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A. GENERAL INFORMATION

THE POLICY

This Policy Wording includes important information about **Your** insurance cover and the exclusions that may apply. It must be read in conjunction with **Your** other policy documentation, such as **Your** Policy Confirmation Letter, Schedule and endorsements

In return for the payment of the premium, **We** agree to insure **You** in accordance with the terms and conditions of **Your** policy documentation. Please take the time to read **your** policy documentation. If **you** have any questions, or if there is anything that **you** do not understand, please contact **your** insurance agent or broker who can assist **you** further.

WORDS OR EXPRESSIONS

Certain words and expressions have a specific meaning where they are used in this Policy Wording. These words and expressions are highlighted in bold and their meaning is explained in the 'definitions' section of this document. Throughout this policy wording:

- the singular includes the plural and vice versa
- the male gender includes the female gender
- person includes a body corporate

THE INSURER

This insurance is underwritten by Almaseer Insurance Company, registered in Iraq under Company registration number 01-78939 **Our** registered office is Almaseer Insurance Company, Al Ma'mon Street, Baghdad, Iraq.

Almaseer Insurance Company are authorised, licensed and regulated by the Iraq Diwan a division of the Iraqi Department of Finance. **You** can if so required contact Almaseer Insurance Company who will be happy to supply **you** with a copy of their license (a small administration charge may be made for this)

All premiums collected and funds to meet claims are held by and handled by an independent third party administrator, ES Risks Ltd based in the United Kingdom who are regulated by the FCA and Lloyds of London.

GOVERNING LAW

Unless **You** and **We** both agree otherwise, the law which applies to this insurance is the law of England and Wales. Any legal proceedings between **You** and the **Us** in connection with this contract will take place in the courts of England and Wales.

LANGUAGE APPLICABLE TO CONTRACT

This contract, all accompanying documents and all communication about it will be in English.

BEFORE SUBMITTING A CLAIM

Check your policy **Schedule**, confirmation of cover letter and wording for the full cover and limits that apply to your selected

policy. Pay special attention to the exclusions specific to the section(s) under which you are claiming and **GENERAL EXCLUSIONS APPLYING TO THE WHOLE POLICY, PRE-EXISTING MEDICAL CONDITIONS COVERED BY THE POLICY** and the **COVERED ACTIVITIES LIST** found on pages 15,16 and 17 respectively.

DISCLOSURE OF INFORMATION

We take a robust approach to fraud prevention. If any claim under this insurance is fraudulent or intended to mislead, or if any misleading or fraudulent means are used by **You** or anyone acting on **Your** behalf to obtain benefit under this insurance, **Your** right to any benefit will end, **Your** cover will be cancelled and **We** will be entitled to recover any benefit(s) paid and costs incurred as a result of any such fraudulent or misleading claim. **We** may also inform the police.

NOTIFICATION OF CHANGES

You must notify **Your** insurance agent or broker immediately or as soon as is reasonably possible, of any changes to the information provided when **You** applied for or renewed this insurance. It may affect the cover provided, or result in the cancellation of **Your** insurance, if **You** fail to do this.

DATA PROTECTION

We will only use the information **You** provide to administer **Your** policy and handle any claims. **We** may pass **Your** information to other parties who act on **Our** behalf for these activities both inside and outside of the European Economic Area ("EEA"). **We** may also share **Your** information with other insurers, regulatory bodies, fraud prevention agencies or other parties as permitted or required by law.

We will take reasonable steps to ensure that **Your** data is always protected in accordance with the EEA standards and **We** will take reasonable steps to make sure the information held is accurate and only used and kept for as long as necessary.

You have the right to access or have corrected the personal data that we hold about **You**. **You** can do this by sending a written request to. Almaseer Insurance Company, Al Ma'mon Street, Baghdad, Iraq or by emailing info@al-maseer.com **You** may be charged a fee.

Calls may be recorded for training and monitoring purposes.

SANCTIONS

We will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

This insurance is a legally binding contract between **You** and **Us**. It does not give, or intend to give, rights to anyone else. Only **You** or **Us** can enforce the terms of this contract.

B. SCHEDULE OF COVER					
The following Policy Schedule is only a summary of the main cover limits and excesses for the Option you have. You should read the rest of this policy for the full terms and conditions. And for limits and excesses that apply to the subsections of this policy					
No	Policy Section	Policy Section			
		Excess	Silver	Gold	Platinum
1	Medical Expenses: - Medical expenses including repatriation Hostile Territories - Medical expenses including repatriation All Other Territories - Follow home extension - Limit - Travel Expenses Any one claim - Any one Close Relative - Dental expenses following injury	USD100	USD 50,000 USD 250,000 30 consecutive days USD2,500 USD1,500 USD300	USD 150,000 USD 500,000 60 consecutive days USD5,000 USD2,500 USD500	USD 250,000 USD 1,000,000 90 consecutive days USD10,000 USD5,000 USD750
2	Personal Accident: - Item 1 Death - Item 2 Loss of one limb - Item 3 Loss of two or more limbs - Item 4 Loss of sight in one eye - Item 5 Loss of sight in both eyes - Item 6 Loss of sight in one eye and loss of one limb - Item 7 Permanent total disablement as defined in the policy The Maximum amount payable under sections 1 to 7 will not exceed The Maximum benefit payable under sections 1 to 7 for Insured Persons under the age of 16 will not exceed For Travellers over 70 only Section 1 applies with benefit not to exceed	No Excess Applies to this Section	USD25,000 USD25,000 USD25,000 USD25,000 USD25,000 USD25,000 USD25,000 USD25,000 USD25,000 USD5,000 USD5,000	USD75,000 USD75,000 USD75,000 USD75,000 USD75,000 USD75,000 USD75,000 USD75,000 USD75,000 USD10,000 USD10,000	USD100,000 USD100,000 USD100,000 USD100,000 USD100,000 USD100,000 USD100,000 USD100,000 USD100,000 USD15,000 USD15,000
3	Natural & Political Risks Repatriation: - Evacuation, Repatriation, and Hibernation costs	USD1,000	USD25,000	USD50,000	USD75,000
4	Responsive Disaster Recovery (R.D.R.): - Limit in respect of an Insured Event as defined in the policy - Consultancy Expenses - Extra expense	No Excess Applies to this Section	USD25,000 USD5,000	USD50,000 USD15,000	USD100,000 USD25,000
5	Travel: - 5.1 Cancellation and Curtailment - Cancelled Conference fees - 5.2 Missed departure and delay - Part 1 1. Reserved travel connection– Insured Person travel from Country of Domicile 2. Insured Person to reach pre-booked accommodation outside Country of Domicile 3. Reserved travel connection– Insured Person travel to Country of Domicile - Part 2 1. First 12 hrs Subsequent 12 hr periods Total for Part 2.1 2. Unrecoverable contractual payments following Cancellation of trip following delay or interruption exceeding 24 consecutive hours - 5.3 Personal Liability - 5.4 Hospital Benefit - 5.5 Personal Baggage, Clothing, Effects and Money - Limit any one article, pair or set of articles - Limit in total for valuables - Limit in total for photographic equipment - Money Limit for cash For any of other form of defined money	USD100	USD3,000 USD1,500 USD500 USD500 USD250 USD40 USD20 USD200 USD1,500 USD250,000 USD1,500 USD3,500 USD500 USD400 USD600 USD1,000 USD1,000	USD3,000 USD1,500 USD1,000 USD1,000 USD500 USD40 USD20 USD200 USD2,500 USD1,000,000 USD1,500 USD5,000 USD500 USD400 USD600 USD1,500 USD1,500	USD3,000 USD1,500 USD1,500 USD1,500 USD750 USD40 USD20 USD200 USD3,500 USD2,000,000 USD1,500 USD7,500 USD500 USD400 USD600 USD2,000 USD2,000

A. MAKING A CLAIM

Cover in Respect of Policy Sections 1,3 & 4 involving potential / actual Emergency Medical Inpatient, Political and Natural Catastrophe Repatriation and Responsive Disaster Recovery claims

You and Insured Persons should use the services of the following named assistance company to the full for all emergency matters relating to sections 1,3 & 4, involving, in-patient hospital treatment and possible evacuation/repatriation. The assistance company will be solely responsible for all decisions on the most suitable practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of said assistance company:



FocusPoint International, Inc.
24/7 Crisis Response Centre Hotline
Tel: +1 619 717 8549
Email: crc@wwfocus.com

In the event of an **Insured Person** requiring in-patient hospital treatment and/or evacuation/repatriation, **it is imperative that FocusPoint International is contacted and authorisation obtained prior to such treatment and/or evacuation or repatriation taking place.**

FocusPoint International must be informed that this Contract covers the person concerned and the following details must be provided:

1. Name of Insured(s)
2. Call back number
3. Other identifying information (passport, visa, etc.)
4. The Policy Number
5. Location of Insured(s)
6. Nature of the incident -
7. Is immediate medical attention required
8. Are translation (interpreter) services required
9. Name, address and phone number of medical facility (if applicable)
10. Name and phone number of treating physician (if applicable)
11. Names and phone numbers of anyone other than insured(s) that should be notified
12. Assistance Request

Failure to contact FocusPoint International to obtain authorisation may prejudice **Your** claim and could mean that some or all of the costs involved may not be paid. **You** and the **Insured Person** should not attempt to find **Your** own solution and then expect full reimbursement from the **Us** without prior approval first having been obtained from FocusPoint International.

If liability cannot be established at the outset of an emergency it

is agreed that the first named **Insured Person** will guarantee payment until such time that liability can be accepted by **Us**.

Under **sub-section 5.3 Personal Liability** - An **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **Our** written consent, all correspondence received from any third party or their legal representative should be forwarded to the email address below unanswered immediately

Your Confirmation of Cover letter contains details of how to access the free FocusPoint International Travel Risk Portal (TRP) and **we** strongly recommend that **you** do so. The TRP gives **you** 24/7 access to destination-based health, safety and security information; country risk ratings; real time breaking alerts; visa and vaccination information; global warnings concerning disease outbreaks; global warnings for extreme weather; country specific currency information; local emergency telephone numbers by country; international dialing codes; vetted legal and medical resources by country; and important travel safety tips.

The Assistance services provided by FocusPoint International are:

Access to the FocusPoint International Control Op's Room Service Emergency telephone lines manned 24 hours a day, 365 days a year by multilingual assistance coordinators, experienced not only in the procedures of hospitals and clinics worldwide, but in the far wider field of Political & Natural Catastrophe Repatriation and Responsive Disaster Recovery.

Further access to vetted Specialist Medical and Responsive Disaster Specialists Globally a dynamic network of trusted partners ranging from Aviation (fixed wing & rotary), Fleet (land transport), Maritime, Hospitals, Clinics, Dentists, Diplomatic ties, Kidnap & Ransom, Security, Coach companies, Taxis and more, all pre-vetted meaning far faster reaction times.

Medical Staff A highly qualified team of Medical Consultants and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.

Direct Billing Where appropriate, FocusPoint International will arrange direct billing with hospitals and clinics worldwide, relieving an Insured Person of the need to use their own cash or credit card.

Repatriation by air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an Insured Person to Hospital or home address whenever necessary.

For claims relating to Sections 4 & 5 of the Insurance Policy Please follow the instructions below sending the claim form to claims@al-maseer.com :

Section 4. Personal Accident - You or Your representative is to contact Almaseer as soon as practicable but within 14 days of the incident giving rise to a Personal Accident claim being reported

Section 5. Travel - For cover under subsections 1 to 7 within 14 days of **your** return to **your country of domicile** download and complete

the relevant claim form from our website. A scanned copy of the claim form along with scanned copies of the any other relevant information requested must be sent within the 14 day period to claims@al-maseer.com Please note that we may require **you** to forward a hard copy of the information including receipts and any police or other report to **Our** representatives when requested.

B. SECTIONS

SECTION 1 EMERGENCY MEDICAL EXPENSE

NOTE: Where Travel includes travel to a Hostile Territory the **Medical Expenses Hostile Territory** limit shown in the schedule applies to ALL Territories visited as part of the Trip

We will pay, up to the amount shown in the **Schedule, Emergency Medical Expenses** incurred by an **Insured Person** as a result of an **Accident or Illness**. We will also pay for **Travel Expenses** incurred by a **Close Relative** of an **Insured Person** if the **Insured Person** is hospitalised outside of their **Country of Domicile** and the presence of a **Close Relative** is deemed necessary by a **Medical Practitioner**.

Follow home extension:

We will continue to reimburse **You** on behalf of the **Insured Person** in respect of expenses incurred following an **Insured Person's** repatriation, up to the period in the schedule from the date of arrival in their **Country of Domicile**. Expenses so incurred shall be:

1. For the continuation of treatment received for a **Bodily Injury** that was sustained or for a condition that manifested itself whilst the **Insured Person** was outside of their **Country of Domicile**, and where the **Insured Person's** repatriation was directed and effected by the **Emergency Assistance Company**.
2. Limited to the customary charges for accommodation and board, cost of treatment and fees in respect of consultants and doctors, nursing fees and charges, drugs and dressings prescribed and administered by such **Medical Practitioners** and, where appropriate, can include hospital, or such other appropriate medical facility, out-patient treatment and transportation by licensed motor vehicle to and from such hospital, or such other appropriate medical facility, in order for the **Insured Person** to receive treatment.

The **Emergency Assistance Company** will be responsible for all decisions on the most suitable, practical and reasonable solution to any problem, and for which hospital, or such other appropriate medical facility, is to be used. You or the Insured Person should not attempt to find a solution without obtaining prior authorisation from the Emergency Assistance Company.

Expenses will not be reimbursed where provision for such expenses is provided by or would, but for the existence of this **follow home extension**, be provided by any other existing similar insurance or scheme in **Your** name or that of the **Insured Person**.

The amount provided by this **follow home extension** is within the amount shown in the **Schedule** as the sum insured for section 2 and not in addition.

Definitions applicable to this section

1. "EMERGENCY MEDICAL EXPENSES" means expenses in respect of medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, manipulative, massage, therapeutic, X-ray or nursing treatment including the cost of medical supplies, ambulance hire and/or the cost of transport to any hospital or place of treatment. "TRAVEL EXPENSES" means accommodation and travel costs of an **Insured Person's** Close Relatives where the **Insured Person** is hospitalised. In respect of hospitalisation in the **Insured Person's Country of Domicile**, this section shall only pay where the hospital concerned is 50 miles or more from the location of the **Insured Person's Close Relative**.
2. In respect of hospitalisation outside of the **Insured Person's Country of Domicile** for a period of 7 days or more and which is not of a life-threatening nature, the sub-limits shall apply in respect of one claim; and any one **Close Relative** as defined in the schedule for the level of cover selected.
3. "Close relative" means spouse, fiancé(e), parent, parent-in-law, brother, sister, sister-in-law, brother-in-law, son or daughter.

Conditions applicable to this section

1. **Emergency Medical Expenses** must be incurred within 12 months of **Bodily Injury** or an **Illness** manifesting itself;
2. There shall be no payment hereunder for the first USD 100 of each and every claim.
3. Notice must be given to **Us** of any **Bodily Injury** or **Illness** which may cause a claim to be made under this section and the **Insured Person** must place themselves under the care of a **Medical Practitioner** as early as possible.
4. The **Insured Person** must allow themselves to be examined by a medical advisor appointed by **Us** as often as **We** may deem necessary.

Exclusions applicable to this section

We will not pay any **Emergency Medical Expense** claims for:

1. the first USD 100 of each and every claim.
2. Rest cures, sanatorial or custodial care or periods of quarantine or isolation.
3. Cosmetic or plastic surgery unless necessitated by **Bodily Injury** sustained during the **Period of Insurance** shown in the **Schedule**.
4. General health examination and examinations for check up purposes not incidental to or necessary to diagnose **Illness** or **Bodily Injury** sustained during the **Period of Insurance** shown in the **Schedule**.
5. For pregnancy childbirth or miscarriage or any disorder of the reproductive system
6. Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the 24 hour emergency medical service can be delayed reasonably until an **insured person's** return to his/her home country.
7. Expenses incurred as a result of a tropical disease where an **insured person** has not had the recommended inoculations and/or taken the recommended medication
8. Any expenses incurred after the date on which **we** exercise **our** rights under this section to move an **insured person** from one hospital to another and/or arrange for an **insured person's** repatriation but he/she decides not to be moved or repatriated.
9. Incurred in the **Insured Person's Country of Domicile** other than in respect of the **follow home extension**.
10. Incurred more than 12 months after the date the first expense was incurred or any continuing expenses incurred after the **Insured Person** is fit to travel to their **Country of Domicile** other than in respect of the **follow home extension**.
11. Dental expenses except those arising directly from **Bodily Injury** sustained during the **Period of Insurance** which are covered up to the limit shown in the schedule for the Option chosen for each **Insured Person** each and every claim.
12. Any expenses which are not medically necessary in the course of treating an **insured person's bodily injury**, illness or disease.

SECTION 2 PERSONAL ACCIDENT

We will pay the benefit shown in the **Schedule** if the **Insured Person** suffers **Bodily Injury** on an insured **Trip** during the **Period of Insurance** which results in the **Insured Person's**:

1. Death.
2. Loss of one limb.
3. Loss of two or more limbs.
4. Loss of sight in one eye.
5. Loss of sight in both eyes.
6. Loss of sight in one eye and loss of one limb.
7. Permanent total disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s)).

Conditions applicable to sub-section 1.1

1. If the benefit for death is not covered and an **Accident** results in the **Insured Person's** death within twelve (12) months following the date of the **Accident**, then no claim will be payable, other than for **Temporary Total Disablement** for any applicable period prior to death.
2. If the benefit for death is covered and an **Accident** results in the **Insured Person's** death within twelve (12) months following the date of the **Accident** and prior to the definite settlement of the benefit for disablement provided for under items 2 to 7 above, the only benefit payable will be item 1 above.
3. Any benefit for **Permanent Total Disablement** will not

become payable before the expiry of twelve (12) months following the date of onset of disability arising from a **Bodily Injury**.

3. If the benefit for death is covered, this benefit will also be payable in the event of the **Insured Person's** disappearance. We will only provide this benefit if:
 - a) the **Insured Person's** body is not found within twelve (12) months of their disappearance, and sufficient evidence is produced, that leads us inevitably to the conclusion that the **Insured Person** has sustained **Bodily Injury** and that such injury has caused the **Insured Person's** death; and
 - b) the person or persons to whom such sum is paid will sign an undertaking to refund such sum to **Us** if the **Insured Person** is subsequently found to be alive.

Definitions applicable to this section

1. **PERMANENT TOTAL DISABLEMENT** means disablement which entirely prevents the **Insured Person** from attending to their normal occupation and which lasts twelve consecutive months and at the end of that period is beyond hope of improvement.
2. **LOSS OF A LIMB** means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent and irrecoverable

- total loss of use of hand, arm or leg.
3. **Benefit Period** means the number of consecutive weeks shown in the **Schedule of Benefits** for which **Temporary Total Disablement** benefit is paid.
 4. **Elimination Period** means the number of consecutive days shown in the **Schedule of Benefits** after the date on which the **Insured Person** first became disabled which must expire before any benefit for **Temporary Total Disablement** is paid.

SECTION 3 POLITICAL AND NATURAL DISASTER EVACUATION

We will pay, up to the amount shown in the **Schedule**, Evacuation and/or Repatriation costs, the additional Expenses due to such Evacuation and/or Repatriation or Hibernation costs incurred by the **Insured Person**.

Insured Event

1. A **Government Authority** issuing travel advice for a **Host Country** recommending that certain categories of person which includes an **Insured Person** should leave that **Host Country** immediately; or
2. The recognised government in the **Host Country**:
 - a) Declares a state of emergency necessitating immediate evacuation of people which includes an **Insured Person** or
 - b) Formally recommends or instructs that an **Insured Person** should leave the **Host Country** for their own safety or
 - c) Seizes, confiscates or expropriates the Client's or **Insured Person's** property, plant or equipment or
 - d) In writing, expels an **Insured Person** or declares an **Insured Person** "persona non grata".
3. Natural Disaster within the **Host Country**
4. The political or military events in a **Host Country** represent either an escalating or imminent threat to an **Insured Person's** safety as determined by the **Crisis Management Centre** in accordance with the **Government Authority** and/or the appropriate authorities of an **Insured Person's Country of Domicile**.

Definitions applicable to sub-section 3.7

"Evacuation and/or Repatriation" means the costs incurred by **You** for the emergency evacuation and/or repatriation of an **Insured Person** within thirty (30) days of an **Insured Event** to the nearest place of safety or their **Country of Domicile**.

If the **Insured person** is in imminent peril, cover will apply to the emergency evacuation and/or repatriation of the **Insured Person** by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

"Expenses" means the reasonable and necessary costs of accommodation, food, transportation and any other reasonable and necessary expenses deemed appropriate.

"Government Authority" means the appropriate government entity, department, office or embassy, where the Client's head offices are located, that is responsible for foreign affairs.

"Hibernation" means the additional costs of increased security and relocation if an **Insured Event** has occurred and at the sole discretion of the **Crisis Management Centre** an **Insured Person** is allowed to remain in a **Host Country**, in either their current location or relocate to a site chosen by the **Crisis Management Centre** for up to a period of fourteen (14) days from the time the **Insured Event** first occurs.

"Host Country" means the country which an **Insured Person** is seconded to.

"Local Nationals" means any person who is under a contract of employment with a Client but who is citizen or national of a **Host Country**.

"Natural Disaster" means an event of natural occurrence including, but not limited to earthquake, volcanic eruption, tsunami, snow, rain, hail, lightning, flood, wind, windborne dust or sand, wildfire, or similar event, that results in widespread and severe damage such that the recognised government of the **Host Country** issues an official disaster declaration that determines the area to be **Uninhabitable**.

In no event shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

"Uninhabitable" means an **Insured Person's Host Country** location is deemed unfit for residence, as determined by the **Crisis Management Centre** in accordance with the **Government Authority** and/or the appropriate authorities of a **Host Country**, due to lack of habitable shelter, food, heat and or drinking water and no suitable accessible alternative housing being available within fifty (50) miles of the **Insured Person's** location.

Conditions applicable to sub-section 3.7

1. **You** and the **Insured Person** must follow the advice of the **Crisis Management Centre** at all times.
2. If the **Crisis Management Centre** reasonably recommends **Evacuation, Repatriation** or **Hibernation** and **You** or **Insured Person** fail to follow such recommendations then **Our** liability under this policy will cease immediately.
3. The **Crisis Management Centre** must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the **Crisis Management Centre** is not contacted as soon as is reasonably possible then

- Our** liability to pay any subsequent claim under this section will cease.
4. **You** and the **Insured Person** must provide the Crisis Management Centre (and **Us** where necessary) with all the assistance and information requested in a timely manner.
 5. Where **You** or an **Insured Person** is entitled to any refund on unused tickets or returnable deposits or advanced payments, **We** will be entitled to deduct these from the value of any claim made.
 6. **You** and the **Insured Person** shall take all reasonable and necessary steps to ensure that the existence of this policy is not made common knowledge.
 7. **You** and the **Insured Person** must not make or attempt to make any arrangements without the prior agreement of the Crisis Management Centre.
 8. **We** may give **You** fourteen (14) days notice of any change to rates under this section if the political or military status in a **Host Country** materially and significantly changes from commencement of the **Period of Insurance**.
 5. An **Insured Person** taking part in any political activity or operations of armed forces, reserve forces or security in nature unless declared to and agreed by **Us**. Any losses incurred for **Local Nationals** unless cover has been agreed by **Underwriters** and the appropriate additional premium has been paid, coverage for **Local Nationals** is restricted to **Natural Disaster Evacuation** only.
 6. Any losses attributable to an alleged violation of the laws of the **Host Country** by **You** or an **Insured Person**.
 7. The failure of **You** or an **Insured Person** to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the **Host Country**.
 8. Accommodation, **Evacuation and/or Repatriation** or **Hibernation** costs incurred more than thirty (30) days after an **Insured Event**.
 9. Any losses attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.

Exclusions applicable to sub-section 3.7

We will not provide cover for:

1. Any losses incurred by **You** or an **Insured Person** by failing to follow the advice of the Crisis Management Centre.
2. Any valid claim costs that have been increased by **You** or an **Insured Person** by failing to follow the advice of the Crisis Management Centre.
3. **You** or an **Insured Person** failing to reasonably prove that there is any threat (whether escalating, imminent or otherwise) to an **Insured Person's** safety.
4. Any losses incurred in a **Host Country** where a **Government Authority** and/or the appropriate authorities of an **Insured Person's Country of Domicile** advise against travelling whatsoever to such a **Host Country** at least seven (7) days prior to the commencement of a **Trip** and remains in force at the time an **Insured Person** departs for such a **Trip**.
10. **You** or an **Insured Person** failing to honour any contractual obligation bond or specific performance condition in a license.
11. The **Insured Person** being in their **Country of Domicile** or a country in which they hold a valid passport.
12. **You** or an **Insured Person** at the commencement of this **Period of Insurance** having prior knowledge of or had received information of any specific matter, fact or circumstance which could lead to an **Insured Event**.

SECTION 4 RESPONSIVE DISASTER RECOVERY (R.D.R.)

We will pay for **Crisis Response Consultant** costs, up to the limit of liability stated in the **Schedule**, for any one **Crisis Event** incurred during the **Period of Insurance**, for managing a **Crisis Event** first commencing during the **Period of Insurance** which directly involves an **Insured Person**.

We will pay in addition for any **Extra Expenses**, up to the limit of liability stated in the **Schedule**, for any one **Crisis Event** incurred during the **Period of Insurance**, for managing a **Crisis Event** first commencing during the **Period of Insurance** which directly involves an **Insured Person**.

Insured Losses

The following insured losses are covered under this section, subject to the conditions and exclusions of this section and incurred as a result of a **Crisis Event**:

All reasonable and necessary fees and expenses charged by the **Crisis Response Consultant** that are necessarily incurred directly and solely as the result of the management of a potential, actual or threatened **Crisis Event**:

Reasonable Extra Expenses as pre-approved by **Crisis Response Consultants** incurred by the **Insured Person** that are necessarily incurred directly and solely as the result of the management of a potential, actual or threatened **Crisis Event**, including but not limited to:

- Emergency evacuation costs
- Relocation travel and accommodation
- Independent interpreter fees and expenses
- Development of a search protocol
- Deployment of temporary security manager/coordinator or close escort resource

All costs incurred by the **Insured Person** and the **Crisis Response Consultants** will be justifiable and of reasonable nature.

Definitions applicable to this section

"Crisis Event" means any unstable and dangerous situation which has directly caused or has the potential to cause serious bodily harm or death to an **Insured Person**, with little or no warning, as listed below;

- Political Threat / upheaval including war, riot, rebellion, revolution, invasion
- Wrongful Detention / Kidnapping / Blackmail / Extortion
- Violent Crime / malicious attack
- Natural disasters
- Act of Terrorism
- Civil commotion
- Bomb explosion
- Child abduction
- Disappearance
- Hijack

"Crisis Response Consultant" means the independent consultants previously approved by **Us** and appointed to **Our** panel for assisting the **Insured Person** in connection with a **Crisis Event**.

"Extra Expenses" means pre-approved expenses incurred by the **Insured Person** that are necessarily incurred directly and solely as the result of the management of a potential, actual or threatened **Crisis Event**.

"Insured Person" means any person or persons named or specified in the Schedule, and his or her Eligible Spouse and Eligible Dependent Children. An Eligible Spouse is the **Insured Person's** legal spouse or legal domestic partner or civil union partner. Eligible Dependent Children include the **Insured Person's** unmarried children over fourteen (14) days and under nineteen (19) years of age.

"Period of Travel" means from the time the **Insured Person** leaves his or her home or place of business, whichever the later, for the purpose of travelling outside his or her **Permanent Country of Residence**, to the time the **Insured Person** returns to his or her

home or place of business, whichever the earlier, from door to door not exceeding 90 days in all.

"Permanent Country of Residence" means that country in which the **Insured Person** has his/her principal place of residence and in which country the **Insured Person** has been resident in for at least 6 of the 12 months prior to commencement of a **Period of Travel**.

"Ransom" means Cash and/or marketable goods, Property, monetary instruments, securities or services surrendered or to be surrendered by or on behalf of **You** to meet a Kidnap, Extortion or Hijack demand.

"We/Us/Our" means the Underwriters at Lloyd's who have a share in this insurance.

"You/Your" means any person, company or firm whose application has been accepted by **Us**.

Conditions applicable to this section

The **Insured Person** will exercise due diligence to do all things reasonable and practical to avoid any happening or circumstances covered by this policy and to make all reasonable efforts to mitigate any loss arising as a result of a **Crisis Event**.

Upon discovery of a potential or actual event or incident which may give rise to a **Crisis Event** or any claim for a payment the **Insured Person** shall contact the 24-hour Emergency Crisis Line as soon as practicable.

Where reasonably practical, the **Crisis Response Consultant** must first approve all **Extra Expenses** payments to be made by the **Insured Person**.

The territorial limits of this Section of coverage shall be world-wide, subject to any excluded territories as agreed **Us** and as set forth herein.

In the event of any payment under the policy, **We** will be subrogated to the extent of such payment to all the **Insured Person's** rights of recovery. In such case the **Insured Person** will execute all documents required and will do everything necessary to secure and preserve such rights including the executions of such documents necessary to enable **Us** effectively to bring suit in the name of the **Insured Person**.

The maximum period for the provision of the **Crisis Response Consultant** services covered under this Section is 30 days for each **Crisis Event**.

Neither **Us** nor the **Crisis Response Consultant** shall be held liable for failure or delay in providing Crisis Management Advice due to causes beyond reasonable control; including but not limited to, act of god, fire, flood, war, hostilities, or government action.

This insurance may be cancelled by **You** prior to the effective date of coverage

You must at all times use **Your** best efforts to restrict knowledge of the existence of this insurance.

Exclusions applicable to this section

This section does not include **Insured Losses** arising from or attributable to:

- Violation by **You** or an **Insured Person** of the laws or regulations of the country of which they are a national.
- The failure of **You** or an **Insured Person** properly to procure or maintain immigration, work, residence or similar visas, permits or other documentation.
- A debt, insolvency, commercial failure, the repossession of any property by a title holder or any other financial cause.
- The failure of **You** or an **Insured Person** to honour any contractual obligation or bond or to obey any conditions in a license.
- The payment of any **Ransom**;
- Any **Crisis Response Consultant** fees or expenses, and/or **Extra Expenses** arising out of any fact, circumstance, pre-existing condition, situation, bodily injury, property damage, or imminent injury that **You**, prior to the effective date of coverage, knew, or reasonably should have known, could lead to, cause or result in such **Crisis Response Consultant** fees or expenses, and/or **Extra Expenses**.
- Any Kidnapping or Assault of an **Insured Person** by a relative or as a result of a domestic dispute;
- An **Insured Person** who has had kidnap insurance cancelled or declined in the past;
- Any Wrongful Detention, Kidnapping, Blackmail or Extortion of an **Insured Person** who has suffered these events in the past;
- Any Kidnapping, Blackmail and Extortion, Political Threat, Disappearance or Child Abduction of an **Insured Person** within their permanent **Country of Domicile** or the country within which the **Insured Person** is a citizen;
- Loss arising as a direct result of any situation highlighted by any Government-related body or agency in the country in which the **Insured Person** resides, or where the **Insured Person** has travelled to a specific country or to an area where, prior to his or her **Period of Travel** commencing, the Government body or agency have advised against all but essential travel;
- Notwithstanding anything to the contrary contained herein, this Insurance does not cover loss consequent on:
 - (a) war, whether declared or not, between any of the following countries, namely, China, France, the United Kingdom, the Russian Federation and the United States of America, or
 - (b) war in Europe, whether declared or not, other than:
 - (i) civil war,
 - (ii) any enforcement action by or on behalf of the United Nations,

in which any of the countries stated in (a) above or any armed forces thereof are engaged.

SECTION 5 TRAVEL

We will provide cover for:

1. **Insured persons** under 65 years of age at the commencement of the period of insurance.
2. **Trips** with a destination outside the **Insured Person's Country of Domicile**.
3. **Trips** that do not involve any hazardous activities, unless they have been declared to and agreed by **Us**.
4. **Trips** with a destination within the **Insured Person's Country of Domicile**, provided that such **Trip** involves at least 3 nights accommodation that was booked before the commencement of the **Trip**.
5. **Trips** not exceeding the number of consecutive days stated in the **Schedule**.
6. **Trips** for Holiday and pleasure use only.

Cancellation cover operates from the date that the **Trip** was booked or the **Policy Commencement Date** shown in the **Schedule** (whichever is later) until the commencement of the **Trip** or the expiry date of the **Period of Insurance** (whichever is earlier).

If an **Insured Person** has not returned to their **Country of Domicile** before the scheduled expiry date of a **Trip** for reasons which are beyond their control, cover will remain in force for up to an additional 21 consecutive days at no additional premium.

Definitions applicable to this section

'**ACCOMMODATION AND TRAVEL EXPENSES**' means room only accommodation and a one-way economy ticket per person using the method of transport deemed most appropriate by **Us**.

'**EXCESS AMOUNT**' means the amount, stated in the **Schedule** that the **Insured Person** must contribute towards each and every claim under this section. This is usually deducted from the claim settlement.

'**TRAVEL PARTY**' means friends, relatives, business associates or colleagues who are travelling with the **Insured Person** to the same destination.

'**TRIP**' means the period of travel which begins when an **Insured Person** leaves their home or usual place of employment (whichever is the later) and ends when they return to their home or usual place of employment (whichever is the earlier). It does not include any period of travel between the **Insured Person's** home and their usual place of employment.

The **Trip** must take place within the area of travel shown in the **Schedule** and must begin and end during the Period of Insurance.

If annual multi trip cover is selected any **Trip** not exceeding 45 days in Duration is covered (unless otherwise shown in the **Schedule**). Each **Trip** under annual multi trip cover is a separate insurance, with the terms, definitions, what is not covered and conditions contained in this policy wording applying to each **Trip**. Any **Trip** solely within your **Country of Domicile** is only covered where You have pre-booked at least three nights' accommodation before the commencement of the **Trip**.

Exclusions applicable to this section

We will not provide any cover under any section or sub-section for:

1. Any **Trip** which is booked or commenced by an **Insured Person** against medical advice or after a terminal prognosis has been made.
2. Any **Trip** which is booked for the purpose of obtaining medical treatment.
3. Any expenses arising from pregnancy or childbirth or any associated complications
4. Any part of any **Trip** which is booked or commenced with the knowledge that such **Trip** will exceed the maximum duration limit shown in the **Schedule**, unless disclosed to and agreed by **Us**.
5. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured accident or a change of locks due to lost keys.).

Sub-section 5.1 – Cancellation and Curtailment

We will pay up to the amount shown in the **Schedule**, for any

payments that are contracted to be paid, or any payments that cannot be recovered, for travel, accommodation, and unused pre-booked excursions (including additional Accommodation and Travel Expenses incurred for an **Insured Person** to return to their **Country of Domicile**), should a **Trip** be cancelled before commencement, or curtailed before completion, as a direct result of:

1. The death, accidental Bodily injury, Illness or compulsory quarantine of:
 - a) an **Insured Person**;
 - b) a member of the Travel Party;
 - c) a person with whom an **Insured Person** intends to reside during the Trip; or
 - d) a Close Relative or Business Associate which necessitates the **Insured Person's** presence in their **Country of Domicile**.
2. The summoning to jury service or witness attendance in a court in the **Country of Domicile**, or the unavoidable requirement to be present in the **Country of Domicile** for service in any military or civil emergency, of:
 - a) an **Insured Person**; or
 - b) any member of the **Travel Party**.
3. Major damage or burglary within the 7 days immediately prior to a **Trip** at the home or place of business of:
 - a) an **Insured person**;
 - b) any member of the **Travel Party**; or
 - c) a person with whom an **Insured Person** intends to reside during the **Trip**
4. Adverse weather conditions which make it impossible for an **Insured Person** to travel to the point of departure at commencement of the outward **Trip**.
5. Volcanic ash in the atmosphere which makes it impossible for **Insured Person** to travel on their pre-booked journey on public transport (e.g. aircraft, sea vessel, coach or train.)
6. Loss of conference fees outside your **Country of Domicile** up to USD1,500. any one trip

Exclusions applicable to Sub-section 5.1

We will not provide cover for:

1. Any claims caused by, or contributed to by, a condition or circumstance known to an **Insured Person** at the time of arranging this insurance or booking a **Trip** where such condition or circumstance could have been expected to result in the cancellation or curtailment of a **Trip**.
2. Any claims where an **Insured Person** cannot provide evidence to show that it was necessary to cancel or curtail a **Trip**.
3. An **Insured Person's** unwillingness or refusal to travel.

Sub-section 5.2 - Missed Departure and Delay

Part 1

We will pay:

1. Up to the **Schedule** amount for a reserved travel connection for an **Insured Person** to travel from their **Country of Domicile**;
2. Up to the **Schedule** amount for a **Insured Person** to reach any pre-booked accommodation outside their **Country of Domicile**; or
3. Up to the **Schedule** amount for a reserved travel connection for an **Insured Person** to return to their home or usual place of business in their **Country of Domicile**;

If, at the commencement of or during a **Trip** to or from their **Country of Domicile**, an **Insured Person** arrives at the designated international departure point too late to meet a reserved air, sea, coach or rail journey as a result of the delay or interruption of their journey to that departure point as a result of any one **Insured Event**.

Part 2

We will pay:

1. Up to USD200 if the scheduled public transport (e.g. aircraft, sea vessel, coach or train) on which an **Insured Person** is booked for international travel is delayed as a result of one or more **Insured Events**. This will consist of USD40 for the first 12 hour period of delay and USD20 for each subsequent 12 hour period; and
2. Up to USD1500 for any payments that are contracted to be paid, or any payments that cannot be recovered in respect of travel and accommodation, in the event that an **Insured Person** decides to cancel their **Trip** as a result of a delay or interruption of at least 24 consecutive hours caused by any **Insured Events**

Definitions applicable to sub-section 5.2

'**INSURED EVENTS**' means strike, locked out workers, industrial action, riot or civil commotion, criminal act, fire, avalanche, landslide, earthquake, flood, an accident to or mechanical breakdown of scheduled public transport or adverse weather conditions or volcanic ash which make it impossible for an **Insured Person** to travel on their pre-booked scheduled public transport (e.g. aircraft, sea vessel, coach or train).

Conditions applicable to sub-section 5.2

1. An **Insured Person** can only submit one claim in respect of each loss. For example: if a claim is submitted under Part 1, a second claim cannot be submitted under Part 2 (and vice versa).
2. An **Insured Person** must allow sufficient time for the journey to their departure point to allow them to check-in according to the itinerary.

3. **You** and all **Insured Persons** must comply with the terms and conditions of the travel agent, tour operator or provider of transport.
4. The **Insured Person** must obtain confirmation from the carrier(s) or their handling gents, in writing, of the number of hours of a delay and the reason for a delay.

Exclusions applicable to sub-section 5.2

We will not provide cover for:

1. The **excess** amount.
2. Any claims arising out of any **Insured Events**, if they had already started or been forecast before the **Trip** was booked.

Any claim resulting from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country

3. Any claim if the scheduled public transport operator has offered alternative travel arrangements.
4. Any claims caused by, or contributed to by, a condition or circumstance known to an **Insured Person** at the time of arranging this insurance or booking a **Trip** where such condition or circumstance could reasonably have been expected to result in the cancellation or curtailment of a **Trip**.
6. In respect of Part 2, any claims arising directly or indirectly out of an **Insured person's** failure to check-in according to their carrier's itinerary.

Sub-section 5.3 – Personal Liability

We will pay up to the amount shown in the **Schedule**, for any costs that an **Insured Person** becomes legally liable to pay for any claim or series of claims resulting from bodily injury caused to another party or the accidental loss of, or damage to, third party property.

Conditions applicable to sub-section 5.3

1. An **Insured Person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without **Our** written consent.
2. **We** may take over and conduct the defence of a claim, or seek a prosecution in **Your** name for **Our** own benefit. **We** shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim, and **You** shall, whenever possible, supply all information and offer any assistance required by **Us**.

Exclusions applicable to sub-section 5.3

We will not provide cover for:

1. The **excess** amount.
2. Any claims arising out of accidental bodily injury to any member of an **Insured Person's** family or household or to

any employee.

3. Any claims arising from the loss of, or damage to, property belonging to, or in the care, custody or control of an **Insured Person**, any member of an **Insured Person's** family or household or of an employee.
4. Any claims arising out of the ownership, possession or use of any horse-drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
5. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
6. Any claims arising out of any profession, occupation or business or arising out of a liability assumed under a contract, if such liability would not otherwise have attached.

Sub-section 5.4 – Hospital Benefit

We will pay up to the amount shown in the **Schedule** for each completed 24- hour period, up to USD1,500 in total, if an **Insured Person** suffers **Bodily Injury** or **Illness** which requires in-patient hospital treatment outside of their **Country of Domicile**.

Sub-section 5.5 – Personal Baggage, Clothing, Effects And Money

We will pay up to the amount shown in the **Schedule**, in the event of the loss of, or damage to, personal baggage, clothing, effects and **Money** (including expenses incurred as a result of the loss of **Money**), subject to:

1. A limit of USD500 for any one article, pair or set of articles (e.g. a pair of earrings, golf equipment, mobile phones).
2. A limit of USD400 in total for all **Valuables**.
3. A limit of USD600 in total for all **Photographic Equipment**.
4. The amount shown in the **Schedule** for cash, bank or currency notes and for any other form of **Money**.

Baggage Delay Extension

If personal baggage, clothing or effects are temporarily lost for more than 12 consecutive hours by the carrier, **We** will pay up to USD200 for the purchase of immediate necessities. Such payment will be deducted from the final claim if the loss becomes permanent. Receipts must be provided for any purchases.

Definitions applicable to sub-section 5.5

'MONEY' means:

- (a) Cash, bank or currency notes, travellers cheques, passports, green cards, petrol coupons or travel tickets; and
- (b) Credit cards, charge cards or banker's cards.

In respect of foreign currency and travellers cheques only, cover is effective from the time of collection from a bank or travel agent or from three days prior to commencement of a **Trip**, whichever is later, and ends two days after the completion of a **Trip** or at the time of conversion or encashment, whichever is earlier.

In respect of credit, charge or banker's cards, cover is effective only if loss has resulted in fraudulent use.

'PHOTOGRAPHIC EQUIPMENT' means cameras, camcorders and any accessories.

'VALUABLES' means spectacles, sunglasses, contact or corneal lenses, watches, furs, jewellery, precious metals and video, audio and computer equipment including accessories.

Conditions applicable to sub-section 5.5

An **Insured Person** shall, in the event of any loss or damage, take all possible steps to make a recovery.

Exclusions applicable to sub-section 5.5

We will not provide cover for:

- 1 The **excess** amount,
- 2 Any claims due to moths, vermin, wear and tear and gradual deterioration, or **Money** shortages due to error, omission or depreciation in value are excluded.
- 3 Any claim for **Money** unless the loss is reported to the police within 24 hours of discovery and a police statement obtained.
- 4 Any claims arising from confiscation or detention by customs or any other authority.
- 5 Any claims in respect of property that is more specifically insured elsewhere.
- 6 Any loss or damage that occurs whilst in the custody of a carrier, unless it is reported to the carrier within 24 hours and a report obtained. **We** will not pay any claims whatsoever in respect of the loss of, or damage to, **Valuables, Photographic Equipment** or **Money** whilst in the custody of a carrier
- 7 Any loss or damage whilst left **Unattended**, unless in a locked hotel room, safe, apartment or holiday residence.
- 8 Any claims arising out of electrical and/or mechanical breakdown.
- 9 Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, unless an **Insured Person** has reported the loss of the card to the issuing bank or company and complied with the terms and conditions under which the card was issued. **We** will not pay for any loss that is covered by any guarantee provided by the issuing bank or company.

C. DEFINITIONS APPLICABLE TO ALL SECTIONS

In this Policy:

1. **"ACCIDENT"** means a sudden, unexpected, unusual, external, specific event which occurs at an identifiable time and place during the **Period of Insurance**.

Accident shall be deemed to include **Bodily Injury** caused during the performance of the **Insured Persons'** required duties in compliance with their contract of employment.

Accident shall also include disappearance. If the **Insured Person** is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to **Us** that leads **Us** inevitably to the conclusion that the **Insured Person** has sustained **Bodily Injury** and that such injury has caused the **Insured Person's** death, **We** shall forthwith pay any death benefit, where applicable, under this policy, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to **Us** if the **Insured Person** is subsequently found to be living.
2. **"BODILY INJURY"** means identifiable physical injury which
 - (a) is sustained by the **Insured Person** during the **Period of Insurance**;
 - (b) is caused by an **Accident** (including exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling); and
 - (c) solely and independently of any other cause, except **illness** directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the **Insured Person** or results in **You** incurring **Medical Expenses** in the treatment of such
 - (d) **Bodily Injury** within twelve months from the date of the **Accident**.
3. **"COUNTRY OF DOMICILE"** means the country in which the **Insured Person** is normally residing for work and/or lifestyle purposes.
4. **"ILLNESS"** means sickness or disease of the **Insured Person**, the symptoms of which first appear during the **Period of Insurance** and which solely and independently of any other cause results in the **Insured Person's** total disablement within twelve consecutive months after the symptoms first appear.
5. **"INSURED PERSON"** means each person named in the **Schedule**.
6. **"MEDICAL PRACTITIONER"** means a registered, qualified, practicing member of the medical profession, who is not related to **You** or the **Insured Person**.
7. **"PERIOD OF INSURANCE"** means
 - a) If annual multi trip cover is selected; the period for which **we** have accepted the premium as stated in the **schedule**. During this period any **trip** not exceeding 45 days (or as otherwise shown in the **schedule**) is covered. Under these policies section 5.1 Cancellation cover will be operative from the issue date stated in the **schedule** or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **Trip**.
 - b) If single **Trip** cover is selected; the period of the **Trip** and terminating on its completion, but not in any case exceeding the period shown in the **schedule**. Under these policies section 5.1 Cancellation cover will be operative from the time **You** pay the premium and we issue the **schedule**. All other sections only apply for events occurring during an insured **trip**.
8. **"SCHEDULE"** means the section of this document which shows the name of the Insured, the **Period of Insurance**, **Insured Persons** and Schedule of Benefits.
9. **"TERRORIST ACTIVITY"** means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence) and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments.
10. **"We / Us / Our"** means the Underwriters at Lloyd's who have a share in this insurance.
11. **"You / Your"** means the insured shown on the **Schedule**.

D. CONDITIONS APPLICABLE TO ALL SECTIONS

Other Insurance

If, at the time of a valid claim under this policy there is another insurance policy in force which covers **You** or the **insured person** for the same loss or expense, **We** may seek a recovery of some or all of **our** costs from the other insurer. **You** and/or other **insured persons** must give **Us** any help or information **We** may need to assist **Us** with **Our** loss recoveries.

Precautions

At all times all **insured persons** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard their property from loss or damage and to recover property lost or stolen.

For Travellers to the USA - Affordable Care Act

This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and **We** do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **Your** Legal Advisor or tax professional to determine if ACA's requirements are applicable to **You**.

E. EXCLUSIONS APPLICABLE TO ALL SECTIONS

This insurance does not cover claims in any way caused or contributed to by:

1. War, whether war be declared or not, hostilities or any act of war or civil war when the **You** or the **Insured Person** is taking an active part therein;
2. **Terrorist Activity** when **You** or **Insured Person** is taking an active part therein;
3. Actual or threatened malicious use of pathogens poisonous biological or chemical materials;
4. Nuclear reaction, nuclear radiation or radioactive contamination;
5. The **Insured Person** engaging or taking part in armed forces service or operations; other than as trained for the operation undertaken in accordance with their contract of employment;
6. The **Insured Person** engaging in flying of any kind other than as a passenger;
7. The **Insured Person's** deliberate exposure to exceptional danger (except in an attempt to save human life) other than as trained for the operation undertaken in accordance with their contract of employment; the **Insured Person's** own criminal act
8. Notwithstanding any provision to the contrary within this Policy or any endorsement attached to it, this policy excludes any Cyber Loss. If **We** allege that by reason of this exclusion any Cyber Loss sustained by **You** is not covered by the Policy then the burden of proving the contrary shall be upon **You**.
9. The **Insured Person's** suicide or attempted suicide or intentional self-injury or the **Insured Person** being in a state of insanity.
10. Venereal Disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immune-deficiency Virus (HIV) howsoever these have been acquired or may be named;
11. The **Insured Person** being intoxicated by alcohol or drugs;
12. Pregnancy, childbirth. Miscarriage or any disorder of the reproductive system.
13. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.
14. A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body); soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body);
15. b. to by, resulting from, arising out of or in connection with any Cyber Act.
16. c. Cyber Act means an unauthorised or malicious act or series of related unauthorised or malicious acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System or any data by any person or group(s) of persons
17. d. Computer System means any computer, hardware, software, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility

Definitions

- a. Cyber Loss means any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed

15. Any Medical condition for which the Insured has sought Medical Treatment within the last 24 months unless cover is granted under Page 17 Item **B PRE EXISTING MEDICAL CONDITIONS COVERED BY THE POLICY** and the condition has been declared at the time of making the application for Insurance cover.
16. Any claims resulting from an **Insured Person** being engaged in, or participating in, any mountaineering or rock climbing
17. Travel to and/or from Syria
- that involves the use of ropes or guides, potholing, all forms of racing other than on foot, professional entertaining, organised sports, flying (other than when travelling by air solely as a passenger) or winter sports or any other activity not provided for under the **COVERED ACTIVITIES LIST**.

A. PRE-EXISTING MEDICAL CONDITIONS COVERED BY THE POLICY

Pre-existing Medical Conditions are defined as;

- | | |
|--|--|
| <p>a) any disability, condition or Illness which originated prior to the effective date of this policy until a period of 12 consecutive months has elapsed during which the Insured Person has neither received nor required any treatment for the said disability, condition or Illness.</p> <p>b) Any respiratory condition (relating to the lungs bleeding), heart condition, Crohn's disease, epilepsy cancer for which you have received treatment (including surgery, test investigations by your doctor or consultant/specialist and prescribed drugs for medication)</p> <p>c) any medical condition for which you are taking prescribed drugs for medication</p> <p>d) any medical condition for which you have received terminal prognosis</p> | <p>e) any medical condition you are aware of that for which you have not had a diagnosis</p> <p>f) any medical condition for which you are on a waiting list for or have knowledge of the need surgery treatment or investigation at a hospital, clinic or nursing home</p> |
|--|--|

This exclusion will not apply in respect of any **pre-existing medical conditions** that an **insured person** has that are included on the following list and if the words in brackets apply to the **insured person** and the condition has remained controlled on medication prescribed by a **medical practitioner** and has not required any specialist treatment within 24 consecutive months.

FOR A PRE-EXISTING MEDICAL CONDITION TON THE LIST BELOW TO BE COVERED IT MUST BE DECLARED WHEN COMPLETING THE APPLICATION FOR INSURANCE – FAILURE TO DECLARE MEANS IT WILL NOT BE COVERED

Acne	ADHD (Attention Deficit Hyperactivity Disorder)
Asthma (providing it was diagnosed before age 50, and the insured person is taking/using no more than 2 different types of medication/inhalers and has not been admitted to hospital in the last year)	Carpal tunnel syndrome
	Corneal graft
Cataracts	Diabetes (providing there have been no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)
Deafness	
Fungal nail infection	Glaucoma
Hay fever	High cholesterol (the inherited form)
High blood pressure (providing the insured person has not suffered from any heart disease, kidney damage, stroke or mini-stroke)	HRT – Hormone Replacement Therapy
	Meniere's disease
	RSI (Repetitive Strain Injury/Tendinitis)
Impetigo	Tinnitus
Migraine (provided the insured person has received a confirmed diagnosis and there are no ongoing investigations)	Under-Active or Over-Active Thyroid
	Any disabilities impairing mobility, vision or mental health provided the insured person is accompanied by an appropriate carer for when any assistance is required
Tendonitis	
Tonsillitis	

A. COVERED ACTIVITIES LIST

The following activities are automatically covered within the policy as standard:

Archaeological Digging	Karting
Banana Boating	Kite surfing
Bungee Jumping	Paintballing/War Games
Camel Riding	Paragliding
Clay Pigeon Shooting	Parascending
Driving any motorised vehicle for which an Insured Person is licensed to drive in his/her Country of Domicile (other than in motor rallies or competitions)	Pony Trekking
	Power Boating (no racing and non-competitive)
	Safari Trekking (must be organised tour)
Elephant Riding/Trekking	Sailing/Yachting (includes amateur racing competitions)
Falconry	Sand Boarding
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft	Sand Dune Surfing/Skiing
	Sand Yachting (no racing)
Glass Bottom Boats/Bubbles	Scuba Diving up to depth of 18 metres. No solo diving
Go Karting (within organisers guidelines)	Shooting/Small Bore Target/Rifle Range Shooting (within organisers guidelines)
Hockey	
Horse Riding (excluding competitions, racing, jumping and hunting)	Speed Sailing (no racing)
	Tall Ship Crewing (no racing)
Hot air Ballooning (organised pleasure rides only)	Water Skiing/Water Ski Jumping
Hovercraft Driving/Passenger	White Water Rafting
Jet Boating (no racing)	Wind Surfing/Sailboarding
Jet Skiing (no racing)	Zorbing/Hydro Zorbing/Sphering

J. CONDITIONS FOR USE OF FOCUSPOINT (CAP™) TRAVEL PORTAL

The following contains general information concerning the use of FocusPoint International's (CAP) Travel Risk Portal.

- The CAP Travel Risk Portal (hereinafter referred to as the "TRP") provides policyholders 24/7 access to a variety of travel related tools and tips; destination based health, safety and security related information; emergency contact details; and information on how to contact FocusPoint for assistance.
- Country risk information and late breaking alerts are comprised from open source data. The TRP does not purport to contain all the information necessary to avoid and / or respond to an actual or perceived threat during a period of travel.
- The TRP provides generic advice, travel tips and contact details for requesting assistance.
- The TRP contains country specific emergency contact details for fire, ambulance and police where available. In an emergency situation requiring immediate medical attention, FocusPoint strongly recommends the policyholder contact local emergency services prior to contacting our 24/7 Assistance Hotline.
- FocusPoint cannot guarantee that country specific emergency numbers will be answered, are still accurate and/or functioning when called.

Improper use of the TRP and FocusPoint International Emergency Assistance Tool:

- If an Emergency Alert is requested via the TRP Tools is triggered, but FocusPoint do not receive a request for assistance from **You**, FocusPoint's costs may at **Our** discretion be charged to **You** on an incurred basis only at FocusPoint's usual hourly rate for their time incurred with logging the call.
- Agreement to contact the holder of the TRP It is for **You** to officially inform FocusPoint of a request for assistance by a phone call or email.
- A request for FocusPoint assistance may be communicated, verbally in line with their policy instruction, to FocusPoint through the initial phone call made via the TRP
- For the avoidance of doubt, the purpose of the TRP is for information transfer only and not for triggering any kind of emergency response. This information consists of the information that the TRP holder entered into the TRP when initially setting it up on their device.