



CIM Banque SA, with its registered office at Rue Merle-d'Aubigné 16, 1207 Geneva, Switzerland, as a credit card distributor, has concluded a collective contract with EUROP ASSISTANCE (Suisse) SA, with its registered office at Avenue Perdtemps 23, 1260 Nyon, Switzerland (hereinafter referred to as EUROP ASSISTANCE), which entitles the credit card distributor's clients to certain services for the cards specified in the insurance terms and conditions.

I. WHO IS THE ASSISTANCE PROVIDER?

EUROP ASSISTANCE provides assistance for Union Pay Cardholders with all the services mentioned in these General Terms & Conditions (GTC) under IV A&B.

Disclaimer: EUROP ASSISTANCE does not advance, pay or cover any costs of the provided services. If there should be third party costs, it is the Cardholder's responsibility to bear the costs.

II. HOW TO CONTACT THE ASSISTANCE PROVIDER?

EUROP ASSISTANCE is available 24/7, 365 days / year.

MEDICAL & TRAVEL ASSISTANCE

Phone: +41 22 593 73 71

E-mail: help@europ-assistance.ch

III. WHO IS ELIGIBLE FOR THE ASSISTANCE?

The only beneficiaries of the assistance are the holders of a valid Union Pay Credit Card as well as the family members that live in the same household.

IV. OVERVIEW OF THE PROVIDED SERVICES

In case of accident, illness or death during a trip outside of the Cardholder's country of residence, the Cardholder can benefit from the following services. However, EUROP ASSISTANCE shall not pay for the cost.

A. INTERNATIONAL MEDICAL ASSISTANCE SERVICES

1. TELEPHONE MEDICAL ADVICE

EUROP ASSISTANCE shall arrange for the provision of medical advice to the Cardholder over the telephone.

2. MEDICAL SERVICE PROVIDER REFERRAL

EUROP ASSISTANCE shall provide the Cardholder, upon request, with the name, address and telephone number if available, of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). EUROP ASSISTANCE shall not be hold responsible for the quality of the service provided and for the medical advises and treatments.

3. ARRANGEMENT OF HOSPITAL ADMISSION

If the medical condition of the Cardholder is of such gravity as to require hospitalization. EUROP ASSISTANCE shall assist such Cardholder in the hospital admission.





4. MONITORING OF MEDICAL EXPENSES INCURRED DURING HOSPITALISATION & MONITORING OF MEDICAL CONDITION DURING HOSPITALISATION

If the Cardholder has guaranteed his/her hospitalization expenses, EUROP ASSISTANCE shall monitor the Cardholder's medical condition with the hospital's attending physician, in respect of confidentiality and relevant authorisation.

EUROP ASSISTANCE will help the Cardholder to check that the hospitalization expenses are reasonable and customary and consistent both with reasonable standards for the Cardholder's condition and location.

5. MEDICAL TRANSLATION SERVICE

EUROP ASSISTANCE shall arrange for the provision of medical translation to the Cardholder over the telephone.

6. DELIVERY OF ESSENTIAL MEDICINE

EUROP ASSISTANCE shall arrange to deliver to the Cardholder essential medicine, drugs and medical supplies that are necessary for a Cardholder's care and/or treatment, but which are not available at the Cardholder's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. EUROP ASSISTANCE shall not pay for the costs of such medicine, drugs or medical supplies neither for the delivery costs.

7. ARRANGEMENT OF EMERGENCY MEDICAL EVACUATION

EUROP ASSISTANCE shall arrange for the provision of air and/or surface transportation, medical care during transportation, communications and all usual ancillary services required to move the Cardholder to the nearest hospital where appropriate medical care is available. EUROP ASSISTANCE shall arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

8. ARRANGEMENT OF EMERGENCY MEDICAL REPATRIATION

EUROP ASSISTANCE shall arrange for the return of the Cardholder to his/ her Home Country or Usual Country of Residence following the Cardholder's Emergency Medical Evacuation and subsequent hospitalisation outside the Cardholder's Home Country or Usual Country of Residence.

EUROP ASSISTANCE shall arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and medical escort crew.

9. ARRANGEMENT OF REPATRIATION OF MORTAL REMAINS

EUROP ASSISTANCE shall arrange for the transportation of the Cardholder's mortal remains to his/ her Home Country or Usual Country of Residence if requested by the Cardholder's family, arrange for local burial at the place of death.

10. ARRANGEMENT OF COMPASSIONATE VISIT

EUROP ASSISTANCE shall 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 Home Country or Usual Country of Residence.

11. ARRANGEMENT OF RETURN OF MINOR CHILDREN

EUROP ASSISTANCE shall arrange for one-way airfares for the return of minor children to their Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying Cardholder's illness, accident, death or Emergency Medical Evacuation. An escort will be provided, when requested.

12. ARRANGEMENT OF ACCOMMODATION

EUROP ASSISTANCE shall arrange for the hotel accommodation of the Cardholder's relatives related to an incident requiring Emergency Medical Evacuation, Emergency Medical Repatriation or hospitalisation.



B. INTERNATIONAL TRAVEL ASSISTANCE SERVICES

1. LOST LUGGAGE ASSISTANCE

EUROP ASSISTANCE shall assist the Cardholder who has lost his/her luggage while travelling outside his/her Home Country or Usual Country of Residence by referring the Cardholder to the appropriate authorities involved.

2. LOST PASSPORT ASSISTANCE

EUROP ASSISTANCE shall assist the Cardholder who has lost his/her passport while travelling outside his/her Home Country or Usual Country of Residence by referring the Cardholder to the appropriate authorities involved.

3. LEGAL REFERRAL

EUROP ASSISTANCE shall provide the Cardholder with the name, address, telephone numbers, if requested by the Cardholder and if available, for referred lawyers and legal practitioners. EUROP ASSISTANCE shall not give any legal advice to the Cardholder.

4. EMERGENCY TRAVEL SERVICE ASSISTANCE

EUROP ASSISTANCE shall assist the Cardholder in making reservations for air ticket or hotel accommodation on an emergency basis when travelling overseas.

5. EMERGENCY INTERPRETING ASSISTANCE

EUROP ASSISTANCE shall arrange for the provision of interpreting assistance to the Cardholder over the telephone on an emergency basis.

6. EMBASSY REFERRAL

EUROP ASSISTANCE shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

7. EMERGENCY DOCUMENT DELIVERY

EUROP ASSISTANCE shall assist the Cardholder to arrange for emergency document to be delivered to the Cardholder's friend, relative or business associate, upon the Cardholder's request to do so.

V. EXEMPTION FROM RESPONSIBILITY IN THE EVENT OF FORCE

MAJEURE

EUROP ASSISTANCE cannot be held responsible for failure to provide assistance services due to force majeure.

In the case of personal assistance, services are not guaranteed for beneficiaries travelling in countries in states of war or civil war, known political instability or civil uprising, riots, acts of terrorism, acts of retaliation, restrictions on the free movement of persons and goods, strikes, explosions, natural disasters, volcanic eruptions, release of nuclear radiation, epidemics, pandemics or any other cases of force majeure.

VI. INTERNATIONAL SANCTIONS

INTERNATIONAL SANCTIONS: EUROP ASSISTANCE shall not be deemed to provide any benefit, service or payment hereunder to the extent that the provision of such benefit, service or payment would expose EUROP ASSISTANCE to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United States of America or the Swiss Confederation. More information on <https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>.



TERRITORIAL EXCLUSION CLAUSE: EUROP ASSISTANCE provides services and benefits in the countries covered by the present contract except the following countries and territories: North Korea, Syria, Crimea, Venezuela and Iran.

US TRAVELER CLAUSE: In case you are a United States person and you are travelling to Cuba, you will have to provide evidence that you travelled to Cuba in compliance with United States laws for us to be able to provide a service or a benefit.

VII. PERSONAL DATA

The Cardholder agrees that CIM Banque or EUROP ASSISTANCE may engage the services of third parties to discharge their duties. The Cardholder agrees that CIM Banque (responsible for processing Union Pay Cards) shall obtain such information as is necessary to enable it to exercise due care and diligence in discharging the duties assigned to it in connection with this contract. In particular, the main cardholder agrees that EUROP ASSISTANCE shall be entitled to verify with CIM Banque whether a credit card contract is in effect between the main cardholder and CIM Banque at the time of any assistance request. The main cardholder authorizes CIM Banque to disclose any information to EUROP ASSISTANCE that may be required for such purpose. The Cardholder releases the aforementioned parties from their obligation to maintain bank/client confidentiality and/or not to disclose trade secrets for such purpose. EUROP ASSISTANCE processes this data arising from the contract documents or the processing of the contract and use it in particular to determine the price, clarify risks, process assistance request and for statistical evaluations.

EUROP ASSISTANCE is authorized to obtain and process the data directly required for the processing of the contract and claims from involved third parties. Likewise, the parties involved are deemed authorized to obtain relevant information from such third parties and to view official files within the context of the processing of the policy and claims. If necessary, the data will be released to involved third parties, in particular other involved insurers, public authorities, lawyers and external experts. The parties involved undertake to treat the information thus obtained as confidential. The data will be stored physically and/or electronically by the aforementioned parties.

VIII. FOR

This contract is subject to Swiss law. All claims arising from this contract may be filed in the courts in Nyon VD where EUROP ASSISTANCE is headquartered.

