

Gold Card insurance cover

ABN AMRO Gold Card - Terms and Conditions

This overview gives a summary of the terms and conditions of the insurance cover included with the ABN AMRO Gold Card. If you need more information, please consult [the full terms and conditions](#) for a complete overview and an extensive explanation.



What is insured

- ✓ **Purchase protection**
Nearly all purchases are covered for **365 days** against loss, theft and damage.
- ✓ **Delivery guarantee**
If a product is not delivered or is not delivered correctly, the purchase price will be refunded.
- ✓ **Flight delay insurance**
Compensation for extra costs up to a maximum of **€140** per person if your flight is delayed for more than four hours.
- ✓ **Luggage delay insurance**
You will be reimbursed **€140** if your luggage does not arrive within four hours of your arrival. If your luggage is not found within 48 hours, you will receive an additional payment of up to **€410**.
- ✓ **Car rental excess**
The excess for damage to a rental car is insured up to **€500**.
- ✓ **Car rental legal expenses**
Reimbursement of legal costs if you are involved in an accident with your rental car.



What is not insured

- ✗ **Trip cancellation**
Cancellation of your trip is not covered by the additional travel insurance cover provided with the Gold Card.
- ✗ **Stolen luggage**
Stolen or damaged luggage is not covered with a Gold Card.
- ✗ **Vehicles**
Vehicles and associated parts are not covered by the purchase guarantee.
- ✗ **Loss or damage caused intentionally**
Damage to luggage, purchases or your rental car is not covered if it is the result of deliberate or careless behaviour. In such cases, your right to reimbursement of car rental legal expenses is also forfeited.

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Good to know

- ! The additional travel insurance cover is not a replacement for annual travel insurance.
- ! The additional travel insurance cover is only valid for trips and accommodation booked with the Gold Card.
- ! The purchase insurance and delivery guarantee only cover purchases made with your Gold Card.
- ! The purchase insurance and delivery guarantee are only valid if you live in the Netherlands.
- ! An excess of **€50** per event applies to the purchase insurance.
- ! The insurance cover is no longer valid if your Gold Card is blocked.
- ! The maximum cover for legal expenses associated with car rental outside Europe is **€10,000**.