



357 MasterCard Gold Terms

INSURANCE TERMS

Principal elements:

Travel accident insurance, up to	ISK	9.000.000
Medical expenses insurance, up to	"	8.000.000**
Emergency accompaniment, up to	"	160.000
Disruption of journey, up to	"	120.000
Reimbursement of travel costs, up to	"	360.000
Luggage insurance, up to	"	200.000**
Purchases insurance, up to	"	200.000**
Delayed luggage, up to	"	16.000
Cancellation insurance, up to	"	200.000*
Liability insurance, up to	"	40.000.000**

SOS INTERNATIONAL A/S security service and emergency assistance

* Self-retention ISK 12.000

** Self-retention ISK 20.000

The Gold Golf Card has a luggage and purchases insurance in the amount of ISK 350.000, with a maximum of ISK 150.000 for a golf set. In all other aspects its terms are identical to those of the MasterCard Gold card.

I. VALIDITY PROVISIONS

- 1.1 Insurance according to the following terms is always valid on travel for up to 60 continuous days of travel, if at least half the travel costs have been paid by a MasterCard credit card or MasterCard installment payments before departure from the home of the insured.
- 1.2 The insurance covers the holder of a General MasterCard credit card, his spouse/cohabiting partner and dependent children up to the age of 22 completed years.
- 1.3 In the event of travel in Iceland, the insurance is only valid if at least half the travel costs have been paid by a MasterCard credit card or MasterCard installment payments or if accommodation has been booked in advance and the card number quoted for payment. These conditions shall in all cases be fulfilled before departure from the home of the insured.
- 1.4 An individual going abroad for work or study is only insured on his trip abroad and return trip home.
- 1.5 An insured person residing outside Iceland is insured acc. to Art. 1.1 when travelling to other countries, but not during travels in his country of residence.
- 1.6 On travels inside Iceland, accident losses sustained in private cars are excluded from the risks underwritten by this insurance, with reference to Articles 91 and 92 of Traffic Law No. 50/1987.
- 1.7 The insurance does not cover travel on land or on water outside normal routes.

2. INSURANCE COVERAGE/DURATION

- 2.1 This insurance covers:
 - * Travel accident insurance
 - * Medical expenses insurance
 - * Disruption of (holiday) trip
 - * Travel expenses of other parties
 - * Reimbursement of travel costs /holiday trip
 - * Emergency service and assistance
 - * Luggage insurance
 - * Purchases insurance
 - * Luggage delay insurance
 - * Cancellation insurance
 - * Liability insurance as further detailed in the present terms of agreement.



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2.2 The Card holder is insured according to the present terms of agreement while his card is valid and an agreement exists between the Insurance Company and MasterCard Borgun hf/Ltd on these terms. Nevertheless, travel insurance according to a card which is valid on the date of payment of the trip, keeps its validity if the trip is undertaken within 6 months from the day the travel costs are paid. even if the card holder cancels his card in the interval. The same time frame applies when the card holder adopts a new card which does not have as wide an insurance coverage as the former

2.3 MasterCard Borgun hf is authorized to change the provisions of the present insurance terms or cancel them, subject to the Card holder being notified in a secure/verifiable manner, cf. the business terms of MasterCard Borgun hf.

3. DEFINITIONS

3.1 Under the present terms, the concepts set out below are defined as follows:

"The Company" means TRYGGINGAMIÐSTÖÐIN HF.

"The Card Holder" means the person holding a valid MasterCard Gold credit card.

"The Insured" means the person whose life or health is covered by the insurance and, as applicable, the person having the right to claim payment of indemnification in the event that such indemnification is paid. This covers the Gold card holder, his spouse or cohabiting partner, and children supported by him until the age of 22 completed years.

"Accident" means a sudden external occurrence causing bodily harm to the insured and occurring through no act of will on his part.

"Country of residence" means the country where the insured a) is domiciled, b) resides due to study or work or c) has resided consecutively for a minimum of 180 days.

"Travel costs" means travel tickets and accommodation costs.

"Close relative" means the spouse, cohabiting partner, fiancé(e), child, grandchild, parent, brother or sister, father or mother-in-law, son or daughter-in-law, or grandparent of the insured person.

"Close professional associate" means the person for which the insured is standing in for or a partner/co-owner in business.

"Cohabiting partner/spouse" means that the persons cohabiting have: a) a registered common domicile; b) filed a joint tax return; c) have a child together; or d) can prove they have been cohabiting for at least one year.

"Transport accident involving goods" means an incident where a public means of communication is involved in an accident and causes damage to the insured property. It also means damage to items in the custody of the transport party.

"Light motorcycle" means a motorcycle with a motor of a size not requiring a driver's license for its use.

"MasterCard credit card" in the present terms of agreement means a credit card which includes travel insurance according to the terms of agreement drawn up between Tryggingamiðstöðin hf and MasterCard Borgun hf.

4. TRAVEL ACCIDENT AND MEDICAL EXPENSES INSURANCE

4.1 Accidents while travelling:

If the insured suffers an accident while travelling during the time of validity of the insurance, indemnity is paid in the following circumstances:

4.1.1 Death indemnity, ISK 9.000.000.-.

4.1.2 Death indemnity is paid out to the person having a right to such indemnity according to Art.100, paragraphs 2 and 3, of the Law on Insurance Contracts.

4.1.3 Permanent disability, up to ISK 9.000.000, according to the level of disability, 16% to 100% as detailed below:

* total, permanent loss of sight on one or both eye	100%
* loss of a hand at wrist level or higher up	100%
* total permanent paralysis of one or both hands	100%
* loss of a foot at ankle level or higher	100%
* total, permanent paralysis of one or both feet	100%
* total, incurable insanity	100%
* total, incurable paralysis	100%
* total, incurable deafness	50%
* total, incurable deafness, one ear only	30%
* loss of right-hand thumb	20%



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4.1.4 Total, permanent paralysis of a limb is indemnified as loss of that limb. Other permanent disability, 16% and higher, is also indemnified, the indemnification in such cases being subject to an evaluation based on the tables of the Committee on Disability for Disablement percentage. The profession or professional capability of the person concerned is not taken into consideration.

4.1.5 If the insured is left-handed, indemnification is paid for injury to the left hand as if it were the right hand.

4.2 Liability restrictions concerning item 4.1

4.2.1 Indemnification paid in the event of death according to 4.1.1 above, for a person under the age of 18 when the accident occurs, is limited to 10% of such indemnification.

4.2.2 If the insured is 60 years of age or older, the insurance sums will be the following percentages of the maximum sums set out in 4.1.1 and 4.1.3 above:

60-61 years	90%	68-69 years	50%
62-63 years	80%	70-71 years	40%
64-65 years	70%	72-73 years	30%
66-67 years	60%	74 years and above	20%.

4.2.3 Indemnity according to 4.1.1 and 4.1.3 will only be paid in the event that the accident in question leads to death or permanent disability within 24 months from the date of the accident.

4.2.4 The maximum amount of indemnity for one or more accidents sustained by the insured during a single journey cannot exceed the sum of ISK 9.000.000.

4.3 Medical expenses during travel abroad

The Company will pay indemnity up to ISK 8.000.000 in the event of an accident or illness of each person covered by the insurance.

The insured, however, always shoulders as deductible the sum of ISK 20.000.

The Company pays indemnity for the following:

4.3.1 Physician and specialist costs, hospitalization, nursing, medicines and treatment on presentation of a medical certificate from the hospital/health care institution in question, in the event that the insured falls ill or sustains an accident while travelling.

4.3.2 Emergency (ambulance) transport in the country where the accident or illness occurs and the necessary extra residence and return trip expenses in concertation with SOS INTERNATIONAL A/S.

4.3.3 Cost of necessary dentist services because of an accident of which proof is supplied or to alleviate pain.

4.3.4 In the event of death, the transport of the mortal remains of the insured to Iceland.

4.3.5 SOS INTERNATIONAL A/S shall be informed as soon as possible of any serious accident or illness suffered by the insured during travel abroad.

4.4 Travel disruption

4.4.1 The Company will pay indemnity for necessary additional expenses up to ISK 120.000 for a return journey to Iceland or to the country of residence if the insured is obliged to cut short his stay abroad due to:

4.4.2 The death, serious accident or sudden serious illness of a close relative of the insured, residing in Iceland or the country of residence.

4.4.3 Considerable property damage to the home of the insured or in his private business, which makes his presence necessary.

4.4.4 The Company will not pay the unused part of the travel costs nor a new trip abroad instead of the one disrupted.

4.5 Travel expenses of other parties

The Company pays:

4.5.1 Necessary travel and accommodation/residence costs up to ISK 160.000, for a close relative or friend of the insured, who stays with or accompanies him home, on medical advice and in concertation with SOS INTERNATIONAL A/S or the Company, because of a serious accident or illness of the insured.



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4.5.2 Necessary travel and accommodation/residence costs up to ISK 160.000 in concertation with the Company, for a close relative or a friend of the insured, from Iceland or the country of residence, and back home because of a serious accident or illness of the insured.

4.6 Reimbursement of travel costs

4.6.1 The Company reimburses proportionally up to ISK 360.000 of the non-recoverable travel costs of the insured, for that part of the trip which the insured is unable to use, because he must, according to written medical instructions and with the agreement of the Company and SOS INTERNATIONAL A/S disrupt his trip and return home or if he has to be hospitalized because he has fallen seriously ill or suffered a serious accident.

4.6.2 The insurance does not cover a trip lasting 5 days or less.

4.6.3 Indemnity is only paid for the sick person and those insured persons who must by necessity disrupt their trip and accompany him home.

4.7 Liability restrictions concerning points 4.3 to 4.4

The Company does not indemnify for:

4.7.1 Costs paid according to a mutual medical insurance agreement.

4.7.2 Cost of treatment or post-treatment in Iceland or the country of residence.

4.7.3 Claims arising out of any kind of accident, illness or disease which the insured was suffering from and receiving medical attention and/or undergoing treatment for during the 6 months previous to the payment of deposit (for the journey in question).

4.7.4 Any loss traceable to the fact that the insured:

- a) could expect to give birth to a child before returning home or within 2 months of the return date, or
- b) was travelling in defiance of the advice of a professionally active physician, or with the purpose of seeking medical treatment abroad.

4.7.5 Costs due to any kind of illness or disease which a close relative or close business associate was suffering from when the deposit was paid.

4.7.6 Invoices for medical costs which are received after 12 months have passed from the insurance incident.

5. LUGGAGE AND DELAYS

5.1 Luggage and purchases insurance

The insurance covers damage to personal items due to fire, theft, burglary, robbery, vandalism or transport accidents. It is subject to the insured having taken due precaution regarding the safekeeping of the insured items.

5.1.1 The Company will pay up to ISK 200.000 for each adult and a maximum of ISK 100.000 for children up to 18 completed years for damage to luggage taken by the insured on a journey.

5.1.2 The Company will pay up to ISK 200.000 for each adult and a maximum of ISK 100.000 for children up to 18 completed years for damage to personal items purchased by the insured on a journey abroad and paid in full with a MasterCard credit card.

However, the insured always carries a deductible in each loss, in the amount of ISK 20.000.

5.2 Liability restrictions concerning item 5.1

The Company does not indemnify for:

5.2.1 A higher sum than the equivalent of ISK 80.000 for a single item, pair or series of items.

5.2.2 Damage caused by moths, scavengers, atmospheric conditions, weather/climate, normal wear and tear or damage which does not impair the usability of the insured item.

5.2.3 Damage to luggage due to liquids, foodstuffs and other contaminating substances carried in the luggage except in the case of a public transport accident.

5.2.4 Loss resulting from damage to sports equipment when in use.

5.2.5 Losses resulting from confiscation of or embargo on items by customs or other authorities.

5.2.6 Loss of stamps, manuscripts, documents, cash or any kind of securities.

5.2.7 Losses due to luggage damaged in the custody of an airline or other transport agent.



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- 5.2.8 Loss due to insufficient or bad packaging.
- 5.2.9 Loss of articles which the insured loses, drops, forgets, mislays or leaves in a public place or on unlocked premises, storage rooms/lockers, cars and boats.
- 5.2.10 Losses of items stolen from unlocked suitcases.
- 5.2.11 Loss of glasses through theft, robbery or burglary.
- 5.2.12 Loss of articles which are stolen or disappear from locked premises, storage rooms, cars and boats without proof of burglary.
- 5.2.13 Loss of camping equipment in use due to damage and/or theft as well as damage to luggage stored in tents.
- 5.2.14 Loss occurring due to theft or burglary which the insured has, deliberately or through gross negligence, not notified to the police within 24 hours from the time it took place or was notified.
- 5.2.15 Loss(es) resulting from fire, unless a fire broke out in a vehicle or on certain premises.
- 5.2.16 Loss(es) to bicycles kept outdoors.
- 5.2.17 Indemnity payments are subject to the insured taking the necessary measures to prove that the loss incident took place. The authorities concerned must be informed of the theft, robbery or burglary and a report obtained to the effect. Furthermore, all losses shall be reported to the tour guide /group leader, hotel and car rental.
- 5.2.18 Loss occurring in transport shall be immediately notified to the transport agent and a report obtained on the incident.

5.3. Delayed luggage

- 5.3.1 If the insured person is unable to collect his luggage within 12 hours of reaching his destination, due to delay or erroneous expedition, a payment of ISK 16.000 is made for the purchase of necessities for each insured person 16 years or older. Indemnity is paid to children 16 years of age or younger if they travel without the company of their parents or custodians. The person suffering the loss must present to the Company a written confirmation of the delay from the transport agent, setting out clearly the time length of the delay. Indemnity is not paid for luggage delays when the insured is on his way home. Indemnity is not paid if the delay is caused by the insured person having booked a more narrow travel time for a connection flight than the minimum provided for by the airline/airport concerned and this is noted in the booking. Indemnity according to this provision is paid without the presentation of invoices for expenses incurred being required.

6. CANCELLATIONS

6.1 Cancellations - indemnity cover

Travel expenses paid in advance or for which a pre-payment agreement is made and which are not reimbursable, will be indemnified by the Company up to the equivalent of ISK 200.000, for a journey which the insured is unable to make, if such cancellation is caused by one of the following reasons:

- 6.1.1 Death, bodily injury, sickness, childbirth or quarantine of the insured, subject to confirmation by a professionally practising physician.
- 6.1.2 The fact that a close relative or close business associate:
 - a) dies
 - b) suffers great bodily harm or is taken seriously ill, subject to this being confirmed by a professionally practising physician.
- 6.1.3 Witness duty before a court or cancellations due to professional engagements which the insured cannot be excused from undertaking in accordance with laws on required quarantine or if a journey is prevented by public restrictions due to an epidemic.
- 6.1.4 Considerable loss of/damage to property in the home of the insured or his private business, which makes his presence necessary.
- 6.1.5 Disruption of schedule which leads to a delay of at least 12 hours in the departure of the public means of transport of the insured on his way abroad according to a schedule which he has been given.
- 6.1.6 Hijacking of the means of transport.
- 6.1.7 If the Card holder pays a special cancellation fee to a travel agency, or if such a fee is collected from him when he purchases the trip, the cancellation insurance of the travel agency concerned replaces the present one.
- 6.1.8 A medical certificate must be presented on a special form issued by the Company for that purpose. The above incidents shall be of such a nature as to make it unavoidable to cancel the earlier booking.

The insured, however, always shoulders, as deductible in each loss, ISK 12.000.

Indemnity according to the present Article is paid for cancellations which come to pass during the time leading up to the departure from the home of the insured.



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6.2. Liability restrictions concerning item 6.1

The Company does not indemnify for:

- 6.2.1 Loss resulting from any kind of illness or disease which the insured was suffering from and was receiving treatment for when the deposit was paid for the trip.
- 6.2.2 Loss derived directly or indirectly from the following:
 - a) Decrees issued by the authorities (except those regarding obligatory quarantine).
 - b) Negligence or neglect of the party handling the transport or accommodation or negligence of the agent in charge of the organisation of the trip.
 - c) Reluctance of the insured to travel or his poor financial situation.
 - d) Expenses which a travel agency, hotel or airline should pay.
 - e) Change of a planned vacation period.
 - f) Extra charges added by a travel agency, leading to a tariff basis increase.
- 6.2.3 Loss arising out of neglect in informing a travel agency or the party arranging the transport or accommodation of the fact that it has been necessary to cancel a trip.
- 6.2.4 Loss incurred by the insured not having registered for departure in accordance with a travel plan which he has been given, no change in scheduled time having been confirmed by the airline or travel agency.
- 6.2.5 Loss incurred through the fact that an airplane or ship is taken out of service temporarily or in some other way at the suggestion of a public authority.
- 6.2.6 Loss incurred through strike actions which it was known when the booking was made that would commence before departure.
- 6.2.7 Loss incurred through financial difficulties or bankruptcy of travel agencies and other such parties handling passenger transport.

7. THIRD-PARTY LIABILITY

7.1 Liability insurance

7.1.1 The Company will pay indemnity up to a total of ISK 40.000.000 for:

- a) Bodily injury of a person as a result of indemnifiable conduct on the part of the insured.
- b) Loss or damage to items resulting from indemnifiable conduct on the part of the insured, an action or lack of action.
- c) Costs and expenses incurred by a third party which may be collected from the insured either according to Icelandic law or the law of the country where the accident, loss or damage occurred.
- d) Legal costs and other costs and expenses of the insured for loss/damage which the Company has agreed to indemnify.

The insured, however, always carries a deductible of ISK 20.000 in each loss incident.

7.2 Liability restrictions concerning item 7.1

The Company does not indemnify for losses resulting from or connected to:

- 7.2.1 The ownership, right of disposal over or use of motorized vehicles or other motorized devices for use on water or in the air.
- 7.2.2 Employer's responsibility, contractual responsibilities or responsibility towards a close relative of the insured.
- 7.2.3 Responsibility for animals belonging to the insured, in his custody or care.
- 7.2.4 Any kind of vandalism, done intentionally or with malevolence.
- 7.2.5 Responsibility arising out of business or commercial transactions or professional activities.
- 7.2.6 Responsibility arising out of ownership of land or buildings.
- 7.2.7 Use of firearms, parachuting, airplane gliding, hang gliding, balloon flights, organized sports or professional activities which may be considered mortally dangerous.
- 7.2.8 Articles owned by a third party which suffer damage or are lost while in the custody of the insured.



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COMMON TERMS OF AGREEMENT

1. GENERAL PROVISIONS

- 1.1 The Company must be informed immediately of an accident or any other kind of incident which may lead to a claim being made upon it. The insured must provide at his own expense all documents which may be required by the Company for the verification of his claim. Forms for notification of losses are available at Tryggingamiðstöðin hf., and at the Company's website: www.tm.is
- 1.2 Indemnity is paid into the card account concerned in Icelandic krónur (ISK). The card account may likewise be debited for the own risk (deductible) part in injury or illness losses.
- 1.3 No one may, without the written permission of the Company, admit to liability, issue declarations or bind the Company in any other way. In the event of legal action being brought on the grounds of a claim in an indemnifiable loss, or third-party reclamation, the Company will handle the entire proceedings and engage a lawyer of its choice.
- 1.4 The insured shall take every precaution in order to prevent to the degree possible accidents, injury and illness.
- 1.5 Upon death of the insured, leading to an indemnification claim against the Company, the Company reserves the right to have a post-mortem conducted at its own expense.
- 1.6 If the Company is liable for a loss according to the present insurance policy and another insurance also covers this same loss, the Company will only pay its proportionate share of the indemnity, according to proportional liability.
- 1.7 Death and disability indemnities are paid according to the terms of a single MasterCard credit card, but are otherwise independent of other insurance policies, subject, however, to the provisions set out in the chapter on validity provisions above.
- 1.8 A payment made by more than one card does not grant a right to higher indemnities than if made by a single card.
- 1.9 As to the validity and interpretation of the present insurance terms, they are governed by Icelandic law, cf. however 8.1.c) for Platinum cards and 7.1.c) for ATLAS and Gold cards.
- 1.10 Should it be revealed that the insured or the person representing him has used fraud to make effective a claim against the Company, all right to indemnity is cancelled.
- 1.11 In the event that the insured has a claim for indemnity in cash against another party on account of an indemnifiable loss, the Company acquires that right insofar as it has paid indemnity to the insured.
- 1.12 Any points not otherwise agreed in the present terms shall be handled according to the provisions of Law No. 30/2004 on insurance agreements.

2. GENERAL RESTRICTIONS ON LIABILITY

The Company does not indemnify:

- 2.1 Loss resulting directly or indirectly from:
 - a) the application or use of any kind of nuclear weapons or devices, which can cause explosion, radiation, discharge, distribution, emission or leakage of/from fissionable matter, which emits radio-activity and causes permanent disability or death of the insured.
 - b) the application or use of chemical weapons which can cause the discharge, distribution, emission or leakage of any kind of chemical compound (whether) in solid form, liquid or gaseous and causes permanent disability or death of the insured.
 - c) the application or use of biological weapons which can cause the discharge, distribution, emission or leakage of any kind of pathogenic micro organisms, biologically produced poisonous matter (including genetically changed organisms or new and unknown poisonous matter) which causes permanent disability or death of the insured.
 - d) war, invasion, military actions by foreign enemies, warfare, action comparable to war, whether war has been declared or not, civil war, insurrection, revolution, armed fighting against civil authorities, civil strife which may be compared to insurrection, army coup or usurpation of power.
 - e) The Company does not indemnify loss, damage, costs or expenses of any kind, which directly or indirectly are caused by, are the consequence of, or occur in connection with any kind of action taken/measures resorted to in order to control, prevent, suppress or are in some way connected to points a), b), c), d) above.



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- 2.2 Loss resulting directly or indirectly from mountain climbing, cliff-hanging, parachuting, balloon flying, bungee jumping, hang gliding, plane gliding, kajak trips, river rafting down rivers with swift currents, horse racing, scuba diving or other submarine or subterranean activities.
- 2.3 Loss resulting directly or indirectly from automobile or motor sports or the use of motorcycles, whether the insured is a driver or a passenger. The restriction on motorcycles does not apply, however, in the case of the use of a light motorbike hired while on a holiday trip which is covered by the present insurance.
- 2.4 Losses due to accidents occurring in competitions or training in preparation for competition in any kind of sports, except in the case of children under the age of 16.
- 2.5 Loss resulting directly or indirectly from flight in an airplane, other than scheduled air travel against a set fee with a registered company in possession of the required licenses.
- 2.6 Losses resulting directly or indirectly from:
 - a) Ionic radiation or radioactive pollution from any kind of nuclear fuel or nuclear waste or the combustion of nuclear fuel.
 - b) Radiation, poisoning, explosion or other dangerous or polluting qualities of (emanating from) nuclear stations, nuclear reactors or other nuclear equipment/devices or parts of these.
- 2.7 Loss resulting directly or indirectly from suicide, insanity, self-inflicted injuries, from fisticuffs or participation in punishable action, misuse of medicine, use of drugs, alcohol, or from venereal diseases or losses occurring when the insured has taken unnecessary risks.
- 2.8 If the insured causes an insurance incident wilfully or through gross negligence the Company's responsibility is governed by the provisions of articles 89 and 90 of the Law on Insurance Contracts.
- 2.9 If a single insurance (loss) occurrence involves accidents to various individuals insured by a MasterCard card holder's travel insurance, the Company's total indemnity payments are limited to USD 25 million or a comparable sum in Icelandic krónur. In the event of a reduction of indemnity payments due to this provision, this will be proportional to the indemnity sums due to each beneficiary in his own right.

3. PAYMENT OF INDEMNITY AND INTEREST

- 3.1 Payment of indemnity may be claimed 14 days after the Company had the possibility to obtain the information necessary to assess the insurance incident and determine the amount of the indemnity. The insured has a right to interest on his claim acc. to Art. 50 or 123 of the Law on Insurance Contracts, as applicable.

4. HANDLING OF DISAGREEMENTS AND VENUE

- 4.1 Should disagreement arise regarding the insurance an Icelandic court shall decide the matter according to Icelandic law, unless otherwise provided for in international agreements binding upon Iceland.
- 4.2 Disagreement regarding the insurance agreement/policy and the Company's indemnity obligation in other aspects may be referred to the insurance companies' Loss Decision Committee for insurance matters. Information regarding these committees and their work procedures may be had from the Company.
- 4.3 Notwithstanding the resources available acc. to par. 2 the parties are entitled to put the disagreement to the courts. Such cases shall be conducted before the Reykjavík District Court (Héraðsdómur Reykjavíkur).
- 4.4 The Company's domicile and venue are in Reykjavík.

These terms are valid from 1 June 2009.

SOS INTERNATIONAL A/S

EMERGENCY SERVICE AND ASSISTANCE

SOS INTERNATIONAL A/S services rendered due to accident or illness abroad are covered by the card holder's MasterCard Travel insurance with Tryggingamiðstöðin hf., on the condition that payment of travel costs with a MasterCard card has been according to the insurance terms.

Other services rendered by SOS INTERNATIONAL A/S are charged at cost price but all counselling is free of charge. When seeking information or assistance from SOS INTERNATIONAL A/S it is necessary to quote the card number, name, identity/personal identification number and address of the card holder and specify that he is insured by MasterCard Borgun hf.



TRYGGINGAMIÐSTÖÐIN HF

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Services in case of accidents or illness

Experienced staff handles the following:

- * giving advice and quoting names, addresses and telephone numbers of recognized doctors, medical centres or hospitals and dentists all over the world.
- * ensuring contact with hospitals and putting up guarantees (collateral) for expenses incurred if needed.
- * speaking to doctors and hospital staff in more than 30 languages.
- * seeking immediate medical advice as to the possibility of transport home and the best means of travel with regard to the patient's condition.
- * ensuring that whenever necessary nursing staff accompanies the patient.
- * assisting and organising the return trip of a relative/relatives of the ill or injured person.
- * organising and giving assistance concerning the return trip of children of the ill or injured person in the safe custody of an adult if needed.
- * render assistance regarding general insurance matters, handling of accidents and dangerous situations.

Travel services

Information is given on the following and assistance rendered if requested:

- * visas, vaccinations, meteorological conditions, road conditions and travel conditions, health services, etc.
- * renewal of lost or stolen passports, travel tickets and travel documents.

Legal Assistance

Should the insured person suffer an accident and/or need legal assistance, SOS INTERNATIONAL A/S assists in obtaining a lawyer.

Lost luggage

The assistance of SOS INTERNATIONAL A/S can be sought to locate lost luggage after normal search has been unsuccessful, quoting the luggage numbers.

EMERGENCY PHONE SERVICE

SOS INTERNATIONAL A/S emergency service is available 24 hours a day all the year round.

Phone number in Denmark	(45) 70 10 50 50
Fax in Denmark	(45) 70 10 50 56
E-mail address	sos@sos.dk
Homepage	www.sos.dk

Other important phone numbers:

MasterCard Borgun hf.	354-560-1600	
Tryggingamiðstöðin hf.	354-515-2000	(Collect)

Fax:	
MasterCard Borgun hf.	354-560-1601
Tryggingamiðstöðin hf.	354-515 2040