



Real-Time Card Terms and Conditions

By activating the Real-Time Card (“Real-Time Card” or “Card”) you agree to these Terms and Conditions governing your use of the Card and are bound by all of them. These Terms and Conditions should be kept in a safe place for future reference.

The Real-Time Card is provided to you by AZGA Service Canada Inc. dba Allianz Global Assistance (“Allianz” “we” or “us”) for your use in connection with a travel insurance policy sold to you by Allianz.

The Real-Time Card is issued to Allianz by Wirecard Bank Limited and is provided to you by Allianz to facilitate payments under your travel insurance policy. The Card will remain the property of Wirecard Bank Limited and must be surrendered upon demand. The Card is nontransferable, and it may be cancelled, repossessed, revoked or suspended at any time without prior notice subject to applicable law.

The Card may be used by you, when specifically authorized by Allianz, for the purpose of making payment for goods or services supplied pursuant to the travel insurance policy. The funds are held for Allianz on behalf of your underwriter and are not loaded to the Card until Allianz authorizes the specific payment that is to be made. The Card is not a credit card and is not connected in any way to any deposit account you may have. You will not earn or receive any interest on the funds that are accessed by the Card. You are not entitled to the benefit of any deposit insurance respecting funds that may be accessed by using the Card.

Purchases

The Real-Time Card will be loaded, at the appropriate time, with the monies needed to cover your pre-approved medical costs and pre-approved baggage claim amounts and can only be used at a designated merchant type that accepts MasterCard. The Card *will not* release any funds at any other merchants. No additional purchases can be made and any unused funds will be recovered by Allianz on behalf of your underwriter following your pre-authorized use of the funds. You will be held responsible for any unauthorized purchases.

Activation PIN

In the event that you require medical assistance or have a delayed baggage claim, a one-time use PIN number will be sent to you by SMS (text message) or other means, as agreed with you. The monies will be loaded to the Card to allow you to pay only the necessary and authorized amounts at only the designated type of merchant that accepts MasterCard. **If you require medical attention, wish to receive the PIN or have any issues using the Real-Time Card, please call us at 1-800-995-1662.**

Receipts

Please keep all receipts from all transactions using the Real-Time Card. Allianz may verify your transactions and receipts.

Limits

The amount added to the Card, from time to time, is intended to cover payment of your immediate travel assistance needs that have been pre-approved by Allianz. You will be financially responsible for any false or misleading medical claims or payments that are not permitted by your insurance policy. For greater certainty, use of the Card is subject to your eligibility for coverage under your insurance policy, and its exclusions, conditions and limitations. The Card may only be used in accordance with the requirements of your policy for submitting a claim.

How can we help?

Permitted Use of the Real-Time Card

You may not transfer the Card to anyone else not named on the policy. If authorized by Allianz, you as the named policyholder(s) are the only person(s) permitted to use the Card. Any misuse of the Card may result in legal procedures or financial costs to you.

Responsibility for Lost, Stolen or Misused Cards

You must take reasonable care to safeguard your PIN and the Card against loss, misuse or theft. To safeguard your PIN keep your PIN separate from your card and do not disclose your PIN to anyone. If you lose the Card, know or suspect someone has used your Card, please contact us immediately at the phone number above.

Changes to this Agreement

Allianz may, at its sole discretion, terminate, change, modify, suspend, make improvements to or discontinue any or all aspects of the Card, temporarily or permanently, without notice. You agree that Allianz and its representatives shall not be liable to you or any third party as a result of taking these actions.

Expiration

You cannot use the Card unless you have an active travel insurance policy. Any remaining funds associated with the Real-Time Card after your pre-authorized use when the insurance policy is no longer active will be removed by Allianz.

Confidentiality

We may disclose information to third parties about the Card or the transactions made:

1. When it is necessary for completing the transaction;
2. In order to comply with requirements of government agencies, a court order, or other legal or administrative reporting requirements;
3. If you consent by giving written permission;
4. To our affiliates, auditors, service providers, lawyers as needed; or
5. In aggregate form and otherwise as necessary to fulfil our obligations.

Communication

You agree to pay (without reimbursement from us) any fees or charges that you may incur from your wireless provider for any calls or SMS (text) messages sent between Allianz and you.

Responsibility

You are solely responsible for acquiring any device, wireless and Internet access, or other items required for you to use or access the Real-Time Card. Any fees, expenses or other such charges are your sole responsibility. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with your Card.

How can we help?



Proprietary Rights

All ownership rights to the Real-Time Card, including content, are retained by Wirecard Bank Limited or its authorized service providers or by Allianz, its affiliates and their licensors, and all such rights are protected under applicable copyrights, trademarks and other proprietary rights. All rights not expressly granted to you through these Terms and Conditions are retained by Allianz, its affiliates and their licensors. Nothing in these Terms and Conditions grants you any right to use the trademarks, service marks, or logos of any of Allianz or its affiliates or any other third party.

Right to Revoke Real-Time Card

Allianz reserves the right to cancel, revoke or not renew the Real-Time Card for any lawful reason, including but not limited to for failure to comply with the responsibilities, terms and conditions provided in this agreement. At no time will Allianz tolerate harassment, intimidation, threatening or abusive behavior and/or language directed at its associates, service providers, or other Allianz representatives.

Waiver

Our failure or delay to exercise or enforce any provision or right contained in these Terms and Conditions shall not be deemed a waiver of such provision or right.

Entire Agreement

These Terms and Conditions constitute the entire agreement between Allianz and you with respect to your use of the Real-Time Card. These Terms and Conditions do not vary the terms of your insurance policy.

Severability

You and Allianz agree that if any provision of these Terms are deemed unlawful, void or for any reason unenforceable by a court of competent jurisdiction, then that provision shall be deemed severable from these Terms and Conditions and shall not affect the validity and enforceability of any remaining provisions.

Interpretation

Headings and captions are for convenience only and shall not be considered included for purposes of interpretation.

Relationship of the Parties

Nothing in these Terms and Conditions will be construed as creating a joint venture, partnership, employment or agency relationship between you and Allianz or its affiliates. You do not have any authority to create any obligation or make any representation on Allianz or its affiliate's behalf.

Indemnification

Subject to applicable law, you agree to indemnify, defend and hold harmless Allianz, its affiliates and its service providers from any loss, liability, claim, or demand, including costs and reasonable attorney's fees, due to, in connection with or arising out of your breach of these Terms and Conditions.

Governing Law

The laws of Ontario and the laws of Canada applicable in Ontario, excluding any rule or principle of conflicts of law that may provide otherwise, govern these Terms and Conditions. You and we irrevocably attorney to the jurisdiction of the courts of Ontario, which will have non-exclusive jurisdiction over any matter arising out of these Terms and Conditions.

How can we help?

Force Majeure

Allianz and its affiliates are not liable for any failure or delay in the performance of any obligations under this agreements if its failure or delay is due to the occurrence of any event that is i) beyond its reasonable control, ii) could not reasonably have been foreseen or provided against iii) materially affects the performance of any obligation under these Terms and Conditions.

How to contact us with any questions, complaints or concerns.

Phone: +1.800.995.1662

Fax: +1.416.340.7152

Email: privacy@allianz-assistance.ca

Address:

Privacy Officer
Allianz Global Assistance
4273 King Street East
Kitchener, ON
N2P 2E9

How can we help?