

OP-Visa Gold Card Travel Insurance Information

Policy: OP-Visa Gold Travel Insurance  
Date of Issue: November 1, 2021

Validity of the policy: The policy is valid for OP-Visa Gold cardholders under 91 years of age with permanent residence in Finland. The insurance also covers the Cardholder and his/her spouse or legal partner (any couple in a common law relationship living permanently at the same address) and their children, aged under 25 travelling on the same trip. All beneficiaries must be travelling on the same trip with and to the same destination as the Cardholder.

The Insurance is in force during a trip abroad when 50% of the travel expenses (transport and accommodation) are paid with the OP-Visa Gold Credit Card and during a trip in the country of residence when accommodation is pre-booked for at least two nights or transport (airplane, bus, train or rental car) is pre-booked for a fee and paid with the OP-Visa Gold Credit Card.

Note: This document is to confirm that a customer has a valid travel insurance policy if the above mentioned requirements are fulfilled. This confirmation is not an insurance policy. No claims may be made based on this document.

Summary of Benefits

| BENEFIT TABLE   | All benefit amounts are per beneficiary per trip unless otherwise noted        |
|---|--|
| Cancellation  | up to EUR 1.500/6.000 per beneficiary/-s                                       |
| Curtailment   | up to EUR 10.000 beneficiary   |
| Delayed Departure<br>After 4 hours/after 8 hours/after 24 hours                                 | up to EUR 100/100/100 per beneficiary<br>up to EUR 400/400/400 per beneficiary |
| Missed Departure/Missed Connection  | up to EUR 1.000 / Up to EUR 500  |
| Baggage Delay and Extended Baggage Delay<br>After 2 hours/ After 48 hours for all beneficiaries | up to EUR 200 / Up to EUR 800  |
| Emergency Medical and Other Expenses Abroad   | up to EUR 20 000 000   |
| Personal Belongings   | up to EUR 1.000/   |
| Personal Money  | up to EUR 400  |
| Personal Accident   | up to EUR 40.000   |
| Loss of Life  | up to EUR 40.000   |
| Personal Liability  | up to EUR 80.000   |
| Overseas Legal Expenses   | up to EUR 50.000   |
| Rental Car Collision Damage Waiver  | up to EUR 2.000  |
| Ticket Cancellation   | up to EUR 1.000  |

IN CASE OF EMERGENCY

Falck is an emergency assistance company that provides assistance to the insured in serious medical emergencies. The insured should only contact Falck in serious medical emergencies or when indemnification requires the prior approval of Falck before the treatment or other service can be arranged or commenced.

Contact details: +358 9 4245 6233 to AXA Travel Insurance service and Falck

Insurer:

This policy is underwritten by Inter Partner Assistance SA, member of the AXA Assistance group, Avenue Louise 166, 1050 Brussels, Belgium, insurance company regulated by the National Bank of Belgium under the number 0487, Company number: 0415.591.055.

Policy Holder:

OP Retail Customers Plc, Gebhardinaukio 1, 00510 Helsinki.

Benefits are provided by AXA Travel Insurance. The master policy is issued by Inter Partner Assistance S.A. on behalf of itself and its Dublin Branch. Inter Partner Assistance S.A., of Avenue Louise 166 bte 1, 1050 Brussels, is a Belgian company authorised by FSMA of Belgium under registration number 0487. All are member companies of the AXA Assistance Group.