

Section 3 - Hijack and Detention

Extent of Cover

Subject to the other terms, conditions and exclusions under this Policy

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person is

1. forcibly Detained for more than twelve (12) hours as a direct result of a Hijack; or
2. Detained, by any government, state or other lawful authority for any reason (other than those circumstances specifically excluded under Exclusion 1 below);

We will pay the Policyholder the daily amount shown on the Schedule against Section 3, Hijack and Detention.

We will continue to pay the Policyholder the daily benefit amount shown on the Schedule against Section 3, Hijack and Detention, for each twenty-four (24) hour period of continued Detention thereafter, up to the maximum amount and period shown on the Schedule against Section 3, Hijack and Detention.

Additional Cover Under Section 3

Legal Costs

In the event of a Covered Person incurring their own legal costs as a result of being Detained, We will reimburse the Covered Person for such legal costs up to the maximum amount shown on the Schedule against Section 3, Legal Costs.

Definitions Under Section 3

Detention/Detained means restraint by way of custody or confinement against the Covered Person's will. Hijack means the seizing of control of a Conveyance on which the Covered Person is a passenger.

Exclusion Under Section 3

1. We shall not be liable for any Detention attributable to the Covered Person breaking the law of any country or state.

