



# Master Policy Document INBOUND TRAVEL II

# Policy Wording - Inbound Travel

This Master Policy document will outline everything you need to know about your cover. Please read the document and make sure that you are completely happy with the cover you have.

## For Emergency Medical Assistance

Emergency telephone number: **+971 4 4365653**

International: **+962 6500 8287**

## To Make a Claim

Call within UAE: **800 035702831** or **+971 4 4365653**

Call International: **+962 6500 8287**

Email: [Ftravels@mapfre.com](mailto:Ftravels@mapfre.com)

Whatsapp: **+962 7768 11108**

## See 'What to do - Medical and Other Emergencies' on page 7.

We will help you immediately if you are ill or injured outside of your home area. Medical coverage does not apply to treatment received in your home area (see Definitions).

We provide a 24-hour emergency service, 365 days a year, and you can contact us on the above numbers. You must contact us immediately, using the above contact number, if you go into hospital or before incurring medical expenses. Failure to do so may result in benefits being limited.

## TABLE OF CONTENTS

Contents	Page
Emergency Medical Assistance	2
Important Medical Information	3
Benefit Table	4
Conditions of Cover	4
Key Information, Conditions and Exclusions	4
What to do (Medical and Other Emergencies, Claims, Complaints)	7
Definitions	8
General Conditions	10
General Exclusions	11
Sections of Insurance	13
Emergency Medical & Other Expenses	13
Repatriation	14
Repatriation of the Deceased	14
Loss of Passport	15
Sports & Activities	15
Personal Accident	16

# Policy Wording - Inbound Travel

## Important Medical Information

This travel insurance contains health restrictions. You must read the following important information.

### Medical Exclusions

If, at the time of issuance of this policy or when booking a trip, the following criteria apply to you or anyone insured under this policy, you will not be covered for any claim arising directly or indirectly from that medical condition:

Medical Exclusions Criteria	
A	Anyone who is receiving or waiting for medical tests or treatment for any medical condition or set of symptoms that have not been diagnosed
B	Anyone who is travelling against the medical advice of a medical practitioner or travelling to get medical treatment abroad
C	Anyone who has been told about a condition that will cause their death
D	Any medical conditions of the insured or close relatives that are known by the insured

### Changes to your Health/Medical Condition (applies to Multiple entry policies only)

If, after issuance of this policy, any person named on the policy develops a new medical condition, cover will automatically continue for any trips that have commenced prior to the change in your health providing you are not travelling against medical advice or to get medical treatment abroad. For future trips that you take, you will not have coverage for losses as a result of the new medical condition or any other pre-existing medical conditions.

### Pregnancy and Childbirth

We provide cover under this policy if something unexpected happens. We provide cover under section A – Medical and Other Expenses for injuries to the body or illness that was not expected.

We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A, B and C of this policy, for claims that come from Complications of Pregnancy and Childbirth. Please make sure you read the definition of 'Complications of Pregnancy and Childbirth' in definitions.

# Policy Wording - Inbound Travel

## TABLE OF BENEFITS (Single Trip or Multiple Entry)

Benefit	Limits (AED)	Excess (USD\$)
A. Emergency Medical Expenses	150,000	\$100*
B. Repatriation	7,500	
C. Repatriation of the Deceased	10,000	
D. Loss of Passport	250	
E. Personal Accident	25,000	

\*Travellers aged 0 – 70 shall pay USD\$100 excess per claim. Travellers aged 71 - 75 shall pay USD\$250 excess per claim. Travellers aged 76 – 80 shall pay USD\$500 excess per claim. Excess is not applicable to Loss of Passport and Personal Accident.

## CONDITIONS OF COVER:

Criteria	Remarks
Trip Duration	96 hours, 30, 60 or 90 days 6 Months Multi Trip (90 days max per trip)
Geographical Scope	GCC: UAE, Bahrain, Oman, Kuwait, Qatar and Saudi Arabia
Maximum Age	80

## Key Information, Conditions and Exclusions

The purpose of this section is to set out the significant features, benefits, conditions, limitations and exclusions of this insurance.

For a full description of the terms of insurance you will need to read all sections and aspects of this policy wording document.

If you have any questions or doubts about the cover we provide or you would like more information, please call **+971 4 4365653** or email [travels@mapfre.com](mailto:travels@mapfre.com).

### Age limits

You will only be covered if you are aged 80 or under at the date your policy was issued.

### Multiple Entry Policies

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 90 days.

# Policy Wording - Inbound Travel

## Contract of Insurance

This is your travel insurance contract and provides details of the cover available under this Master Policy that has been arranged for you. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

This insurance cover provides financial protection and medical assistance for your trip.

Claims will be considered under the cover of this policy, on the condition that you have informed us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim.

In the event of your claim being accepted and settled by us, we reserve the right to recover any payment made from other insurance policies, state benefits and/or agreements, whether in full or in part.

Where these other insurance policies, state benefits and or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance, as this policy is excess to all other insurance. Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim.

Most sections of your policy have limits on the amount the insurer will pay under that section.

This contract of insurance is governed by the laws of the United Arab Emirates that apply to the part of the United Arab Emirates where you reside. Any legal proceedings by you, your heirs or assigns shall be brought in the courts of the part of the United Arab Emirates where you reside.

## Data Protection

We will need to obtain personal information from you.

This means any information obtained from you in connection with a service or product provided to you by us (or our subsidiaries). Information is collected lawfully and in accordance with Data Protection laws.

We will use your personal data in the following circumstances:

- to confirm, update and improve our customer records
- to identify and market products and services that may be of interest to you
- to analyse and develop our relationship with you
- to help in processing any applications you may make.
- to manage and administer your policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities, or to our agents who provide services on your behalf.
- for the carrying out studies of statistics and claim rates,
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults,
- for statistical studies by us and/or any sectorial organisation in the GCC.

## Fraudulent Claims

1. If you make a fraudulent claim under this insurance contract, we:
  - a) Are not liable to pay the claim;
  - b) May recover from you any sums paid by us to you in respect of the claim; and
  - c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.
2. If we exercise our right under clause (1)(c) above:
  - a) We shall not be liable to you in respect of a relevant event occurring after the time of the

# Policy Wording - Inbound Travel

fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim).

3. If this insurance contract provides cover for any person who is not a party to the contract, and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (1) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

## Insurers

This insurance is provided by Alliance Insurance Company PSC, 2<sup>nd</sup> Floor, Al Warba Center, Abu Baker Al Siddique Road, P.O. Box 5501, Dubai, UAE and administered by Gulf Assist.

## Natural Disasters

No section of this policy shall apply in respect of any claim arising directly or indirectly from a natural disaster.

## Period of Insurance

Your holiday or journey must begin and end in your home area.

All other sections commence when you leave your usual place of residence, or from the start date shown on your certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence on completion of your journey, or the end of the period shown on your certificate, whichever is the earlier.

Please note: If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday or journey within the period of insurance set out on your certificate, we will extend your cover for up to 10 days.

## Reasonable Care

You need to take all reasonable care to protect yourself and your belongings.

## Reckless or Malicious Acts

We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.

No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where you are affected by any sexually transmitted disease or infection.

We do not expect you to avoid alcohol consumption on your trips or holidays but we will not cover any claims arising because you have drunk so much alcohol that your judgment is seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, your excessive alcohol consumption has caused or actively contributed to your injury or illness, including but not exclusively having a blood alcohol reading of more than 150mg per 100ml).

## Single Trip

A single return holiday, trip or journey of up to 90 days, beginning and ending in your home area.

**Please note:** (Single Trip policies only)

It does not matter how long you buy cover for, it ends when you return to your home area.

## Sports and Other Leisure Activities

You may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see Sports and Leisure Activities section of this document for information about dangerous or sporting activities that are covered at no extra premium under this policy.

# Policy Wording - Inbound Travel

## What to do? - Medical and Other Emergencies

We will help you immediately if you are ill or injured outside the home area you live in.

We provide a 24-hour emergency service 365 days a year, and you can contact us on the following number:

**Emergency telephone number: +971 4 4365653 or +962 6500 8287**

When you contact us you will need to say where you bought the policy from and give the following information:

- Your name and address
- Your policy number shown on your certificate
- Your phone number
- The date you left and the date you are due to return

### Returning early to your home area

We must agree for you to return to your home area. If we do not agree, we will not provide cover and we may reduce the amount we pay you to return to your home area.

### A note to all Insured People, Doctors and Hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

## What to do? – Claims Information

**You must register any claim within 31 days of your trip ending. If you don't, we may not be able to pay your claim.**

### Medical Claims

If you receive medical treatment for an injury or illness, you must get a medical certificate that shows the details of the injury or sickness and any bills you have paid. If you go into hospital, someone must contact us for you immediately.

### Our Rights

We can, at any time, do the following:

- Take over the defence or settlement of any claim.
- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
- If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

## What to do? – Customer dissatisfaction

We do everything we can to make sure that you receive a high standard of service. If you are not satisfied with the service, you receive please contact:

The General Manager  
Alliance Insurance PSC  
2<sup>nd</sup> Floor, Warba Centre, P.O Box 5501,  
Deira, Dubai, UAE  
Telephone: +971 4 605 1111  
E-mail: [alliance@alliance-uae.com](mailto:alliance@alliance-uae.com)

# Policy Wording - Inbound Travel

## Definitions

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

### Accident

Bodily injury sustained during the life of the contract, which derives from a violent, sudden, external cause and one that is not intended by the Insured. The following will also be construed to be accidents:

- a) Asphyxia or injuries as a consequence of gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- b) Infections resulting from an accident covered by the policy.
- c) Injuries that are a consequence of surgical operations or medical treatments resulting from an accident covered by the policy.
- d) The injuries sustained as a result of self-defence.

**For the purposes of this policy, an “accident” shall not be deemed to include illnesses of any nature including heart attacks and other similar cardiovascular or cerebrovascular episodes**

### Civil Unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

### Close Relative or Relative

Husband, wife, partner, common-law partner parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-law), sibling (including step-siblings and sister and brother-in-law), grandparent, grandchild and a fiancé or fiancée of any insured person.

### Complications of Pregnancy and Childbirth

In this policy ‘complications of pregnancy and childbirth’ will only include the following:

- Toxemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Foetal Growth Retardation due to Placental Insufficiency
- Molar pregnancy or hydatid form mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Obstetric cholestasis
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

### Home Area

The area that you normally live in, outside of the country that you are visiting.

### Known Event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.



# Policy Wording - Inbound Travel

## Manual Labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

We will provide cover for manual labour that is voluntary, for a registered charity, where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included.

## Medical Condition

Any disease, illness or injury.

## Natural Disasters

An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

## Policyholder

Pluto Travels LLC; they are the contracting insured.

## Pre-existing Medical Conditions and Linked Conditions

Any medical condition which falls into any of the following categories which any person insured on this policy has, or has had in the last 2 years:

- i. Any heart-related, blood circulatory or diabetic condition; or
- ii. Any neurological condition (including, but not limited to Stroke, Brain Hemorrhage or Epilepsy);
- iii. Any breathing condition including but not limited to, Asthma, Emphysema or Chronic Obstructive Pulmonary Disease (COPD);
- iv. Osteoporosis, any arthritic condition or any back pain related issue;
- v. Any bowel condition including, but not limited to Irritable Bowel Syndrome (IBS) or Crohn's disease;
- vi. Any psychiatric or psychological condition (including, but not limited to anxiety or depression); Additionally,
- vii. Any treatment or hospital tests for cancer in the last five years; or
- viii. Has been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

For your information, examples of conditions that can directly or indirectly be linked to any pre-existing medical condition include, but are not limited to:

- i. Someone with breathing difficulties who then suffers a chest infection of any kind;
- ii. Someone with high blood pressure or diabetes who then has a heart attack, stroke or mini-stroke;
- iii. Someone who has or has had cancer who suffers with a secondary cancer; or
- iv. Someone with osteoporosis who then suffers with a broken or fractured bone.

## Public Transport

Using a train, bus, ferry, coach or publicly licensed aircraft.

## Reasonable and Necessary Medical Costs

Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

## Search and Rescue Costs

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section A (Medical and other expenses).

## Trip

Cover starts at the time that you book the trip or the policy is issued, whichever is later. If you have arranged a multiple entry policy, cover starts at the time that you book the trip or the start date shown on your certificate, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work, or from the start date shown on your certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work, or at the end of the period shown on your certificate, whichever is earlier.

# Policy Wording - Inbound Travel

## Single Trip

A single return holiday, trip or journey of up to 90 days, beginning and ending in your home area.

### Important notice (Single Trip policies only)

Please remember that it does not matter how long you buy cover for, it ends when you return to your home area.

## Multiple Entry Policies

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 90 days.

## Certificate

The document that shows the names and other details of all the people insured under the master policy. The certificate proves you have the cover shown in this document.

## War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

## We, Us, Our

Alliance Insurance PSC, administered by Gulf Assist.

## You, Your

Each insured person named on the Certificate of Insurance issued with this document with respect to whom premium has been paid or agreed to be paid by the Policyholder. In addition, "You", "Your" is a person that is legally entitled to claim under the policy but is not a contracting insured under the Policy with us. Our agreement is entered into with the Policyholder.

## General Conditions

### The following conditions apply to this Insurance

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, sports and other leisure activities). If you are not sure whether to tell us, tell us anyway.
2. Claims will be considered under the cover of this policy, on the condition that you have informed us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim. Where these other insurance policies, state benefits and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance. Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim.
3. You must act in a reasonable way to look after yourself and your property.
4. In line with 3. above, you must adopt the following recommended safety precautions when riding or driving or as a passenger in or on a motorised vehicle, whether or not it is against the law not to do so:
  - Motorbike or moped – you must wear a helmet;
  - Car – you must wear a seat belt, front or back.
5. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
6. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
7. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
8. You must help us get back any money that we have paid from anyone or from other insurers

## Policy Wording - Inbound Travel

(including Benefits Agencies) by giving us all the details we need and by filling in any required forms.

9. If you make a fraudulent claim under this insurance contract, we;
  - a) Are not liable to pay the claim;
  - b) May recover from you any sums paid by us to you in respect of the claim; and
  - c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under clause (9)(c) above:

- a) We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim).
10. If this insurance contract provides cover for any person who is not a party to the contract ("a covered person"), and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (10) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.

See also 'Fraudulent claims' section on page 5

11. You must give us all the documents needed to deal with any claim. You will be responsible for any costs involved in doing this.
12. You must agree to have a medical examination if asked. If you die, we are entitled to have a post-mortem examination.
13. You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.
14. You must pay back any amounts that we have either paid to you or paid on your behalf which are not covered by this insurance, within one month of us asking.
15. If you have a valid claim, you must let us see any relevant travel documents you are not able to use because of the claim.
16. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
17. We, at any time, can do the following:
  - Take over the defense or settlement of any claim.
  - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
  - If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

### General Exclusions

#### **We will not cover the following:**

1. We will not pay claims if at the time you take out this insurance and/or, prior to the booking of any individual trip, the following apply:
  - a. Any person insured on this policy whose condition may give rise to a claim and who:
    - Is receiving or waiting for medical tests or treatment for any condition or set of symptoms that have not been diagnosed;
    - Is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
    - Has been told about a condition that will cause their death; or
  - b. We will not cover claims if you or any person insured on your policy has:
    - In the last 5 years suffered from or had treatment or hospital consultation for any cancerous condition.
    - In the last 12 months been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital.
    - Any illness that was known by the Insured or his/her relatives, even if it was not

## Policy Wording - Inbound Travel

under treatment.

- In the last 2 years suffered from or received any form of medical advice or treatment or medication for
  - i. Any heart-related, blood circulatory or diabetic condition; or
  - ii. Any neurological condition (including, but not limited to Stroke, Brain Hemorrhage or Epilepsy);
  - iii. Any breathing condition including, but not limited to, Asthma, Emphysema or Chronic Obstructive Pulmonary Disease (COPD);
  - iv. Osteoporosis, any arthritic condition or any back pain related issue
  - v. Any bowel condition including, but not limited to Irritable Bowel Syndrome (IBS) or Crohn's disease
  - vi. Any psychiatric or psychological condition (including, but not limited to anxiety or depression);
- 2. You will not be covered for any claims that result directly or indirectly from any medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects:
  - A close relative who is not travelling and is not insured under this policy;
  - Someone travelling with you who is not insured under this policy;
  - A business associate; or
  - A person you plan to stay with on your trip.Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete a medical certificate.
- 3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under sections A, B or C).
- 4. Any claim that happens as a result of war, invasion, revolution, civil unrest, rebellion, act of foreign enemy or any similar event (except for any which the public did not know about at the time of issuance of this insurance and/or prior to the booking of any individual trip).
- 5. Any claim related to terrorism.
- 6. Any claim which is directly or indirectly caused by, results from or is connection with a natural disaster
- 7. Any property that is legally taken or damaged by any government or public or local authority.
- 8. Costs to replace or restore any property that is lost or damaged because of:
  - ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 9. All the costs for an item that is lost or damaged if:
  - there is other insurance covering it at the time you claim under this policy; or
  - you are able to get money from the airline you travelled with. We will only pay our share.
- 10. Any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound.
- 11. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully licensed passenger carrying aircraft.
- 12. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip.
- 13. Any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
- 14. Motor racing or vehicle racing of any kind.
- 15. Any claim that results from you taking part in winter sports activities.
- 16. Any claim that results from you taking part in hazardous activities.
- 17. Any claim deemed to be related to work or manual labour, and/or any claim as a consequence of a risk inherent to the work performed by the Insured such as: driving vehicles with use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of mechanical substances, laboratory work or any other kind of work related activities. Any claim that results from:

## Policy Wording - Inbound Travel

- your suicide or attempted suicide;
  - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life);
  - or, you fighting (except in self-defence).
18. Any claim that results from you being under the influence of solvents or drugs or their effects (except drugs prescribed by a doctor other than for the treatment of drug abuse).
19. You drinking too much alcohol, alcohol abuse or alcohol dependency. We do not expect you to avoid alcohol on your trips or holidays, but we will not cover any claims arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, excessive alcohol consumption has caused the illness or injury, including but not exclusively having a blood alcohol reading of more than 150mg per 100ml).
20. Any claim that results from you being affected by any sexually transmitted disease or condition.
21. Any claim that results from you not getting the vaccinations you need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets).
22. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
23. Any search and rescue costs.
24. Any items stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way into the vehicle.
25. Any claim that you already have a more specific insurance for.
26. Any claim related to a known event (see Definition on that you were aware of at the time you took out this insurance and/or, prior to the booking of any individual trip).
27. We will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave your home area. We will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above.
28. Any claim that results from you riding a motorcycle with an engine over 125cc (as either the driver or a passenger).
29. Any claim involving a fall from a building or balcony, except:
- where the building or balcony itself is shown to be defective or does not comply with safety standards; or
  - In circumstances where your life is in danger or you are attempting to save human life.
30. We will not pay for any claims arising out of incidents which occur outside the geographical area shown on your certificate (other than whilst in transit).

### Sections of Insurance

#### A. Emergency Medical and Other Expenses

##### Please remember

This section does not apply if you become ill or are injured during trips in your home area.

If you go into hospital, you must tell us immediately. We reserve the right to relocate you from one hospital to another.

##### What you are covered for

We will pay up to the amount shown in the table of benefits for any costs for the following that are reasonable and necessary as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to the limits outlined in the table of benefits for emergency dental treatment, as long as it is to immediately relieve pain only).
2. Extra accommodation (a room only) and travel expenses to allow you to return to your home area, if you cannot continue on your trip as planned or return as you had originally booked. You must have our permission to do this.

## Policy Wording - Inbound Travel

3. Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
4. The costs for one relative or friend to travel from your home area to stay with you and travel home with you, if this is necessary due to medical advice.

### B. Repatriation

We will pay additional costs incurred to return you to your home area if we think this is medically necessary.

### C. Repatriation of the deceased

In the event of the death of the Insured, we will pay to the Insured's Legal representative the expenses derived from the interment or cremation in the place where the death occurred or the cost of returning your body to your home area if you die outside of your home area.

**In case of transportation or repatriation of the deceased, payment of expenses for interment, cremation or funeral ceremony is excluded.**

The Insured's legal representatives must furnish all documentary proof or certificates relating to the death certificate, receipt of expenses etc.).

#### Special exclusions which apply to section A, B & C

We will not cover the following:

1. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
2. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
3. The extra cost of single or private room accommodation unless it is medically necessary.
4. Any costs which we have not agreed beforehand.
5. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
6. Any medical treatment that you receive because of a pre-existing medical condition.
7. Any treatment or medication that you receive after you return to your home area.
8. Any transportation or repatriation costs other than those deemed necessary by our medical advisors. Our medical advisors' decision on the means of repatriation is final.
9. Any expenses incurred following your decision not to be repatriated after our medical advisor deems it safe for you to be so.
10. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area.
11. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
12. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
13. Any expenses which you or your dependents are not legally required to pay or which would not have been applicable if no coverage had existed.
14. Any charges made which are in excess of reasonable and necessary costs, or that are for unnecessary care or treatment.
15. Any loss or damage insured by, or for any claim payable under any other liability, group or individual insurance including any auto insurance plan providing hospital, medical or therapeutic coverage, or any other insurance in force concurrently herewith, or for which another person or entity is liable.
16. Any charges caused directly or indirectly by an error of the medical provider.
17. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital due to an insured person's illness or injury). The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
18. Any medical treatment or tests you know you will need during your journey.
19. Any costs that result from taking part in winter sports or hazardous activities.

## Policy Wording - Inbound Travel

20. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
21. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.
22. Any medical or other expenses incurred directly or indirectly as a result of you travelling to receive elective surgery, treatment or procedures.
23. Any claim where you are travelling against the advice of a medical practitioner, specialist or hospital doctor.
24. Any claim where you are not fit to travel on your journey.

Please read the general conditions and exclusions.

### D – Loss of Passport/Travel Documents

#### We will pay for the following:

Up to the amount shown in the table of benefits for:

1. If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay:
  - i) Reasonable travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your lost or stolen passport or visa which has been lost or stolen outside your home area;
  - ii) Any fees payable specifically for you to obtain the replacement passport itself while you are outside your home area.
2. The replacement costs of any of the following items:
  - Temporary Passport
  - Temporary VisasThe total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for section D in the table of benefits.

#### Special exclusions which apply to section D

We will not cover the following:

1. Any documents that you lost or were stolen which you did not report to the police within 24 hours of discovering it, and which you do not get a written police report for.
2. A passport that you lose if you:
  - Do not report it to the consular representative of your home area within 24 hours of discovering you have lost it; and
  - Get a report confirming the date you lost it and the date you received a replacement passport.

Please read the general conditions and exclusions.

### Sports & Activities

**Participation in these activities is always covered without paying additional premium.**

Athletics, go-carting, ballooning (as an organised excursion), trekking up to 2,500 metres, ice skating, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, canoeing, rowing, basketball, volleyball, jogging and any other sport activities not involving an extra risk

**Excluded Activities: the following activities are always excluded.**

Fighting or self-defense sports, professional or semi-professional sports activities, races of any kind other than on foot, mountain expeditions, deep sea diving (depth greater than 40 meters), sailing at sea in Solitary and / or out of territorial waters, ski jumping, free climbing and no ropes, motor sports, use of firearms or otherwise, and any other sport involving an exceptional risk of accidents.

**Participation in competitions or tournaments organised by sporting federations or similar organisations is not included.**

# Policy Wording - Inbound Travel

## E - Personal Accident

### What you are covered for

We will pay you or your executors or administrators up to the amount shown in the Table of Benefits (shown on page 4), if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for one of the following:

1. Your permanent total disability caused by an accident during your trip that:
  - a. stops you from working in any job you are qualified for;
  - b. lasts for 12 months; and
  - c. our medical advisor believes is not going to improve at the end of those 12 months
2. The permanent loss of use of one or more of your limbs, at or above the wrist or ankle
3. Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
4. If you die, we will pay the amount shown in the Table of Benefits (shown on page 4).

**Please note:** - You can only claim under one of the above subsections for the same event.

### The following definition applies specifically to this section: Loss of Sight

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a. In both eyes if confirmed in writing by a qualified medical professional and by our own medical advisor at our request.
- b. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means you are only able to see at 3 feet that which you should normally be able to see at 60 feet) and, following the opinion of our medical advisors, we are in no doubt that the condition is permanent and without expectation of recovery.

### Special exclusions which apply to section E

We will not cover the following:

1. An injury or death that is not caused by an accident.
2. A disability that was caused by mental or psychological trauma and did not involve the injury to your body.
3. A disease or any physical disability or illness which existed before the trip.
4. Injuries that are a consequence of surgical operations or medical treatments not stemming from an accident covered by the policy.
5. Infectious diseases such as malaria, yellow fever and, in general, illnesses of any nature, fainting, syncope, strokes, epilepsy or epileptiform seizures, as well as those stemming from any kind of loss of consciousness as a consequence of an accident, according to the definition of "Accident" given in the Definitions section of this document.

Please read the general conditions and exclusions as they will also apply to your claim.