insurance Cover	GBP 500,000	GBP 150
10B	Legal Expenses Insurance Cover	GBP 15,000	GBP 150
10C	Purchase Protection	GBP 750 per item GBP 1,500 per claim GBP 3,000 per year	Nil
11	Sports and Activities Cover	Included	See Section 11

## Are there any restrictions?

Yes, including but not limited to:

1. All benefits are dependent on the use of your Silver 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, Section 2 and Section 9 exclude those aged over seventy-five (75).

## 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, Broadspire, within thirty (30) days of the incident or event giving rise to the claim. Broadspire should be contacted by email: [creditcardclaims@broadspire.eu](mailto:creditcardclaims@broadspire.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](mailto: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 Silver 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.