

## TRAVEL INSURANCE FOR LUMINOR BUSINESS CUSTOMERS EFFECTIVE FROM 1 JANUARY 2024

## CHANGES IN THE AMOUNT OF INSURANCE COVER FOR VISA BUSINESS CARD HOLDERS

INSURANCE VISA BUSINESS	CURRENT INSURANCE COVERAGE	INSURANCE COVERAGE AS OF 01 01 2024
Death or disability due to accident insurance (domestic trip)	€30 000	€10 000
Limit for medical transport (domestic trip)	€5 000	€0
Medical expenses	€75 000	€100 000
Death or disability due to accident insurance (non-domestic trip)	€30 000	€15 000
Death or disability due to accident insurance (non-domestic trip)	Europe	Worldwide (except for the cases specified in the Travel Insurance terms and conditions)

## CHANGES IN DEFINITION (APPLICABLE FOR VISA BUSINESS CARD HOLDERS)

INSURANCE CONDITIONS VISA BUSINESS	CURRENT CONDITIONS	CONDITIONS AS OF 01 01 2024
COVID-19	Special conditions when ill with COVID-19 (separate insurance cover)	The costs are covered as medical emergency treatment costs.  The expenses incurred due to the pandemic or other force majeure events will not be reimbursed.