



# Travel Insurance Information

VISA CLASSIC CARD

# ALL THE ADVANTAGES AT A GLANCE



Travel Cancellation Insurance  
free of charge  
in the first year



Worldwide insurance coverage



Cashless payments worldwide



Primary and additional cards



Monthly invoicing



24-hour cash advances



Flexible instalment payments



VISA for travel

Verified by VISA

Secure e-commerce



Monthly statements by e-mail

**AVIS**  
**Hertz**

Discounts on rental cars



VISA for petrol and parking



VISA for public transport passes



Theater and concert tickets by telephone



Travel tickets by telephone

# card complete and Wiener Städtische Insurance wish you a relaxing holiday.

## Important tips for your trip:

Keep this information brochure **with your travel documents**, so that it is always at hand. If you **use your VISA Card from card complete regularly**, you will benefit from travel insurance **all year round**.

If your VISA Card is lost or stolen, please report the missing card to **card complete Service Bank AG** as quickly as possible at **Tel. +43 1 711 11 - 770, Fax +43 1 711 11 - 559**.

If you lose your VISA Card abroad, card complete will provide you with a replacement or emergency card and emergency cash if necessary. Ask to be put through to the following telephone number (collect call) at card complete's expense:

card complete  
**+43 1 711 11 - 770**  
**24-hour service**

**Travel safely - with your VISA Card from card complete,  
WIENER STÄDTISCHE Insurance and UNIQA Insurance.**



# TABLE OF CONTENTS

General Information .....5



**1. Travel Cancellation Coverage ..... 6**



**2. Travel and Luggage Coverage ..... 8**

2.1 Luggage Insurance incl. Camping Risks .....8

2.2 Luggage Delay ..... 10

2.3 Flight Delay ..... 10

2.4 Motor Vehicle Recovery.....11

2.5 Ski Breakage.....11



**3. Accident and Medical Treatment Coverage**

3.1 Accident Coverage ..... 12

3.2 Medical Treatment and Air Ambulance ..... 13

3.3 Accidents Involving Transport Services by Licensed  
Scheduled Carriers or Rented Vehicles ..... 15



**4. Personal Liability Coverage ..... 16**

### When does insurance cover apply?

- Cover begins when you leave your home (primary or secondary residence) to embark **directly** on a journey to a destination outside your place of residence. It ends when you return to your home. Trips between your primary and secondary residences and trips from your place of residence to your workplace are not considered "journeys" under the terms and conditions of the VISA travel insurance. If the trip begins from your secondary residence to a destination other than your primary residence, it is considered a "journey" under the terms of the VISA travel insurance. If you temporarily move your habitual residence to another place within Austria or abroad (e.g., for study or work-related reasons), the new, **temporary** place of residence is considered the place of residence under the terms and conditions of the VISA travel insurance.
- If no more than 2 months have elapsed since you last used your VISA Card from **card complete**.

### Who is insured?

The accident and medical treatment coverage (including air ambulance and primary rescue operations) applies exclusively to the holder of a VISA Card with Insurance Cover from **card complete**. The insurance covering luggage, personal liability, travel cancellation and accident involving transport services by licensed scheduled carriers or rented vehicles also applies to the spouse or partner living in the household of the VISA Card Cardholder as well as children under 18 years of age (direct family members).

#### What is insured?

**The following information constitutes only a brief extract from the terms and conditions of the VISA Travel Insurance. WIENER STÄDTISCHE Insurance company will be pleased to send you the complete terms and conditions upon request: Tel. +43 (0) 503 50 – 356.**

### When making a claim ...

When reporting a claim to WIENER STÄDTISCHE Insurance in person, please take along your VISA Card from **card complete** and proof that you used it to pay for purchases within the two months before the event resulting in the claim (e.g., a sales receipt or your latest monthly statement). If you are submitting a claim in writing, please send your VISA Card number and a photocopy of a sales receipt or your latest monthly statement together with all the relevant documentation to

**WIENER STÄDTISCHE – VISA-Reiseversicherungsabteilung,  
Obere Donaustrasse 53, A-1020 Vienna, Austria.**

### 1. TRAVEL CANCELLATION COVERAGE – EXCLUSIVELY AT card complete

#### VISA – now complete with Travel Cancellation Insurance (free of charge in the first year)

First-time Cardholders of VISA Classic Cards with insurance receive travel cancellation insurance of up to € 2,500 free of charge for the first year. The insurance is valid for private travel only and applies to tickets of licensed scheduled carriers as well as travel packages.

This cancellation insurance is automatically extended for subsequent years if at least 25 "Kiesel" were collected (= at least 25 transactions with the VISA) in the course of the previous year.

Please note that travel cancellation insurance does not apply for Cardholders with only a VISA Business or VISA Corporate card. In this case, to enjoy cancellation coverage, we recommend ordering a private VISA card (free of charge).

#### When does Travel Cancellation Insurance apply?

- Travel cancellation insurance is valid for private travel only. It covers any booked travel package (transport by licensed scheduled carriers and accommodation), or any ticket booked with a licensed scheduled carrier (airplane, bus, train, boat) to reach a travel destination, up to a maximum amount of € 2,500. Journeys by private car or journeys for which only accommodation has been booked are not covered.
- Conditions:
  - Ownership of a valid VISA Card with Insurance Cover from **card complete**, at least 30 days before beginning travel
  - Regular use of the VISA Card from **card complete**, i.e., at least one purchase transaction within the two months preceding the travel cancellation
- Valid for travel beginning before the end of the respective calendar year (conditions apply)
- If travel has already been booked before a credit card is issued, cancellation insurance coverage takes effect only after 10 days from the date of card issuance.
- 10% deductible (i.e., insurer pays 90%)
- Maximum 1 claim per calendar year



## Who is insured?

VISA Card Cardholders and a spouse/partner living in the same household as the Cardholder as well as children under 18 years of age.

For complete terms and conditions of the travel cancellation insurance, please visit [www.cardcomplete.com](http://www.cardcomplete.com) or call +43 1 711 11 – 380.

New! Travel Cancellation Insurance  
**FREE OF CHARGE!**



## 2. TRAVEL AND LUGGAGE COVERAGE

### 2.1 LUGGAGE INSURANCE INCLUDING CAMPING RISKS

**Amount of cover:** up to € 1,816.82

**Terms and conditions:** The General Terms and Conditions for Luggage Insurance including the Supplementary Terms and Conditions for Camping Risks apply, as well as special terms and conditions for:

- luggage delay
- ski breakage
- motor vehicle recovery
- flight delays

The insurance covers all the luggage that you and family members **living in your household** are carrying for your personal travel needs. Please note that luggage means items you travel with for your personal travel needs as well as items you wear or carry on your person or in your clothes and any items you may purchase during the journey for your personal use up to a value not exceeding € 181.68.



During the day, luggage is only insured if it is stored in the locked boot of a motor vehicle. If this is not possible because of the type of motor vehicle, the luggage must be stored in the interior of the vehicle where it cannot be seen. Furthermore, there is an option to insure luggage (with the exception of valuables) stored in a locked motor vehicle between the hours of 9 p.m. and 6 a.m. and for trips that are interrupted for longer than 2 hours (Clause 72W).

Please understand that no compensation can be paid for items of luggage which were **forgotten, lost, left behind or left unattended** (items left in the locked boot of a motor vehicle between the hours of 9 p.m. and 6 a.m. are considered left unattended). It is particularly important that the amount of cover correspond to the overall present value of the luggage (including any items carried on your person); if the amount is too low, the compensation payable in the event of damage or loss will be reduced proportionately (underinsurance).

**Certain items such as cash, cheques, documents, travel tickets, savings, passbooks and motor vehicle accessories are not insured.**



### NB:

There are several options to expand your insurance protection: You can purchase double the standard amount of cover; to avoid the consequences of being underinsured, you can also purchase "primary cover". With this type of insurance, compensation up to € 1,816.82 (or € 3,633.64 for double cover) will be paid in the event of stolen or damaged luggage **regardless of the total value of the luggage** (Clause 71 W).

To obtain this additional insurance cover, see the application forms at the end of this brochure.

## To what extent are valuables insured?

Jewellery, wristwatches, furs, all types of photographic and other equipment including accessories, hunting and sports weapons, sporting equipment and binoculars are insured up to a maximum of 50 % of the stated cover, provided that they

- are worn or used and are kept safely in personal custody,
- are handed over to hotel staff for safekeeping,
- or are kept in a locked room or guarded cloakroom.

**Jewellery, watches and photographic equipment, including any accessories, are not covered by this insurance unless they are locked inside a container that cannot easily be removed.**

## What to do if ...?

If your luggage is damaged or stolen, please

- report the matter to the local police immediately and
- obtain a written copy or confirmation of your report;
- or, if appropriate, request written confirmation from your transport or accommodation provider (e.g., airline, hotel);
- assert your claims for damages from third parties (e.g., airline, railway, bus company or shipping line, hotel, guest-house). Also, do not say or sign anything that would imply a waiver of your rights to claim damages from third parties;
- make photocopies of all relevant letters or reports;
- notify WIENER STÄDTISCHE as soon as possible, either in writing or by telephone (Tel. + 43 (0) 50 350 – 356, **Fax + 43 (0) 50 350 – 99 23181**), stating your VISA Card number.

## 2. TRAVEL AND LUGGAGE COVERAGE

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### 2.2 LUGGAGE DELAY

**Amount of cover:** up to € 218.02

#### What is insured?

Any documented expenses incurred as a result of the delayed delivery of luggage.

#### What to do if ...?

If the delivery of your luggage has been delayed, ask for written confirmation of the fact and submit the documents (confirmation, expense receipts) to WIENER STÄDTISCHE.

### 2.3 FLIGHT DELAY

**Amount of cover:** up to € 109.01 per incident

#### What is insured?

Personal expenses, such as

- costs of an overnight stay and meals
- telephone charges

incurred because

- a flight was delayed more than 4 hours,
- a connecting flight was missed because of a flight delay, or
- a flight was missed because of a delay of more than 1 hour on a transport service by a licensed and scheduled carrier.

#### What to do if ...?

If you incur expenses as a result of a flight delay as described above, ask for written confirmation of the delay and/or missed flight. Submit the document(s) along with proof of the expenses (receipts) to WIENER STÄDTISCHE Insurance.



## 2.4 MOTOR VEHICLE RECOVERY

**Amount of cover:** up to € 218.02

### What is insured?

The costs for recovering/towing a motor vehicle which is unfit to drive (because of a breakdown or accident) to the next garage, provided that the vehicle is owned by the Cardholder or a **direct family member** and the **Cardholder was behind the wheel** at the time of the breakdown/accident.

## 2.5 SKI BREAKAGE

**Amount of cover:** up to € 218.02

### What is insured?

Breakage of skis, toboggans, snowboards and the like, including bindings and poles, provided that they were used for the purpose intended, is insured up to € 218.02.

The costs of renting skis if your own skis get broken are covered to an amount not exceeding € 21.80. Vertical cracks and parts which become unglued are excluded from insurance. Damage to the edges, varnish and coating are only covered if caused by ski breakage. This also applies to toboggans, snowboards and the like.



**All insurance cover described in Section 1 and 2 (Travel Cancellation, Travel and Luggage Coverage) is subsidiary, which means that you can claim only for those costs not already covered by third parties (e.g., other insurance policies, persons or entities liable).**



### 3. ACCIDENT AND MEDICAL TREATMENT COVERAGE FOR CARDHOLDERS

## 3. ACCIDENT AND MEDICAL TREATMENT COVERAGE FOR CARDHOLDERS

**Terms and conditions:** This accident insurance is based upon the General Terms and Conditions of Accident Insurance (AUVB 1988)

- excluding the risk of polio and tick bites (Article 6, item 3 and Article 12 of the AUVB 1988 do not apply)
- as well as the Special Terms and Conditions for:
  - Travellers' accident insurance
  - Insurance covering accidents involving transport services by licensed scheduled carrier or rented vehicles (Clause 79W)
  - Insurance covering the costs of medical treatment and air ambulance (Clause 77W)

**NB:**

**Persons who are already permanently unable to work (disabled) or who have a severe mental illness as well as those who are of unsound mind** cannot be insured and are in any case excluded from insurance within the General Terms and Conditions of Accident Insurance (AUVB 1988).

An insured person is considered permanently unable to work (disabled) if, from a medical point of view, he/she cannot reasonably be expected to become gainfully employed because of an illness or ailment and he/she is in fact not gainfully employed.

### 3.1 ACCIDENT COVERAGE

**Condition:** Clause 53W

**Amount of cover:** € 72,672.83 in the event of permanent disability, € 14,534.57 in the event of death

#### Who is insured?

Only the holder of a VISA Classic Card (main or additional) with Insurance Cover from **card complete** when travelling (see page 5).

#### What is insured?

Disablement or death resulting from an accident while travelling. If the degree of disability following an accident reaches or exceeds 50 %, the insurer shall pay the full amount insured of € 72,672.83. **No benefits are payable if the degree of disability is less than 50 %.**



## What should I do in case of accident?

If you have been involved in an accident, seek medical assistance immediately and take precautions to minimize the effects of the accident. All accidents, particularly those involving fatalities, should be reported to WIENER STÄDTISCHE by telephone immediately – if necessary, by relatives (Tel. +43 (0) 50 350 - 356) – and as quickly as possible thereafter in writing.

## 3.2 MEDICAL TREATMENT AND TRANSPORT BY AIR AMBULANCE

**Condition:** Special condition for insurance covering the costs of medical treatment and ambulance flights (Clause 77W).

**Amount of cover:** up to 100 % of the costs actually incurred.

### Who is insured?

**Only** the holder of a VISA Classic Card (main or additional) with Insurance Cover from **card complete**.

### What is insured?

- **Transport by Air Ambulance:**

The full costs actually incurred for flights in rescue jets of the "Tyrol Air Ambulance" Innsbruck which are medically necessary and ordered by a physician. If another rescue organisation is used, the refund of costs shall be limited to € 2,906.91.

- **Primary Rescue Operations by Helicopter:**

The full costs actually incurred for medically necessary primary rescue operations using an emergency helicopter.

- **Medical Treatment:**

The costs of medical treatment provided as first aid for an accident that occurred during travel; the costs of medical treatment provided and deemed necessary by a physician for an acute illness which occurred during travel.

- **Rescue Operations:**

Documented costs incurred to search for the insured person, including transport to the nearest hospital (in the case of accident or mountain or marine emergency).

- **Transport Costs in the Event of Death:**

Documented costs incurred to transport the deceased insured person back to his/her place of residence.

### 3. ACCIDENT AND MEDICAL TREATMENT COVERAGE FOR CARDHOLDERS

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#### What should I do if I am involved in an accident or become ill?

If you require medical treatment (also in a hospital), transport by air ambulance or primary rescue operations by helicopter, always ask for a written confirmation of the costs incurred. Submit this in writing to WIENER STÄDTISCHE or by telephone (+43 (0) 50 350 – 356) and describe the events in detail.

**If you require an air ambulance, please contact the headquarters of Tyrol Air Ambulance, A-6020 Innsbruck (Airport), Tel: +43 (0) 512 / 22 422, Fax: +43 (0) 512 / 28 88 88 (open 24 hours a day) and provide the following information:**

- Family name, first name, age and home address of the person who is ill or injured.
- Type of injury or ailment and time that it occurred. Please describe the patient's condition in as much detail as possible.
- Name, address, country and telephone number of the place where the ill or injured person is staying.
- Name and telephone of the physician treating the person in question and the language in which he/she can communicate.
- Names of relatives and where/how to contact them on holiday or at home.

**Please note** the following exclusions:

#### **No cover is provided for:**

- any already existing chronic ailments and the results thereof;
- any illnesses and ailments which were or should have been treated in the year before the journey commenced, and the results thereof;
- the costs of immunisation, of medical reports and certificates, and of nursing staff;
- the costs of convalescent leaves as well as bathing and rest cures, the costs for repairing or replacing dentures/bridges/crowns, artificial limbs or any other medical aids which are required as a result of an accident or illness;
- pregnancy, birth, miscarriages, complications during pregnancy and abortions with all their consequences, even if caused by an accident.



**NB:**

Costs shall be refunded only within the terms of the medical treatment and air ambulance insurance insofar as they have not been or will not be refunded by a social insurance or any other institution (e.g., a private insurance company) (subsidiary cover).

### 3.3 ACCIDENT INVOLVING TRANSPORT SERVICES BY LICENSED SCHEDULED CARRIERS OR RENTED VEHICLES

#### Additional insurance benefits

**Condition:** Special condition for insurance covering accidents involving transport services by licensed scheduled carriers or rented vehicles (Clause 79W)

**Amount of cover:**

up to € 152,612.95 for permanent disability

up to € 152,612.95 in the event of death

#### Who is insured?

The holder of a VISA Classic Card (main or additional) with Insurance Cover from **card complete**. The insurance covering accidents involving transport services by licensed scheduled carriers or rented vehicles is in addition to the traveller's accident insurance.

**It also covers the following persons if they are travelling with the Cardholder:**

the spouse or partner living in the Cardholder's household as well as children, adopted children and stepchildren under 18 years of age.

#### What is insured?

Disablement or death resulting from an accident suffered by the insured person as a passenger on a transport service by a licensed scheduled carrier (airplane, train, bus, ship) or rental vehicles (in this case, the insured person may also be the driver), provided that the VISA Card from **card complete** was used to pay for the journey/fare/rental.

The insurance does not cover accidents involving other aviation equipment (such as hang-gliders) or parachuting.



## 4. PERSONAL LIABILITY COVERAGE

### Condition:

General and Supplementary Terms and Conditions for Personal Liability Insurance (AHVB and EHVB 1986, Section B, item 14).

### Amount of cover:

Up to € 726,728.34 for personal injury and damage to property, with the amount covering damage to rented property not exceeding € 21,801.85.

### What is insured?

Liability of holders of VISA Classic Cards with Insurance Cover from **card complete** and of direct members of their families (see page 5) as private individuals for damages resulting from the dangers of everyday life, with the exception of dangers arising from commercial or professional activities.

### NB:

Please note that any damages caused by the use of a motor vehicle are excluded from personal liability travel insurance.

- Damage to rented property.
- Legal liability for damage to rooms or buildings leased for residential or other private purposes up to an amount not exceeding € 21,801.85 (Clause 74W).
- Worldwide coverage under both Austrian and foreign law (Clause 75W).
- **Any already existing personal liability insurance (including cover within the scope of household insurance) shall take precedence over this policy (Clause 76W).**

### What to do if ...?

If you are personally liable for damage or loss to some other party and do not have any personal liability insurance policy which would be primarily responsible:

- Notify WIENER STÄDTISCHE as soon as possible (Tel. +43 (0) 50 350 - 356, Fax +43 (0) 50 350 - 99 23181)  
Report any event that has caused damage, any claim that is actually being made, and any measures being taken by a court or the police.
- Please refrain from acknowledging or settling any claims made by the damaged party before a decision has been taken by the insurance company.



card complete

# Speed up your holiday with card complete



www.flinstones.com © Hanna-Barbera. (609)

## Special offers at [www.completeurlaub.com](http://www.completeurlaub.com)

Save yourself time and money by discovering the best holiday deals since the Stone Age. At [www.completeurlaub.com](http://www.completeurlaub.com) you'll find not only your ideal holiday, but also lots of other benefits that only VISA can offer. Of course, you can pay with VISA anywhere – after all, even in the most exotic holiday locations, "Bargeld ist Steinzeit" (cash is simply prehistoric).

[www.completeurlaub.com](http://www.completeurlaub.com)

**Bargeld ist Steinzeit.**



Free of charge for  
VISA Cards from  
card complete!

## VISA – now complete with Travel Cancellation Insurance!

Available only with card complete VISA Classic Card with Insurance:

- Travel Cancellation Insurance  
FREE OF CHARGE in the first year
- For primary and additional Cardholders

## I wish to expand my insurance cover:

(Please mark  the additional insurance you wish to take out)

- I wish to double the amounts of cover stated in this brochure (with the exception of insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles and cancellation insurance) for an annual premium of € 26.89.
- I wish to expand the luggage insurance to "primary loss" compensation (= no underinsurance) up to the stated amount of cover (Clause 71 W). If the amount of cover is € 1,816.82, the annual premium is € 18.17. For double the amount of cover (€ 3,633.64), the annual premium is € 36.34.
- I wish to expand the luggage insurance to cover luggage (with the exception of valuables pursuant to Article 1, item 4 of the "General Terms and Conditions for Luggage Insurance") stored in a locked motor vehicle between the hours of 9 p.m. and 6 a.m. and for journeys that are interrupted for longer than 2 hours (Clause 72W). If the amount of cover is € 1,816.82, the annual premium is € 18.17. For double the amount of cover (€ 3,633.64), the annual premium is € 36.34.

The above-mentioned additional cover shall apply for one year from the date on which **card complete** receives the application and shall automatically be extended annually for a further year unless notice of termination is given in writing one month before the insurance year expires.

Please note that a doubling of the insurance cover does not apply to the insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles and to the travel cancellation insurance.

I hereby authorize **card complete** to debit the premium(s) for the cover chosen above from my VISA account.

---

Cardholder's name

---

Address

VISA Card number:

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Date and signature of Cardholder

Please complete in full.



# APPLICATION

for expanded cover

Please complete in full, tear out  
and send in to:

**card complete Service Bank AG**  
**Karteninhaberservice**  
**P.O. Box 147, A-1011 Vienna, Austria**

 **VISA**

powered by

  
card complete

## I wish to request additional insurance cover:

(Please mark  the additional insurance you wish to take out)

- Additional cover for a direct family member (non-Cardholder) with the basic amounts of cover as described in this brochure for an annual premium of € 26.89.
- Additional cover for a direct family member (non-Cardholder) with double the amounts of cover (with the exception of insurance for accidents involving transport services by licensed scheduled carriers or rented vehicles) for an annual premium of € 53.78.

The following persons are considered direct family members:

- the spouse living in the VISA Card Cardholder's household
- the partner living in the VISA Card Cardholder's household
- children under the age of 27 living in the VISA Card Cardholder's household who are still completing their education and do not have incomes of their own.

The additional cover for a direct family member shall apply for one year from the date on which **card complete** or WIENER STÄDTISCHE Insurance receives the application and shall automatically be extended annually for a further year unless notice of termination is given in writing one month before the insurance year expires.

Please note that the additional insurance cover for a direct family member does not include travel cancellation insurance.

## Details of the family member to be insured:

---

Name

---

Address

---

Date of birth

I hereby authorize **card complete** to debit the premium(s) for the cover chosen above from my VISA account.

---

Cardholder's name

---

Address

VISA Card number:

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Date and signature of Cardholder

Please complete in full.



# **APPLICATION** for additional insurance

Please complete in full, tear out  
and send in to:

**card complete Service Bank AG**  
**Karteninhaberservice**  
**P.O. Box 147, A-1011 Vienna, Austria**

**VISA**

powered by



card complete

Space for personal notes:



**Bargeld ist Steinzeit.**

**For further information, contact us at:**

**card complete Service Bank AG**

1030 Wien, Invalidenstraße 2 | Postanschrift: 1011 Wien, Postfach 147

Tel.: +43 1 711 11 – 380 | Fax: +43 1 711 11 – 398

office@cardcomplete.com | [www.cardcomplete.com](http://www.cardcomplete.com)