

Galactic Journey Insurance (GJI) - Policy Terms and Conditions

1. Policy Scope

This policy offers coverage for a variety of risks encountered during interplanetary travel, including accidental loss or damage to personal items, medical emergencies, unplanned trip interruptions or delays, and incidents arising from encounters with extraterrestrial life forms.

2. Coverage Details

2.1. Personal Belongings: This policy covers accidental loss or damage to personal belongings during the interplanetary journey up to a total value of \$120,000.

2.2. Medical Emergencies: The policy covers expenses incurred for medical treatments due to sickness or injury during the trip, including those incurred at alien medical facilities.

2.3. Trip Interruptions/Delays: This policy offers coverage for non-refundable expenses due to unforeseen trip interruptions or delays, capped at \$60,000.

2.4. Extraterrestrial Encounter Incidents: Coverage for harm or damage to belongings resulting from encounters with extraterrestrial beings or phenomena is included in this policy.

3. Exclusions

3.1. Any pre-existing health conditions are not covered by this policy.

3.2. The policy does not cover loss or damage to personal belongings due to policyholder's negligence or deliberate actions.

3.3. Any interplanetary travel with the purpose of unlawful activities or engagement in warfare is not covered by this policy.

4. Claims Process

Policyholders are required to submit their claims to GJI within 45 days of the incident. Delay in submission could lead to denial of the claim. All claims must be supported with relevant documentation such as medical certificates, travel schedules, and reports of property loss/damage.

5. Premiums

Premiums are calculated based on factors like duration of travel, destination planet, and policyholder's age. The full premium amount must be paid before the commencement of the journey.

6. Cancellation and Termination

Policyholders can cancel the policy anytime prior to the journey's commencement, but a cancellation fee may apply. GJI has the right to terminate the policy if the premium is unpaid or if any policy terms are breached by the policyholder.

7. Dispute Resolution

All disputes emerging from this policy will be resolved in accordance with the law of the nation where the policy was issued.

8. Changes and Revisions

GJI holds the right to revise or modify the policy's terms and conditions at any time, but will provide policyholders with prior notice.