

CHANGES IN THE AMOUNT OF INSURANCE COVER FOR **Luminor Visa Infinite**, **Luminor Black** and **Visa Business** CARDHOLDERS

INSURANCE	CURRENT INSURANCE COVERAGE			INSURANCE COVERAGE AS OF 01.01.2024		
	Luminor Visa Infinite	Luminor Black	Visa Business	Luminor Visa Infinite	Luminor Black	Visa Business
Broken bone insurance	€0	€0	N/A	€100*	€100*	No change
Medical expenses	No change	No change	€75 000	No change	No change	€100 000
Accident during insured's domestic travel having led to death or disability	€15 000	€15 000	€10 000	€10 000	€10 000	No change
Limit for medical transport during insured's domestic travel	€5 000	€5 000	€5 000	€0	€0	€0
Accident having led to a disability or death	No change	No change	€30 000	No change	No change	€15 000
Rental car deductible insurance	€2 000 (Unconditional deductible €250)	€0	N/A	€2 000 (No unconditional deductible)	€500	No change
Rental car deductible insurance during insured's domestic travel	€1 000 (Unconditional deductible €250)	N/A	N/A	€0	No change	No change

* Fixed compensations of €100 in case of event, max one event per calendar year

CHANGES IN DEFINITION AND VALIDITY TERRITORY FOR ALL CARDHOLDERS

INSURANCE	CURRENT INSURANCE COVERAGE			INSURANCE COVERAGE AS OF 01.01.2024		
	Luminor Visa Infinite	Luminor Black	Visa Business	Luminor Visa Infinite	Luminor Black	Visa Business
Family	No change	-	No change	No change	Expanded definition of family	No change
COVID-19	Separate insurance cover			No separate insurance cover (costs will be covered under the medical aid insurance limit)		
Territory	-	-	Europe	-	-	Worldwide**

** All applicable exceptions and precise list of non-insurable and non-compensable losses are provided in **Travel Insurance terms and conditions**