

# SCHEDULE OF COMPENSATION - APPENDIX #1

This Insurance provides cover in respect of the following benefits that have an amount set against them. Where benefits are NOT insured, the words "Not Covered" are shown.

SECTION	GOLD and CORPORATE RCB VISA CARD SERIES	SUM INSURED
1	<b>CANCELLATION and CURTAILMENT</b> (of a Journey by the Cardholder due to serious illness, injury or Death or circumstances beyond the control of the Insured Person). Up to the invoiced cost, or up to a maximum limit of €1,450 (whichever is the lesser). Deductible for all persons aged between 70 and 80 years of age:	Up to €1,450 ★ Deductible: €40 ★ Deductible: €500
NOTE	No cover is offered to an Insured Person who has attained the age of 80.	
2	<b>PERSONAL ACCIDENT</b> Death by Accidental Bodily Injury: Loss of one or more Limbs or one or both Eyes: Permanent Total Disablement (any occupation) for an Insured Person aged up to 65 years of age: For children aged under 16, the maximum payment for Death by Accidental Bodily Injury is:	€181,125 €181,125 €181,125 €5,000
PROVISION	The sum insured payable is reduced by 50% in respect of an Insured Person aged between 70 and 74 years of age and by 75% in respect of an Insured Person aged between 75 and 79 years of age. No cover is afforded to an Insured Person who has attained the age of 80. The maximum amount of all benefits under Section 2 for one or more injuries sustained by an Insured Person during the Journey shall not exceed the largest amount stated in this Schedule.	
3(a)	<b>MEDICAL EXPENSES and OTHER EXPENSES</b> (incurred on a Journey abroad outside of the Country of Domicile of the Insured Person): Including Emergency Evacuation and Repatriation Expenses. Deductible for an Insured Person aged between 70 and 80 years of age:	Up to €217,500 ★ Deductible: €145 ★ Deductible: €500
3(b)	<b>DAILY HOSPITAL BENEFIT</b> (for each complete 24 Hour period spent in a Hospital on a Journey abroad and payable for up to 30 days): Emergency Dental Treatment: up to €250 Up to a maximum amount of:	€40 per complete day €1,200
NOTE	No cover is offered under 3(a) and 3(b) for an Insured Person who has attained the age of 80.	
4(a)	<b>LOSS or DAMAGE to BAGGAGE and PERSONAL EFFECTS per PERSON</b> Jewellery and Valuables Limit: €500 Maximum Single Article Limit: €500 Proof of Value or Original Receipt Limit: €250 Cellular or Mobile Telephone Limit: €190	Up to €1,450 ★ Deductible: €75 ★ Deductible: €40
IMPORTANT	Cellular or Mobile Telephones must be kept with the Insured Person at all times during the Journey and should never be left Unattended.	
4(b)	<b>TEMPORARY DEPRIVATION of BAGGAGE per PERSON</b> (due to delay, or Common Carrier misdirection in delivery). Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage-handling agents, on an:	
4(b)1:	<b>OUTWARD Journey</b> (after more than a 6 Hour Baggage Delay): Reimbursement of up to €58 per Hour of Delay, ONLY for receipted essential items purchased abroad.	Up to €696 (maximum limit)
4(b)2:	<b>On a RETURN Journey</b> (home) to the Country of Domicile of the Insured Person, there is NO Baggage Delay Insurance cover.	
IMPORTANT	The Insured Person MUST also claim against the airline, shipping line or other Common Carrier for Lost, Damaged or Delayed Baggage.	
NOTE	Claims reimbursed under this Section 4(b) will be deducted from subsequent claims made under Section 4(a).	
5	<b>MONEY per FAMILY</b> Theft of Cash Limit (Bank Notes, Currency Notes and Money): (subject to proof of ownership such as any printed form of Bank account withdrawal, ATM or currency exchange receipt).	Up to €1,100 Up to €1,100 ★ Deductible: €75
NOTE	Reimbursement of up to €175 for the receipted replacement of lost passports or national Identity Cards.	
6(a)	<b>TRAVEL DEPARTURE DELAY per BOOKING</b> (provided that the Insured Person eventually departs on the Journey). A compensation benefit if departure is delayed for more than 6 Hours: A compensation benefit if departure is delayed for more than 12 Hours: A compensation benefit if departure is delayed for more than 18 Hours: Maximum payment in all (on an Outward or Return Journey) – up to €525	€175 €350 €525
6(b)	<b>ABANDONMENT per PERSON</b> (after a 24 Hour delay): OUTWARD JOURNEY – Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider. RETURN JOURNEY – Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.	Up to €1,450
6(c)	<b>MISSED CONNECTION</b> Reimbursement of reasonable receipted additional ticket to travel expenses following a Missed Connection.	Up to €1,450
IMPORTANT	There is NO Denied Boarding Insurance cover. Such expenses must be reimbursed by the airline, shipping line or other Common Carrier. There is NO cover for Delays in arrival times for any reason. Claims cannot be made under Section 6 and under Section 1 for the same incident or event.	
PROVISION	On a RETURN Journey (home) to the Country of Domicile of the Insured Person, claims following Delayed Departures of more than 24 Hours due to a geological or a hydrological Natural Disaster are limited to €100.00 per Insured Person.	
NOTE	Claims reimbursed under Section 6(a) or 6(c) will be deducted from subsequent claims made under Section 6(b).	
7	<b>PERSONAL LIABILITY</b> As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of, a third party.	Up to €725,000
8	<b>LEGAL EXPENSES</b> (including the costs of consultation): Arising out of Death, Bodily Injury to, or illness of, the Insured Person, caused by a third party.	Up to €725
9	<b>HI-JACK and KIDNAP</b> (for each complete 24 Hour period that the Insured Person is illegally held or is in detention): Payable for up to 30 days and up to a maximum amount of:	€75 per complete day €2,250
10	<b>DOCUMENT REPLACEMENT</b> (for business samples and documents not belonging to the Insured Person): Reasonable costs in replacing lost or misplaced essential business documents (needed by an Insured Person on a Journey abroad).	Up to €365 ★ Deductible: €40
11	<b>CATASTROPHE</b> For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster.	Up to €725
12	<b>MUGGING</b> (or violent personal assault that results in a serious bodily injury) to an Insured Person aged up to 80 years of age. Medical treatment and/or in-patient Hospitalisation reimbursement.	Up to €365
13	<b>LOST or STOLEN DOMESTIC KEYS</b> Receipted costs in replacing lost or stolen house, car and other Domestic Keys whilst on a Journey abroad.	Up to €110
★	<b>DEDUCTIBLE</b> (or Excess) is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers.	