

## Travel Insurance Coverage Overview National Insurance Company

### Cards Covered:

- Visa Infinite Credit Card
- Baiduri Prestige Visa Infinite Credit Card
- Visa Platinum Credit Card
- Baiduri Smart Executive Visa Platinum Credit Card
- Visa Platinum Debit Card
- Mastercard Platinum Credit Card
- Mastercard Business Platinum Credit Card
- BSP Mastercard Business Platinum Credit Card
- Mastercard World Debit Card
- Baiduri Smart Executive Mastercard Platinum Debit Card

Section	Description	Coverage	
1. Accidental Death	<p><b><u>Accidental Death</u></b> Accidental death due to accident</p> <p>Such death occurs within 12 months from date of accident</p>	Principal Cardholder	BND500,000
Total Permanent Disability	<p><b><u>Total Permanent Disability</u></b> Insured Person totally and permanently incapable of carrying out the normal duties and functions of any type of job continually and uninterrupted from 12 months from the date of injury</p> <p>Such disability occurs within 12 months from date of accident</p>	Supplementary, other than spouse, aged between 18 to 23 years old	BND100,000

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<p>2. Medical Expenses</p>	<ul style="list-style-type: none"> <li>• Medical and hospital treatment necessarily incurred within 6 months from date of accident</li> <li>• Extension cover includes treatment for miscarriage arising from an accident</li> <li>• First BND50 of each and every claim is to be borne by cardholders</li> </ul>	<p>Medical expenses – maximum limit per event per Insured Person</p>	<p>Up to BND2,500</p>
<p>3.</p> <p>a. Missed Flight Connection</p> <p>b. Travel delay (after 8 consecutive hours)</p> <p>c. Baggage delay (after 8 consecutive hrs)</p>	<p><b><u>Missed Flight</u></b></p> <ul style="list-style-type: none"> <li>• Payable if the insured person missed the confirmed connecting flight due to delay of the confirmed incoming flight specified in itinerary</li> <li>• For reasonable incurred expenses on hotel accommodations, meals or refreshments if it was not provided or compensated by the airlines or any third party</li> <li>• Maximum limit per event per insured person or per family – BND200</li> </ul> <p><b><u>Travel Delay</u></b></p> <ul style="list-style-type: none"> <li>• Payable if the departure of the scheduled public conveyance is delayed after 8 consecutive hours.</li> <li>• A limit of BND150 for full 8 hours of delay and BND100 for the following eight consecutive hour up to BND650 per event</li> <li>• Max limit per event per event per Insured Person or Per Family BND650</li> </ul> <p><b><u>Baggage Delay</u></b></p> <ul style="list-style-type: none"> <li>• Payable if checked-in baggage is certified by the airline carrier is delayed, misdirected or misplaced by the common air carrier upon your arrival at the baggage pick up point after 8 consecutive hours</li> </ul>	<p>Up to BND1,500 In the aggregate</p>	

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	<ul style="list-style-type: none"> <li>• A limit of BND150 for full 8 hours of delay and BND100 for the following eight consecutive hour up to BND650 per event</li> <li>• Max limit per event per Insured Person or Per Family BND650</li> </ul>	
<p>4. Loss or damage of baggage and personal effect</p>	<p>Reimburses the loss or damage to your baggage and personal effects provided that:</p> <ul style="list-style-type: none"> <li>• In the event of theft, accidental loss or damage to your accompanied baggage or personal items carried with you. The policy will indemnify you up to the amount of sum insured but limited to BND800 for any one item, pair or set.</li> <li>• The loss is reported to the police or authorities within 24 hours from time of the loss is discovered.</li> <li>• You to take all the necessary steps to ensure that your baggage is not left unattended</li> <li>• The first BND50 of each and every claim to be borne by the Cardholders</li> </ul>	<p>Up to BND1,000</p>