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SUMMARY OF COVER

	Platinum Plan	Gold Plan	Silver Plan
Section 1 - Personal Accident Benefits			
Accidental Death	\$150,000	\$25,000	-
Accidental Death (Common Carrier)	\$150,000	\$25,000	\$25,000
Permanent Partial Disability	% of \$150,000 as per scale	% of \$25,000 as per scale	-
Permanent Total Disability	\$150,000	\$25,000	-
Section 2 - Medical & Related Benefits			
Emergency Medical Expenses (Accident & Sickness) Deductible	\$500,000 \$100	\$100,000 \$100	\$50,000 \$100
Dental Expenses (Accident & Sickness) Per Tooth Limit Deductible	Included in Emergency Medical Expenses, up to \$1,000 \$200 \$100	Included in Emergency Medical Expenses, up to \$1,000 \$200 \$100	Included in Emergency Medical Expenses, up to \$1,000 \$200 \$100
Emergency Medical Evacuation	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses
Repatriation of Remains	\$10,000	\$7,000	\$5,000
Section 3 - Travel Inconvenience Benefits			
Baggage / Personal Effects Per Bag Per Item	\$2,500 \$1,250 \$125	\$1,000 \$500 \$50	-
Personal Money Deductible	Included in Baggage / Personal Effects, up to \$1,000 5% of the claimed amount	Included in Baggage / Personal Effects, up to \$500 5% of the claimed amount	-
Baggage Delay (<i>Pays for the actual expenses incurred due to delay</i>) Excess	\$50 per hour up to \$1,000 4 Hours	\$50 per hour up to \$500 4 Hours	-
Trip Delay (<i>Pays for the actual expenses incurred due to delay</i>) Excess	\$50 per hour up to \$1,000 4 Hours	\$50 per hour up to \$500 4 Hours	-
Personal Liability	\$1,000,000	\$500,000	-
Hijacking	\$250 per hour up to \$10,000	-	-
Emergency Family Travel	\$2,500	-	-
Legal Fees	\$5,000	-	-
Bail Bond	\$10,000	-	-
Loss of Passport	\$500	\$300	-
Trip Cancellation or Curtailment	\$5,000	\$2,500	-
Missed Departure	\$1,000	-	-
Assistance Department	Covered	Covered	Covered
Section 4 - Secure Wallet Benefits			
Credit Card Fraud	\$1,000	\$500	-
Papers (excluding Passport)	\$100	-	-

Keys	\$100	-	-
Mugging	\$100	-	-
Section 5 - Additional Optional Benefits			
Hazardous Sports Benefits	Covered under Section 1 & Section 2 up to the limits	Covered under Section 1 & Section 2 up to the limits	Covered under Section 1 & Section 2 up to the limits
Additionally:			
Piste Closure	\$150	\$150	\$150
Avalanche Closure	\$150	\$150	\$150
Skis and Ski Equipment	\$300	\$300	\$300
Excess	\$50	\$50	\$50
Ski Hire	\$500	\$500	\$500
Unused Ski Packs	\$300	\$300	\$300
Terrorism Extension	Covered up to Section 1: \$100,000 Section 2: \$100,000	Covered up to Section 1: \$25,000 Section 2: \$50,000	-

- Under individual plan, Children are covered for **10%** of the Sum Insured under “Section 1 – Personal Accident Benefits”

- Under family plan, Children are covered for **10%** of the Sum Insured under all sections, except for “Section 2 – Medical & Related Benefits” under the “Silver Plan”

GENERAL PROCEDURE – HOW TO FILE A CLAIM

Notice of Service request / Claim:

Written notice of service request / claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim. Notice should be sent to:

American Home Assurance Company (Dubai Br.)
Claims Department
The H Hotel – Complex, Trade Centre First, 27th Floor,
P.O. Box 40569, Dubai, UAE
Tel: +971 – 4 – 5096111
Fax: +971 – 4 – 3522186
Office Timings: 8:00am to 5:00pm, from Sunday to Thursday
Languages Supported: English / Arabic
E-mail: myClaim@aig.com

Definitions:

Claim Notification Period: Up to ninety (90) days from the date of loss.

Submission Period: No later than ninety (90) days from the date of Claim Notification Period.

Procedures to Follow:

- 1) You or the Beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, We will furnish to a claimant the necessary claim form(s) along with instructions;
- 2) Complete the claim form(s) in its entirety;
- 3) Submit all the required information (proof of loss / incurred expenses, etc.), as requested by Us no later than the Submission Period.

Please note that there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.

Payments:

We shall make the payments to You. Payment of any indemnity shall be subject to the laws and governmental regulations that are in effect in the country of payment.

Where allowable by law, benefit for Accidental Death is payable to the Beneficiary designated by You. If there has been no such designation, then payment of claim will be to Your first surviving Beneficiary as follows:

- a) Spouse;
- b) Children, in equal shares;
- c) Parents, in equal shares;
- d) Brothers and sisters, in equal shares; or
- e) Executor or administrator

All other benefits will be paid to You or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

INTRODUCTORY CLAUSES

Period of Coverage

This Policy's coverage starts on the Inception Date and ends on the Expiry Date appearing on the Travel Insurance Certificate, unless terminated earlier under the "Termination" clause.

This Policy must be purchased before the Insured Person travels out of the United Arab Emirates.

This Policy provides coverage for Covered Trips that are:

- A. Booked after; or
- B. Commenced after; the Inception Date appearing on the Travel Insurance Certificate.

Scope / Territory

This Policy provides coverage twenty-four (24) hours a day for Covered Trips taken Worldwide, excluding Afghanistan, Iraq, Cuba, Iran, Syria, Crimea region, North Korea, and Country of Residence.

Contract of Travel Insurance

No change in the Policy shall be valid until approved by an officer of Us and unless such approval be endorsed hereon or attached hereto. No broker / corporation / agent / visa originator has authority to change the Policy or to waive any of the provisions of the Policy. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or We may not accept Your claim.

Premium Payments

You are liable for the premium; the premium is payable in advance and We shall not be liable for any claim arising under this Policy that occurs prior to receipt of the premium. We shall not be obliged to accept premium tendered to it or to any intermediary after such date but may do so upon such terms as it in its sole discretion may determine. We reserve the right to ask for proof of payment of premium at any time. Such proof must be to the Insurer's satisfaction.

Maximum Amount Payable

1. No Insured Person shall be entitled to recover a benefit exceeding the sum for an Insured Event as reflected in the Policy.
2. If two or more travel policies issued by the Insurer or any other member company of American Home Assurance Company (Dubai Br.), Inc. (AIG) apply to the same claim, the maximum amount payable by AIG or a member company under all such policies shall not exceed the limit of liability of whichever of such policies has the highest applicable limit of liability. Nothing contained herein shall be construed to increase the limit of liability of this Policy.

Cancellation

We may cancel the Policy at any time by written notice delivered to You or mailed to the last address as shown by the records of Us stating not less than seven (7) days thereafter such cancellation shall be effective. Such cancellation shall be without prejudice to any valid claim-originating prior thereto.

In the event the insurance offered to You under the Policy for which the premium has been paid in advance is cancelled by written notice delivered to Us prior to the Inception Date:

- Single Trip Policy: 100% of the premium shall be refunded, unless claim is incurred.
- Annual Multi Trip Policy: 100% of the premium shall be refunded, unless claim is incurred. If You cancel the Policy after the Inception Date and if no claim is incurred, refunded premium will be calculated on a pro-rata basis for the remainder of the Policy.

Policy cannot be extended or cancelled after the Inception Date, except for Annual Multi Trip Policy which can be cancelled after the Inception Date.

Termination

Policy will terminate on the earliest of the following dates:

1. The date You return to the Country of Residence. For Annual Multi Trip Policy, cover will terminate upon Your return to the Country of Residence or upon completion of the 90-day limit on Covered Trip, whichever is earlier; or
2. The date Period of Coverage gets over; or
3. The date You reach the maximum age; or
4. The date You are no longer eligible within the classification of Insured Persons; or
5. The date benefits are paid to the extent of the Sum Insured in respect of any Insured.

Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.

GENERAL DEFINITIONS

Accident: means a sudden unexpected and specific event, which is caused solely and directly by violent, external, and visible means, occurs at an identifiable time and place and results in Injury.

Accidental Death: means a sudden unexpected and specific event, which is caused solely and directly by violent, external, and visible means, occurs at an identifiable time and place and results in death.

AIDS: means an opportunistic infection or a malignant neoplasm. For the purpose of this definition, the term "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organization. "Acquired Immune Deficiency Syndrome" shall include HIV (Human Immune Deficiency Virus), encephala (dementia), or HIV wasting syndrome.

Beneficiary: means the person or persons nominated by You on the Travel Insurance Certificate. If no Beneficiary is stated on the Travel Insurance Certificate, Beneficiary will be the legal heirs of the Insured Person and if family plan is purchased, then Beneficiary, in case of death of the Spouse or the Children, will be the Insured Person.

Child or Children: means the Insured Person's son or daughter, biological offspring, stepchildren, and directly and biologically related children born outside of marriage, aged above 3 months and under 18 years (or under 23 years if a full-time student), unmarried, not pregnant, without children, and primarily dependent on the Insured Person for support.

Common Carrier: means any publicly licensed aircraft, sea vessel, train, or coach on which You are booked to travel. **Common Carrier does not mean any conveyance that is hired or used for a sport, gamesmanship, contest and/or recreational activity, regardless if such conveyance is licensed, such as, but not limited to, race cars, bob sleds, hunting vehicles, sightseeing helicopters, fishing boats, parasailing/paragliding, boat cruises, or ship cruises.**

Country of Residence: means the United Arab Emirates in which the Insured Person legally resides as a citizen or with a valid residency visa at the time of purchasing this Policy.

Covered Trip: means trip commencing at the time when the Insured Person leaves the Country of Residence in a direct and uninterrupted manner and ending when the Insured Person returns to the Country of Residence. The Covered Trip should start and end in the Insured Person's Country of Residence and within the time frame of the Period of Coverage.

Excess / Deductible: means the number of hours, days, or the amount payable by the Insured Person for each and every Loss before Policy benefits become payable.

Expiry Date: means the end date of the Policy, as stated in the Travel Insurance Certificate.

Family: means the Insured Person, Spouse, and unlimited number of Children.

Hazardous Sports: means the activities listed under “Hazardous Sports” in page 35.

Hospital: means a place that:

- a) holds a valid license (if required by law);
- b) operates primarily for the care and treatment of sick or injured persons;
- c) has a staff of one or more physicians available at all times;
- d) provides 24 hours nursing service and has at least one registered professional nurse on duty at all times;
- e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis;
- f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Inception Date: means the commencement date of the Policy, as stated in the Travel Insurance Certificate.

Industrial Action: means any measure taken by trade unions or other organized labor meant to reduce productivity.

Injury: means a bodily injury caused solely and directly by violent, accidental, external, and visible means, resulting directly and independently of all other causes, and occurring during a Covered Trip.

Insured Card: means all credit cards held by the Insured Person(s) but not by those under 18 years of age.

Insured Event: means an occurrence which is outlined in the Summary and Cover and is taking place during a Covered Trip.

Insured / Insured Person(s) / You: mean the person aged from 3 months to 69 years with an optional extension up to 74 years under “Silver Plan”, whose name appears on the Travel Insurance Certificate, and who pays for the required premium.

For family plan, Insured Person will mean the person whose name appears as the Insured Person on the Travel Insurance Certificate, Spouse, and Children whose name also appear on the Travel Insurance Certificate.

This Policy offers coverage only to individuals ordinarily resident in the United Arab Emirates and is null and void as to nonresidents of the United Arab Emirates.

Insurer / We / Us: means American Home Assurance Company (Dubai Br.), registered under UAE Federal Law No. 6 of 2007 Insurance Authority Registration No. 79, Commercial License No. 613392 dated 6th July 2008.

Loss: means the act or instance of losing and / or the disappearance of something cherished and / or a measurable reduction in some substance or process.

Medically Necessary: means in Insurer's opinion, Physician's recommendation:
(a) is consistent with the symptoms, diagnosis, and treatment of the Insured Person's condition;
(b) is appropriate with regards to standards of good medical practice;
(c) is not for the convenience of the Insured Person as the primary purpose.

Personal Effects: mean spectacles, dentures, purses, wallets, cosmetics, mobile phone, and other personal effects normally worn or carried on the person.

Physician: means a legally licensed practitioner acting within the scope of the license, practicing medicine, and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending Physician cannot be the Insured Person or Insured Person's Relative.

Policy: means this document and Travel Insurance Certificate which is issued to the Insured Person.

Pre-existing Condition: means a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two (2) year period preceding the Inception Date, or a condition for which hospitalization or surgery was required within a five (5) year period preceding the Inception Date.

Professional Player: means an Insured Person who earns in excess of 50% of his income from playing sport or who participates in a sport that remunerates him as a mean of livelihood.

Reasonable and Customary Charges: means a charge which:
(a) is charged for Medically Necessary treatment, supplies, or medical services to treat Your condition;
(b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and
(c) does not include charges that would not have been made if no insurance existed.

Relative: means Spouse, parent, parent-in-law, grandparent, step-parent, Children,

Children-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, half-brother, half-sister, aunt, uncle, niece, or nephew of the Insured Person.

Sickness: means any contracted fortuitous sickness or disease that commences or first manifests itself during a Covered Trip.

Ski Equipment: means skis, poles, boots and bindings, snow boards, or ice skates.

Spouse: means Insured Person's legally married husband or wife aged from 18 years to 69 years with an optional extension up to 74 years under "Silver Plan".

Sum Insured: means the amount payable under each benefit stated in the Summary of Cover.

Summary of Cover: means the table in page 2 and 3 that shows benefits and Sum Insured values offered under each plan.

Strike: means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier.

Terrorism: means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorism. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government of the country where the act occurs.

Travel Insurance Certificate: means the certificate which shows the Inception Date, Expiry Date, Period of Coverage, and selected plan in Summary of Cover.

War: means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

COVERAGE

We will indemnify You for the following Insured Events occurring on Your Covered Trip, up to the Sum Insured stated in the Travel Insurance Certificate.

SECTION 1 – PERSONAL ACCIDENT BENEFITS

If Injury to You occurs during your Covered Trip and results in one of the losses shown in the Table of Losses below, We will pay the indicated percentage of the Sum Insured stated under Section 1 – Personal Accident Benefits. The loss must occur within 365 days of the date of the accident which caused Injury.

Table of Losses	Right	Left
Accidental Death	100%	
Accidental Death (Common Carrier)	100%	
Permanent Total Disability	100%	
Total loss of speech	100%	
Total loss of visual acuity of both eyes	100%	
Total loss of an upper member	70%	60%
Total loss of the hand or forearm	60%	50%
Total loss of a lower member above knee	60%	60%
Total loss of a lower member at the level of the knee or below	50%	50%
Total loss of a foot	40%	40%
Total deafness, both ears	40%	
Total loss of visual acuity of one eye	25%	

Specific Conditions:

1. Total / irremediable functional loss of use of an organ or member shall be considered as total loss thereof. For reduced functional use, the stated percentage shall be reduced in proportion to the lost functional use;
2. If more than one loss results from any one Accident, the total indemnity payable hereunder is established by adding the indemnity corresponding to each single loss, up to the 100% of the maximum Sum Insured;
3. We will not pay for any benefit in respect of Permanent Total Disability, unless You submit satisfactory proof to the Insurer that the disablement will in all probability continue for the remainder of Your life;
4. If You sustain Permanent Total Disability and the claim in relation to that disability is admitted and accepted, the benefit will be paid and all cover under Section 1 – Personal Accident Benefits in respect of You shall cease;
5. The diagnosis and determination of Permanent Total Disability or any permanent disability must be made and documented by a Physician and must be

continuous and permanent for at least 12 consecutive months from the onset of the disablement. However, for permanent and total loss of speech, the loss of the ability to speak must be continuous and permanent for at least 12 consecutive months and medical evidence must confirm that permanent and total loss of speech is due to an Accident and all psychiatric related causes are excluded. For permanent and incurable paralysis, the loss of use must be continuous and permanent for at least 12 consecutive months from the onset of the paralysis;

6. If Your existing ailment, infirmity, or other abnormal physical or mental condition is aggravated by an Accident, the benefit amount will be determined by the degree of the deterioration of the existing ailment after the Accident and the benefit will be paid accordingly. The degree of ailment, infirmity, or other abnormal physical or mental condition before the Accident will be determined by medical evidence;
7. If the consequences of an Accident are aggravated owing to Your existing ailment, infirmity, or other abnormal physical or mental condition, determination of the benefit will be based on the consequence the Accident would have had, had such defects not existed. The foregoing shall not apply, however, if such circumstances are a consequence of an earlier Accident to You, for which benefit has been or will be paid under this Policy;
8. If You die 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 Specific Conditions #2 above;
9. For Accidental Death (Common Carrier) benefit to trigger, Accident must occur while You are riding as a passenger in or on, boarding or alighting from, a Common Carrier.

Specific Definitions:

Permanent Total Disability: means total and absolute disablement:

- a) which entirely prevents the Insured Person from engaging in or giving attention to any occupation; and
- b) which will, in all probability, be lasting and continuous for the lifetime.

Specific Exclusions:

We will not be liable to pay any benefit under this section in respect of any Insured Person for any Insured Event caused by or arising directly or indirectly from any type of Sickness or bacterial infection. This exclusion shall not apply to medically acquired infections or blood poisoning, including pyogenic infections, which may result from an accidental cut or wound.

SECTION 2 – MEDICAL & RELATED BENEFITS

EMERGENCY MEDICAL EXPENSES (ACCIDENT & SICKNESS)

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for usual Reasonable and Customary Charges for Covered Medical Expenses incurred by You during Your Covered Trip.

Specific Definitions:

Covered Medical Expenses - means expenses incurred by You, outside of Country of Residence, for services and supplies which are recommended by an attending Physician. They include:

- (a) charges for services of a Physician including diagnosis, treatment and surgery by a Physician;
- (b) charges made by a hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the hospital's average charge for a semi-private room and board accommodation;
- (c) charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, medical, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- (d) charges for ambulance service;
- (e) charges for dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a Physician or surgeon;
- (f) charges for emergency dental treatment as a result of Sickness or Injury, received to restore dental function or alleviate pain, provided by a registered and legally qualified dentist.

The charges enumerated above shall in no event include any amount which is in excess of Reasonable and Customary charges.

Specific Conditions:

1. We may request You to obtain fit-to-fly certificate from your Physician and provide it to Us.

Specific Exclusions:

1. Expenses incurred for continuing treatment, including any medication commenced before you start your Covered Trip and You been advised to continue on Your Covered Trip;
2. Expenses incurred for investigatory treatment that is not specified by a Physician as immediately necessary;
3. Expenses incurred for preventative treatment, including but not limited to any vaccination and/or immunization;

4. Expenses incurred for crowns of precious metal;
5. Expenses incurred for any procedure for oral hygiene;
6. Expenses relating to contraceptive devices, prosthetic devices, or artificial aids.

EMERGENCY MEDICAL EVACUATION

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the usual Reasonable and Customary Charges for Covered Expenses reasonably incurred outside of Country of Residence, if Injury or Sickness results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.

All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You; and (c) arranged and authorized in advance by the Assistance Department.

Specific Definitions:

Covered Expenses - means expenses for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation.

Emergency Evacuation - means (a) Your medical condition warrants immediate transportation from the place where You are injured or got sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, Your medical condition warrants transportation to Your Country of Residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above.

Transportation - means any land, water, or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

REPATRIATION OF REMAINS

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Covered Expenses reasonably incurred to return Your body to Your country of origin, if You die during Your Covered Trip.

Specific Definitions:

Covered Expenses - means expenses, including but not limited to, for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

SECTION 3 – TRAVEL INCONVENIENCE BENEFITS

BAGGAGE / PERSONAL EFFECTS

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the cost of the baggage and its contents due to:

1. Loss or damage by a Common Carrier while You were a ticketed passenger on the Common Carrier during the Covered Trip.
2. Theft during Your Covered Trip and subject to the baggage and its contents being owned by and accompanying You during the Covered Trip.

Specific Definitions:

Valuables – Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, computers, computer equipment, mobile phones, binoculars, antiques, jewelries, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

Specific Conditions:

- a. The Sum Insured payable in respect of any one single article shall not exceed the Sum Insured shown on the Travel Insurance Certificate;
- b. We may make payment or, at our own discretion, We may elect, reinstate, or repair articles not older than one year;
- c. We may at our own discretion elect to reinstate or repair more than one-year old articles or make payment subject to due allowance of wear and tear and depreciation;
- d. Loss or damage must occur:
 - i. while the baggage or Personal Effect is/are in a hotel or a Common Carrier and proof of such Loss must be obtained in writing from the hotel management or the Common Carrier management and such proof must be provided to Us; or
 - ii. as a result of theft of the baggage or Personal Effects provided that such Loss is reported to the police having jurisdiction at the place of the Loss no more than twenty-four (24) hours from the time of the incident. Any claim must be accompanied by written report/documentation from such police.
- e. Benefits for baggage and Personal Effects will be in excess of all other valid and collectible insurance. If, at the time of any Loss, there is another valid and collectible insurance in place, We will only be liable for the amount which has not been covered by such insurance. We will pay for the difference between the amount paid by the other insurance and Loss amount;
- f. Benefits for baggage and Personal Effects will be in excess of any Sum Insured paid or payable by a Common Carrier or other third party responsible for the Loss;
- g. Any Loss, theft, or damage must be documented by a police or other local authority and document/report shall be obtained by the Insured Person;

- h. In case of Loss to a pair or set, We may elect to:
 - ii. Repair or replace any part, to restore the pair or set to its value before the Loss;
or
 - iii. Reimburse the difference between the cash value of the property before and after the Loss.
- i. There is a per item limit stated in the Travel Insurance Certificate.

Specific Exclusions:

We will not be liable to reimburse any Sum Insured for:

1. The following classes of property: animals, birds, fish, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, snow skis, household effects, contact or corneal lenses, artificial teeth or limbs, hearing aids, perishables, consumables, money, securities, tickets, or documents;
2. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin;
3. Loss of or damage to hired or leased equipment;
4. Loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade, radioactive contamination;
5. Loss, theft, or damage to Valuables while they are in the custody of a Common Carrier;
6. Loss of Insured Person's baggage or Personal Effects left unattended in any vehicle or public place, unless:
 - a. deposited in a hotel safe, safety deposit box, or left in the locked accommodation and not visible from outside; or
 - b. left in a locked trunk or locked glove box of the vehicle and not visible from outside.
7. Loss of Insured Person's baggage, souvenirs, or articles sent in advance or mailed or shipped separately;
8. Loss of business goods or samples;
9. Loss of data recorded on tapes, cards, discs or otherwise;
10. Damage sustained due to any process to repair, clean, or alter any property;
11. Inherent vice or damage;
12. Transporting contraband or illegal trade;
13. Mysterious disappearance;
14. Breakage of brittle or fragile articles while they are in the custody of a Common Carrier.

TRIP DELAY

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Reasonable Additional Expenses incurred, if departure of the Common Carrier on which You are booked to travel is delayed for more than the Excess stated in the Travel Insurance Certificate due to a Covered Hazard. You will become eligible for reimbursement of Reasonable Additional Expenses for each hour after the Excess stated in the Travel Insurance Certificate.

Specific Definitions:

Covered Hazards:

1. Equipment Failure;
2. Inclement Weather;
3. Industrial Action;
4. Natural disaster in the country which You are travelling to or through;
5. Strike.

Equipment Failure - any sudden and unforeseen breakdown in Common Carrier's equipment that caused delay or interruption of normal trips.

Inclement Weather - any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Reasonable Additional Expense - any expense for meals and lodging which were necessarily incurred as the result of a Covered Hazard and which were not provided by the Common Carrier or any other party free of charge.

Specific Conditions:

1. You must submit original receipts of expenses incurred.

Specific Exclusions:

1. Expenses incurred after the departure of Common Carrier;
2. Covered Hazard which was made public or known to the Insured Person before the date Insured Person booked the trip;
3. Withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendation of any port authority or the civil aviation authority or any similar body in any country;
4. You don't want to travel while a comparable alternative onward transportation offer has been made available to the Insured Person after the scheduled departure time of a booked flight;
5. Where You fail to check in according to the itinerary supplied, unless such failure was due to a Strike or Industrial Action.

MISSED DEPARTURE

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Reasonable Additional Expenses incurred, if You cannot reach the original departure point at the recommended time on the outward or return trip from or to Your Country of Residence, because:

1. Public Transport, in which You are traveling, is affected by Strike, Industrial Action, or mechanical breakdown; or
2. The vehicle, in which You are traveling, is directly involved in an accident or suffered a mechanical breakdown or immobilization.

Specific Definitions:

Public Transportation / Public Transport – means a taxi, bus, or train operating according to a published timetable.

Reasonable Additional Expense – any expense for accommodation and local Public Transportation which were necessarily incurred by You following the missed departure and which were not provided by any party free of charge.

Specific Conditions:

1. You must obtain written confirmation from the appropriate authority for the reason and duration of delay.

Specific Exclusions:

1. Any claim where You have not allowed enough time to reach the original departure point on or before the recommended time;
2. Any claim relating to Your own vehicle suffering a mechanical breakdown, if You are unable to provide evidence that the vehicle was properly serviced and maintained.

HIJACKING

We will pay, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for every 24 hour period during an unlawful seizure or wrongful exercise of control of an aircraft or other conveyance in which You are travelling as a passenger and where as a direct consequence, Your Covered Trip has been disrupted.

LEGAL FEES

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for legal fees that You incur, as a result of false arrest or wrongful detention by any government or foreign power.