

Shall be applicable for insured applying for CIB Travel Protection from August 01 2012.

<p>CIB Travel Protection for MasterCard Business MasterCard Business and Visa Business Cardholders</p>

CHA

RTIS Europe S.A. Branch Office in Hungary will provide automatic travel insurance for cardholders of all cards with MasterCard Business, Visa Business logo issued by the CIB Bank Zrt. as listed in the table below.

Table of Insurance Benefits

Coverage	Sum Insured (HUF)
Accidental death	4 000 000
Funeral expenses	500 000
Accidental death / air craft	2 000 000
Accidental permanent total and partial disability	4 000 000
In case of disability- retraining expenses	500 000
In case of disability- wheelchair expenses	500 000
Emergency medical expenses in case of illness	7 000 000
Emergency medical expenses in case of accident	9 000 000
Dental expenses	125 000
Limit / tooth	25 000
Baggage insurance	300 000
Limit / baggage	150 000
Limit / item	100 000
Limit / cosmetics	15 000
Baggage delay	
Between 6-8 hours delay	50 000
Over 8 hours delay	100 000
Delay of flight (over 4 hours delay)	100 000
Assistance Services	
Emergency medical transportation	25 000 000
Repatriation of bodily remains	100%
Reimbursement on coffin expenses	100%
Legal expenses	2 000 000
Bail bonds	1 000 000
Personal liability	3 000 000
Emergency travel expenses for family member (1 person) within Europe	300 000
Accommodation cost, max. 5 nights, Limit / night	30 000
Emergency travel expenses for family member (1 person) outside of Europe	500 000
Accommodation cost, max. 5 nights, Limit / night	35 000
Emergency travel expenses for replacement (1 person) within Europe	400 000
Emergency travel expenses for replacement (1 person) outside of Europe	600 000
Kidnap, ransom	5 000 000
Fraudulent charges	100 000/event Max. 400 000 HUF/yr

- The Insurance Benefits listed in the table above are not valid for private trips. (Business cardholders can apply for additional travel insurance for their private trips)
- The duration of the trip cannot exceed 60 days.
- The Insurance Benefits are not valid if the purpose of the trip of the Insured Person is physical work.
- If the Insured Party holds several cards, they are entitled to the benefits connected to the card providing the highest coverage.
- In case of cardholders who reach age of 65 by January 1st of the given year shall pay double insurance premium. The insurance coverage ends when the cardholder reaches age of 75.

**CIB Travel Protection
for
Corporate CirrusMaestro and CIB Kompakt
Cardholders**

CHARTIS Europe S.A. Branch Office in Hungary will provide automatic travel insurance for cardholders of all cards with Corporate CirrusMaestro and CIB Kompakt logo issued by the CIB Bank Zrt. as listed in the table below.

Table of Insurance Benefits

Coverage	Sum Insured (HUF)
Accidental death	4 000 000
Funeral expenses	500 000
Accidental death / air craft	2 000 000
Accidental permanent total and partial disability	4 000 000
In case of disability- retraining expenses	500 000
In case of disability- wheelchair expenses	500 000
Emergency medical expenses in case of illness	7 000 000
Emergency medical expenses in case of accident	9 000 000
Dental expenses	125 000
Limit / tooth	25 000
Baggage insurance	300 000
Limit / baggage	150 000
Limit / item	100 000
Limit / cosmetics	15 000
Baggage delay	
Between 6-8 hours delay	50 000
Over 8 hours delay	100 000
Delay of flight (over 4 hours delay)	100 000
Assistance Services	
Emergency medical transportation	25 000 000
Repatriation of bodily remains	100%
Reimbursement on coffin expenses	100%
Legal expenses	2 000 000
Bail bonds	1 000 000
Personal liability	3 000 000
Emergency travel expenses for family member (1 person) within Europe	300 000
Accommodation cost, max. 5 nights, Limit / night	30 000
Emergency travel expenses for family member (1 person) outside of Europe	500 000
Accommodation cost, max. 5 nights, Limit / night	35 000
Emergency travel expenses for replacement (1 person) within Europe	400 000
Emergency travel expenses for replacement (1 person) outside of Europe	600 000
Kidnap, ransom	5 000 000
Fraudulent charges	100 000/event Max. 400 000 HUF/yr

- The Insurance Benefits listed in the table above are not valid for private trips. (Business cardholders can apply for additional travel insurance for their private trips)
- The duration of the trip cannot exceed 60 days.
- The Insurance Benefits are not valid if the purpose of the trip of the Insured Person is physical work.
- If the Insured Party holds several cards, they are entitled to the benefits connected to the card providing the highest coverage.
- In case of cardholders who reach age of 65 by January 1st of the given year shall pay double insurance premium. The insurance coverage ends when the cardholder reaches age of 75.

**CIB Travel Protection
for
MasterCard Gold
cardholders**

CHARTIS Europe S.A. Branch Office in Hungary will provide automatic travel insurance for cardholders of all cards with MasterCard Gold logo issued by the CIB Bank Zrt. as listed in the table below.

Table of Insurance Benefits

Coverage	Benefit Limits (HUF)
Accidental death	8 000 000
Funeral expenses	500 000
Accidental death/ aircraft	2 000 000
Accidental permanent total and partial disability	8 000 000
In case of disability- retraining expenses	500 000
In case of disability- wheelchair expenses	500 000
Emergency medical expenses in case of accident	10 000 000
Emergency medical expenses in case of illness	10 000 000
Dental expenses	125 000
Limit / tooth	25 000
Baggage insurance	300 000
Limit / baggage	150 000
Limit / item	100 000
Baggage delay	
Between 6-8 hours delay	50 000
Over 8 hours delay	100 000
Delay of flight	
in case of delay over 4 hours	100 000
Assistance services	
Emergency medical transportation	30 000 000
Repatriation of bodily remains	100%
Reimbursement on coffin expenses	100%
Legal expenses	4 000 000
Bail bonds	3 000 000
Personal liability	4 000 000
Emergency travel expenses for family member (1 person) within Europe	300 000
Accommodation cost, max. 5 nights, Limit / night	30 000
Emergency travel expenses for family member (1 person) outside of Europe	500 000
Accommodation cost, max. 5 nights, Limit / night	35 000
Emergency travel expenses for replacement (1 person) within Europe	400 000
Emergency travel expenses for replacement (1 person) outside of Europe	600 000
Kidnap, ransom	5 000 000
Fraudulent charges	100 000/event Max. 400 000 HUF/yr

- The Insurance Benefits listed in the table above are valid if the Insured Person travels outside the borders of Hungary for non-physical work purposes.
- The duration of the trip cannot exceed 60 days.
- If the Insured Party holds several cards, they are entitled to the benefits connected to the card providing the highest coverage.
- In case of cardholders who reach age of 65 by January 1st of the given year shall pay double insurance premium. The insurance coverage ends when the cardholder reaches age of 75.

CIB Travel Protection
for
MasterCard Standard, Visa Electron, Visa Inspire,
CirrusMaestro, Visa Classic, MasterCard Electronic and MasterCard
Unembossed
cardholders

CHARTIS Europe S.A. Branch Office in Hungary will provide voluntary insurance for cardholders of all cards with MasterCard Standard, Visa Electron, Visa Inspire, CirrusMaestro, Visa Classic, MasterCard Electronic and MasterCard Unembossed logo issued by the CIB Bank Zrt. as listed in the table below.

Table of Insurance Benefits

Coverage	Benefit Limits (HUF)
Accidental death	3 000 000
Funeral expenses	500 000
Accidental permanent total and partial disability	4 000 000
In case of disability- retraining expenses	500 000
In case of disability- wheelchair expenses	500 000
Emergency medical expenses in case of accident	9 000 000
Emergency medical expenses in case of illness	7 000 000
Dental expenses	125 000
Limit / tooth	25 000
Baggage insurance	250 000
Limit / baggage	150 000
Limit / item	100 000
Baggage delay	
Between 6-8 hours delay	50 000
Over 8 hours delay	100 000
Delay of flight	100 000
in case of delay over 4 hours	
Assistance services	
Emergency medical transportation	20 000 000
Repatriation of bodily remains	100%
Reimbursement on coffin expenses	100%
Bail bonds	1 000 000
Legal expenses	1 000 000
Personal liability	1 000 000
Emergency travel expenses for family member (1 person) within Europe	300 000
Accommodation cost, max. 5 nights, Limit / night	30 000
Emergency travel expenses for rfamily member (1 person) outside of Europe	500 000
Accommodation cost, max. 5 nights, Limit / night	35 000
Fraudulent charges	100 000/event Max. 400 000 HUF/yr

- The Insurance Benefits listed in the table above are valid if the Insured Person travels outside the borders of Hungary for non-work purposes.
- The duration of the trip cannot exceed 60 days.
- If the Insured Party holds several cards, they are entitled to the benefits connected to the card providing the highest coverage.
- In case of cardholders who reach age of 65 of the year shall pay double insurance premium. The insurance coverage ends when the cardholder reaches age of 75.