



Welcome to C by Insignia

Designed exclusively for C-level executives who demand an exceptional level of service, C by Insignia is the first super-premium corporate card offering seamless travel management, substantial spending power and real-time control that helps your business manage expenses with ease.



The first super-premium payment card created for C-level executives

24/7/365 Dedicated
Personal Assistant

Key Account Manager

Multi-Currency Accounts
USD/EUR/GBP

EFFORTLESS LIVING

- 24/7/365 Dedicated Personal Assistant
- Corporate Travel Insurance: Includes cover for personal liability up to €500k, emergency medical and other expenses abroad up to €250k including sports related injuries, travel assistance and travel accidents up to €100k, cancellation or curtailment, delayed departure, collision damage waiver, and baggage/extended baggage delay
- Insignia Rewards: Pioneering luxury loyalty points programme
- Insignia Private Jet Programme
- VIP Airport Assistance
- Complimentary LoungeKey™ Membership: Includes four free visits
- Insignia Hotels Collection
- The Voice of Luxury: Insignia's online shopping platform

FINANCIAL FREEDOM

- Key Account Manager
- 24/7/365 Card and Client Servicing
- Available Currencies: USD/EUR/GBP
- Deferred Payment Billing Cycle: Monthly
- Business Expenses Management / Online Services
- SMS Transaction and Fraud Alerts
- Emergency Replacement Card
- Complimentary Purchase Protection Insurance: Includes extended warranty and safe online cover

Financial Freedom

Super-premium Payment Cards

- Flexible spending limits
- Streamlined authorisations
- Deferred payment on purchases
- Worldwide acceptance

Effortless Living

Lifestyle Management

- Award-winning lifestyle management
- Industry-leading 98% fulfilment rate on lifestyle requests
- Access to World Masters, Luxury Specialists and Lifestyle Managers
- Exclusive Hotels Collection, Private Jet Programme and VIP Airport Assistance

Say Yes to Impossible

Lifestyle Boutique for Business

Trained to tailor flexible solutions to the individual needs of different businesses, our lifestyle and travel management team encompasses exceptional quality of service, anywhere in the world and at a moment's notice.

With a stunning 98 per cent request fulfilment rate, this proactive, multilingual team makes light work of everything from complex travel itineraries and corporate event planning to sourcing thoughtful gifts and booking flights, hotels and restaurants.

Want to really wow your business partners or important clients? Insignia Access has all the key contacts to source tickets for sold-out shows, tables for fully booked restaurants and invitations to unmissable behind-closed-doors events.

We enhance every experience by applying our signature attention to detail. Whether it's an exclusive VIP area; backstage passes; a meet-and-greet with a sports star, or theatre actor, or something as simple and lowkey as a personalised greeting upon arrival at a restaurant—it's the little differences that help your business forge new relationships and strengthen existing ties.

Seamless access to unique lifestyle experiences delivered
with premium quality that exceeds expectations

“The ultimate wish granters”
The Financial Times

What We Can Do for You:

- **Attract the best talent on the market:** Incentivise potential new joiners with access to our industry-leading lifestyle management service.
- **Boost loyalty and satisfaction:** Give your existing staff a benefit they will love. Enjoy a personal one-to-one experience: C-level executives are appointed their very own personal assistant.
- **Relieve the administrative burden:** Free up your support staff by letting us manage your business travel requirements.
- **Save your business money:** By using our network of suppliers to secure the most competitive pricing, our service pays for itself.
- **Create an affinity between your employees and your company:** Let us arrange fun team bonding experiences to help improve communication, trust and collaboration skills among your staff.
- **Deliver a seamless, worry-free service:** Our lifestyle experts monitor your itineraries to identify and resolve complications before they become problems. Every business trip and every corporate function runs smoothly from start to finish.
- **Help building your brand:** Happy, enthusiastic and motivated staff demonstrate the lengths your business will go to take care of its employees.
- **Forge lucrative new business relationships:** Wow your business partners and VIP clients with tickets to sold-out shows, tables at fully booked restaurants and the best seats at the most sought-after events.
- **Make your company more efficient:** If we're taking care of your C-level's requirements, they're taking care of your business.

Personal Assistant

Understanding that the human touch is key to an exemplary customer service experience, the Insignia Personal Assistant is the benchmark of personalised, professional, one-to-one servicing.

The dedicated services of an Insignia Personal Assistant are the crowning glory of our array of benefits. Whatever support you require; your PA is just a call or a message away. Reliable, resourceful and a creative problem solver, the PA will enrich day-to-day experiences while saving you valuable time.

Whether scheduling meetings, arranging a bespoke travel itinerary, securing a last-minute table, or sourcing a gift for a contact's birthday, they anticipate your needs and deliver accordingly.

Your steadfast companion

Financial Freedom

Flexible spending limits and streamlined authorisations

Insignia's mantra is 'more personal attention to each valued member'. Because our service is by invitation only, we know each of our members intimately and consider them members of our Insignia family more than mere clients. This personalised relationship means we have a full understanding of your creditworthiness and history, allowing us to be much more flexible than other card issuers towards changing spending limits to suit your needs. It also means that you won't have to fill in forms ahead of planned big purchases or be made to wait around while we sort through authorisations red tape.

No interest rate charges

All Insignia payment cards require cardmembers to settle their invoices in full by the payment due date. The benefit is that there are no interest charges on your balance, which helps you maintain control of your finances and avoid unnecessary charges. Borrow money for up to 56 days without penalty.

Worldwide acceptance

All of Insignia's cards are powered by the world's largest payment network, VisaNet. With worldwide acceptance covering millions of merchants and more than two million ATMs across 200 countries, you can use your card to make purchases anywhere that displays the VISA logo or to withdraw cash and access other services.

Insignia Cards—the benchmark for super-premium payment cards worldwide

Financial Freedom

Key Account Manager

Direct one-to-one contact with a dedicated finance relationship manager for a fully personalised service. You will receive an introductory call from your Key Account Manager shortly if you have not already done so.

Multi-Currency Accounts

C by Insignia has been designed to allow businesses to open card accounts in different currencies under one main account, which saves money on annual fees, makes expense-management easier and helps to avoid exchange rate charges. Multiple currencies, one account.

Available in USD, EUR and GBP currencies.

Effortless Living

Insignia Private Jet Programme: Travel to Your Destination in Style a Luxurious Private Aircraft

Exclusive discounts, a Private Jet Manager, personalised check-in and luxury amenities in an exceptionally modern aircraft are among some of the benefits of the Insignia Private Jet Programme. You can also travel with pets, visit secluded ski slopes by helicopter or arrange last-minute charters.

Insignia Hotels Collection

Value Added Benefits Enhancing Your Stay in the World's Finest Hotels

The Insignia Hotels Collection unlocks a wealth of perks and privileges at some of the finest hotels in the world – with the best possible rates guaranteed. Whether it's transfers, upgrades, early check-in, late check-out or spa credits, you'll feel at home no matter where you are in the world.

Perfecting the art of refined living

VIP Airport Assistance

Experience the Meaning of Effortless Travel

From your front door to the hotel lobby, our VIP Airport Assistance is designed to improve your airport experience. We will arrange for priority access through immigration and customs, fast-track you through passport control, take care of seating, lounge access, boarding, transfers and any duty-free requirements—an effortless experience from start to finish.

LoungeKey

Transform Endurance into Indulgence

Remove the stress from your airport experience and access over 1,000 lounges with a flash of your card. Enjoy a host of pre-boarding snacks, refreshments and amenities in a serene environment with comfortable seating.

Insignia—escape the ordinary



Insignia Rewards
You spend, we reward.

Insignia Rewards

We have combined cutting edge technology and a global team of luxury experts to reward you for every currency unit spent on your card with bespoke experiences and exceptional products.

We have developed a pioneering loyalty programme that allows us to reward you whenever you use your Insignia card. Once you have built up a balance, you'll be able to shop or book travel with your accumulated points.

Let your loyalty be rewarded with even greater experiences.

You spend, we reward



Important Information

As a C by Insignia cardmember, you have access to a host of financial and lifestyle benefits. You can find instructions and information about how to make the most of them on the following information sheets.

EFFORTLESS LIVING

24/7/365 DEDICATED PERSONAL ASSISTANT

You have been assigned a dedicated Personal Assistant (PA) according to the preferences you indicated during enrolment. Your Personal Assistant is your dedicated companion — available around-the-clock to assist you in any way they can. You will receive an introductory call from them shortly.

CORPORATE TRAVEL AND PURCHASE PROTECTION INSURANCE

In the event of a medical emergency, please call Euro Center on telephone +34 913-874-624 (any minor illness or injury costs must be paid for by you and reclaimed). For all other claims telephone Broadspire on +32 2 725 9680 (Monday – Friday 9:00 – 17:00) or Insignia on the number that appears on the back of your card.

INSIGNIA REWARDS

Insignia's loyalty points programme. You spend, we reward. You have been automatically enrolled in the Insignia Rewards points programme and will begin earning points as soon as you begin to spend on your Insignia card. Visit www.insigniarewards.com to browse the luxury goods and services you can redeem your points against.

INSIGNIA PRIVATE JET PROGRAMME

Travel to your destination in style with exclusive discounts on the most modern and luxurious private jets. Our programme offers a private jet manager experience, personalised check-in and luxury amenities and more.

VIP AIRPORT ASSISTANCE

Experience the meaning of effortless travel. Enjoy a luxury chauffeured transfer and VIP greeting as well as being fast-tracked through immigration and customs.

COMPLIMENTARY LOUNGEKEY MEMBERSHIP

As a super-premium cardmember, you are automatically enrolled in the LoungeKey programme free of charge and have access to more than 1,000 airport lounges around the world. There is no requirement to register. If you would like to see which airport lounges are eligible, you can either download the smartphone app or visit <https://www.loungekey.com/en/insignia>.

Your membership also includes four free visits with subsequent visits charged at €24.00 per person.

INSIGNIA HOTELS COLLECTION

We have negotiated value-added benefits for our cardmembers with some of the most reputable hotels and resorts brands in the travel industry. To browse the participating properties, please visit www.insignia.com/books/hotels/.

INSIGNIA CONNECT

Enjoy attractive mobile phone roaming rates, access to premium mobile phone numbers and the latest mobile technology.

THE VOICE OF LUXURY

Insignia's exclusive online shopping platform, The Voice of Luxury, offers a unique 360° experience featuring the latest trending labels and the season's hottest investment pieces as well as those hard-to-find items and bespoke pieces.

FINANCIAL FREEDOM

KEY ACCOUNT MANAGER

Your Key Account Manager is your one-to-one port-of-call who personally oversees and advises you on your card account. They will guide you through the application process, ensuring a quick and easy onboarding experience, help you activate your card and register for online services. They are your direct contact going forward assisting you with any card-related enquiries, delivering a professional and polite personalised service without fail.

24/7/365 CARD AND CLIENT SERVICING

If you need to discuss any card related enquiries, you can contact the 24/7/365 Card and Client Servicing desk. The telephone number can be found on the reverse of your card.

BUSINESS EXPENSES MANAGEMENT / ONLINE SERVICES

Insignia's Online Services for business customers allows account administrators to put parameters on data access for cardholders, create customised reports and much more. Your Key Account Manager will contact you shortly to walk you through the registration process.



INSIGNIA

C by Insignia Insurance Benefits

– Corporate Travel Insurance

Includes cover for personal liability up to €500k, emergency medical and other expenses abroad up to €250k including sports related injuries, travel assistance and travel accidents up to €100k, cancellation or curtailment, delayed departure, collision damage waiver, and baggage/extended baggage delay.

– Complimentary Purchase Protection Insurance

Includes extended warranty and safe online cover.

BENEFIT TABLE	
All benefit amounts are per beneficiary per trip unless otherwise noted	
Section A – Travel Assistance	
Medical Assistance	Included
Lost or Stolen Document Assistance	Included
Message Relay	Included
Lost Baggage Assistance	Included
Legal Assistance	Included
Section B – Cancellation or Curtailment	
Maximum in total for all beneficiaries travelling together – excess €75	up to €5,000
Section C – Delayed Departure	
After 4 hours, maximum in total for all beneficiaries travelling together	up to €300
Section D – Baggage Delay and Extended Baggage Delay	
Maximum payable per incident under this section	up to €3,500
Baggage Delay, after 4 hours, in total for all beneficiaries travelling together	up to €500
Extended Baggage Delay, after 48 hours, in total for all beneficiaries travelling together	up to €3,000
Section E – Emergency Medical and Other Expenses Abroad	
Medical Expenses	up to €250,000
Repatriation Expenses	up to €50,000
Emergency dental treatment	up to €250
Close Relative to travel out if hospitalised	up to €75 per day, max. 10 days + Economy Flight
Extended Stay of Beneficiary/Companion	up to €75 per day, max. 10 days + Economy Flight
Infants born following Complications of Pregnancy, maximum per event	€50,000 (or €100,000 for trips to USA or Caribbean)
Funeral Expenses and Repatriation of Mortal Remains	up to €4,500
Excess per claim per person	€100
Section F – Travel Accident	
Travel Accident, maximum	up to €100,000
- Permanent Total Disablement, Loss of Limbs, Loss of Sight, (Age < 71)	€100,000
- Loss of Life, (Age 18 to 70)	€100,000
- Loss of Life (Under 18 or 71yrs+)	€2,000
- All Benefits (71yrs+)	€2,000
Section G – Collision Damage Waiver	
- Limit per incident and per 365 day period	up to € 5,000
Section H – Personal Liability	
Excess per claim per person	up to € 500,000
	€100
Section I – Purchase Protection	
- Limit per incident and per 365 day period	up to €1,000
- Minimum claim	€75