

MENA

FAQs for Visa CEMEA Insurance

Benefits in relation to Buyers Protection

NON Business cards



Important Notice

These FAQs are prepared to provide a guide to your Buyers Protection cover but must be read in conjunction with the full policy terms and conditions including the specific section ‘What is not covered’ and General Exclusions, to understand whether you are covered.

All cover is subject to individual policy terms and conditions, limits and applicable excess, which will depend on the type of card you have.

For any coverage query or claim please contact creditcardclaims@crawco.me. These FAQs only apply for Eligible Items purchased on or after 1st June 2021.

1. What Does Buyers Protection cover?

In the event of theft and/or accidental damage to an Eligible Item within 365 days of purchase, We will, at our option, replace or repair the Eligible Item or credit the Cardholder’s account with an amount not exceeding the Purchase Price (local currency equivalent) of the Eligible Item or the Per Occurrence Limit (local currency equivalent) whichever is less, subject to the Annual Aggregate Limit (local currency equivalent) .

2. How do I activate the Buyers Protection benefit?

Cover is activated when an Eligible Item is purchased using a covered card. An Eligible Item is an item with a minimum purchase price of USD 100, purchased by the Cardholder, on or after the Commencement Date, during the Policy Period, solely for personal use (including gifts), not used for business purpose, which has been charged fully (100%) to the covered card and is not listed under ‘What is not covered’ in Policy Wording.

3. Does Buyers Protection cover online and in-store purchases?

Buyers Protection covers both online and in-store purchases; however, a separate sub-limit applies for online purchases.

4. How long from the date of purchase is an Eligible Items covered under the Buyers Protection cover?

Eligible items are covered for 365 days from the date of purchase.

5. Does Buyers Protection cover Eligible Items purchased overseas?

An Eligible Item is an item purchased by the Cardholder, on or after the Commencement Date, during the Period of Insurance, solely for personal use (including gifts), not used for business purpose, which has been charged fully (100%) to the covered card and is not listed

under 'What is not covered' under the Buyers Protection section of the Policy Wording. Eligible items include those items purchased overseas.

6. What is the Buyers Protection minimum purchase price?

The minimum purchase price for an Eligible item to be covered is \$100.

7. What is the Buyers Protection Per Occurrence limit?

The maximum amount we will pay for any single covered loss occurrence. The limit will vary depending on the type of the card. Please refer to the Table of Benefits for your card type.

8. What is the Buyers Protection Aggregate limit?

The maximum amount we will pay per Cardholder for all losses during the Policy Period. The limit will vary depending on the type of the card. Please refer to the Table of Benefits for your card type.

9. Are electronic items covered?

Electronic items are covered under the policy except if used for business purposes. Please refer to the full Policy Terms and Conditions to see the full details of cover, limits and exclusions in relation to electronic items.

10. Is there an excess to pay if I make a claim?

No excess is applied.

11. How do I make a claim?

Please e-mail creditcardclaims@crowco.me and provide the following information:

- Name and surname
- BIN Number (the first 9 digits of Visa bank card)
- Description of item
- Nature of loss (damaged/stolen)
- Date of loss/damage
- Date of purchase
- Proof of payment using a Visa covered card

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any Eligible Cardholder or Insured Person(s). Please refer to the policy documentation issued for full terms and conditions of coverage.