

COMPARISON OF HIGH-END CREDIT CARDS VS BY NATIV TRANQUILLITY/TRANQUILLITY CREDIT CARD PACKAGES

		By Nativ INSURANCE POLICIES		BOURSOBANK ULTIM credit card	High-end credit cards (Visa & Mastercard Premier & Gold)	VERY High-end credit cards 1 st level (Visa & Mastercard Platinum)	VERY High-end credit cards 2 nd level (Visa Infinite & Mastercard World Elite)
		TRANQUILLITY N°6489	TRANQUILLITY CC N°6490				
CONDITIONS OF COVERAGE							
WHO IS COVERED?	<div>Any person</div> Registered on the same insurance contract (family members, friends, etc.)		Cardholder + spouse + children + ascendants/descendants holding a disability card + grandchildren under 25 only when staying with their grandparents - medical cancellation: fellow traveler(s) + family members - cancellation for specified motives and trip curtailment: fellow traveler(s)	Cardholder + spouse + children + ascendants/descendants with a disability card + grandchildren under 25 (by marriage and dependent on one of the parents) - medical cancellation and trip curtailment: fellow traveler(s)	Cardholder + spouse + children + ascendants/descendants who hold a disability card + grandchildren under 25 only when staying with their grandparents - medical cancellation and trip curtailment: fellow traveler(s)	Cardholder + spouse + children + ascendants/descendants who hold a disability card + grandchildren under 25 only when staying with their grandparents - medical cancellation and trip curtailment: fellow traveler(s)	
WHAT MEANS OF PAYMENT?	<div>Any means of payment</div> (Bank cards, cash, bank checks, holiday coupons, etc.)		Full or partial payment MUST be made with the credit card.				
COVERAGE							
CANCELLATION FOR MEDICAL REASON	<div>COVERED</div> According to conditions of the cancellation fee schedule Maximum 125 000 € / event Deductible: 50 € / person		<div>COVERED</div> 5 000 € /person / calendar year	<div>COVERED</div> 5 000 € /person	<div>COVERED</div> 7 500 € / person	<div>COVERED</div> 10 000 € / person	
CANCELLATION FOR ILLNESS COVID TYPE			<div>COVERED</div> 5 000 € / person / calendar year (No exclusions, epidemics included)	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>COVERED</div> 10 000 € / person (No exclusions, epidemics included)	
CANCELLATION FOR LACK OF IMMUNIZATION			<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>COVERED</div> Only immunization contraindication	
CANCELLATION FOR ALL MOTIVES WITH SUPPORTING DOCUMENTATION	<div>COVERED</div> According to conditions of the cancellation fee schedule Maximum 125 000 € / event Deductible: 10% of the amount of the cancellation fees		<div>COVERED</div> 5 000 € /person / calendar year	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	
MISSED DEPARTURE	<div>COVERED</div> Real expenses No deductible		<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	
TRANSPORT DELAY	<div>COVERED</div> Lump-sum compensation 130 € / person Intervention threshold: Delay > to 4 hours		<div>Public transport delay only</div> 400 € / event	<div>Public transport delay only</div> 450 € / event	<div>Public transport delay only</div> 600 € / event	<div>Public transport delay only</div> 840 € / event	
LUGGAGE	<div>COVERED</div> <div>With supporting documentation:</div> Max 1 800 € / person Without supporting documents: 500 € / pers (lump-sum) Deductible: 30 € / person		<div>COVERED</div> 800 € / luggage	<div>Intervention threshold: Delay > of 2 hours</div>			
LUGGAGE DELAY	<div>COVERED</div> Essential expenses up to 500 € Intervention threshold: Delay > to 24 hours		<div>COVERED</div> Essential expenses up to 400 € / claim Intervention threshold: Delay > 4 hours	<div>COVERED</div> Essential expenses up to 450 € Intervention threshold: Delay > 4 hours	<div>COVERED</div> Essential expenses up to 600 € Intervention threshold: Delay > 4 hours	<div>COVERED</div> Essential expenses up to 840 € Intervention threshold: Delay > 4 hours	
MEDICAL REPATRIATION	<div>COVERED</div> Real expenses No deductible		<div>COVERED</div> Real expenses	<div>COVERED</div> Real expenses	<div>COVERED</div> Real expenses	<div>COVERED</div> Real expenses	
MEDICAL EXPENSES	<div>COVERED</div> 200 000 € / person Deductible: 46 € / claim		<div>COVERED</div> 155 000 € /person No deductible	<div>COVERED</div> 155 000 € /person Deductible: 50 € / claim	<div>COVERED</div> 155 000 € /person Deductible: 50 € / claim	<div>COVERED</div> 156 000 € /person Deductible: 50 € / claim	
HOTEL EXPENSES AS A RESULT OF QUARANTINE	<div>COVERED</div> 150 € / person – Max 14 nights No deductible		<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	
TRIP CURTAILMENT In case of early return, repatriation	<div>COVERED</div> 150 € / person – Max 14 nights No deductible		<div>COVERED</div> 5 000 € /person / calendar year	<div>COVERED</div> Up to 5 000 € / person / calendar year	<div>COVERED</div> Up to 7 500 € / person / calendar year	<div>COVERED</div> Up to 10 000 € / person / calendar year	
ACTIVITIES INTERRUPTION In case of early return, repatriation	<div>COVERED</div> Max 100 € / day / person No deductible		<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	
COMPENSATION TRIP	<div>COVERED</div> Credit for the initial trip amount Max 12 000 € / person – 40 000 € / event Deductible : 3 days before the return date		<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NON GARANTI</div>	<div>✗ NOT COVERED</div>	
SEARCH AND RESCUE EXPENSES	<div>COVERED</div> Max 10 000 € / person No deductible		<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	<div>✗ NOT COVERED</div>	
RACHAT DE FRANCHISE	<div>COVERED</div> 1 500 € Deductible: 150 € / rental		<div>COVERED</div> Up to 50 000 € / claim limited to 2 claims per calendar year	<div>COVERED</div> Amount of the deductible or repair costs, limited to 2 claims per calendar year			
ADDITIONAL SERVICES							
REIMBURSEMENT TIMEFRAME	MAXIMUM 5 DAYS		BETWEEN 10 AND 90 DAYS				
QUALITY OF SERVICE	PERSONALIZED SERVICE PRIVILEGED RELATIONSHIP (TO/MUTUAIDE/XPLORASSUR)		-				