

In this exceptional period of time, we are trying to answer at possible questions regarding the insurance products offered by BNP Paribas Cardif in Romania:

1. Insurance attached to loans/credit cards for reimbursement protection

■ Are there or can there be changes in the insurance product – that I chose - caused by the socio-economic crisis generated by the COVID-19 pandemic?

■ Both from the point of view of the value of the Insurance Indemnity / Insured Amount, as well as from the point of view of the Insurance Conditions, we assure you that the insurance products offered will not be modified. The insurance product will continue to offer financial protection according to the Insurance Conditions agreed at the time of subscription.

■ Is the insurance coverage valid even if the insured events occur in the territory of a country listed by the authorities as being at high risk of spreading the COVID-19 epidemic?

■ The territorial coverage of the insurance contract is maintained according to the Insurance Conditions. You may have to consider for the events of Involuntary Loss of the Workplace, Temporary Disability, Total and Permanent Disability, the justificatory documents of the event must comply with the laws applicable in Romania and to be issued by Romanian authorities. For coverages like Hospitalization or Death, documents can be issued by the ascertaining authority, regardless of the country of origin.

■ In this period, are there changes in the way that clients can notify a claim or in the claim solving process?

■ Limiting physical interactions is essential to prevent the spread of the virus and that's why we encourage clients to replace paper processes with electronic options. But in case you do not have the possibility to contact us by phone or e-mail, you can notify the event by sending us a letter. At the same time, we want to make sure that our claims department continues to function as it has until now.

■ Is it possible for a client to notify a claim if he/she is in quarantine / self-isolation / medical leave?

■ Certainly, the events must be notified as soon as possible from occurring. It is important that all the necessary conditions regarding the notified event to be fulfilled, so that your request can be processed and solved in the fastest time.

■ What are clients advised to do if they try to meet with their doctor in order to receive necessary medical documents to continue their medical leave and the appointment is canceled because of Coronavirus? Obviously, then they will not be able to submit the forms requested by BNP Paribas Cardif, and in this case the application will not be processed?

■ In these conditions and only during this period, it is sufficient if the client confirm the continuation of the period of medical leave by telephone or e-mail offering the requested details and after the emergency period is passing, all necessary documents will be provided by client. In case of requesting other medical reports, we advise all clients to send us as much information as they have about the event at that time, without violating the quarantine or self-isolation and by limiting social contact. BNP Paribas Cardif will do its best to evaluate the request based on the information transmitted.



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- How does BNP Paribas Cardif in Romania treat the insured events that may be related to quarantine / self-isolation?

The analysis of quarantine /auto- isolation is considering 2 perspectives:

- In case of the insured persons who are not diagnosed with COVID-19, quarantine and self-isolation are preventive measures that couldn't fit them in any of the insured events. The quarantine period itself (regardless of where it occurs), is not a trigger for the beginning of any insured event and for payment of the benefit as long as there is no positive diagnosis with COVID-19 or another situation to activate the coverage of the insurance.
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- The clients diagnosed with COVID-19 can benefit from the payment of the insurance benefit, with the fulfillment of all other conditions and only based of the evidence issued by the authorities (medical leave certificate). If during the quarantine period the client is confirmed positively with COVID-19, the beginning of the quarantine period is considered as the beginning of the insured event, so it will be deducted from the waiting period.

- Does the insurance product cover the situations in which the client has to stay home with a child if the school or nursery happens to be closed because of COVID-19?

- This situation is not covered by the insurance product.

- Does the client be entitled for insurance benefit in the case of technical unemployment?

- The insurance product offers financial protection in case of termination of the labor contract for reasons that are independent of the insured person and subsequent this one will become an unemployment entitled for indemnity.
- Technical unemployment is a temporary interruption of activity due to economic / technical reasons and determin the suspension (not the interruption) of the labor contract. The insurance product doesn't cover the technical unemployment event.

2. Accidental damage or theft insurance (for goods)

- Is the insurance coverage valid even if the insured events occur in the territory of a country listed by the authorities as being at high risk of spreading the COVID-19 epidemic?

- The insurance is valid worldwide, as it is mentioned in the Insurance Policy.

3. Extended warranty insurance

- Given the circumstances caused by the pandemic, are there any changes in how BNP Paribas Cardif will solve the claims?

- With the quarantine measures regarding COVID-19, we had to modify our processes for extended warranty and accidental damage products. The changes refer to the visit rules and the availability of service technicians to carry out repairs of larger electrical / electronic appliances (for example, washing machines, refrigerators, TV's, etc.) at the customer's home, therefore, delays or reprogramming may occur. The visits of the technicians should be done according to the restrictions valid at national level or depending on the availability of the clients to be able to assure access of the technicians in safe conditions, to the defective products. In the same time, we kindly ask you to communicate by email or telephone, with the claims department in order to send your defective product, as quickly as possible, by courier in authorized service to be repaired.



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