



VISA CEMEA
ENHANCEMENT
BENEFITS

Updated on June 10th, 2017



INTERNATIONAL MEDICAL & TRAVEL ASSISTANCE



WELCOME TO YOUR INTERNATIONAL MEDICAL AND TRAVEL ASSISTANCE SERVICE

<p>+ EXPERTISE</p> <p>5,600 Medical Professionals Immediate access to experts with extensive experience in all fields of medicine coupled with a thorough knowledge of the local environment and healthcare system.</p>	<p>PERSON RESPECT</p> <p>77,000 Accredited Providers A network of accredited healthcare, aviation and security providers ensuring we provide you with the best logistics in the air, on the ground and at sea.</p>	<p>PHONE PASSION</p> <p>27 Assistance Centres With our local experts available globally, you can speak to us in any language anytime 24/7.</p>
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For your free pre-travel advice or when medical assistance is needed, please call:

LONDON:
+44 (0) 208 762 8373

MOSCOW:
+7 (495) 937 6453

DUBAI:
+971 (4) 253 6024

WHEN DO I USE INTERNATIONAL SOS?

<p>BRIEFCASE Prepare before you leave home:</p> <ul style="list-style-type: none"> Note International SOS contact phone number in your contacts and for emergency calls. Call an Assistance Centre for free pre-travel information. Inform friends and family that you are with International SOS, so they can get in touch with us should they have any concerns for your welfare while you are away. 	<p>PLANE While abroad, contact us for all medical enquiries, be they of a routine or emergency nature:</p> <ul style="list-style-type: none"> Free and unlimited health advice. Find a local nurse or internationally-trained doctor near you. Find medication or medical equipment.* Travel advice on loss of travel documents Legal referrals.* 	<p>+ In an emergency, we provide all necessary emergency services, including:</p> <ul style="list-style-type: none"> Arranging medical transportation and care.** Monitoring your condition and provide advice along the way. Evacuating you when necessary.** Contacting your family, so they know you are in good hands.
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YOU ARE IN safe hands

Contact our multilingual nurses, doctors and medical experts whatever your problem, wherever you are. Our advice is unlimited and it is free to call and speak to us. Collect calls are accepted.

<p>99</p> <p>WE SPEAK 99 LANGUAGES AND DIALECTS IN OUR ASSISTANCE CENTRES, WITH NO ADDITIONAL CHARGE TO OUR CLIENTS.</p>	<p>8</p> <p>ON ANY GIVEN DAY, MEMBERS CALL OUR ASSISTANCE CENTRES EIGHT TIMES PER DAY.</p>	<p>1%</p> <p>ONLY 1%* OF ALL CASES MANAGED BY INTERNATIONAL SOS REQUIRE AN EVACUATION OR REPATRIATION.</p>
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*Based on a detailed analysis of 100,000 requests received and managed on a global basis by International SOS in calendar year 2019.
**See disclaimer for responsibility of each participating country for the details of medical, police and fire and ambulance services.

When cardholder uses Visa Infinite card to pay for travel they will receive complimentary travel insurance in respect of that trip.

For visa application purposes and evidence of cover, Cardholder can download Certificate of Insurance online as well as download and view full policy details, including cover, conditions, limits and exclusions.

Cardholder can find Certificate of Insurance with terms and conditions by visiting website:

www.visapremium.com or <https://cardholderbenefitsonline.com/>

Cardholder will need to enter 16 digit card number for identification in order to access benefit details. Please note that this card number is not stored.

Employees of Visa or Visa issuing banks can access terms and conditions by using online search engine at:

<https://cardholderbenefitsonline.com/search-service>

Access code: **Aspire2016**



MEDICAL ACCIDENT

Service: **Emergency Medical Assistance**

Location: **Hurghada, Egypt**

Reason: **Leg trauma in need of medical attention**

**CONTEXT –
The Visa Signature
Cardholder’s Partner
from Russia while on
vacation in Egypt
sustained a leg
trauma and needed
medical assistance.**

We provided referral to El Gouna Hospital, part of our accredited network

Medical monitoring followed and urgent surgery (ORIF) was advised

We provided guarantee to the hospital to proceed with surgery)

Our medical team issued travel recommendations for patient: business class seat with her partner’s assistance, wheelchair assistance at the airport.
Family’s original tickets were in economy class with two connections which was not convenient for the patient considering her medical condition, so we arranged two new tickets in business class with 1 connection only.

We have monitored the return of the travelers to Moscow and made sure they returned home safely

On the date of discharge we received final invoice for the treatment for 27,521.40 EUR. Our medical team considered the amount unreasonably. We activated our Global Assistance Network team to negotiate a discount. Hospital being part of our network payment was accepted at 7,500 EUR.

Result

A very anxious cardholder was given the constant support, help & information needed until he and his partner safely returned home



PURCHASE PROTECTION

When paying with your Visa Platinum or Infinite card, cardholder may benefit from Purchase Protection for stolen or damaged goods purchased.

Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

Cardholder can find terms and conditions by visiting website:

www.visapremium.com or <https://cardholderbenefitsonline.com/>

Cardholder will need to enter 16 digit card number for identification in order to access benefit details. Please note that this card number is not stored.

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Access code: **Aspire2016**



PURCHASE PROTECTION

Replacement of TV, purchased with Visa

Service: **Purchase Protection**

Location: **Moscow, Russia**

Claim Reason: **New TV suffered accidental damage**

**CONTEXT –
The Visa Platinum
Cardholder’s child
from Russia
accidentally pulled
cord with TV,
breaking it to pieces.**

We received claim and referred damage for possible repair to our accredited repair network

TV was deemed not possible to repair

We provided reimbursement of the cost of new TV

Payment of \$500 allowed Visa Platinum cardholder to purchase new TV.

Result

Visa Platinum cardholder was given financial protection of his purchase



EXTENDED WARRANTY

When cardholder uses Visa Platinum or Infinite card to pay for purchases, those items purchased may be eligible for the benefit of Extended Warranty.

Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

Cardholder can find terms and conditions by visiting website:

www.visapremium.com or <https://cardholderbenefitsonline.com/>

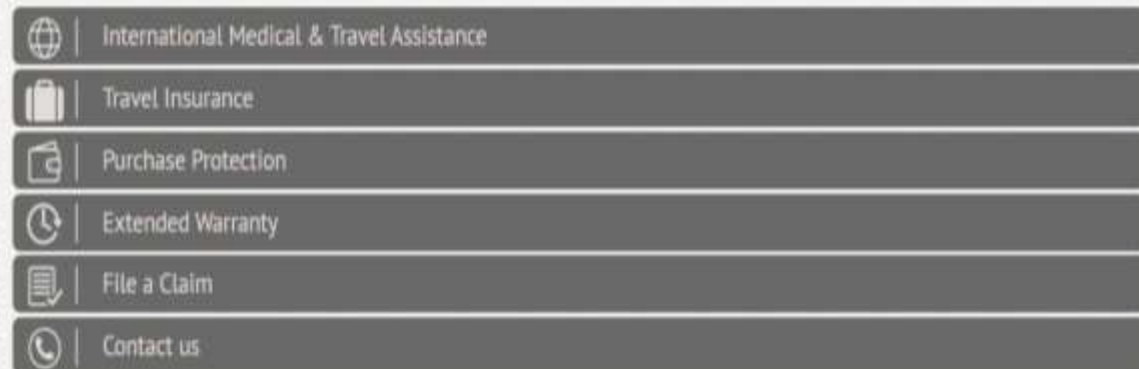
Cardholder will need to enter 16 digit card number for identification in order to access benefit details. Please note that this card number is not stored.

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<https://cardholderbenefitsonline.com/search-service>

Access code: **Aspire2016**

ONLINE PORTAL TO ACCESS BENEFITS



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ASPIRE
INSURANCE ADVISERS

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- ✓ Cardholders can download and print Travel Insurance Certificates
- ✓ Cardholders can view relevant Benefit Terms and Conditions
- ✓ Cardholders can start process of claim reimbursement.

THANK YOU!

