

Changes to your N26 Metal / Business Metal insurance package

This is only an outline of your insurance packages and not a contractual document. It does not contain the full terms and conditions of the cover, which is provided in accordance with the full Conditions for Beneficiaries.

Coverage	Old package		New package	
	Description	Useful information	Description	Useful information
<i>Metal-exclusive insurance</i>				
NEW Purchase protection	Currently not insured	Currently not insured	In case of theft or accidental damage on goods you purchased with your N26 card	Up to 10.000€ per year (maximum of 4 claims, each with a maximum of 2.500 € insured) Deductible: 50€ Depreciation: 10% every 6 months following the purchase date
Mobile phone	Repair, replacement, or compensation for the Insured Mobile Telephone aged less than 12 months, in case of theft or visible damage.	Insured sum maximum € 1,000 per insurance claim. Maximum 1 claim per year Deductible: €50 per claim Mobile Telephone must be less than 12 month old	Repair, replacement, or compensation for the Insured Mobile Telephone aged less than 24 months, in case of theft or visible damage.	<ul style="list-style-type: none"> Up to € 2.000 per year Phone age: 24 months Deductible: € 50 per claim Depreciation: 10% every 6 months following the purchase date
Car rental abroad	If your rented car (from any rental company) incurs damage or theft, you will be covered up-to €20,000	<ul style="list-style-type: none"> Insurance Sum: € 20,000 per claim, max. 2 claims per insurance per year 	Not insured anymore	Not insured anymore Not applicable

Coverage	Old package		New package	
	Description	Useful information	Description	Useful information
		<ul style="list-style-type: none"> Deductible: € 50 per claim 		
<i>Travel insurance</i>				
NEW Personal liability while travelling	Not applicable	Not applicable	Costs payable to a third party following damage or injury caused by you for which you are legally liable	Up to € 500.000 per trip
Baggage delay	Reimbursement for trips Abroad: the additional expenses incurred if checked baggage arrives after more than a 12 hours delay.	Max. € 500 per Trip	Cover the costs of essential items purchased when checked-in baggage arrives after more than a 4 hour delay.	Max. € 500 per Trip
Baggage coverage	Compensation at current value in case of loss / damage / theft to baggage checked in with travel carrier during a trip	Up to a limit of: <ul style="list-style-type: none"> € 2.000 per claim € 750 for valuables € 500 for the replacement of travel documents 	Cover for the theft, loss, or damage (total or partial) of the Beneficiary's baggage	Max. limits per trip: <ul style="list-style-type: none"> € 2.000 per claim € 750 for valuables € 500 for the replacement of travel documents
Travel delays	Payment of forfeit per started waiting hour for a travel delay of more than 4 hours.	€100 per started delayed hour starting from the delay of more than 4 hours of the flight up to max. € 500 per Trip.	Reimbursement of additional expenses incurred as a result of a transportation delay or missed departure during a trip after more than 2 hours.	<ul style="list-style-type: none"> Up to maximum € 500 per trip € 100 per started delayed hour starting from the delay of more than 2 hours
Trip cancellation	Reimbursement for Trips in case of a covered event: contractually agreed cancellation costs for the insured travel arrangements if the Trip is not commenced.	Max. € 10,000 per Trip A Deductible applies of: <ul style="list-style-type: none"> -10 % of the Trip Value for Death / Accident / Hospitalisation -20 % of the Trip Value for other causes than above With a minimum Deductible of € 25 for all 	Reimbursement of non-refundable trip costs, cancellations fees, and rebooking fees in case of a trip cancellation	<ul style="list-style-type: none"> Up to € 10.000 per trip Deductible: Flat 20€

Coverage	Old package		New package	
	Description	Useful information	Description	Useful information
		causes		
Trip interruption (NEW early return and onward journey)	Reimbursement at pro rata of the portion of the cost of unused travel for the period running from the start of the event to the end of the Trip.	Max. € 10,000 per Trip A Deductible applies of: <ul style="list-style-type: none"> -10 % of the Trip Value for Death / Accident / Hospitalisation -20 % of the Trip Value for other causes than above With a minimum Deductible of € 25 for all 	Reimbursement of unused non-refundable trip costs in case of a trip interruption, the additional transportation costs to return to your country of residence early or to continue your trip and necessary additional accommodation	<ul style="list-style-type: none"> Up to € 10.000 per trip Deductible: Flat 20€ An economy class transportation ticket per trip Up to € 300 per trip (up to € 100 per night for a maximum of 3 nights) Notification obligations apply (generally within 72 hours)
Emergencies when travelling: <ul style="list-style-type: none"> Medical Dental Pharmacy Repatriation and transportation Transport of mortal remains 	Reimbursement of medical, pharmacy, ambulance and hospital costs of treating acute illnesses and accidents occurring whilst travelling abroad.	<ul style="list-style-type: none"> Abroad only Common limit for Emergency Medical Expenses, Medical Repatriation & Transportation and Transport of the remain: €1,000,000 per trip Dental: up to 250 € per trip 	For medical expenses due to a sudden, unexpected, illness, injury, accident or medical condition occurring whilst travelling abroad.	<ul style="list-style-type: none"> Abroad only Medical: Up to € 1.000.000 per trip Dental: up to 250 € per trip Medical Repatriation & Transportation and Transport of the remain: at cost
Snow and mountain	Following a ski or snowboard Accident, the Insurer reimburses the costs of the mountain search or rescue, the initial transport in the mountains and the costs of medical pharmacy and hospital.	<ul style="list-style-type: none"> Search and rescue: up to € 2.300 Medical: up to € 2.300 	Now covered solely under “Emergencies when travelling” coverage.	Now covered solely under “Emergencies when travelling” coverage.

Coverage	Old package		New package	
	Description	Useful information	Description	Useful information
Shared mobility	Reimbursement of deductible applicable by a shared vehicle rental company remaining at the Account Holder's charge.	<ul style="list-style-type: none"> Insurance Sum: € 20,000 per claim, max. 2 claims per insurance per year Deductible: € 50 per claim 	Not insured anymore	Not insured anymore Not applicable

Caption: *new/improved* and *not available*.

Please refer to detailed Conditions for Beneficiaries for exhaustive listing of exclusions, beneficiary obligations and insurance limitations.