

GENERAL & SPECIFIC POLICY CONDITIONS

The below is our comprehensive Travel Health Policy (For Inbound Travelers/Visitors) policy wording. It is not necessarily that you are eligible for all its benefits. Your coverage is limited with the schedule of benefits provided.

PERSONAL ASSISTANCE

1) MEDICAL, HOSPITALIZATION, PHARMACEUTICAL EXPENSES, AND SURGICAL EXPENSES ABROAD, DUE TO ACCIDENT / SUDDEN ILLNESS

In the event of an Accidental Injury or Sudden Illness of the Insured occurring outside the Usual Country of Residence the Assistance Company will meet the usual, customary, necessary and reasonable costs of hospitalization (until stabilization), surgery, medical fees and pharmaceutical products prescribed by the attending Doctor for a maximum of (as the Schedule of Benefit) per person per trip or per year (in case of annual policy) and in the aggregate with a Deductible of (as the Schedule of Benefit).

Excess for contributor persons according to age for the above plans			
35 days to 70 years	71 years to 75 years	76 years to 80 years	81 years to 85 years
\$ 100	\$ 200	\$1,000	\$2,000

The Assistance Company's medical team will maintain the telephone contacts necessary with the Centre and with the Doctors attending to the Insured to supervise the provision of proper health care.

This policy is not a general health policy. It is intended only for use of Insured Person in the event of a serious sudden and unexpected illness or accident. Further treatments and non-emergency surgeries must be done in the home country.

1) SPECIAL CONDITIONS FOR COVID-19 COVERAGE

When the appropriate additional premium has been paid, the Assistance Company shall cover the medical hospitalization of the Insured in case of illness related to the COVID-19 for a maximum limit as set in the Schedule of Benefits. This coverage will be only granted, if PCR positive, 72 hours after the Insured arrival to his/her destination. Any negative diagnostic assessment will not be covered by this contract. It is to be noted that the hospitalization of the Insured will be limited to 10 days' maximum which will be strictly due to medical complications related to COVID-19 and not to any pre-existing known or unknown pathology.

2) EMERGENCY DENTAL CARE ABROAD

If necessary, the Assistance Company will provide the Insured party with the dental assistance required abroad. The maximum limit of the expenses for this benefit is (as the Schedule of Benefit) per case and (as the Schedule of Benefit) per annum and in the aggregate.

This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

3) TRANSPORT TO A PROPERLY EQUIPPED MEDICAL FACILITY/ REPATRIATION IN CASE OF ACCIDENT / SUDDEN ILLNESS (MEDICAL EVACUATION & REPATRIATION)

In the event of an Accidental Injury or Sudden Illness, the Assistance Company will take charge of transferring the Insured to a proper equipped medical facility.

The Company, through its medical team, will decide if transferring is necessary, otherwise, the Company, through its medical team, will decide if repatriation is necessary, depending on the situation or gravity of the condition of the latter.

Afterwards, the Company's medical team will maintain the telephone contacts necessary with the medical Centre and with the doctors attending to the Insured, and on the basis thereof will decide whether to transfer the Insured, and on the most suitable means of transport to use. Transfer will be performed in ambulance, or another means of transport, to the place where adequate medical assistance can be provided.

4) EXTENSION OF STAY OF A BENEFICIARY OUTSIDE THE COUNTRY OF RESIDENCE DUE TO ACCIDENT/ SUDDEN ILLNESS

In the event of an Accidental Injury or Sudden Illness of an insured person occurring outside the Usual Country of Residence, the Assistance Company will meet the costs of hotel or other accommodation of the Insured Person where an extension of the Insured's stay outside the Usual Country of Residence is necessary as a result of such Accident/ Illness if certified by attending doctor.

5) REPATRIATION OF MORTAL REMAINS TO THE COUNTRY OF RESIDENCE

In the event of the death of the Insured, the Assistance Company will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence. Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

6) EMERGENCY RETURN HOME TO THE COUNTRY OF RESIDENCE FOLLOWING DEATH OF A CLOSE FAMILY MEMBER

When the Insured has to curtail his/her journey because of the death of an immediate family member, the Assistance Company will meet the cost of the travel to his/her usual country of residence, whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip. The Insured shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).

7) REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED

Should the Insured be hospitalized due to Sudden Illness or Accident for more than seven days or deceased, the Assistance Company will meet the cost in respect of the immediate family members accompanying the Insured at the moment of the event, having the same country of residence as the Insured, considering this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

In case of family policy, the cover is extended to all the immediate family members travelling with the insured as contained in the policy schedule before the commencement of the trip.

8) TRAVEL AND STAY OF ONE IMMEDIATE FAMILY MEMBER TO STAY WITH THE INSURED IN CASE OF ACCIDENT/ SUDDEN ILLNESS (COMPASSIONATE VISIT)

In the event that the Insured is travelling alone and admitted to hospital for more than seven days as a result of an Accidental Injury or Sudden Illness covered in the policy, the Assistance Company will take charge of the outbound and return journey of one designated immediate family member at the Insured's choice, from the Usual Country of Residence of the Insured to the place of hospitalization of the Insured as well as the cost of standard accommodation expenses up to a limit of (as the Schedule of Benefit) per day for a maximum of (as the Schedule of Benefit) ESCORT OF MINOR CHILD IN CASE OF ACCIDENT/ SUDDEN ILLNESS OF THE INSURED

If any of the persons accompanying the Insured party, who has suffered because of an Accidental Injury or Sudden Illness, were children of under 18 years of age and does not have anyone to accompany him/her, the Assistance Company will provide a suitable person to look after the child during the trip to the hospital where the Insured is hospitalized, or to the usual residence in the country of origin, whenever there is no other person who could take charge of escorting the child.

9) SEA AND MOUNTAIN RESCUE EXPENSES

This does not include rescues on the spot. Sea and mountain rescue only include possible medical expenses at hospital up to (Amount specified in the Schedule of Benefits).

10) WINTER SPORTS (SKI)/ SUMMER SPORTS EXTENSION

The winter/ summer sports extension provided is for recreational Armature sports, Sea sports, and skiing (including snowboarding) in recognized resort areas that have marked pistes or runs designed for public use. Within these recognized areas, the insured is covered for sports outside of resorts or 'off-piste' skiing provided that he/she is accompanied by a qualified guide, and the area is not marked as out of bounds or hazardous. At all times is expected to ski safely, take notice of any local authoritative warnings or advice and not recklessly expose oneself to hazard.

This only includes possible medical expenses at hospital up to (Amount specified in the Schedule of Benefits) due to injuries endured while participating in winter sports activities. Winter/ Summer sports cover is limited to 15 days on annual multi-trip policies

11) MUGGING BENEFIT

If the event an insured person is mugged and, as a result of their injuries received from the mugging the insured has to be admitted as an in-patient to a hospital abroad, the Assistance Company will pay the cost of emergency medical treatment up to the limits, with an excess both mentioned in the schedule of benefits.

CONDITIONS AND LIMITATIONS APPLICABLE TO MUGGING BENEFIT

To claim as a result of mugging, the Insured must:

- Obtain a police report of the mugging.
- Provide a confirmation report of their injuries and period of in-patient treatment from the hospital.

12) CATASTROPHE BENEFIT

In the event of a Catastrophe, the Assistance Company under this benefit will meet any additional costs the insured person has to pay for travel or standard accommodation (which is irrecoverable) incurred to continue with their trip or in the event that the trip cannot be continued, to return the insured person to their country of residence. Any claim where the insured person has not obtained, in writing a report from a local or national authority confirming the catastrophe will not be covered. This report must be sent to the Assistance Company with the insured person's claim.

13) TRAVEL ASSISTANCE SERVICES

a) Telephone medical advice

The Assistance Company will arrange for the provision of medical advice to the Insured Person over the telephone.

b) Monitoring of medical condition during and after hospitalization

The Assistance Company will monitor the Insured Person's medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization.

c) Medical translation service

The Assistance Company will arrange for the provision of medical translation to the Insured Person over the telephone. Where the Assistance Company uses an external service provider to provide the translation service, the quality of the translation cannot be guaranteed. Company will however exercise reasonable care and diligence in selecting such service providers.

d) Interpreter referral

Upon request from the Insured Person, the Assistance company will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries. Although the Assistance Company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured Person. Company, however, will exercise care and diligence in selecting the service providers.

e) Emergency interpreting assistance

The Assistance Company will arrange for the provision of interpreting assistance to the Insured Person over the telephone on an emergency basis.

f) Lost luggage assistance

Upon request from the Insured Person, the Assistance Company will assist the Insured Person who has lost his/her luggage while traveling outside the Home Country or Usual Country of Residence by referring the Insured Person to the appropriate authorities.

g) Lost passport assistance

The Assistance Company will assist the Insured Person who has lost his/her passport while traveling outside the Home Country or Usual Country of Residence by referring the Insured Person to the appropriate authorities involved.

h) Legal referral

The Assistance company will provide the Insured Persons with the name, address, and telephone numbers, if requested by the Insured Person and if available, office hours for referred lawyers and legal practitioners. The Assistance Company will not give any legal advice to the Insured Person. Although the Assistance Company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured Person. Company, however, will exercise care and diligence in selecting the service providers.

i) Arrangement of appointment with lawyers

The Assistance Company will assist the Insured Person to arrange for appointments with lawyers. All related expenses shall be borne by the Insured Person.

j) Inoculation and visa requirement information

Upon request from the Insured Person, the Assistance company shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas).

k) Emergency traveling service assistance

The Assistance Company shall assist the Insured Person in making reservations for air ticket or hotel accommodation on an emergency basis when traveling overseas. However miscellaneous services required by the Insured that are not covered under this Policy shall remain the responsibility of the Insured and at his own expense.

l) Embassy referral

The Assistance company shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

m) Emergency document delivery

The Assistance Company shall assist the Insured Person to arrange for emergency document(s) to be delivered to the Insured Person's friend, relative or business associate, upon the Insured Person's request to do so.

The above Services are purely on referral or arrangement basis. The Assistance Company shall not be responsible for any third party expenses, which shall be solely the Insured Person's responsibility.

14) DELIVERY OF MEDICINES OR DISPATCHED OF A SPECIALIZED PHYSICIAN ABROAD

The Assistance Company will take charge of delivering the medicines or Dispatched of a Specialized Physician outside the country of resident prescribed urgently by a doctor for the Insured during the trip and which cannot be found in the place where he/she had travelled to or to be replaced by medicines or specialized Physician that have a similar composition.

The Assistance Company will not be responsible for the medicine's expenses.

15) MEDICAL REFERRAL/APPOINTMENT OF LOCAL MEDICAL SPECIALIST ABROAD

Through the Assistance Company call center, the insured will be given access and referred to any agreed medical center or medical practitioner of the Company's international network, when the insured is outside the country of residence.

16) CONNECTION SERVICES

Whilst traveling abroad, the Insured may contact the Assistance Company to obtain miscellaneous services in the country where he is located such as rental car referral, hotel reservation, and legal and administrative information. However miscellaneous services required by the Insured that are not covered under this Policy shall remain the responsibility of the Insured and at his own expense.

17) RELAY OF URGENT MESSAGES

Whilst traveling abroad, the Insured may contact the Assistance Company in order to relay urgent messages (via: Telephone, Fax, E-mail, and Post). The Assistance Company will however endure the cost of relay of messages only, cargo and shipping are miscellaneous services required by the Insured that are not covered under this Policy and shall remain the responsibility of the Insured and at his/her own expense.

18) HOSPITAL CASH BENEFIT

A lump sum amount payable to the insured member who receives treatment as an inpatient for an eligible medical condition within area of coverage, absolutely free of charge, no other benefit will be payable in respect of the period for which the cash benefit has been paid.

Provided always that:

- a) Such hospitalization shall be in excess of 24 hours in duration and that the medical or surgical condition causing treatment as an in-patient is covered by this Policy.
- b) Documentation satisfactory is produced in support of any claim under this section of the Policy, which indicated the date, time duration and place of such hospitalization. A copy of the medical report which states the nature of the illness or disability is also required.
- c) The cause of such hospitalization is an acute one and does not arise from any pre-existing medical or physical condition.

TRIP CANCELLATION & DELAY

1) TRIP CANCELLATION & CURTAILMENT

The Assistance Company shall indemnify the Insured Person in respect of all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to (as the Schedule of Benefit), in the event of the Insured Person's Covered Trip being necessarily cancelled or curtailed due to:

- a) The death, accidental bodily injury or illness of the Insured Person or the death, accidental bodily injury or illness of the Insured Person's immediate family member.
- b) The death, accidental bodily injury or illness of any person with whom the Insured Person had arranged to travel, reside or conduct business, or of the immediate family member.
- c) The Insured Person or any person with whom the Insured, Person had arranged to travel, reside or conduct business being:
 - Called for emergency duty as a member of the armed forces, the defense of civil administration, the police force or the fire, rescue, public utility or medical services.
 - Required to be present at his home or place of business in the usual country of residence following burglary or major damage.
- d) The cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, hi-jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after the Covered Trip is booked or this Insurance is effected, whichever the later.
- e) Major damage rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during a Covered Trip.
- f) Failure to obtain visas although insured person has applied to the relevant consulate at least 21 days prior to the trip with all required documents.

EXCLUSIONS APPLICABLE TO TRIP CANCELLATION & CURTAILMENT:

The Assistance Company / Reinsurance Company shall not be liable for claims resulting from:

- a) Childbirth, pregnancy or any medical complications resulting from within 2 months of the estimated date of delivery.
- b) Any condition or set of circumstances known to the Insured at the time the Trip was booked, or this Insurance was affected, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Insured's Covered Trip.
- c) Lack of or unreasonable care taken by the Insured in respect of:
 - Travel to the airport/station.
 - Route to the airport/station.
 - Departure time.
- d) Any unused or additional costs incurred by you which are recoverable from: a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme. b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL). c) Your credit or debit card provider or PayPal.
- e) Any cancellation reason relating to government advice preventing movement or the cancellation of transport. For the avoidance of doubt, this includes all "cover for any reason" products.
- f) Any claim where you cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
- g) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cutting short the trip.
- h) Any claim arising from a reason not listed in the 'Table of Benefits' section

2) DELAYED DEPARTURE ABROAD

In the event that transport services on which the Insured has previously booked to travel are delayed due to strike, industrial action, adverse weather conditions, mechanical breakdown or technical fault., the Assistance Company will indemnify the Insured in respect of restaurant meals, refreshments and/or hotel accommodation (after 24 hours) used during the period of delay on the outward journey at commencement of the Covered Trip as follows:

- a) Up to (as the Schedule of Benefit) for irrecoverable losses paid or to be paid if the Insured opts to cancel the Covered Trip completely following delay of more than 24 hours, less any amounts recoverable, or
- b) For each completed (x) hours period (as the Schedule of Benefit) of delay an amount of (as the Schedule of Benefit) will be paid and up to a maximum of (as the Schedule of Benefit) against the receipts of meals, refreshments purchased during the delay.

CONDITIONS AND LIMITATIONS APPLICABLE TO TRIP DELAY:

The Insured must obtain written confirmation from the carriers or their agents of the scheduled date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy, claims under this Section of the Policy shall be calculated from the actual time of departure of the conveyance on which the Insured was booked to travel, as specified in the booking confirmation.

3) MISSED EVENT

The Assistance Company will reimburse insured person up to the maximum amount shown on the policy schedule, subject to any excess, for the event ticket cost paid in advance by the insured person, in the event that the insured person is unable to attend the overseas sports, music or entertainment event before the commencement date of the insured trip as a result of:

- a) Accidental death, injury or illness of the insured person, close relative, close business partner, travel companion, or someone with whom you have arranged to reside temporarily.
- b) Witness summons, jury service or compulsory quarantine of the insured person or travel companion.
- c) Mechanical and/or electrical breakdown of the public common carrier occurred at the time of scheduled departure before the scheduled start time of the aforesaid event.

SUBJECT TO THE FOLLOWING EXCLUSIONS:

This section does not cover:

- a) The insured person in any way partaking in the booked event as an organizer.
- b) If the purpose of the insured trip is to obtain medical treatment or the insured trip is undertaken against the medical practitioner's recommendation.
- c) Any loss due to any medical condition or other circumstances known to have existed or announced before the insurance period.
- d) Any loss which will be paid or refunded by any existing insurance scheme, government programme, public common carrier, travel agent or any other provider or organizer of the event.
- e) Event cost incurred or provided by another party for which the insured person is not liable to pay and/or expenses already included in the cost of a scheduled insured trip.
- f) Any loss if the insured person refuses to continue the insured trip whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- g) The insured person's unwillingness to travel.
- h) Pregnancy of the insured person, close relative, close business partner, travel companion unless the expected date of birth is more than twelve (12) weeks after the intended return from the insured trip.
- i) Failure to obtain the required passport, visa or necessary travel documentation.
- j) Any loss not substantiated by a written medical report from the medical practitioner.
- k) Any loss not substantiated by written confirmation from the public common carrier.
- l) Any loss not substantiated by written confirmation from a suitable authority confirming the need to cancel the insured trip due to being summoned as a witness in a court of law.

4) MISSED FLIGHT CONNECTION

The Assistance Company will reimburse the insured person up to the maximum amount shown on the policy schedule, subject to any excess, for the reasonable, necessary and additional expenses for replacement of flight ticket, in the event the insured person unforeseeably and through no fault of his/her own is delayed by the public common carrier during the insured trip to reach one connecting flight as specified in the insured person's original itinerary. Therefore, causing the insured person to miss the connecting flight to reach the final destination as specified in the insured person's original itinerary.

SUBJECT TO THE FOLLOWING PROVISIONS AND LIMITATIONS:

- a) Means of transportation or flight ticket has been booked and paid for at least twenty-four (24) hours before scheduled departure and not before the insurance period.
- b) The insured person can only claim for either departure or arrival delay of the same public common carrier.

SUBJECT TO THE FOLLOWING EXCLUSIONS:

This section does not cover:

- a) Any circumstances leading to the relevant delay of the connecting flight during the insured trip which is existing, expected to, or announced before the insured trip was booked.
- b) Any loss arising from late arrival of the insured person at the connecting airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the public common carrier).
- c) Any loss in relation to alternations to schedules that is not verified by the airline, travel agency or other relevant organizations.
- d) Any loss or circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator, public common carrier or other provider.
- e) The delay is caused by the coach, train, ship or aircraft being ordered by a port authority or the civil aviation authority or similar organization to stop your insured trip.
- f) The insured person declines an alternative service to be provided by the public common carrier.
- g) Any loss not substantiated by written confirmation from the public common carrier on the reason for such delay along with the relevant receipts.
- h) Connecting flight waiting time in connecting airport is less than three (3) hours.

5) MISSED DEPARTURE ABROAD

The Assistance Company will reimburse the insured person up to the maximum amount shown on the policy schedule, for extra and necessary accommodation, telephone calls, meals and local public transportation expenses to allow the insured person to carry on with his/her insured trip, in the event the insured person arrive at the departure point too late (pass the departure time of the public common carrier) on the return journey as a result of the following:

- a) The public transport services on which the insured person is travelling are affected by a strike, industrial action, bad weather or mechanical breakdown.
- b) The vehicle in which the insured person is travelling is damaged in an accident or breaks down.

SUBJECT TO THE FOLLOWING EXCLUSIONS:

This section does not cover:

- a) Any loss if the strike or industrial action is existing, expected to or announced before the scheduled departure time of the insured trip. Any accidental damage or

breakdown of the vehicle in which the insured person is travelling if the vehicle is not in good mechanical or roadworthy condition due to neglect.

- b) Any loss arising from the insured person's failure to allow sufficient time to reach the departure point, or due to traffic congestion.
- c) Any loss not substantiated by written confirmation from the public common carrier on the reason of the late arrival.
- d) Any loss not substantiated by a written confirmation from a motor vehicle repairer or recovery company if the vehicle in which the insured person is travelling breaks down or is damaged in an accident.

LUGGAGE ASSISTANCE

1) COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN LUGGAGE

The Assistance Company will supplement the compensation for which the carrier is liable up to a limit of (as the Schedule of Benefit) as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item (similar to the list of content submitted to the airlines), as well as the settlement of the compensation payment by the carrier. Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

Money, jewelry, debit and credit cards, and any type of document are excluded from this guarantee

2) COMPENSATION FOR DELAY IN THE ARRIVAL OF CHECKED-IN LUGGAGE ABROAD

Being temporarily deprived of his/her registered baggage and/or personal effects for a period in excess of (x) hours (as the Schedule of Benefit) on his/her outward journey whilst on the Covered Trip on board of a common carrier, for all the necessary emergency purchases (essential clothing and toiletries) against original invoices up to a maximum limit of (as the Schedule of Benefit).

Any amount so paid shall be deducted from any subsequent claim paid under Section 3 (1) above.

Being deprived of his passport and /or any official transportation documents, for expenses related to formalities and issuing of a new passport as stated under Section 3 (5) in the Schedule of Benefits.

3) LOCATION AND FORWARDING OF DELAYED BAGGAGE AND PERSONAL EFFECTS

The Assistance Company will furnish the Insured with advice on reporting the robbery or loss of his/her baggage and personal possessions and will collaborate in arrangements for locating them.

In the event that the aforesaid possessions should be recovered, the Assistance Company will take charge of forwarding them to the place of the trip planned by the Insured or to his/her usual country of residence. In this event, the Insured is under an obligation to return the compensation received for the loss in accordance with this policy.

4) LOSS OF CREDIT CARD ABROAD

If an Insured Person suffers financial loss as a direct result of the fraudulent use of his/her personal credit card(s) following its loss arising out of robbery, burglary or theft while the Insured Person is outside the Usual Country of Residence during the Journey the Assistance Company shall pay for such unauthorized transactions incurring during a maximum of the first 24 hours of the loss of the card up to the limits indicated.

The loss must be reported to the credit card issuer within six (6) hours of the robbery, burglary or theft, otherwise no benefit will be payable under this Section. A claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss provided that reasonable care of their own credit card was taken to keep it safe as well as all reasonable steps to recover credit card that is lost or stolen.

EXCLUSIONS APPLICABLE TO LOSS OF CREDIT CARDS ABROAD:

- a) Unattended credit card(s).
- b) Credit card(s) not carried with the Insured and which was not locked in the Insured's personal accommodation or stored in a locked safety deposit box or locked safe if the Insured's accommodation has a locked safety deposit box or locked safe.
- c) Credit card(s) left in a motor vehicle.
- d) Credit card(s) left in checked-in luggage.
- e) Credit card(s) left in a tent.
- f) Any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.
- g) Losses incurred after 24 hours of reporting the credit card lost as the bank must block the card.

5) LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD

In the case of loss, theft or unintentional destruction of the Insured party's passport, driving license, national identity card while abroad; The Assistance Company will take charge of the expenses of the displacements necessary for obtaining a new passport, driving license, national identity card or equivalent consular document.

6) LOSS OF TRAVEL DOCUMENTS ABROAD

In the event of the loss, theft or unintentional destruction of the Insured's travel documents during his/her journey, Company shall refund the Insured Person for the cost of reissuance of travel documents up to amount mentioned in the schedule of benefits per Insured person.

7) LOSS OF PERSONAL LAPTOP COMPUTER ABROAD

In the case of loss or theft of the Insured party's laptop computer while abroad, The Assistance Company will pay a percentage of the laptop computer's original price up to amount mentioned in the schedule of benefits per Insured person.

CONDITIONS AND LIMITATIONS APPLICABLE TO PERSONAL LAPTOP:

To claim for the loss or theft of laptop, the Insured must:

- a) Report the loss or theft to the police within 6 hours of discovering it.

- b) Get a written police report within 24 hours of reporting it, or as soon as reasonably possible afterwards.
- c) Present a valid confirmation of the original cost of the stolen or lost laptop.
- d) Have taken reasonable care of their own laptop computer to keep it safe and take all reasonable steps to recover the laptop computer that is lost or stolen.

EXCLUSIONS APPLICABLE TO PERSONAL LAPTOP:

- a) Unattended laptop computers.
- b) Laptop computers not carried with the Insured and which was not locked in the Insured's personal accommodation or stored in a locked safety deposit box or locked safe if the Insured's accommodation has a locked safety deposit box or locked safe.
- c) Laptop computers left in a motor vehicle.
- d) Laptop computers left in checked-in luggage.
- e) Laptop computers left in a tent.
- f) Any laptop computers confiscated, detained or delayed by Customs or other officials.
- g) Any loss or damage that that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.

8) LOSS OF PERSONAL LUGGAGE &/OR MONEY ABROAD

In the case of loss or theft of the Insured party's luggage &/or money while abroad, The Assistance Company will pay up to amount mentioned in the schedule of benefits per Insured person.

CONDITIONS AND LIMITATIONS APPLICABLE TO PERSONAL MONEY:

To claim for the loss or theft of personal luggage &/or money, the Insured must:

- a) Report the loss or theft to the police within 24 hours of discovering it.
- b) Get a written police report within 24 hours of reporting it, or as soon as reasonably possible afterwards.
- c) Present a valid confirmation of the amount of the Insured's personal luggage &/or money, including any foreign currency he/she are claiming for.
- d) Always take reasonable care of their own personal luggage &/or money to keep it safe and take all reasonable steps to recover personal money that is lost or stolen.

EXCLUSIONS APPLICABLE TO PERSONAL LUGGAGE &/OR MONEY:

- a) Unattended personal luggage &/or money.
- b) Personal luggage &/or money not carried with the Insured and which was not locked in the Insured's personal accommodation or stored in a locked safety deposit box or locked safe if the Insured's accommodation has a locked safety deposit box or locked safe.
- c) Personal luggage &/or money left in a motor vehicle.
- d) Personal luggage &/or money left in checked-in luggage.
- e) Personal luggage &/or money left in a tent.
- f) Any personal luggage &/or money confiscated, detained or delayed by Customs or other officials.
- g) Any claim for personal luggage &/or money as a result of changes in exchange rates or mistakes.
- h) Any loss or damage that that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.

CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION (3):

The maximum limit for a single item shall not exceed the limit stated in the Schedule of Benefits; a pair or set of articles being deemed a single item.

Total loss or destruction of an insured item shall be dealt with on an indemnity basis up to the Sum Insured stated in the Schedule of Benefits subject to any maximum limits expressed in this Policy. The Insured Person shall at all times exercise reasonable care in the supervision of insured baggage and/or personal effects.

EXCLUSIONS APPLICABLE TO SECTION (3):

The Assistance Company / Assistance Company shall not be liable for claims resulting from:

- a) Where checked-in luggage is delayed or lost on flight(s) returning to the Insured Person to his place of domicile.
- b) Breakage of glass or china unless caused by an accident to the conveyance in which the Insured is traveling.
- c) Loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear (does not apply to the loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening device used in a carrier or container).
- d) Loss of cash, bank or currency notes, checks, postal orders, credit cards, charge cards, travel cards, bankers' cards, travellers' checks, travel tickets, other people's passports, driving licenses, green cards and petrol or other coupons; unless specified limits are set for the benefits: Loss of Credit Card and/or Personal Money Abroad.
- e) Claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials or other government authority.
- f) Losses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable.
- g) Breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment.
- h) Loss of or damage to contact, Cornell or micro-Cornell lenses.
- i) Failure to take reasonable measures to save or recover lost luggage.
- j) Failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report.
- k) Any illegal act by or on behalf of the Insured Person and/or their beneficiaries.

PERSONAL ACCIDENTS

In the event the Insured shall sustain or suffer a bodily Injury resulting solely, directly and independently of all other causes from external, violent, visible and Accidental means and directly cause or necessarily result in:

- 1) Accidental Death (24/7)
- 2) Accidental Death While Abroad.
- 3) Accidental Death (Common Carrier)
- 4) Permanent Total Disability.

5) Permanent Partial Disability.

The Assistance Company shall pay to the Insured or to the Insured's executors or administrators or to indemnify him or them the Sum Insured stated in the Policy Schedule against this Benefit.

The Accidents which the Insured party could suffer during the 24 hours of the day, except for express agreement, are insured Risks which subscribe a partial Cover.

This Cover is contracted in favor of The Reinsured/Cedant through Reinsurer whose General Conditions are found at the Insured party's disposal.

AREA OF COVER:

The policy's Cover is applicable, except when stipulated to the contrary, in any place in the world, except in the country of habitual residence, while the Insured party is traveling, the length of the trip not exceeding 92 days.

The corresponding compensation will be paid in the country where the policy has been issued in US Dollars. Please ask for the **TYPE OF DISABLEMENT** table and the related rules.

EXCLUSIONS TO SECTION (4):

The Insurer and /or The Assistance Company shall not be liable for Claims resulting from:

- a) Travel by aircrafts or any other Common Carriers whether licensed to carry passengers against fare or not.
- b) Armed conflicts (having existed or not official declaration of war).
- c) The use of helicopters and means of aerial navigation not authorized for the public transporting of passengers.
- d) Active participation in criminal acts or in bets, challenges or arguments except in the case of legitimate self-defense or state of need.
- e) Participations in any organized dangerous competition, races, sports and training thereon.
- f) Suicide or attempting suicide or any willful Injury.
- g) Addiction to alcohol or narcotics or misuse of drugs.
- h) Blood transfusion and Acquired Immune Deficiency Syndrome (AIDS).
- i) Any bodily Injury or sickness the Insured was suffering from prior or at the commencement of this Policy.
- j) Pregnancy, childbirth, miscarriage (whether legitimate or not) and any complications resulting there from.
- k) Death or total permanent disability as a direct result from an Accident, which occurred in the Country of Residence of the Insured.

NOTWITHSTANDING THE FIRST EXCLUSIONS, IT IS HEREBY DECLARED AND AGREED THAT THIS POLICY IS EXTENDED TO COVER DEATH OR TOTAL PERMANENT DISABILITY OF THE INSURED WHILST TRAVELING IN A COMMON CARRIER SUBJECT TO A MAXIMUM COMPENSATION FOR ANY ONE SINGLE CLAIM AFFECTING A GROUP OF INSURED TRAVELING TOGETHER OF USD 500,000 AND IN SUCH AN EVENT THE MAXIMUM COMPENSATION OF USD 500,000 SHALL BE PROPORTIONATELY DISTRIBUTED BETWEEN ALL ELIGIBLE BENEFICIARIES.

PERSONAL LIABILITY, LEGAL FEES AND BAIL BOND

1) Personal Liability

The Company shall indemnify the insured person, up to the sum specified in the schedule, for any money that he legally has to pay, relating to an accident during the Period of Insurance that causes:

- a) death or injury to Any person; or
- b) loss of or damage to property.

The Company will also pay, with prior written consent, any extra costs or expenses that he has to pay.

Conditions (in addition to the General Conditions):

- a) The insured person must immediately notify the Company, in writing, giving full details of any incident likely to give rise to a claim.
- b) The insured person must forward every letter, writ, summons and process to the Company immediately on receipt.
- c) The insured person must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without the Company's written consent.
- d) The Company shall be entitled, if it wishes so, to take over and conduct in the name of the insured person, the defence of any claims for indemnity or damages or otherwise against any third party, in which case full cooperation and information must be provided by the insured person.
- e) In the event of death of the insured person, his legal representative will have the protection under this benefit provided he complies with the terms and conditions outlined.

2) Advance of Bail Bond

The Company shall, subject to maximum limit specified in the schedule and prior approval of the Assistance Company, provide the bail bond required by criminal judicial authorities to guarantee provisional release from custody on an insured person following any inadvertent contravention or infringement in a visiting country, the necessary amount being made available as an advance.

The insured person shall refund the advance made:

- a) As soon as it is returned in the event of cancellation of the proceeding or acquittal; or
- b) Within 15 days of the court decision which becomes enforceable if a sentence is passed.
- c) In all cases, within three months from the date of payment.

3) Legal Assistance

The Company shall, subject to maximum limit specified in the schedule, reimburse the expenses incurred on judicial actions to obtain pecuniary repair of physical damage suffered resulting from an accident involving the liability of a third part.

Conditions (in addition to the General Conditions):

The insured person shall refrain from taking legal proceedings without prior approval from the Assistance Company, failing which he will lose the benefit of this cover. However, if the

claim warrants urgent measures to safeguard the position of the insured person, then he may resort to them provided the Assistance Company is notified within 48 hours.

4) Hijack/ Kidnap

In the event that the insured person is prevented from reaching their scheduled destination through hijack of the aircraft or other vehicle in which they are travelling for and excess of (x) hours (as the Schedule of Benefit). The Assistance Company shall reimburse an amount per hour for each 24 hours the insured person is incarcerated up to a maximum mentioned in the schedule of benefits.

The Assistance Company shall not pay for any claim where the insured person has not obtained a written statement from an appropriate authority confirming the hijack and how long it lasted.

If an Insured Person is the victim of a Kidnap or Hijack the insurance provided by this Policy for such Insured Person shall continue for a period not exceeding twelve months from the date of Kidnap or Hijack to enable the Insured Person to complete the original Journey or to return to the Usual country of residence.

GENERAL EXCLUSIONS

1) Loss, damage, illness and/or Injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/Cover granted under this Policy:

- a) The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Insured in a state of derangement or under psychiatric treatment costs for which are themselves excluded.
- b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster.
- c) Events arising from terrorism, mutiny or crowd disturbances.
- d) Events or actions of the Armed Forces or Security Forces in peacetime.
- e) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type.
- f) Those caused by or resulting from radioactive materials and nuclear energy.
- g) Those caused when the Insured takes part in bets, challenges or brawls, save in the case of legitimate defence or necessity.
- h) Illness or Injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge Premium.
- i) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests.
- j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European Territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous.
- k) Participation in competitions or tournaments organised by sporting federations or similar organisations.
- l) Hazardous winter and/or summer sports such as skiing and/or similar sports.
 - m) Permanent resident and students outside of resident country.
 - n) The use, as a passenger or crew, of means of air navigation not authorised for the public transport of travellers, as well as helicopters.
 - o) The Accidents deemed legally to be work or labour Accidents, consequence of a Risk inherent to the work performed by the Insured.
 - p) Internationally and locally recognized epidemics.
 - q) Illnesses or Injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.
 - r) Death as a result of suicide and the Injuries or after-effects brought about by suicide and/or attempted suicide or any self-inflicted Injuries.
 - s) Illness, Injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance.
 - t) Illness or Injuries resulting from refusal and/or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by the Assistance Company and agreed by its medical Service.
 - u) Illness or Injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy.
 - v) Mental Health diseases including stress, anxiety, depression and nervous disorder.
 - w) Venereal sexually transmitted diseases.
 - x) Gynaecological diseases.
 - y) All pre-existing, congenital, psychiatric and/or Chronic Medical Conditions.
 - z) Any cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Assistance Company, can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.
- aa) Diagnosis and treatment services for complication of excluded illnesses.
 - Travelling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests or test results.
 - Travelling against the advice of a doctor or considered not fit to travel by the assistance company.

- Travelling to seek immigration or political asylum.

bb) Consequential loss of any kind.

2) In addition to the foregoing General Exclusions, the following Benefits are not Covered by this insurance:

- a) The Services arranged by the Insured on his/her own behalf, without prior communication or without the consent of Swan International Assistance - the Assistance Company, except in the case of an extreme emergency/urgent necessity. In that event, the Insured shall furnish the Assistance Company with the vouchers and original copies of the invoices.
- b) Assistance or medical Services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.
- c) Rehabilitation treatments.
- d) Prostheses, orthopaedic material or thesis and osteosynthesis material, as well as spectacles.
- e) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 - Before this insurance comes into force.
 - With the intention of receiving medical treatment.
 - After the diagnosis of a terminal illness.
 - Without prior medical authorisation, after the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip.
- f) Expenses that arise once the Insured is at his/her Usual Country of Residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
- g) Any Health Services that are received as Out-of-Hospital Benefits.
- h) All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
- i) Services that do not require continuous administration by specialized medical personnel.
- j) Personal comfort and convenience items (television, barber or beauty Service, guest Service and similar incidental Services and supplies).
- k) Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical Services rendered in a Medical Emergency.
- l) Prosthetic devices and consumed medical equipment's.
- m) Treatments and Services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
- n) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- o) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
- p) Services rendered by any medical provider relative of a patient for example the Insured Person and the Insured member's family, including Spouse, brother, sister, parent or child.
- q) All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
- r) Treatments and Services related to viral hepatitis and associated complications, except for treatment and Services related to Hepatitis A.
- s) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation Services.
- t) Medical Services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
- u) Any test or treatment not prescribed by a doctor.
- v) Diagnosis and treatment Services for complications of excluded illnesses.
- w) One way or open tickets (Return tickets should be purchased before commencing the trip and should end within the period of insurance).
- x) Operational duties as a member of the armed forces.
- y) Policies not declared to Swan International Assistance within the agreed intervals.
- z) Policies commencing 120 days or more from the date of policy issuance.
- aa) Expenses and contingencies which are directly or indirectly caused by known epidemics or/ and under the control of public authorities.
- bb) Claims not submitted within a maximum of 30 days from the date of occurrence.
- cc) Medical claims not submitted within a maximum of 30 days from the date of first treatment.
- dd) Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all travel.
- ee) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.

COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within this reinsurance agreement, this reinsurance agreement excludes all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment (Except for Emergency Medical Expenses and Stabilization), defense cost, sot, expenses or any other incurred by or accruing to the reinsured directly or indirectly and regardless of any other cause or event contributing concurrently or in any sequence originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a

Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid. Liquid or gas between organisms, and
- c. The disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health human welfare or property damage.

An Emergency is defined as the sudden onset of an illness, injury or medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain)

requiring immediate and unscheduled medical care, and if left untreated could result in placing the person's life and/or health in serious jeopardy; serious impairment to bodily functions; serious dysfunction of a bodily organ or part; serious disfigurement; until stabilization.

Stabilization may occur in the Emergency Department or following emergency In-Patient admission till the patient is deemed stable.

The patient is considered stable to a condition where:

- 1) Continue treatment outside the Emergency department/inpatient.
- 2) Or they can be transferred to their residence /Accommodation.
- 3) Or can travel back to country of residence without the need for immediate medical care.
- 4) Stabilization does not include routine or non-life-threatening conditions or symptoms.

HOW TO REQUEST ASSISTANCE?

The Reinsured/Cedant will insert "clear indications" in the issued policies advising the "Insured" to contact The Assistance Company seeking the Covered Benefits and Services and avoid reimbursement procedures.

Since the appearance of an event that could be included in any of the guarantees described previously, the Beneficiary or any person acting in his place will necessarily contact, in the shortest possible time, in every case, the Alarm Centre (24 Hrs./7 days) mentioned below, which will be available to help any person.

In the event of any claim Covered under this policy, the liability of the Assistance Company shall be conditional on the Insured claiming indemnity or Benefit having complied with and continuing to comply with the terms of this Policy.

If a Benefit Covered by the policy or assistance is needed, the Insured shall:

- 1) Take all reasonable precautions to minimize the loss.
- 2) As soon as possible contact Swan International Assistance to notify the claim stating the Benefits required:

Available 24 Hrs. / 7 days	
Country	Contact Numbers
USA / Canada	+1 514 448 4417
France / Europe	+33 9 70 73 22 47
International	+961 9 211 662
Email: request@swanassistance.com	

- 3) Freely provide all relevant information.
- 4) Make "NO" admission of liability or offer promise or payment of any kind.

In the cases where the Insured, only due to force majeure or any reason beyond his control cannot contact Swan International Assistance directly to request the Services or Benefits Covered by the policy, the Insured can seek for expenses reimbursement in writing as follows:

- a. Contact Swan International Assistance to obtain a "CASE NUMBER".
- b. Send an explanation letter of the circumstances of why the "Services or Benefits" for which expenses are being claimed were not requested or obtained from Swan International Assistance directly.
- c. Send the official documents (such as Medical Report, Police Report or Notification of Loss or Theft, Airline Report of Delay, Cancellation, Lost Luggage, etc.) and original receipts of the expenses incurred.

Swan International Assistance is NOT liable in respect of any Benefit, which would otherwise be payable under this Policy, should there be another insurance in force Covering the same contingencies. Swan International Assistance, at its discretion will consider reimbursing any expenses, totally or partially, after an internal assessment and case study is done.

The amounts (if any) reimbursed, will not exceed under any circumstance the amounts the Assistance Company would have paid to provide the Services directly, if it was contacted in due time and manner by the Insured at the time the claim occurred.

SCHEDULE OF BENEFITS

ZONE: MIDDLE EAST , ARAB COUNTRIES & TURKEY	
Benefits	Limits up to USD
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 50,000
Emergency Medical Evacuation in case of Sudden serious illness or injury	Real Cost (under Medix)
Repatriation in case of serious illness or accident	Real Cost (under Medix)
Repatriation of Mortal remains	Real Cost (under Medix)
Emergency Dental Care expenses	Up to \$ 500
Compassionate visit	Return economy ticket + daily allowance of 60\$ up to 10 days
24 hours assistance services	Included
Loss of checked baggage	Up to \$200
Trip Cancellation (up to 70 years)	Up to \$ 500
Loss of Passport	Up to \$ 150
Personal Accident – Death due to Accident	Up to \$ 5,000

ZONE: SCHENGEN COUNTRIES		
Benefits	Limits up to USD	Excess
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 50,000	\$ 100*
Emergency Medical Evacuation in case of serious illness or accident	Real Cost	NIL
Repatriation in case of serious illness or accident	Real Cost	NIL
Repatriation of Mortal remains	Up to \$ 20,000	NIL
Repatriation of a minor/dependent child left alone after the Contributor hospitalization for a period greater than 48 hours	1 airline (economy class) ticket + an attendant if	NIL

ZONE: WORLDWIDE (INDIVIDUAL)		
Benefits	Limits up to USD	Excess
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 65,000	\$ 100
Emergency Medical Evacuation in case of serious illness or accident	Real Cost	NIL
Repatriation in case of serious illness or accident	Real Cost	NIL
Repatriation of Mortal remains	Real Cost	NIL
Emergency Dental Care expenses	Up to \$ 500	\$ 50
Compassionate visit	Return Economy ticket + daily allowance of \$ 60 to a max. period of 10 days	NIL
Repatriation of a minor child left alone after the Contributor hospitalization for a period greater than 48 hours	1 airline (economy class) or rail (regular class) ticket + an attendant, if necessary	NIL
24 hours assistance services	Included	NIL
Delivery of medicines	Included	NIL
Relay of urgent messages	Included	NIL
Long distance medical information service	Included	NIL
Medical referral/Appointment of local medical specialist	Included	NIL
Connection services	Included	NIL
Sea and Mountain search & rescue	Up to \$ 15,000	NIL

ZONE: WORLDWIDE (FAMILY)		
Benefits	Limits up to USD	Excess
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 75,000	\$ 100
Emergency Medical Evacuation in case of serious illness or accident	Real Cost	NIL
Repatriation in case of serious illness or accident	Real Cost	NIL
Repatriation of Mortal remains	Up to \$ 20,000	NIL
Emergency Dental Care expenses	Up to \$ 160	NIL
Compassionate visit	Return economy ticket + daily allowance of \$ 100 to a max. period of 15 days	NIL
Repatriation of a minor/dependent child left alone after the Contributor hospitalization for a period greater than 48 hours	1 airline (economy class) ticket + an attendant if necessary	NIL
Convalescence expenses	Up to \$ 80 per day with a max. of \$ 800	NIL
24 hours assistance services	Included	NIL
Delivery of medicines	Included	NIL

Relay of urgent messages	Included	NIL
Long distance medical information service	Included	NIL
Medical referral/Appointment of local medical specialist	Included	NIL
Connection services	Included	NIL
Delayed departure abroad	Up to \$ 30 for each 5 hours delay with a max. of \$ 180 or cancellation after 24 hours with a max. of \$ 2,500	NIL
Loss of checked baggage	Up to \$ 1,000	NIL
Delay of checked baggage	Up to \$ 750	NIL
Loss of Passport, Driving License, National ID abroad	Real Cost	NIL
Sea & Mountain Search & Rescue	Up to \$ 25,000	NIL
Trip Cancellation	Up to \$ 1,000	NIL
Trip Curtailment	Up to \$ 1,000	NIL
Personal Accident– Death due to accident only (Common Carrier)	Up to \$ 50,000	NIL

ZONE: WORLDWIDE (\$100,000) INDIVIDUAL

Benefits	Limits up to USD	Excess
Emergency Medical expenses or hospitalization incurred abroad	Up to \$ 100,000	\$100
Emergency Medical Evacuation in case of serious illness or accident	Real Cost	NIL
Repatriation in case of serious illness or accident	Real Cost	NIL
Repatriation of Mortal remains	Real Cost	NIL
Emergency Dental Care expenses	Up to \$ 600	\$ 60
Compassionate visit	Return economy ticket + daily allowance of \$ 80 to a max. period of 10 days	NIL
Repatriation of a minor child left alone after the Contributor hospitalization for a period greater than 48 hours	1 airline (economy class) or rail (regular class) ticket + an attendant, if necessary	NIL
Flight cancellation	Up to \$ 150	6 hours
24 hours assistance services	Included	NIL
Delivery of medicines	Included	NIL
Relay of urgent messages	Included	NIL
Long distance medical information service	Included	NIL
Medical referral/Appointment of local medical specialist	Included	NIL
Connection services	Included	NIL
Catastrophe	Up to \$ 750	NIL
Legal expenses	Up to \$ 1,500	NIL
Advance of Bail Bond	Up to \$ 2,500	NIL
Loss of checked baggage	Up to \$ 600 per person / claim	\$ 25
Delay of checked baggage	Up to \$ 250	12 hours
Trip Cancellation (up to 70 years)	Up to \$ 1,000	\$ 75
Trip Curtailment (up to 70 years)	Up to \$ 300	\$ 75
Loss of Passport	Up to \$ 200	NIL
Terrorism (up to 62 days only) (up to 70 years) (excluding NBC**)	Up to \$ 2,500	NIL
Sea and Mountain search & rescue	Up to \$ 20,000	NIL
Personal Accident – Death due to Accident (Common Carrier)	Up to \$ 10,000	NIL
Personal Liability	Up to \$ 5,000	\$ 200
Winter Sports	Up to \$ 5,000	NIL

EXCESS FOR CONTRIBUTOR PERSONS ACCORDING TO AGE FOR ALL PLANS :

35 days to 70 years	\$100
71 years to 75 years	\$200
76 years to 80 years	\$1,000
81 years to 85 years	\$2,000

COVID-19 medical stabilization and medical expenses only, up to 30,000 Euro