

EASTLAND INSURANCE  
COMPANY LIMITED



ইঞ্টল্যান্ড ইন্সুরেন্স  
কোম্পানী লিমিটেড

ESTD.1986

Head Office: 13 Dilkusha C/A, Post Box: 7343 (Dilkusha) Dhaka-1000 Bangladesh  
PABX: 9564600, Fax: +880-2-9565706, 9556115, E-mail: info@eiclbd.com



## ISSUING OFFICE

### IMPORTANT

Please make sure you read and fully understand this document before you travel from the People's Republic of Bangladesh,

Please read carefully the full details of the PROCEDURE FOR OBTAINING - ASSISTANCE AND CLAIMS.

Failure to follow the instructions given could result to rejection of the claim.

## OVERSEAS MEDICLAIM POLICY FOR BUSINESS & HOLIDAY TOUR (EXCLUSIVELY FOR SCHENGEN COUNTRIES)

WHEREAS the Insured Person designated in the Overseas Mediclaim Identification and Schedule hereto having by a proposal and declaration (and Medical History and Physician's Report and Certificate, if any) which shall be the basis of the contract and shall be deemed to be incorporated therein, applied to Company (hereinafter called the insurers) for the insurance hereinafter set forth and having paid the premium for the insurance specified hereinafter for the number of days stated in the Overseas Mediclaim Identification and Schedule.

Now this policy provides as follows:

### DEFINITIONS:

The following definitions apply throughout this insurance:

INSURED PERSON is that person named in the Overseas Mediclaim Identification and Schedule, of whom the appropriate premium has been paid.

Van Ameyde UK Ltd. (Third Party Administrator), 34 The Mall, Bromley, Kent, BRIITS, United Kingdom, Tel No. +44 20 83 15 0700, Fax No. +44 20 8460 1713, e-mail: [enquiries@vanameyde.co.uk](mailto:enquiries@vanameyde.co.uk)

### AND / OR

Specialty Assist Limited (Claims Handler) Europoint, 5-11, Lavington Street, London SE1 ONZ, United Kingdom, Telephone: +44 (0) 207 902 7405, Fax: 44 (0) 207 928 4748: USA- Telephone: +1 215 489 3785, Fax: +1 215 489 8525, Asia Pacific: Telephone: +662 645 3932, Fax: +662 645 3732, e-mail: [operations@specialty-assist.com](mailto:operations@specialty-assist.com)

PROGRAM MEDICAL ADVISORS are individuals appointed by Van Ameyde UK Ltd./ Specialty Assist Limited.

PHYSICIAN means a person legally qualified to practice in medicine or surgery including other legally qualified medical practitioners duly licensed by their respective jurisdiction, which person is not a member of the Insured Person's family.

MEDICAL RELATED EXPENSES REASONABLY AND NECESSARILY INCURRED, means expenses that in the opinion of the treating physician and Van Ameyde UK Ltd./ Specialty Assist Limited are medically necessary in order to maintain life and/ or relieve immediate pain or distress.

### PERIOD OF INSURANCE

This insurance is valid from the First Day of Insurance for the number of days specified in Overseas Mediclaim Identification and Schedule, but ceases on his/ her return to Bangladesh.

This insurance is automatically extended for a period of 45 days for treatment of covered illness or accident if during such treatment the policy cover expires and the Insured Person is medically incapable of returning home.

Extension of the period of Insurance is automatic for a period not exceeding seven days, and without extra charges if necessitated by delay of public transport services beyond the control of the Insured Person.

## **MEDICAL EXPENSES COVER:**

Insurance will pay upto the limit of cover shown on the Overseas Mediclaim Identification and Schedule in total for the Insured Person. No deductible applies per accident/ illness, in respect of the following medical related expenses, reasonably and necessarily incurred outside the People's Republic of Bangladesh by the Insured Person as a direct result of the Insured Person suffering bodily injury, sickness, disease or death during the Period of Insurance.

Notwithstanding the above, if Van Ameyde UK Ltd./ Specialty Assist Limited recommends that continued treatment in Bangladesh is appropriate the policy is extended to cover medical expenses incurred in Bangladesh as specified in Covered Expenses herein.

PROVIDED THAT expenses will only be paid at the usual and customary level for such services, and further provided that expenses will only be paid for treatment incurred within the 90 days period immediately following the first manifestation of the bodily injury, sickness or disease and the Insured Person had to return earlier than the expiry date of the trip.

### **COVERED EXPENSES**

1. Expenses for physician service, hospital physician and medical services and local emergency medical transportation.
2. Up to US \$225 or Euro equivalent per occurrence for dental services for immediate relief of dental pain only. However, dental care rendered necessary as a result of a covered accident shall be subject to the limit of cover stated in the Overseas Mediclaim Identification and Schedule. No deductible applies.
3. Expenses for physician ordered emergency medical evacuation, including medically appropriate transportation and necessary medical care en route, to the nearest suitable hospital when the Insured Person is critically ill or injured and no suitable local care is available, subject to the prior approval of the Program Medical Advisors. In dire emergencies in a remote area where Van Ameyde UK Ltd./ Specialty Assist Limited cannot be contacted, the medical evacuation must be reported to the first available physician and to the nearest Bangladesh Consulate.
4. Expenses for medical evacuation including transportation and medical care en route to a hospital or the Insured Person's normal place of residence in the People's Republic of Bangladesh when deemed medically advisable by the Program Medical Advisor and the attending physician.
5. If the Insured Person dies outside the People's Republic of Bangladesh, the expenses for preparing the air transportation of the remains for repatriation to the People's Republic of Bangladesh or up to an equivalent amount for a local burial or cremation in the country where death occurred. All expenses must be approved by Van Ameyde UK Ltd./ Specialty Assist Limited before the remains are prepared for transportation to the People's Republic of Bangladesh or for local burial or cremation.

### **EXCLUSIONS**

1. No claim will be paid in respect of a medical condition that was known by the Insured Person to exist and/or had been treated in one year immediately preceding the effective date of this coverage.
2. No claim will be paid where the Insured Person:
  - a) is travelling against the advice of a physician; or
  - b) is on a waiting list for specified medical treatment declared in the Physician's Report and Certificate; or
  - c) is travelling for the purpose of obtaining medical treatment; or
  - d) has received a terminal prognosis for a medical condition.
3. No claim will be paid in respect of expenses for treatment which could reasonably be delayed until the Insured Person's return to the People's Republic of Bangladesh. The question of what can or cannot be reasonably delayed will be decided jointly by the treating physician and the Program Medical Advisor.
4. No claim in respect of cosmetic surgery will be paid, unless such cosmetic surgery is rendered necessary as a result of a covered accident.
5. No claim will be paid arising as a result of Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
6. No claim will be paid arising from suicide, attempted suicide, wilful self-inflicted injury, venereal disease or the abuse of drugs or alcoholic drinks.

7. No claim will be paid in respect of routine physical examinations or any other examination where there is no objective indication of impairment of normal health.
8. No claim will be paid in respect of medical treatment and related services obtained within the People's Republic of Bangladesh.
9. No claim will be paid arising from the Insured Person taking part in naval, military or airforce operations.
10. No claim will be paid arising from war, invasion or civil war.
11. This insurance does not cover any claim arising from the loss or destruction or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from:
  - a) ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
  - b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
12. No claim will be paid arising from Aviation unless the Insured Person flies as passenger in an aircraft property licensed to carry passengers.
13. No claim will be paid arising from the Insured Person's participation in mountaineering (where ropes or guides are customarily used), riding or driving in races or rallies, pot holing, skin diving or other underwater activity. In addition any other hazardous or potentially dangerous sports for which the Insured is either untrained, not physically fit or uses improper equipment.
14. No claim will be paid arising from the insured person participating in Winter Sports.
15. Insurers are not liable to pay under this insurance any amount covered under any occupational benefit plan, other health insurance, national health insurance scheme or public assistance programme or any other insurance covering the same interest. In the event that Insurers make payment on behalf of, or to, an Insured Person of amounts covered under any other such assistance or insurance scheme, the Insured Person agrees to assign to Insurers any right of recovery under such scheme(s).
16. This Insurance will not cover pregnancy, including resulting childbirth, miscarriage, abortion or complication of any of these.

#### **CONDITIONS**

The conditions below apply throughout this Insurance. Failure to comply with them may be prejudicial to a claim.

1. It is a condition precedent to liability hereunder that in the event that an Insured Person suffers serious illness or injury or is in any event to be hospitalised the Insured Person or his representative must contact Van Ameyde UK Ltd./ Specialty Assist Limited immediately for emergency assistance or advice and consultation. The Insured Person or his representative should quote to Van Ameyde UK Ltd./ Specialty Assist Limited as much information concerning the illness or accident as is available, including the name of the treating Doctor, name and telephone number of the hospital, the OMP Policy Number and its date of issue.
2. Medical, dental and transportation related claims will not be paid except at the usual customary and reasonable level of charges for such services.
3. All medical evacuation or transportation of mortal remains must be approved in advance by Van Ameyde UK Ltd./ Specialty Assist Limited and their Program Medical Advisors. In dire emergencies in remote or primitive areas where the Program Medical Advisor cannot be contacted the medical evacuation must be reported to the first available physician and to the nearest Bangladesh Consulate.
4. Insurers shall be fully and completely subrogated to the rights of the Insured Person against parties who may be liable to provide indemnity or make a contribution in respect of any matter which is the subject of a claim under this insurance.

The Insured Person further agrees to co-operate fully with Insurers in seeking such indemnity or contribution including where appropriate, insurers instituting proceedings at their own expense against such parties in the name of the Insured Person.

5. The Insurers may require the Insured Person to furnish at his own expense all certificates, information, proofs or other evidence of claims. The Insurers may approach any physician who may have treated the Insured Person during the period of three years prior to the commencement of this Insurance, and the Insured Person must cooperate in this respect.

6. The legal representative of an Insured Person shall have the right to act for an Insured Person who is incapacitated or deceased,
7. This insurance does not operate beyond a period of 180 days continuous absence from the People's Republic of Bangladesh unless specifically agreed.
8. This policy and the Overseas Mediclaim Identification and Schedule shall be read together as one contract and any wording or expression to which a specific meaning has been attached in any part of this policy or the Overseas Mediclaim Identification and Schedule shall bear such specific meaning wherever it may appear.
9. **DISPUTE RESOLUTION PROCEDURE:** This contract of Insurance includes the following dispute resolution procedure which is exclusive and a material part of this Contract of Insurance.

This Insurance contains the following Dispute Resolution Clause, which is a material part of this Insurance:-

- a) **Nature of Coverage:** This policy is not a general health insurance policy. It is intended only for use of Insured Person in the event of a sudden and unexpected sickness or accident arising when the Insured is outside the People's Republic of Bangladesh.
- b) **Pre-Existing Exclusions:** This Policy is not designed to provide an indemnity in respect of Medical Services the need for which arises out of a pre-existing condition.
- c) **Pre-Existing Condition:** Any sickness for which Insured Person had taken medical treatment in the preceding 12 months prior to the commencement of travel.
10. **CHOICE OF LAW:** The parties to this Insurance Policy expressly agree that laws of the People's Republic of Bangladesh shall govern the validity, construction, interpretation and effect of this Policy.
11. **ARBITRATION:** If any difference arises as to the amount to be paid under this policy (liability being otherwise admitted), such difference shall be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference or if they can not agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or in case the arbitrators do not agree an umpire to be appointed in writing by the arbitrators before the latter enter upon the reference. The umpire shall sit with the arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.
12. **COVER AVAILABLE FOR SCHENGEN COUNTRIES:** Limit of cover for visiting Schengen countries is Euro 30,000 for both accident and illness without medical examination subject to (a) Satisfactory proposal (b) Full unlimited pre-existing exclusions (c) Age of proposer not to exceed 40 years travelling to North America or 79 years for travel to any other country.

IN WITNESS WHEREOF the undersigned being duly authorised by and on behalf of the Company has hereto set his/her hand.

Place:



For and on behalf of  
**Eastland Insurance Co. Ltd.**

Authorised Officer

**Sr. Vice President**

**OVERSEAS MEDICLAIM IDENTIFICATION AND SCHEDULE BUSINESS & HOLIDAY TOUR**  
**(WORLD-WIDE EXCLUDING USA/CANADA BUT INCLUDING SCHENGEN COUNTRIES)**

This Overseas Mediclaim Insurance is only available to Bangladeshi Citizens between 5 months to 79 years of age who are undertaking bonafide trips outside Bangladesh which will not involve any form of manual work and do not exceed 180 days in duration Unless Specifically Extended.

Co. Code <input type="text"/> <input type="text"/> <input type="text"/>	D.O. Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Plan <input type="checkbox"/>	Category <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> (Initials)	Sr. No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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Policy No. : EIC/DHA/PO/B-H/P-00069/05/2013

- 1) Name of Insured Person (as indicated on Passport) : Md. Abu Bakar Siddique
- 2) Present Address : H-1038 5th Floor Left, Ibrahimpur Bazar Road, Molla Bari, Kafrul, Dhaka
- 3) Permanent Address : Kunjo Nikunjo Vill-Mohabbatpur, New Bus Stand Road, Sonapur, Noakhali Sadar, Noakhali
- 4) Age (in completed years) : 25 Years. ( 01/06/1988 )
- 5) Insured's Actual Occupation (specify) : Private Service
- 6) Passport No. : AE 3839337
- 7) Name of the usual Physician Telephone No. : Dr. Aminur Rasul Jaki , MBBS (DJ. MC)  
: 01716281493
- 8) Plan Type : "A" Non-Schengen Country () Destination: Mexico
- 9) Limit of cover (See Condition no. 12)
 

<b>MEDICAL</b> <input checked="" type="checkbox"/> Plan 'A' <input type="checkbox"/> Illness ) US\$ 50,000 or Euro equivalent Accident ) US\$ 50,000 or Euro equivalent	<b>NON-MEDICAL</b> <input checked="" type="checkbox"/> Plan 'A' <input type="checkbox"/> Illness ) US\$ 10,000 or Euro equivalent Accident ) US\$ 50,000 or Euro equivalent
<input checked="" type="checkbox"/> Plan 'B' <input type="checkbox"/> Illness ) US\$ 100,000 or Euro equivalent Accident ) US\$ 100,000 or Euro equivalent	<input checked="" type="checkbox"/> Plan 'B' <input type="checkbox"/> Illness ) US\$ 10,000 or Euro equivalent Accident ) US\$ 100,000 or Euro equivalent
- 10) Deductible : Is US\$ 150 or 22.5% of the total amount of the claim whichever is the greater.
- 11) Premium .....(Standard) : Tk. 1,115.00  
15% VAT ..... (Extra) : Tk. 167.00  
(Total) : Tk. 1,282.00 (Taka One Thousand Two Hundred Eighty Two only)
- 12) Date of Purchase : 24/05/2013
- 13) No of days covered : FROM: 24/05/2013 TO: 06/06/2013 (14 Days)
- 14) First day of Insurance (Date & Time Commencing from the time of boarding the aircraft or other mode of transport from Bangladesh) : 24/05/2013 Mexico
- 15) Original of Physician's Report & Certificate : Yes / No  
attached (Strike out whichever is not applicable)
- 16) Address of Issuing Office : Eastland Insurance Company Limited  
Principal Office, 13, Dilkusha Commercial Area, Dhaka-1000
- 17) Telephone No. : 9564600
- 18) Telex No. : 880-2-9565706, 9556115

for and on behalf of  
**Eastland Insurance Company Limited.**

*[Signature]*  
 (Authorised Officer)  
**Senior Vice President**

Date : 19/05/2013

M. R. No. - 1857320 Date - 19/05/2013



**CLAIMS IMPORTANT INFORMATION  
(FOR ALL TYPE OF POLICIES)**

**WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY**

In the event of Illness or Accident abroad which may lead to Hospital treatment or Curtailment of your trip.

**Please Contact**

**Van Ameide UK Ltd.(Third Party Administrator)**

34 The Mall  
Bromley  
Kent  
BR1 1TS  
United Kingdom  
Tel No.+44 20 8315 0700  
Fax No.+44 20 8460 1713  
Tetex:888977  
E-mail:[enquiries@vanameide.co.uk](mailto:enquiries@vanameide.co.uk)  
Web Site: [www.vanameide.com](http://www.vanameide.com)  
Telephone after office hours:  
Emergency service:+44 20 8466 9191

AND/OR

**Specialty Assist Limited**

(Claims Handler)  
Europoint  
5-11, Lavington Street  
London SE1 ONZ,  
United Kingdom

**For Services**

Telephone:+44 (0) 207 902 7405 Fax:+44 (0) 207 928 4748	For 24 Hours assistance Worldwide Contact
Telephone:+1.215 489 3785 Fax:+1215 489 8525	For assistance in the USA contact
Telephone: +662 645 3932 Fax: + 662 645 3732	For assistance in the Asia Pacific contact

E-mail: [operations@specialty-assist.com](mailto:operations@specialty-assist.com)  
Web site: [www.specialty-group.com](http://www.specialty-group.com)



NB: (1) To avoid reverse charge calls the claimant and/or someone calling on his/her behalf over above telephone/fax be requested to give his/her telephone number so that the Van Ameyde UK Ltd./ Specialty Assist Ltd., can immediately call back asking for other particulars.

(2) Van Ameyde UK Ltd./Specialty Assist Ltd, are acting as Third Party Administrators/Assistance provider to render services in respect of claims to the Overseas Mediclaim Policy holders.

In the event of a claim, please apply to Van Ameyde UK Ltd./Specialty Assist Ltd. for a Claim Form. When completed, please submit direct to Van Ameyde UK Ltd./Specialty Assist Ltd. Together with the Insurance Certificate and relevant documentation.