



YOU'RE COVERED  
IN ANY LANGUAGE

P O L I C Y  
D O C U M E N T

Section	Benefits	EUROPE	BASIC	PLUS	ELITE	PLATINUM	Excess
1	Emergency medical						
1A	Emergency medical expenses	75,000	100,000	150,000	200,000	300,000	100
1B	Medical evacuation in case of illness or accident	15,000	15,000	25,000	30,000	50,000	100
1C	Emergency dental care	500	500	600	750	750	50
1D	Daily hospital benefits	50 per day	50 per day	75 per day	75 per day	75 per day	24 hours
		Max 500	Max 500	Max 750	Max 750	Max 750	
1E	Repatriation of family member travelling with insured	2,500	3,000	3,500	4,000	5,000	
1F	Repatriation of mortal remains/ burial expenses	5,000	10,000	15,000	20,000	30,000	
1G	Follow up treatment in Kenya	500	500	750	1,000	2,000	
1H	Travel of one immediate family member	1,500	1,750	2,000	2,500	3,000	
1I	Emergency return home following death of close family member	Covered	Covered	Covered	Covered	Covered	
2	Assistance services: Cash advance, consular referral, emergency accommodation, travel arrangements and transmission of urgent messages	Assistance service	Assistance service	Assistance service	Assistance service	Assistance service	
3	Personal accident	15,000	25,000	30,000	35,000	40,000	
4A	Loss of baggage (students - loss of checked baggage)	1,000	1,000	1,500	2,500	3,500	100
	Single article limit	250	250	250	500	500	
4B	Delay of Check Baggage	500	500	1,000	1,250	1,500	6 hours

5	Travel delay	350	350	500	500	750	6 hours
6	Missed departure	500	500	650	750	1,000	50
7	Loss of passport	200	250	250	300 - including other travel documents	500 - including other travel documents	50
8	Legal assistance	7,500	10,000	10,000	12,500	15,000	
9	Hijack	800	1,000	1,000	1,300	1,500	12 hours
		Per day 100	Per day 100	Per day 100	Per day 100	Per day 100	
10	Trip cancellation and curtailment	1,000	1,500	2,000	2,500	3,500	150
11	Advance bail bond - not applicable to student cover	10,000	10,000	12,500	15,000	20,000	
12	Personal liability	75,000	100,000	150,000	250,000	3,500	150
13	Mugging benefit	No benefit	No benefit	No benefit	50 per day Max. 250	100 per day Max. 500	
14	Special events Cover	No benefit	No benefit	No benefit	500	500	
<b>REMARKS</b>							
1	Winter sports cover at an additional 40% loading						
2	Unused ski pack costs - Max. 500 - applicable to elite and platinum options						
3	Baggage delay - cost of hiring replacement ski equipment - Max USD 300						
4	Golf cover - additional 10% loading on premium - max 1,500. Applicable to elite and platinum options						
5	Terrorism extension included in Medical and PA benefits only						

## IMPORTANT POINTS

This Policy sets out the terms and conditions of a contract of insurance between ICEA LION General Insurance Company Ltd, herein after called 'The Company' and the Insured Person, hereinafter called 'You' and is applicable to Europe, Basic, Comfort, Elite and Platinum options. We have written the Policy in plain English so that You may better understand it. Please read the Policy carefully as this is a legal document.

In consideration of the payment of premium to The Company specified in the Policy Schedule, and subject to the definitions, limitations, exclusions, terms, conditions and general provisions contained or endorsed in this Policy, and on the basis of the truth of the proposal and declaration submitted and statements made by You, The Company will insure You and promise to pay indemnity for loss to the extent provided under this Policy while the Policy is still in force. The period of insurance is stated in the Policy Schedule.

### HEALTH CONDITIONS

**Nature of coverage:** This policy is not a general health insurance policy. Coverage is intended for use by You in the event of a sudden and unexpected sickness or accident arising when You are outside of your Home Country or Country of Residence.

**Pre-existing Exclusion:** This policy does not cover claims for any medical services arising from a Pre-Existing Medical Condition as defined in this document.

**General Health Exclusion:** No claims under this policy will be paid where You:

- Are travelling against the advice of a Physician; or
- Are receiving treatment, including but not

limited to prescription medication, or on a waiting list for treatment, or awaiting the results of medical tests; or investigations for medical treatment declared by a Physician; or

- Are travelling for the purpose of obtaining treatment; or
- Have received a terminal prognosis for a medical condition.

## REPATRIATION

The Company reserves the right to repatriate, by medically appropriate means, when in the opinion of the doctor in attendance and The Company's Medical Advisors, You are fit to travel. If The Company's Medical Advisors, advise a date when it is feasible and practical to repatriate You, but You refuse to be repatriated and choose instead to remain abroad, The Company's liability to pay any further costs under Section B, after that date, will be limited to what The Company would have paid if Your repatriation had taken place. Thereafter cover will be discontinued.

## POLICY LIMITS AND EXCESSES

This policy has specific limits on the amount The Company will pay in the event of a claim. A claim may be subject to an excess and if so this will be stated in the Schedule of Benefits. This means that The Company may not be liable for the first part of the claim and the excess amount has to be paid by You.

## ELIGIBILITY

This policy is valid for residents of Kenya who are 80 years and under at date of expiry.

## WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

GLOBAL RESPONSE MUST be contacted immediately, in the event of an Insured dying, incurring medical expenses in excess of \$500, being involved in an accident, or being admitted to hospital. The Company will not be liable for any costs without the express prior approval of GLOBAL RESPONSE. GLOBAL RESPONSE will provide a complete medical assistance service to You. Operating 24 hours a day 365 days a year, GLOBAL RESPONSE provides effective medical assistance for You anywhere in the world and can be accessed by telephone or fax:

For assistance worldwide, contact:  
GLOBAL RESPONSE: Cardiff, UK  
Tel: (24 HR) +44 (0) 29 2047 4131  
Fax: (24HR) +44 (0) 29 2047 4131  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

For assistance in Africa, contact:  
GLOBAL RESPONSE: Johannesburg, South Africa  
Tel: + 27 10 100 3045  
Fax: + 27 10 100 3045  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

For assistance in Americas, contact:  
GLOBAL RESPONSE: Indianapolis, USA  
Tel: +1 317 927 6895  
Fax: +1 317 927 6895  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

For assistance in Asia Pacific, contact:  
GLOBAL RESPONSE: Hongkong, Asia  
Tel: +852 3008 8234  
Fax: +852 3008 8234  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

For assistance in Europe, contact:  
GLOBAL RESPONSE: Madrid, Spain  
Tel: +34 919 04 47 15  
Fax: +34 919 04 47 15  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

In the case of emergency, You may reverse charge the cost of the phone call to GLOBAL RESPONSE. For all other claims, kindly contact ICEA LION GENERAL INSURANCE CO. LTD.

## POLICY PERIODS

### POLICY PERIOD

#### Policy Type: Single Trip

A single return trip, as defined in the Period of Insurance, beginning and ending in the Home Country or Country of Residence.

#### Policy Type: Annual Multi Trip

A Yearly policy covering any number of single return trips, as defined, subject to the following:

- A maximum duration as defined in the policy schedule but not exceeding 90 days any one trip.
- Winter sports cover is limited to 17 days per policy per year.

#### Period of Insurance: Single Trip

Under Section 10 (Trip Cancellation and Curtailment Only), Insurance is effective from the Date of Issue of the Insurance Certificate and terminates on commencement of the trip.

In respect of all other sections, insurance commences when You leave your place of residence or business in your Home Country or Country of Residence (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the Policy Period as shown on the Insurance Certificate;
- You return to your Home Country as planned, at the end of the trip;

- Your first return to your Home Country prior to the planned return at the end of the trip.

In the event of a covered injury, illness or Accident occurring during the Period of Insurance where You are medically incapable of returning to your Home Country or Country of Residence, this insurance will be extended for in-patient treatment only. Such treatment will be covered for a maximum of 12 months from the date of incident for which You are claiming, provided that Specialty Assistance has authorised such extension of cover.

### Period of Insurance: Annual Multi Trip only

Under Section 10 (Trip Cancellation and Curtailment Only), Insurance is effective from the later of either the Date of Issue of the Insurance Certificate or the time at which a trip is booked and terminates with whichever occurs first of the following:

- The commencement of the trip; or
- The expiry of the Policy Period (being the expiry of 365 days from the date of issue).

In respect of all other sections, insurance commences when You leave your place of residence or business in your Home Country or Country of Residence (whichever is the later) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the Policy Period (being the expiry of 365 dates from the date of issue);
- You return to your Home Country or Country of Residence as planned, at the end of the trip;
- Your first return to your Home Country or Country of Residence prior to the planned return at the end of the trip.
- Your period of travel exceeds the period stated on the insurance Certificate. (If Your period of travel exceeds, or was intended to exceed 30 days, then the entire period of travel, including the first 30 days, will not be covered Here under).



In the event of a covered injury, illness or Accident occurring during the Period of Insurance where You are medically incapable of returning to your Home Country or Country of Residence, this insurance will be extended for in-patient treatment only. Such treatment will be covered for a maximum of 12 months from the date of incident for which You are claiming, provided that Specialty Assistance has authorised such extension of cover.

Cover extends to each and every Period of Insurance up to the maximum duration stated herein for any one trip (Winter sports limited to 17 days per policy per year).

## POLICY DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning.

### Accident

Accident means a sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

### Carrier

The scheduled: airline; shipping line; railway; coach and bus operator with whom You have arranged to travel.

### Country of Residence

Kenya.

## Emergency Medical Expenses

Expenses that in the opinion of the treating Physician and Specialty Assistance, are medically necessary in order to maintain life and/or relieve immediate pain or distress for illness, disease or accident first manifested or occurring during an insured trip that commences during the Period of Insurance.

## Excess

The excess is the first amount of each claim, for each separate incident, payable by You. Excess amounts are shown in the Schedule of Benefits.

## Golfing equipment

Golf clubs and golf bags.

## Home Country

Kenya.

## Loss of Limb

Loss of Limb(s) means loss by physical severance of a hand at or above the wrist, or a foot at or above the ankle.

## Loss of Sight

Loss of Sight means the complete and irrecoverable loss of sight of one or both eyes.

## Medical Advisors

Medical Practitioners appointed by Specialty Assistance Services.

## Specialty Assistance

Specialty Assistance provides assistance and claims administration services on behalf of The Company.

## Permanent Total Disablement

This means disablement which from the moment of Accident entirely prevents You from attending to any business or occupation of any and every kind and which lasts 12 calendar months and at the expiry of that period is in the opinion of the Insurers' Medical Advisors beyond expectation of improvement.

## Pre-Existing Medical Condition

Any sickness for which You have previously taken medication, treatment or sought medical advice at any time during the 24 months prior to purchase of this policy. For Annual Multi Trip cover, this definition is extended to mean any sickness for which You have previously taken medication, treatment or sought medical advice at any time during the 24 months prior to each and every covered Trip for the duration of the Annual Multi Trip policy.

## Public Transport

A train, bus, coach, ferry or scheduled flight service, running to a published timetable used to join the booked travel itinerary.

## Relative

Relative means spouse, parent, parent-in-law, son, daughter, brother, sister or fiancé(e).

## Special Event

A wedding, funeral, conference, concert, show, festival or sporting event.

## Sum Insured

This is the maximum payable for each Insured under each section of this insurance as specified in the Schedule of Benefits.

## You

Any person who is included on the certificate having paid the appropriate premium. The term 'his' shall be held to mean 'her' where appropriate.

## Valuables

Photographic equipment, audio, video, telecommunication and computer equipment of any kind; telescopes and binoculars, spectacles and contact lenses, sunglasses, antiques, jewellery, watches, furs, silk, leather goods, animal skins, precious stones and articles made of or containing gold, silver or other precious metals.

## NOTE:

This Insurance shall be governed by the Laws of Kenya.

## SECTION 1 – EMERGENCY MEDICAL EXPENSES, EMERGENCY MEDICAL EVACUATION AND OTHER EXPENSES

### What You Are Covered For

The Company will reimburse You up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of You sustaining accidental bodily injury or becoming ill.

### SECTION 1A: Emergency medical expenses

Cost of emergency medical, surgical and hospital treatment and ambulance costs (this includes necessary emergency dental treatment up to the amount shown in the Schedule of benefits for the immediate relief of pain only). The Company reserves the right to repatriate when in the opinion of the doctor in attendance and The Company's Medical Advisors, You are fit to travel. Should You refuse to be repatriated and elect instead to remain abroad, The Company's liability to pay any further costs under this Section, after that date, will be limited to what The Company would have paid if Your repatriation had taken place. Thereafter cover will be discontinued.

### SECTION 1B: Medical evacuation in case of illness or accident

When as the result of Injury or Sickness commencing while You are Overseas and if in The Company's opinion or an authorized representative of The Company, it is judged medically appropriate to move You to another location or to return You to your Home Country or Country of Residence for medical treatment, The Company, or an authorized representative, will arrange for the evacuation

utilizing the means best suited to do so, based on the medical severity of Your condition.

The means of evacuation arranged by The Company, or an authorized representative, may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by The Company, or an authorized representative, and will be based solely on medical necessity. Covered expenses are expenses for services provided and/or arranged for your transportation and shall include medical services and medical supplies necessarily incurred as a result of the emergency medical evacuation.

### Exclusions

We will not pay for:

- Any expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the cost of a scheduled Trip, including but not limited to the unutilized portion of the return air ticket for the scheduled Trip; and/or
- Any expenses for a service not approved and arranged by Specialty Assistance Services, or an authorized representative of The Company, unless The Company decides that such expenses were necessarily incurred and for reasons beyond your control, Your Relative or Travel Companion, or Specialty Assistance Services could not be contacted during the emergency. In any event, The Company reserves the right to reimburse You only for those expenses incurred for services which Specialty Assistance would have provided under the same circumstances and up to the limit specified in the Selected Plan under Section 1B.

## SECTION 1C: Emergency dental care

If, as a result of an Unexpected Event, You require emergency dental treatment during your Journey for:

- relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- injury to Your teeth (providing this is in conjunction with sudden and acute pain);

The Company will reimburse You for the Reasonable emergency dental expenses incurred up to the limit shown in the schedule of benefits.

## SECTION 1D: Daily hospital benefits

If both of the following apply:

- The Company has confirmed cover for your hospitalization claim during your Journey; and
- You are required to remain in hospital overseas for more than 24 hours continuously; The Company will pay You each complete 24 hour period, subject to the limit provided by the preferred plan.

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## SECTION 1E: Repatriation of family member travelling with Insured

Should You be hospitalized due to sudden illness or accident for more than ten days or deceased, The Company will meet the cost in respect of one immediate family member accompanying You at the moment of the event, having the same country of residence as You, provided 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. This cover is subject to a limit provided by the referred plan.

## SECTION 1F: Repatriation of mortal remain/ burial expenses

When as the result of Injury or Sickness commencing whilst Overseas, You suffer death, The Company will pay the reasonable cost of returning your mortal remains to your Home Country or Country of Residence or the reasonable funeral and related costs if the body is buried or cremated at the place of death. The Company will also pay the cost of the coffin up to the amount stated in the Schedule of Compensation when your body is repatriated to your Home Country or Country of Residence.

## SECTION 1G: Follow up treatment in Kenya

### Description of Cover

If during a Policy Period You incur Follow up Treatment in Kenya for an:

- Injury or Illness; or
- Optical or Dental condition arising from Injury;

which was first treated outside your Home Country or Country of Residence during an Insured Journey, The Company will pay You or the Insured Person for those expenses up to the maximum stated in the Schedule of Compensation.

### Definitions

Follow up Treatment in Kenya means all Reasonable and Customary Charges incurred for Illness or Injury, resulting in hospitalisation, surgical or other diagnostic or remedial treatment given or prescribed by a qualified Medical Practitioner, dentist or optometrist. This treatment must be incurred within 30 days of return from the covered Journey.

## SECTION 1H: Travel of one immediate family member

If You suffer Illness or Injury during the Insured Journey, The Company will pay the reasonable extra travel and accommodation expenses, for one immediate family member to travel to, remain with, or accompany You back to your Home Country or Country of Residence subject to medical advice and with The Company's written Agreement.

## SECTION 1I – Emergency return home following death of a close family member

### What You Are Covered For

If You have to curtail your journey because of the unexpected death of an immediate family member, The Company will meet the cost of the travel to your Home Country or Country of Residence, if you are unable to travel by your own means of transport or the means of transport hired for your trip. You shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).

**SPECIAL NOTE:** In the event of You incurring medical expenses in excess of \$500, being involved in an accident, or being admitted to hospital, GLOBAL RESPONSE must be advised immediately and liability shall only attach for expenses agreed by them. Failure to notify GLOBAL RESPONSE will prejudice your rights and will result in The Company non-acceptance of liability of such claims.

### What You Are NOT Covered For

The Company shall not be responsible for:

- the excess for each claim for each separate incident as shown in the Schedule of Benefits;
- claims arising directly or indirectly as a result of a Pre-Existing Medical Condition suffered by



You or your travelling companion, or any other person on whom Your travel plans may depend (such as Relative, close Business colleague or person with whom you intend to stay), unless such Pre-existing Medical Condition has been notified to The Company and accepted by Company in writing.

- claims arising if You are travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment or convalescent care or;
- claims arising for treatment or surgery which in the opinion of The Company's Medical Advisors is not essential or can reasonably be delayed until You return to your Home Country or Country of Residence;
- claims arising for medical treatment of any kind received after You have returned to your Home Country or Country of Residence;
- claims arising from medical treatment of any kind received in any country where You qualify for national or state healthcare unless this is in excess of the national or state healthcare provisions;
- claims arising directly or indirectly from pregnancy. Complications of pregnancy occurring during the first 6 months will however be covered;
- claims except at the usual, customary and reasonable level of charges for such services or claims that are not medically necessary;
- hospital treatment which is not provided by a registered health services provider.

## SECTION 2 – ASSISTANCE SERVICES

### Description of cover

You are entitled to the world-wide services of Global Response. In the event of a medical or other emergency, You should call Global Response for assistance. They are available 24 hours a day for advice and assistance for medical emergencies and

any associated problems the Insured Person might encounter during an Insured Journey. Global Response arranges access to the following services free of charge, but subject to the Terms, Conditions, and Endorsements, Terminations and Exclusions of Your Policy and applicable law/s:

### Cash Advances

When as a result of theft, loss, Illness or Injury You require funds to pay for travel or accommodation, The Company will advise You, or your representative on the procedures for the advancement of additional funds which must be repaid in full plus an additional 10% administration fee.

### Consular Referral

Wherever possible Global Response will provide You with relevant details of the representatives of the relevant Consulate.

### Emergency Travel and Accommodation Arrangements

Wherever possible Global Response will provide an Insured Person all reasonable, possible and practicable assistance in arranging emergency alternative transportation and accommodation.

### Transmission of Urgent Messages

Global Response will transmit urgent (personal) messages on behalf of, or to an Insured Person in the event of Travel Delay, Illness or Injury.

## SECTION 3 – PERSONAL ACCIDENT

### What You Are Covered For

Benefits	Event	
1	Death	Occurring within 12 calendar months at the date on which bodily injury as described was sustained
2	Permanent total disablement caused by loss by physical separation or complete and irrecoverable loss of use of both hands or both feet or of hand and one foot; the complete and irrecoverable loss of sight in both eyes or loss of one hand and one foot together with the complete and irrecoverable loss of sight in one eye.	
3	Full Permanent Disablement (see below for description at Permanent Disablement and percentage at maximum benefit payable)	
4	Medical expenses up to but not exceeding the amount stated in the schedule at Benefits necessarily incurred and expended and authorized by a qualified medical practitioner in connection with any Event specified above for which compensation has been paid.	

### Benefits 3 - Full permanent disablement

Description of permanent disablement	Percentage of Maximum Benefit Payable
Loss of both hands	100%
Loss of both feet	100%
Complete and irrecoverable loss at sight in both eyes	100%
Loss of one hand and one foot	100%
Loss at one hand or one foot together with the complete and irrecoverable Loss of sight in one eye	100 %
Complete and incurable insanity	100%
Complete and incurable paralysis	100%
Loss of right arm or hand	60%
Loss of left arm or hand	50%
Loss of one leg or one foot	50%
Complete and irrecoverable loss of sight in one eye	50%
Loss of thumb on right hand	20%
Loss of thumb on left hand	15%
Loss of index finger on right hand	15%
Loss of index finger on left hand	10%
Loss of any other finger on right hand	6%
Loss of any other finger on left hand	5%
Loss of big toe.	5%
Loss of any of one toe	3%
Complete and irrecoverable loss of hearing in both ears	40%
Complete and irrecoverable loss of hearing in one ear	10%

### PROVISOS (applicable to Benefit 3 only)

- The complete and irrecoverable loss of use of any member or members Specified above shall be deemed to be loss of such member or members.
- if the insured is left-handed the percentages relating to the right arm or right hand shall apply to the left arm and the left hand respectively and the percentages relating to the left arm or left hand shall apply to the right arm and right hand respectively.
- When more than one permanent disablement arises from one accident the percentages are added together but cannot exceed 100% of the Maximum Benefit stated in the Schedule of Benefits.

## SECTION 3 - DEFINITIONS

**Foot** means the entire foot below the ankle.

**Hand** means the entire hand below the wrist.  
**Permanent** means lasting 24 consecutive months and at the end of that period being beyond hope of improvement.

**Permanent and Total Loss** means in reference to a hand, foot, thumb, finger, toe, arm or a leg, the loss by physical severance or the permanent and total loss of use of said member.

**Permanent Insanity** means that the Insured Person has been diagnosed as permanently and incurably insane according to the usual and customary standards of the Medical Profession. This is provided that two Medical Practitioners, one of whom shall be the attending practitioner, have personally examined You and concur in their medical opinion that You are permanently and incurably of unsound mind and incapable of managing your own affairs. Their written statement to this effect shall be signed by them in the presence

of two identifiable witnesses who are not related to You by blood or marriage and who would not be entitled to any portion of the Insured Person's estate. Neither witness may be an employee of the attending practitioner or the health facility in which You are a patient, or any person who has a claim against any portion of your estate. The permanent and incurable insanity must have resulted directly from Injury.

**Permanent Total Disablement** means total and absolute disablement which entirely prevents You from engaging in any or every occupation of any or every kind or any occupation for which You are qualified or have received specialised training and which will in all probability be lasting and continuous for your lifetime. The diagnosis and determination of the Permanent Total Disablement must be made by a physician and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement. Documented evidence of the incident that caused the Permanent Total Disablement is required.

**Total Blindness** means the complete and irreversible loss of sight in both eyes. Loss of sight will be deemed to have occurred if the degree of sight remaining after correction in both eyes is 3/60 or less on the Snellen scale.

**Total Loss of Hearing** means the complete and irreversible loss of hearing of all sounds confirmed by medical evidence relying on audio-metric and sound-threshold tests.

**Total Loss of Power of Mastication and Speech** means the total and irreversible loss of the ability to speak or the inability to make a comprehensible word or understandable verbal language and must be established for a continuous period of 24 months. Medical evidence shall confirm Injury to the vocal chords. All psychiatric related causes are

excluded.

**Total Paralysis** means the complete and permanent loss of use of both arms or both legs, or one arm and one leg through paralysis. The diagnosis and determination that loss of use is Permanent must be made by a physician and must be continuous and permanent for at least 24 consecutive months from the onset of the paralysis. Documented evidence of the Injury that caused the paralysis is required.

### SECTION 3A: Specific conditions

1. Compensation shall be payable to You or your legal representatives. No one other than You shall have rights in terms of the Policy against The Company. Receipt of the money so paid will be a valid discharge of The Company's liability under this Policy.
2. The Company will not pay for any Benefit in respect of:
  - Permanent Total Disablement except on submission of satisfactory proof to The Company that the disablement will in all probability continue for the remainder of your life;
  - More than 100% of the Principal Sum when more than 1 Injury occurs arising from the same Accident;
  - Under more than one category for more than 100% of the Principal Sum as stated in the Schedule of Compensation. The benefit payable will be the highest in the appropriate category.
3. Should You permanently be disabled as a result of an Accident, a benefit (lump sum) will be paid and all cover in respect to You shall cease.
4. The benefit will be subject to the sliding scale or Schedule of Compensation as attached in this Policy.
5. The degree of Permanent Total Disablement will be determined immediately after it is

established or as soon as it can reasonably be assumed that there will be no further improvement or worsening of your condition in consequence of the Accident, but no later than 24 months from the Date of Loss.

6. If your existing permanent disablement is aggravated by an Accident, the benefit may be claimed equivalent only to a percentage of the amount insured for Permanent Total Disablement pro rata to the difference in the degree of permanent disablement before and after the Accident. The degree of disablement before the Accident will be determined in accordance with Point 5 above.
7. In the event of your death resulting of natural causes prior to the final disablement assessment relating to an Insured Event, We will pay what reasonably would have had to be paid for such permanent disability in accordance with Point 3 above.
8. In the event of Death of a Dependent Child, the benefit payable will be subject to the amount legislated by law at the time of the Death.
9. Dependent Children are excluded from any benefit for occupational disability under Permanent Total Disablement.

## SECTION 4 - LOSS OR DELAY OF BAGGAGE (not applicable to students cover)

### What You Are Covered For

#### SECTION 4A: Loss of baggage

You are covered up to the limit as shown on the summary of cover for the value or repair to any of your personal baggage (not hired, loaned or entrusted to you), which is lost, stolen, damaged or destroyed limited to the single item limit shown on the summary of cover for any one item, pair or set of items.



## NOTE:

You must obtain written proof of the accident from the police within 24-hours of the discovery in the event of loss, burglary or theft of the personal baggage. Failure to do so may result in your claim being turned down.

### SECTION 4B: Loss of checked baggage (applicable to students cover only)

The Company will pay up to the amount shown in the Schedule of Benefits in the event of You suffering a total loss of Baggage that has been checked by an International Airline for an International flight. In the event of loss of baggage, The Company reserves the right to replace or pay the intrinsic value of any lost article. In the event of delay of checked baggage, The Company will refund You for the cost of purchasing necessities, up to the maximum as shown in the Schedule of Benefits. Payment made due to delay will be deducted from the amount of claims arising if the baggage is permanently lost.

### SECTION 4C: Delayed baggage

In the event of your baggage being delayed for more than 6 hours on your outward journey from your carrier (Air, rail, Road, Sea), The Company will reimburse You for reasonable and necessary extra expenses to purchase replacement items . The replacement items must correspond to items that You are actually missing due to the luggage delay.

The company shall pay for each full 6 hour period of delay up to the maximum shown on the Compensation table below and it is conditional on the availability of original documentation for the luggage delay and the replacement purchases as well as ticket stubs with the relevant luggage tags.

COMPENSATION TABLE					
	EUROPE	BASIC	COMFORT	ELITE	PLATINUM
LIMIT	US\$ 50 for each full 6 hour period of delay maximum US\$ 500	US\$ 50 for each full 6 hour period of delay maximum US\$ 500	US\$ 100 for each full 6 hour period of delay maximum US\$ 1,000	US\$ 150 for each full 6 hour period of delay maximum US\$ 1,250	US\$ 200 for each full 6 hour period of delay maximum US\$ 1500

## Conditions

- Any amount we pay you under delayed baggage will be deducted from the final claim settlement if your baggage is permanently lost.
- You must obtain a written proof of the incident from the police, your accommodation management, tour operator or carrier, within 12 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in your claim being declined.

## What You Are NOT Covered For

The Company shall not be responsible for:

- The excess for each claim for each separate incident as shown in the Schedule of Benefits;
- Partial loss or damage to checked baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion;
- Items valued in excess of US\$100 without proof of ownership. Such proof shall be presented to The Company when submitting your claim;
- Wear, tear and depreciation of the article(s);
- Claims for Valuables or fragile articles in checked baggage;
- Claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- Claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle or damage caused by leakage of powder or liquid carried within Baggage;
- Claims arising for loss, theft or damage to prams, buggies, wheelchairs, bicycles, motor

vehicles, marine or diving equipment and craft, surfboards or related equipment or fittings of any kind;

- Claims arising for loss, theft or damage which are not reported to an appropriate authority (in respect of theft this must be a police authority) within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) or baggage claim form will be required;
- Claims arising for breakage of sports equipment whilst in use;
- Claims arising for loss or theft of or damage to household goods or anything shipped as freight or under a Bill of Lading;
- Claims arising for loss or damage to dentures or bridgework, artificial limbs or hearing aids of any kind;
- Claims arising for any property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- Claims arising for loss or theft of or damage to items from an unattended motor vehicle, unless taken from a locked boot/trunk/compartment between 8am and 10 pm local time and there is evidence of forced entry which is confirmed by a police report;
- Claims arising for loss or damage to items carried on a vehicle roof rack;
- Claims arising for loss or theft of or damage to Valuables which at the time of such loss, theft or damage were located in an unattended motor vehicle;
- Claims arising for loss, theft or damage in excess of US \$200 occurring on a beach or in or around a swimming pool.
- Delay of the insured trip must be longer than six hours.

- Confiscation or seizure by customs or other governmental authority cannot be grounds for a claim to recover losses or expenses.
- Only claims related to clothing or essential items purchased as a result of baggage delay will be considered if the items were purchased within four days from the actual date of arrival at destination.
- Baggage that is allegedly delayed or lost must be formally claimed at the port of destination by immediately filing the appropriate documents with the carrier.
- Benefit will be paid in excess of any reimbursement provided by the carrier for emergency replacement of essential items.
- Coverage applies to the outbound portion of the trip and does not cover the return portion. Coverage is intended to cover the cardholder when he is away from his/her place of residence

#### Specific conditions applicable to Section 4

- The maximum amount payable in respect of all valuables is USD 500 on Basic and Europe plan and USD 1000 on Comfort Plan. For the Elite and Platinum plan, the maximum payable in respect of all valuables is USD 1250 and USD 1500 respectively.
- In the event of loss of property, a Property Irregularity Report (PIR) or baggage claim form must be obtained from the airline immediately upon discovering the loss which must be presented to The Company when submitting your claim.
- You must supply receipts for the items purchased as a result of delay of checked baggage, and provide confirmation from the airline of the length of the delay.

## SECTION 5 - TRAVEL DELAY

### What You Are Covered For

In the event of a delay of your planned first outward

flight, rail or sea trip from your Home Country or Country of Residence or planned final inbound flight, rail or sea trip to your Home Country or Country of Residence, The Company will pay You as per the amount shown in the Compensation Table below, provided that You obtain from the carrier a statement confirming the length and exact nature of the delay.

COMPENSATION TABLE					
	EUROPE	BASIC	COMFORT	ELITE	PLATINUM
LIMIT	US\$ 50 for each full 6 hour period of delay maximum US\$ 350	US\$ 50 for each full 6 hour period of delay maximum US\$ 350	US\$ 100 for each full 6 hour period of delay maximum US\$ 500	US\$ 100 for each full 6 hour period of delay maximum US\$ 500	US\$ 150 for each full 6 hour period of delay maximum US\$ 750

### What You Are NOT Covered For

- The excess for each claim for each separate incident as shown in the schedule of benefits.
- The Company shall not be responsible for claims arising from delay caused by strike or industrial action if already notified at or before the time this insurance was purchased;
- Claims arising from the failure of Public Transport services caused by strike, riot or civil commotion which was known prior to the commencement of travel to the departure point.
- Arising from Your failure to check in as according to the itinerary supplied to You, or if You fail to obtain written confirmation from the carriers of the number of hours delayed and the reason for such delay.

## SECTION 6 - MISSED DEPARTURE

### What You Are Covered For

In the event that You are unable to reach the international departure point on the first outward or final return journey as a consequence of the failure of Public Transport services or the accident/ breakdown of a private motor car in which You are

travelling with causing You to miss the departure of the pre-booked travel itinerary, then The Company will refund You up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily paid.

### What You Are NOT Covered For

The Company shall not be responsible for:

- Claims not substantiated by a police report confirming the length and exact nature of the incident;
- Claims arising as a result of You not having taken reasonable steps to arrive at the departure point in accordance with the travel providers recommendations;
- Claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown.

## SECTION 7 - LOSS OF PASSPORT

### What You Are Covered For

If during a trip outside your Home Country or Country of Residence, You lose your passport, The Company will, up to the limit of cover shown in the Schedule of Benefits, reimburse actual expenses necessarily and reasonably incurred by You in connection with obtaining a duplicate or fresh passport.

### What You Are NOT Covered For

The Company shall not be responsible for:

- The excess for each claim as shown in the Schedule of Benefits;
- Loss or damage to passport due to delay or from confiscation or detention by customs, police or other authority;
- Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;

- Loss or theft of passport left unattended by You unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available for use by You.

## SECTION 8 - LEGAL EXPENSES

### What You Are Covered For

The Company will refund You up to the amount shown in the Schedule of Benefits for legal costs incurred by You in pursuit of legal proceedings against third parties for any compensation owed to You arising directly from physical bodily injury or death during the Period of Insurance. Where there are two or more Insured persons insured by this policy, then the maximum payable by The Company shall not exceed USD 100,000 in total.

### What You Are NOT Covered For

The Company shall not be responsible for:

- Claims for legal fees and costs resulting from any criminal proceedings;
- Claims arising for any legal expenses incurred without the Insurers prior authorisation;
- Claims arising where The Company considers Your prospects of success in achieving a reasonable benefit to be insufficient;
- Claims arising pursuant to a contingent fee agreement between You and your counsel;
- Claims arising for travel and accommodation expenses in pursuit of a legal action;
- Claims arising from You pursuing legal proceedings as part of and/or on behalf of a group or organisation;
- Claims incurred for any legal costs pursuant to a legal action against a travel agent, tour operator, Carrier, The Company, The Company's Medical Advisors or GLOBAL RESPONSE Company.

## SPECIAL NOTE:

You must comply with the following procedures:

- You shall apply to The Company for its written acknowledgement of the existence of a potentially viable claim.
- If an acknowledgement is granted, The Company shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by You to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.

The Company shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim. In the event that You are awarded legal costs as part of any judgement or settlement, The Company shall be entitled to repayment by You of any sums paid under this Section.

In the event that You are awarded compensation (by judgement or settlement), The Company shall be entitled to recover from You two thirds of any sum paid to You under any section of this policy on account of the same incident for which compensation is received. Claims in respect of Section 8 MUST be notified to The Company in writing as soon as possible.

## SECTION 9 - HIJACK

### What You Are Covered For

The Company shall pay to You \$100 for each and every complete 12 hour period, up to the amount stated in the Schedule of Benefits, in the event of the hijacking or any unlawful seizure or wrongful exercise of control of the aircraft or cruise ship or crew of the aircraft/cruise ship on which You are



travelling. You shall obtain written confirmation from the Carrier of the period of the hijacking.

## SECTION 10 –TRIP CANCELLATION AND CURTAILMENT

### What You Are Covered For

If your Trip is necessarily and unavoidably cancelled or You have to return to your Home Country or Country of Residence before the scheduled return date due to any one of the reasons listed below occurring to either You or your travelling companion, during the Period of Insurance, The Company will refund You up to the amount shown in the Schedule of Benefits.

#### Cancellation

Cancellation costs which cannot be refunded from any other party.

#### Curtailement

Curtailement costs which are lost and which cannot be refunded from any other party.

Covered reasons for Cancellation and Curtailement:

- Death, serious injury or serious illness occurring during the Period of Insurance, to You, your travelling companion, your Relative or the person with whom You have arranged to stay whilst on the Trip;
- Your requirement for jury service, witness call or compulsory quarantine;
- Accident to your vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only);
- Accidental damage to your home rendering it uninhabitable or the Police requiring your presence following a burglary at your home within 7 days prior to the commencement of or during your journey or holiday;
- Pregnancy, occurring during the Period of Insurance:

1. and birth is expected within three months of the booked departure or return date;
2. or where complications of pregnancy occur prior to the sixth month.

### What You Are NOT Covered For

The Company shall not be responsible for:

- The excess for each claim as shown in the Schedule of Benefits;
- Claims arising directly or indirectly as a result of a Pre-Existing Medical Condition suffered by You or your travelling companion, or any other person on whom your travel plans may depend (such as Relative, close Business colleague or person with whom You intend to stay), unless such Pre-existing Medical Condition has been notified to The Company and accepted by The Company in writing.
- Claims arising if you are travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment or convalescent care or if on a hospital waiting list or awaiting the results of medical investigations or has received a terminal prognosis at the date of application for insurance;
- Claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation and Curtailment;
- Claims for any costs associated with unused timeshare property, air miles or other like promotions;
- Claims arising where You have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas;
- Claims for your travel expenses to travel to your Home Country/Country of Residence (or final destination country) when You did not possess return travel tickets;
- Claims arising from circumstances which are

known to exist at or before the date when the insurance is purchased;

- Claims resulting from any change of plans or disinclination on your part to commence or continue a Trip.

### **SPECIAL NOTE:**

It is a condition of this section that any claim for Cancellation and Curtailment be advised as soon as possible to The Company and a claim form requested. Curtailment for any reason must be authorised in advance by The Company following written confirmation from the treating doctor that IT IS MEDICALLY NECESSARY THAT YOU RETURN TO YOUR HOME COUNTRY OR COUNTRY OF RESIDENCE BEFORE THE SCHEDULED RETURN DATE.

## **SECTION 11 – ADVANCE OF BAIL BOND**

### **What You Are Covered For**

In the event that You are incarcerated overseas, The Company will pay up to the amount in the Schedule of Benefits for the advance of a bail bond for the provisional release from custody for unintentional contravention or infringement of statutory/administrative provisions of the country of visit. Such advance is to be reimbursed to The Company within 30 days of provisional release from custody.

### **What You Are NOT Covered For**

The Company shall not be responsible for any wilful, malicious or criminal act or deliberate breach of any law or enactment by You.

## **SECTION 12 - PERSONAL LIABILITY**

### **What You Are Covered For**

The Company will indemnify You up to the amount as shown in the Schedule of Benefits for legal liability claims for accidental injury to third parties and/or accidental damage to their property. This

cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred.

### What You Are Not Covered For

The Company shall not be responsible for:

- The excess for each claim for damage to property for each separate incident as shown in the Schedule of Benefits;
- Claims arising directly or indirectly from, happening through or in consequence of:
  1. employer's liability, contractual liability, or liability to a member of your family or travelling companion;
  2. animals belonging to, or in the care, custody or in your control;
  3. wilful, malicious or unlawful acts or the use of firearms;
  4. the pursuit of trade, business or profession;
  5. ownership or occupation of land or buildings; or
  6. the influence of intoxicating liquor or drugs;
- Claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance;
- Claims for legal fees and costs resulting from any criminal proceedings.

### SPECIAL NOTE:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without the written consent of The Company, who shall be entitled, if they so desire, to take over and conduct, in your name, its defence of any claim or to prosecute for its own benefit any claims for indemnity, damages or otherwise against any third party. The Company shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such

information and assistance as The Company may require.

## SECTION 13 – MUGGING

### What You Are Covered For

We will pay you up to the amounts shown in the Schedule of Benefits for every complete period of 24 hours you receive in-patient hospital treatment which is covered under Section 1A – Emergency Medical Expenses as a direct result of a mugging whilst on your trip.

### Special Conditions:

- You must give notice immediately to GLOBAL RESPONSE or The Company of any bodily injury which necessitates your admittance to hospital as an in-patient.
- You must report the mugging to the Police as soon as possible and obtain from them a written report of the incident.
- We require written confirmation of your injuries and the period of in-patient treatment from the hospital.

## SECTION 14 - TERRORISM COVER

### What You Are Covered For

You will be covered under Sections A - Personal Accident and Section B – Emergency Medical Expenses, Emergency Medical Evacuation and Other Expenses for injury sustained as an innocent bystander following an act of terrorism.

### What You Are NOT Covered For

- For Injury sustained as a result of any act of terrorism that involves the use of Nuclear, Chemical or Biological weapons or devices of any kind.
- Injury sustained as a result of any act of terrorism that began prior to the commencement of the trip.

- Injury sustained where You are directly or indirectly involved in an act of terrorism of any kind.

## SECTION 15 – GOLF COVER (ELITE AND PLATINUM PLANS ONLY)

### What You Are Covered For

We will pay you up to the amount as shown in the Schedule of Benefits for accidental loss, theft of, or damage to your golf equipment. The amount payable will be the value at the time of the loss less a deduction for wear, tear and depreciation (calculated from the table below), or we may at our option replace, reinstate or repair the lost or damaged golf equipment.

Age of Item	Amount Payable
Up to 1 year old	90%
Up to 2 years old	70%
Up to 3 years old	50%
Up to 4 years old	30%
Up to 5 years old	20%
No payment over 5 years old	

The maximum we will pay for the following items is:

- For any single item as shown in the Schedule of Benefits.

### Special Conditions

Anything mentioned in the Special Conditions to Section 4 – Loss or Delay of Baggage, the maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is U\$ 75, subject to a maximum US\$ 300 for all such items.

## What You Are NOT Covered For

- The excess as shown in the Schedule of Benefits, Limits and Excesses per insured person, for each and every incident.
- Claims arising for golf equipment left unsecured or unattended or outside your reach at any time in a place to which the public have access.
- Theft of or damage to golf equipment from an unattended motor vehicle unless:
  1. The items were out of sight in the locked motor vehicle; and
  2. Evidence that force and violence were used to get into the motor vehicle is provided.
- Loss, theft or damage to golf equipment over five years old.

## SECTION 16 – SPECIAL EVENT COVER

If, as a result of an Unexpected Event, your Journey to attend a Special Event is delayed and the Special Event cannot be delayed or rescheduled, The Company will reimburse You up to the maximum amount stated in the schedule of benefits for the Actual and Reasonable additional costs of travelling on alternative transport to enable You to attend the Special Event as planned.

### Special Conditions

- The Unexpected Event must directly relate to You or a Relative.
- Where the Unexpected Event directly relates to a Relative, the Unexpected Event must result in that Relative's:
  1. death; or
  2. admission to a public or private hospital, or a hospital wing of a rest home, for inpatient care relating to non-elective treatment and non- pre-existing conditions.
  3. diagnosis of a terminal illness or condition, or a condition requiring radiotherapy or chemotherapy.
- Any reimbursement will be less any refunds or

credits You are eligible to receive. You must provide proof of such refunds, or prove that Your costs are non-refundable.

- If a transportation ticket purchased using frequent flyer points must be cancelled or altered as a result of an Unexpected Event, the maximum amount We will pay is \$ 500 per Journey on the following basis:
  1. If Your frequent flyer points are redeemed as a dollar value equivalent, then this is the amount The Company will reimburse You.
  2. If there is no dollar value specified then The Company will reimburse You the equivalent dollar amount as advised by the transport provider.
  3. If the frequent flyer points company only charges a reinstatement or penalty fee, then this is the amount The Company will reimburse You.

## EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Company shall not be responsible for claims arising:

- Directly or indirectly by, happening through or in consequence of war, invasion, terrorism, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority except as specifically provided herein to the contrary
- From loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:



1. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
  2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- For any medical services arising from a Pre-Existing Medical Condition as defined in this document;
  - From Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex and/or any illness arising as complications from these conditions;
  - From your engagement in any illegal or criminal act;
  - From any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;
  - Directly or indirectly out of your financial incapacity;
  - Which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by You from private health insurance, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by You which is the basis of a claim;
  - From the Carrier or any other company, firm or person either becoming insolvent, or being unable or unwilling to fulfil any part of their obligation of the policy;
  - As a result of injury sustained following participation in any activity that requires a degree of skill or involves a greater risk including but not limited to all winter sports, racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, paragliding, parachuting, bungee-jumping, diving with the use of breathing apparatus, go-karting,

motor racing or motor cycling above 125cc;  
This exclusion 10 will not apply for those sports and activities listed below when the appropriate additional premium has been paid:

### Grade 0:

*Badminton, banana boating, basketball, bowls, incidental one day bungee jumping, cycling, fishing, incidental one day go karting, motor cycling up to 125cc, orienteering, racquetball, rambling, roller blading/skating, snorkelling, squash, surfing, tennis.*

### Grade 1:

*Abseiling, archery, deep sea fishing, dinghy sailing, football/soccer, paragliding over water, parascending over water, pony trekking, sail boarding, sailing, sea kayaking, scuba diving (max 9 metres), safari, trekking/hiking below 3,000 metres, volleyball, wake boarding, paint balling, water polo, water skiing, white water rafting up to grade 3, wind surfing, yachting.*

### Grade 2:

*Horse riding, fencing, jet skiing, judo, karate, mountain biking up to grade 2.*

### Grade 3:

*Piste skiing, cross country skiing, sledging, tobogganing, ice skating, snow boarding.*

### NO COVER under any circumstances for:

*American football, big game hunting, bobsleigh, boxing, cave diving, flying, gliding, hang gliding, ice hockey, high diving, lugging, manual work, motor sport, mountaineering, parachuting, polo, pot holing, quad biking, rock climbing, shooting/hunting/ weight lifting.*

All Insured persons covered for their chosen sport or activity must adhere to all principles, rules, regulations and bylaws laid down by the recognised governing body of the chosen sport or activity and any additional local advice or instruction and, where appropriate, under the direct supervision of

qualified and licensed professionals. No coverage will be afforded for competitions, racing and time trials of any kind;

- from suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), mental disorder, stress or depression, venereal infection or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;
- from You being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which You are travelling as a passenger and not for the purpose of undertaking any trade or technical operation therein or thereon;
- from your exposure to a peril. You must exercise reasonable care to prevent illness, injury or loss or damage of his property as if uninsured;
- directly or indirectly from your engagement in any manual employment after the commencement of the trip;
- which have not been conclusively proven and the amount thereof substantiated;
- directly or indirectly from pregnancy. Complications of pregnancy occurring during the first 6 months will however be covered;
- directly or indirectly as a result of a pandemic as declared by the World Health Organisation.

## CONDITIONS APPLICABLE TO ALL SECTIONS

- All material facts must be disclosed to The Company at the time of taking out this Insurance. Failure to do so may result in The Company's non-liability for claims. A material fact is any fact known to You which is likely to influence The Company in the acceptance or assessment of the insurance. If You are in any doubt as to whether a fact is "material" then

for your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. You should keep a record (including copies of letters) of all information provided to You or to the issuing broker/agent for the purposes of entering into this contract.

- All certificates, information and evidence required by The Company shall be provided at your expense. You shall when required submit to a medical examination on behalf of The Company at your expense. In the event of your death, The Company may require a post-mortem examination. Any items for which a claim is made for loss or damage shall be retained for The Company's inspection, if required at your expense. All such items shall become the property of The Company following final settlement of the claim.
- In the event of any occurrence which may give rise to a claim under this insurance, You shall take all reasonable steps to minimise any loss arising out of such claim.
- This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.
- The Company may, at their own expense, take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to The Company.
- If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this policy, all benefits thereunder shall be forfeited as well as all premiums paid.
- You will not be covered if you choose to travel to any country against the advice of the Government of Kenya.
- SUBMISSION OF CLAIM FORMS – The duly completed claim forms together with all bills

and receipts MUST be submitted to ICEA LION GENERAL LTD within 31 days of the event bringing rise to the claim failure to which the claim shall not be payable.

In the event that You experience a problem with the policy or the claims process, You may contact the offices of The Company:

For any medical travel claim, please call the following numbers:

Cardiff, United Kingdom +44(0) 2920 474131  
Johannesburg, South Africa:- +27 10 100 3045  
Indianapolis, USA:- +1 317 927 6895  
Hongkong, Asia:- +852 3008 8234  
Madrid, Spain:- +34 919 04 47 15

For any non medical travel claim please contact:

ICEA LION Center-Riverside Park, Chiromo Road, Westlands  
P.O.BOX 46143-00100 or 30190-00100 Nairobi  
Tel: +254(0) 719 01999 | +254(0) 730 151000 |  
+254(0) 20 275 0000  
Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)

**NOTE:** This document is not valid unless signed by authorized staff at ICEA LION General Insurance Co. Ltd.

For and on behalf of ICEA LION General Insurance Co. Ltd.



Lucy Karanja - Underwriting Manager



Wishing you a pleasant & successful trip

We will be here for you should the unexpected happen





### Nairobi Head Office

**ICEA LION Centre** - Riverside Park - Chiromo Road, Westlands  
P.O. Box 46143 - 00100 or 30190 - 00100 Nairobi  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071000 | +254 730 151000  
Email: info@icealion.com

### Nairobi Branches

**Kenyatta Avenue Branch**  
ICEA Building, 15th Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071167  
+254 730 151302

**Westlands Branch**  
Unga House, 3rd Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071880  
+254 730 151880

**Tulip House Branch**  
Mombasa Road, 1st Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071850  
+254 730 151850

**University Way Branch**  
Ambank House, 9th Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071814  
+254 730 151814

**Upper Hill Branch**  
Williamson House, 7th Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071771  
+254 730 151771

**Karen Branch**  
Karen Office Park, 1st Floor  
Tel: +254 (0) 20 2750000  
Mobile: +254 719 071101  
+254 730 151101

### National Branches

**Nakuru Branch**  
Seguton Building, 1st Floor  
Kenyatta Avenue  
PO Box 3066 - 20100 Nakuru  
Mobile: +254 719 071600  
+254 730 151600

**Eldoret Branch**  
Sakong House  
Kenyatta Street  
PO Box 4807- 00100 Eldoret  
Mobile: +254 719 071551  
+254 730 151551

**Kisumu Branch**  
Al Imran Plaza  
Oginga Odinga Street  
PO Box 3122 - 40100 Kisumu  
Mobile: +254 719 071512  
+254 730 151512

**Thika Branch**  
Zuri Centre, 4th Floor  
Kenyatta Highway  
PO Box 46143 - 00100 Nairobi  
Mobile: +254 719 071824  
+254 730 151824

**Mombasa Town Office Branch**  
Standard Chartered Building, 2nd Floor  
PO Box 90101 - 80100 Mombasa  
Mobile: +254 719 071712  
+254 730 151712

**Mombasa Nyali Office Branch**  
K.K. Security Building, 1st Floor  
PO Box 90101 - 80100 Mombasa  
Mobile: +254 719 071894  
+254 730 151894

**Nyeri Branch**  
Konahauthi Building  
Kimathi Way  
PO Box 1803- 10100 Nyeri  
Mobile: +254 719 071651  
+254 730 151651

**Meru Branch**  
Tuskys Building  
Mwendanto Road  
Mobile: +254 719 071901  
+254 730 151901