

Frequently Asked Questions – Credit Card Travel and Purchase Protection Insurance

How am I eligible for the travel/purchase insurance?

You are eligible if you are a BNF Bank Classic or Gold Cardholder and pay all or part of your trip with your BNF credit card. For package holidays/cruises at least 50% of the holiday needs to be paid using your BNF Classic or Gold credit card.

What does the travel insurance cover?

The policy includes Personal Accident, Medical and Emergency Travel Expenses, Legal Expenses, Cancellation & Curtailment, Passport Indemnity, Personal Baggage, Personal Money and Credit Cards, Travel Delay, Personal Liability, Hijack, Purchase Protection, Missed Departure.

If I cancel my trip after paying a deposit, will I be covered by insurance?

Yes, if the cancellation is due to unforeseen events (e.g., illness, redundancy, jury duty) and the deposit is non-refundable and paid using your BNF credit card. Please refer Section 4.

If I pay a deposit for a trip next year and then need to cancel the trip will I still be covered by insurance? Is there a maximum time before the trip that's covered?

Yes, provided the trip is booked using your BNF credit card and the cancellation reason is covered by the policy then you are covered as per policy terms and conditions and eligibility. The trip must not exceed 90 consecutive days. Please refer Section 4.

Is a cruise covered?

Yes, cruises are covered if the trip is booked by paying for at least 50% with your BNF credit card and the cruise is not going to a sanctioned or excluded country.

Up to what age am I covered?

Individuals under 75 are eligible for full coverage from 2 months onwards.

Is family covered when payment is paid by one member of the family?

The trip needs to be paid for by the cardholder, and this would cover his/her spouse/partner and children as per definition and ages mentioned in the policy. Furthermore, the eligible family members must be travelling with the cardholder on the same trip.

Am I covered if my flight is delayed by adverse weather conditions?

Yes, this is covered by the policy. Please refer to section 4 of the policy.

Where may I lodge my claim?

Kindly contact Jatco Insurance Brokers PCC Ltd within 7 days of the damage or loss sustained. Please send notification email to nonmotorclaims@jatcoinsurance.com or you may call on 27791000 and they will guide you accordingly.

Is there an emergency medical telephone number?

Yes, please call International Medical Group (IMG) on Telephone +44 (0) 2920 468790 or email: 247assistance@imglobal.com.

Are winter sports and other sports covered by the policy?

Yes, winter sports is covered by your policy – For excluded activities please see "excluded activities" under Definition Section of the policy.

Is covid covered?

Communicable diseases and any claims resulting from this are excluded as per policy terms and conditions.

How does access to airport lounges work? What are the fees? How is the reservation to be carried out?

Access to airport lounges is not covered under the travel insurance policy.

Is damage to mobile phones, laptops and other equipment covered?

Mobile phones, laptops, and similar electronic equipment are covered under the Section 6 Personal Baggage subject to the policy limits, terms and conditions.

Does my policy cover war?

War is excluded under this policy as per policy terms and conditions.

Do I need to inform Jatco before travelling?

There is no need to inform us before travelling however Jatco are happy to hear from you and answer any queries you may have with regards to the policy wording and cover.