

T24 BLACKSHIELD PRE-PAID CARD TRAVEL INSURANCE

MASTER POLICY WORDING

This is to certify that in consideration of the payment of the premium specified herein, Underwriters are hereby bound to insure in accordance with the terms, conditions, limitations and exclusions contained herein or endorsed hereon.

If the Insured, an Insured Person or any person working on behalf of the Insured or Insured Person shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims hereunder shall be forfeited.

In witness whereof this Policy has been signed at the place stated and on the date specified in the Schedule.

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Contact Information

24 Hour Emergency contact

Not all hospitals are like the ones at home. Imagine being in hospital where appropriate medical facilities are not available and communication is difficult, or even just simply trying to rearrange **your** disrupted travel plans. Sometimes **you** just need help and **we** have a dedicated team of experts to assist.

In the event of a medical emergency covered by this Insurance **you** must call our medical assistance provider:

Northcott Global Solutions

22 Bevis Marks

London

EC3A 7JB

United Kingdom

Helpline +44 (0) 207 183 8 9 10

Website www.northcottglobalsolutions.com

Northcott Global Solutions are on call to assist **you** with Medical emergencies whilst you are on a **trip** outside your **country of residence** and medical repatriation if necessary.

Non-emergency claims reporting

It is a condition pre-cedant that all claims **MUST** be notified within 90 days of completion of the relevant **trip**. If the claim is not notified within the 90 period it will be declined.

To help speed up the processing of **your** claim be sure to follow the instructions on the claim form carefully. It will advise **you** of what documentation **you** need to provide to support **your** claim. Claim forms are available from the details below:

Triton Global Claims (Asia) Pte. Ltd

8 Cross St, Level 28 PWC Building, Singapore 048424

Telephone: 400 1205 978 (China) 800 930 255
(Hong Kong) +65 6850 7636 (Singapore)

Email: T24.claims@triton-global.com

Website:

<http://www.triton-global.com/claims/notifications/asia/>

Important Information

Eligibility Criteria

In order to benefit from the cover provided by this insurance policy, **you** must:

- hold a valid T24 issued pre-paid card
- be 70 years of age or under at the commencement date of **your trip**.

And the **trip** will only be covered if it starts from and ends in **your permanent country of residence**.

You or any member of your **travelling party** must NOT be: a United States citizen residing in the United States; or intending to reside in the United States for a period exceeding 90 days.

Health Declaration

You agree that **you** are in good health and will not travel unless **you** are in good health and fit to undertake each insured **trip**, nor will **you** book or travel against medical advice or where **you** are aware of reasons that could cause the cancellation or curtailment of the **trip** or for the purpose of obtaining medical treatment.

Existing medical conditions

If **you** or a member of **your** travelling party has a condition other than those listed below **you** will NOT be covered for any claims arising from **your** existing medical condition(s).

The following medical conditions are covered automatically, subject to **you** being stable and not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions:

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hay fever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication, except by inhaler or puffer, and no hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Routine screening tests where no underlying disease has been detected
- Diabetes Mellitus types one and two provided **you** were not diagnosed within the last 12

months – where **you** have no known cardiovascular, hypertensive, vascular disease and no related kidney, eye or neuropathy complications

- Epilepsy - **you** have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves' disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High blood pressure (Hypertension) - stable
- High Cholesterol(Hypercholesterolemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where **you** have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and **you** do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related illness of the mother up to and including 20 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, e.g. IVF
- Raynaud's Disease
- Trigeminal neuralgia
- Trigger finger

Sporting Activities

Whilst **you** can enjoy most sporting activities on holiday knowing **you're** covered, the following activities are excluded under this policy:

1. Abseiling, base jumping, bungee jumping, competitive contact sports, horse riding and equestrian sports of any type, hunting, mountaineering, parachuting, parkour, polo, pot holing, any **professional sporting activity**, racing of any kind (except on foot), rock climbing with or without using support ropes, running with the bulls, **snow sports**, sailing/yachting outside coastal waters (12 mile limit), scuba diving at a depth of more than 15 metres, solo diving, water sports involving white water rapids in excess of Grade 3, trekking at altitudes above 3,000 metres.
2. Any sports or activities which required a licence or a certificate of proficiency, or such other document as appropriate, in order to participate.

IMPORTANT: This Insurance includes cover for sports and leisure activities that **you** undertake on an occasional or incidental basis only. It does not apply to any sport or leisure activity which is the main purpose of **your trip**.

Reciprocal Health Agreements

If **you** have a valid claim for **emergency medical expenses** under this policy, which is reduced by taking advantage of a reciprocal health agreement with **your permanent country of residence** or by using **your** private medical insurance at the point of treatment, **we** will not deduct the **excess**. If there is an existing a reciprocal health agreement with the country **you** are travelling to and **you** do not take advantage of the reciprocal health agreement, **we** will pay a valid claim for medical expenses under this policy, but **we** will deduct the excess.

Our Privacy Policy

We are committed to safeguarding **your** privacy and the confidentiality of **your** personal information. **We** are bound by the United Kingdom Data Protection Act 1998 and its principles when **we** collect and handle **your** personal information. **We** will only collect personal information from or about **you** for the purpose of assessing **your** application for insurance and administering **your** insurance policy, including any claims made by **you**.

A claim may be refused

We may refuse to pay or reduce the amount **we** pay under a claim if **you** do not comply with the policy terms and conditions, if **you** make a misrepresentation, or if **you** make a fraudulent claim.

Complaints Procedure

Please refer to page 4 of this document for full details of **our** complaints procedure.

Definitions

Throughout this policy there are certain words highlighted in bold that have specific meanings. Those words and their meanings are set out below:

Accident event means all individual losses arising out of and directly occasioned by one sudden, unexpected unusual specific event occurring at an identifiable time and place.

However, the duration and extent of any accident event so defined shall be limited to 24 consecutive hours and within a 10 miles radius for any accident event hereunder, and no individual loss which occurs outside such period and/or radius shall be included in that accident event.

Accumulation limit means **underwriters** limit of liability will not be for more than the amount stated

in the schedule any one **accident event**. The benefit payable by **underwriters** in respect of each **insured person** will be reduced in the proportion.

Biological means any pathogenic (disease producing) micro- organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which **you** are to travel to or from **your** intended destination.

Chemical means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

Children means any person aged less than 18 years old when the **trip** commences who is wholly dependent on **you** for financial support, and is travelling with **you**.

Electronic equipment means any portable games consoles, portable media players, and satellite navigation units.

Emergency medical expenses means **medically necessary** expenses incurred for emergency medical treatment outside **your** permanent country of residence including **repatriation expenses**.

Excess(es) means the amount that will be subtracted from the amount paid to **you** if **you** should make a valid claim under various sections of the policy. The excess amounts applicable are shown on the Schedule of Benefits table.

Existing Medical Condition(s) means:

1. Any chronic or on-going (whether chronic or otherwise) medical or dental condition, illness or disease of which **you** were aware or should reasonably have been aware, or which is medically documented within the 12 months prior to undertaking a **trip**; or
2. Any physical, **mental illness** or medical condition (including pregnancy), defect, illness or disease of which **you** were aware of or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to undertaking a **trip**.

Financial Default means the insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, and appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of

an accident and which does not result from an illness or disease.

Insured person means all valid holders of T24 pre-paid cards as advised by the **insured** and declared to **underwriters** and for whom an appropriate **premium** has been paid by the **insured**. The definition of Insured person is extended to include the cardholder's spouse and dependent **children** whilst accompanying the cardholder on an insured trip.

Legal Expenses means:

1. Fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the **legal representatives** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **You** accidental bodily injury or illness or in appealing or resisting an appeal against the judgment of a court, tribunal or arbitrator
2. Costs for which **you** are legally liable following an award of costs by any court or tribunal or an out of court settlement made in connection with any claim or legal proceedings.

Legal Representatives means the solicitor, firm of solicitors, lawyer, and advocate or other appropriately qualified person firm or company appointed to act on **your** behalf.

Licensed Common Carrier means any public conveyance which is deemed to include:

1. All forms of land, sea or air travel (other than hire car or taxi) with a licensed carrier operating a regular or charter passenger service
2. Transportation by any licensed common carrier including licensed public transport conveyance whilst used for direct travel to make a connection with conveyance described above

Limit of indemnity means the maximum amount of underwriter's liability.

Loss of limb means:

1. in the case of a lower limb loss by physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg;
2. in the case of an upper limb loss by physical severance of the four fingers at or above the meta carp phalangeal joints or permanent and total loss of use of a complete hand or arm.

Loss of sight means:

1. permanent and total loss of sight in both eyes if an **insured person's** name is added to the Register of Blind Persons on the

authority of a fully qualified ophthalmic specialist;

2. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Manual Work means work which involves the installation, assembly, maintenance, repair, or use of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity) or manual labour of any kind other than in the catering industry or fruit picking by hand.

Medically Necessary means treatment that's appropriate for **your** illness or injury, consistent with **your** symptoms and that can be safely provided to **you**. It meets the standards of good medical practice and isn't for **your** convenience or the providers convenience.

Medical Assistance Provider means Northcott Global Solutions Limited.

Mental Illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, and disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

NCBR Terrorism means the use of nuclear, chemical, biological or radiological (NCBR) agents or devices, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Permanent country of residence means the country in which the **insured person** has resided in or intends to reside in for a period of 12 months or more.

Permanent total disablement means permanent disability which totally prevents an insured person from working in in any and every occupation and which in all probability will continue for the remainder of his/her natural life.

Personal Computer means laptops, notebooks, tablet PCs, iPads, iPods, personal digital assistants 'PDA's, smartphones, and other hand- held wireless devices that have the capacity to convey data or information.

Policy period means the policy period as stated in the policy schedule.

Premium means the total amount payable for the insurance. It includes amounts payable to the agent and the premium payable to us.

Professional Sporting Activity means an activity for which **you** receive financial reward, sponsorship or benefits from participating in or training for that sporting activity, regardless of whether or not **you** are a professional sports person.

Public Place means a place to which the public has access for example, but not limited to: a hotel foyer or grounds, restaurant, shop, toilet, swimming pool, airport or railway station.

Relative is limited to a relative of **yours**, or of a member of the travelling party, who is resident in the **permanent country of residence**. It means a spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, stepparent, step-children, fiancé or fiancée, or guardian.

Registered Medical Practitioner means a fully qualified and licensed member of the medical profession who is approved by the governing medical association of the country in which the healthcare practitioner practices and who is not the **insured person**, an associate of the **insured person** or a member of the **insured person's** family.

Repatriation means medically necessary travel arrangements made by **our medical assistance provider** for **your** return to **your permanent country of residence** or where **we** consider to be the nearest suitable alternative.

Scheduled public transport means a public transport system that runs to a timetable.

Snow sport means any form of skiing, snowboarding and ski biking.

Total loss of sight means

1. permanent and total loss of sight in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist;
2. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Travelling Party means **you** and any travelling companion who has made arrangements to accompany **you** for at least 50% of the **trip**.

Trip(s) means a trip outside of **your permanent country of residence** that begins during the **period of insurance** and ends when **you** return to **your** normal place of residence in the **permanent country of residence**, not exceeding 90 days in respect of 'Plan A' and 30 days in respect of all other 'Plans'.

Unattended means leaving **your** luggage either; with a person **you** have not previously met, or in a **public place** where it can be taken without **your** knowledge or at a distance from which **you** cannot prevent it from being taken.

We, our, us, refers to certain underwriters at Lloyds.

You, your, yours, yourself means the T24 card holder declared to the underwriters and for whom a premium has been paid, all lodged and corporate cards are excluded.

Emergency Medical & Repatriation Expenses

Losses we cover

1. **Emergency medical expenses and repatriation** expense incurred outside of the **your permanent country of residence** **we** shall pay, up to the sum insured as set out in the Schedule of Benefits, for the cost of medical, hospital, road ambulance or other treatment **you** actually and necessarily received outside **your permanent country of residence** during the **trip** if **you** suffer an injury or an illness, the signs or symptoms of which **you** first become aware of during the **trip**. However, the treatment must be given or prescribed by a **registered medical practitioner** or paramedic. Travel expenses for **your** return home or repatriation are only covered if the attending **registered medical practitioner** advises us that **you** are unfit to continue the **trip**, and **you** must also have our consent, or the consent of our **medical assistance provider**.
2. Continuing medical expenses incurred within the **permanent country of residence** - **we** will pay up to USD25,000 for continuing medical expenses incurred within 3 months of the end of the **trip** as a result of an illness or injury which first occurred during the **trip** outside of the **permanent country of residence** and for which **you** first sought treatment whilst outside of **your permanent country of residence**.
3. **We** will pay **you** USD25, for each completed 24 hour period that **you** are confined to hospital outside the **permanent country of residence** (up to maximum USD250) as a result of injury or illness occurring during **your trip** and resulting in a total period of confinement exceeding 48 hours for any one event.

Losses we do not cover

We will not pay

1. If **you** evacuate or repatriate when it is not medically necessary or without our consent
2. the cost of private medical treatment overseas where free or reduced cost medical treatment is available to **you** under any reciprocal health agreement
3. For illness or injury, where **you** became aware of any signs or symptoms before **you** went on **your trip**

4. If **you** suffer, contract, or need treatment for any sexually transmitted disease
5. For medical or dental treatment of an elective nature
6. If **you** or **your** travelling party travel:
 - a. even though **you** know **you** are unfit to travel;
 - b. Against medical advice;
 - c. When **you** know **you** will have to consult a **registered medical practitioner**; or
 - d. For the purpose of obtaining medical advice or treatment.
7. for replacing medication in use at the time the **trip** began; or maintaining a course of treatment **you** were on at that time
8. for **your** treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us
9. for any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider
10. anything mentioned in the General Exclusions section.

Emergency Dental Expenses

Losses we cover

1. emergency dental expenses incurred outside of the **permanent country of residence** - **we** will pay, up to USD2,500 for the cost of emergency dental treatment received outside of the **permanent country of residence** during the **trip** if **you** suffer an injury to healthy natural teeth during the **trip** this does not cover dental costs incurred outside of the **permanent country of residence** during the **trip**, which the treating dentist certifies in writing is for the relief of sudden and acute pain.

Losses we do not cover

We will not pay

1. expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health
2. Damage to dentures or dental prostheses
3. Anything mentioned in the General Exclusions section.

Cancellation, Interruption, & Delay

Losses we cover

1. Cancellation costs: If **you** have to cancel any pre-paid transport or accommodation arrangements due to any unforeseen or unforeseeable circumstances outside of **your** control **we** will pay **you** up to the sum

insured as set out in the Schedule of Benefits for the value of the unused arrangements, less any refunds due to **you**. If only a deposit has been paid at the time of the cancellation **we** will pay the agent's cancellation fees up to the maximum of the deposit. In any event **we** will not pay more than the level of commission or service fees normally earned by the agent, had the **trip** not been cancelled.

2. Additional expenses - **We** will cover **you** up to the sum insured set out in the Schedule of Benefits for additional expenses that result directly from one of the following events occurring after the **trip** commences:

- a. **You** being unable to continue the **trip** because of the death, sudden serious illness or serious injury arising during the **trip** of:
 - i. **You** or a member of **your** travelling party
 - ii. A **relative** or business partner or person in the same employ as **you**, who resides in the **permanent country of residence**, provided that the illness or injury requires hospitalisation or confinement and the illness or injury is not related or traceable to an **existing medical condition**; and in the case of a business partner or person in the same employ, the person's absence made the ending of the **trip** necessary, and **you** have written confirmation of that fact from a senior partner or director.
- b. the need, as a result of **you** being hospitalised as an in-patient as a result of suffering an injury or illness, the symptoms of which **you** first became aware of during the **trip**, for a relative or friend to travel to, remain with, or escort **you** in place of a medical attendant. However, **you** must have written advice from the attending physician, and **you** must also have our consent, or the consent of our **medical assistance provider**
- c. Cancellation or restriction of scheduled public transport services caused by severe weather, natural disaster, riot, strike, or civil commotion. The event must have begun after **you** have booked **your trip** using **your** T24 card and **you** must have done everything reasonable to avoid the expenses. **You** must also get the carrier's written confirmation of **your** claim
- d. **Your** involvement in a motor vehicle, railway, air, or marine

accident. **You** must obtain written confirmation of the accident from an official body in the country where the accident happened

- e. Loss (excluding Government confiscation) of **your** passport, travel documents or credit cards
 - f. A member of **your** travelling party who is a full-time student being required to sit supplementary examinations.
3. Trip interruption - **We** will pay **you** up to the sum insured as set out in the Schedule of Benefits, if **you** have to interrupt **your trip** after it has begun the cost for reasonable and necessary additional travel, accommodation and living expenses that **you** undertake with our consent
 4. Travel delay - **We** will pay **you** up to the sum insured as set out in the Schedule of Benefits for the cost of reasonable additional meals and accommodation if **your** scheduled public transport from the **Permanent country of residence** or overseas, in respect of **your** planned **trip**, is delayed for at least 6 hours, for a reason outside **your** control. **You** must give us **your** original receipts and written confirmation of the delay from the carrier
 5. Airfare compensation – **We** will pay **you** up to the Sum insured as set out in the Schedule of Benefits towards the cost of **your** original air ticket (less any refund that is due to **you**), if, because of an injury that first occurs during **your trip**, **we** will bring **you** back to the **permanent country of residence**. However, **we** will only do so if **we** bring **you** back when either:
 - a. there are more than 5 days of the **trip** left to go, or 25% of the insured part of the **trip** left to go, whichever is the greater, or
 - b. **You** have been confined to hospital overseas for more than 25% of the insured part of the **trip**.
 6. Resumption of **trip** - If **you** have to return to the **permanent country of residence** because of the death of a relative in the **permanent country of residence**, **we** will pay **you** an amount up to the sum insured as set out in the Schedule of Benefits towards the transport costs paid to resume **your** original **trip** so **you** can use any travel, accommodation or tours that were paid for, before the departure date of **your trip**.
 7. Missed connection (special events) - If **your trip** is interrupted by any unforeseen circumstances outside of **your** control and **you** are unable to arrive at **your** destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, or sporting event which cannot be delayed as a consequence of **your** late arrival, **we** will pay **you** for the reasonable

additional cost, up to the Sum insured as set out in the Schedule of Benefits, of using alternative public transport to arrive at the destination on time

Losses we DO NOT cover

We will not pay

1. For the cost of resuming the **trip** after **you** have returned to the **permanent country of residence**
2. For additional accommodation expenses when a claim is made for cancelled accommodation expenses covering the same period of time
3. Unless approved in advance by our **medical assistance provider**, no amount is payable in respect of accommodation expenses for periods where **you** do not have pre-paid accommodation arrangements
4. Additional travel must be at the fare class that **you** originally chose, except where **we** agree otherwise on the basis of a written recommendation by **your** attending physician
5. Where a tour operator or wholesaler is unable to complete arrangements for a tour because there is not the required number of people to begin or complete a tour or a particular **trip**.
6. If **you** or **your** travelling party fail to check in at the time stated on the ticket and/or itinerary, or fail to obtain or hold a valid visa or passport
7. If **you** arrange travel, or **you** travel, when **you** know of circumstances that could lead to the **trip** being disrupted or cancelled
8. If **you** decide to alter **your** plans or not to continue with the **trip**
9. As a result of the **financial default** of **your** travel agent, wholesaler, any tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their financial default or the financial default of any person, company or organisation they deal with.
10. the default, error or omission of any travel agent, wholesaler, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider
11. the withdrawal of service temporarily or permanently of any or all aircraft, ships, or trains on the orders or recommendation of any port, rail or aviation authority, or any replacement body or similar body in any country
12. For anything mentioned in the General exclusions section

In the event of cancellation of **your trip** on account of the death of a **relative**, we will only pay if **you** held a return ticket to the **permanent country of residence** at the time of the death of a **relative** and the death is not as a result of an **existing medical condition** suffered by **your relative**.

Luggage, Personal Effects & Money

Losses we cover

1. Luggage and personal effects - **We** shall pay **you** up to the Sum insured as set out in the Schedule of Benefits for each of the following:
 - a. Accidental loss, theft of, or damage to, **your** luggage or personal effects including things **you** buy during the **trip**, whilst they are accompanying **you** during **your trip** **we** are entitled to choose between repairing, or replacing the property, or paying **you** its value in cash, after allowing for wear, tear, and depreciation. A pair or related set of items - for example, a camera, lenses attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose.
 - b. Loss of, or damage to, dentures or dental prostheses during **your trip**, up to the sum insured stated in the Schedule of Benefits.
2. Emergency luggage - **We** will pay up to the Sum insured as set out in the Schedule of Benefits towards the cost of purchasing essential articles such as clothing and toiletries if **your** accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 12 hours during **your trip** there is no cover under this section for the purchase of jewellery, perfume, electronic equipment or alcohol. If **your** luggage is not recovered the amount paid by us for its loss will be reduced by the total of any amounts paid for. **You** must give us the relevant receipts and written confirmation of **your** claim from the appropriate authority this benefit does not apply on the leg of **your trip** that brings **you** to **your** place of residence in the **permanent country of residence**.
3. Cash - **We** will pay **you** up to the sum insured as set out in the Schedule of Benefits for the loss of money that was either carried on **your** person at the time of loss or secured in a locked safe, provided that **you** reported the loss to the police within 24 hours of becoming aware of the loss and obtained a written police report.
4. Replacement passports and travel documents - **We** will pay **you** up to the sum

insured stated in the Schedule of Benefits USD250:

- a. For the cost of reissuing or replacing **your** travel documents, travellers cheques, passport or credit cards after they have been accidentally lost or have been stolen during **your trip**
- b. For the financial loss **you** suffer because of fraudulent use of **your** travel documents, traveller's cheques, passport or credit/charge cards after they have been accidentally lost or stolen. **You** must comply with any conditions of the issuing body.

Losses we do not cover

We will not pay for:

1. Loss, theft of, or damage to:
 - a. Cheques or negotiable instruments
 - b. Any item valued at more than USD500 or USD1,000 in respect of cameras and **personal computers**
 - c. Watercraft of any type (including surfboards)
 - d. **Snow sports** equipment
 - e. Sporting equipment whilst in use
 - f. Bikes except whilst
 - i. being transported by an airline, without the requirement of a limited release
 - ii. locked within a building where **you** have locked secured exclusive accommodation.
 - g. Fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them
 - h. Damage to computer screens at any time
 - i. Loss of data or software
 - j. Unaccompanied luggage or personal effects
 - k. Property that **you** leave **unattended** in a place to which the public has access; or that occurs because **you** do not take reasonable care to protect it. For example, goods left in a hotel foyer or grounds, or items left unattended at a beach or a swimming pool
 - l. Luggage or personal effects, but only to the extent that **you** are entitled to compensation from the carrier
 - m. Luggage or personal effects left in an unlocked motor vehicle
 - n. A video camera, mobile telephone, portable audio devices, photographic equipment, **personal computer, electronic equipment,**

- jewellery or watches left in plain view by **you** in a motor vehicle
- o. Luggage or personal effects left by **you** overnight in a motor vehicle for any length of time
- p. A video camera, mobile telephone, SIM card or attaching contracts, portable audio devices, photographic equipment, **personal computer, electronic equipment**, jewellery or watches checked in as luggage or left in a tent.
- 2. Loss, wear and tear or depreciation of property damaged by the action of insects or vermin, mildew, rust or corrosion.
- 3. Mechanical or electrical breakdown, or malfunction repair costs.
- 4. Credit card conversion fees or any other bank charges.
- 5. Anything mentioned in the general exclusions section.

We will only accept liability if **you**:

1. Within 24 hours of becoming aware of the loss notify the police, or the responsible officer of the carrier **you** are travelling in, or in the hotel in which **you** are staying and give us their written report of the incident when **you** make the claim
2. Keep any relevant ticket and luggage checks and give them to us
3. Provide evidence of the value and **your** ownership of the goods
4. If a carrier loses or damages **your** accompanying luggage, report it in writing to the carrier within 24 hours and send to us written confirmation of the report along with details of any settlement that they make in relation to the loss damage.

Personal Liability

Losses we cover

We will pay **you**, up to the Sum insured as set out in the Schedule of Benefits, for **your** legal liability to pay damages or compensation because **your** negligence during the **trip** causes injury to a person who is not a member of **your** family or travelling party; or loss or damage to property that is not owned by **you** or a member of **your** family or travelling party, or is not in **your** or their custody or control. Provided our consent is obtained, **we** will also pay **your** legal costs in relation to that liability. The Sum insured is a combined total for **your** liability and **your** costs.

Losses we do not cover

We will not pay for a liability:

1. Arising out of **your** trade, business or profession

2. For an injury to an employee arising out of, or in the course of, their employment by **you**
3. Arising out of an unlawful, wilful or malicious act by **you**
4. Arising out of **your** ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft
5. Arising out of **you** passing on an illness or disease to another person
6. Arising out of **your** participating in any **snow sports** activity)
7. Financial, business, employment, professional or contractual obligations
8. Anything mentioned in the general exclusions section.

Personal Accident & Funeral Expenses

Losses we cover

1. Death by **injury**: **We** will pay **your** estate up to the Sum insured as set out in the Schedule of Benefits, and during **your trip** **you** suffer an injury which results in **your** death within 6 months of the injury being sustained
2. Repatriation of remains or funeral expenses overseas: **We** will pay up to the Sum insured as set out in the Schedule of Benefits for **your** burial or cremation overseas, or the transporting of **your** remains to the **Permanent country of residence**, if **you** die during the **trip**.
3. **Total loss of sight, loss of limb(s)** and permanent total disability - **We** will pay an amount up to the Sum insured as set out in the Schedule of Benefits if **you** are aged 18 years or over but no older than 70 years and during **your trip** **you** suffer an injury and as a result of that injury **you** become permanently disabled within 12 months of sustaining the injury. The amount payable will be limited to the Sum insured as set out in the Schedule of Benefits.

Losses we do not cover

We will not pay anything mentioned in the General exclusions section.

General Exclusions

(Applicable to all sections)

These are the general exclusions which apply to all sections of this policy. **You** should read them, together with the cover and specific exclusions referred to under each section of cover.

We will not pay for any of the following:

1. The applicable **excess** for any one event. If any section of this policy imposes an **excess**, such excess is to be borne by **you**.
2. Death, illness or injury, directly or indirectly caused or exacerbated by, traceable to, or related to, an **existing medical condition**. However, if **your** state of health changes after the policy has been issued and prior to the **trip** commencing **you** must inform us and **we** may impose special terms and conditions including, but not limited to, restricting the cover available to cancellation of the **trip**.
3. Death, illness or injury in relation to any medical condition where a metastatic condition and/or terminal prognosis was made prior to booking of the **trip**.
4. Pregnancy or child birth. This exclusion does not apply to the for emergency pregnancy related illness of the mother up to 20 weeks gestation provided it meets the criteria outlined in the definition of '**existing medical conditions**'. There is no cover for any expenses associated with or consequent upon the birth of a child, nor is there any cover for any newly born child.
5. Any cover if **you** are aged 70 years of age or over at the time the **trip** commences.
6. **You** or a member of the travelling party
 - a. Fails to take reasonable precautions to avoid and/or minimise any loss
 - b. Deliberately injures themselves other than injuries incurred in saving or attempting to save the life of another person
 - c. Is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a **registered medical practitioner**
 - d. Suffers any **mental illness** including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder
 - e. Takes part in a riot or civil commotion
 - f. Acts maliciously
 - g. Participates in abseiling, base jumping, bungee jumping, horse riding and equestrian sports of any kind, running with the bulls, hunting, mountaineering, abseiling, rock climbing using support ropes, pot holing or racing of any kind (except on foot), sports involving white-water rapids in excess of grade 3, trekking at altitudes above 3,000 metres
 - h. Travels in international waters in a private sail vessel or privately registered sail vessel
 - i. Takes part in, or trains for, a **professional sporting activity** or competitive contact sports
 - j. Scuba diving to a depth greater than 15 metres and/or scuba diving without a BSAC, PADI, NAUI or equivalent qualification which is appropriate to the dive undertaken and solo diving
 - k. Rides a motor cycle without wearing a helmet, or without a licence that is valid in the relevant country
 - l. Rides a four wheel motor cycle even as a pillion passenger
 - m. Participates in a **snow sports** activity.
7. A loss that is recoverable under some other scheme. For example, a private health insurance schemes, workers compensation scheme, travel compensation fund, accident compensation scheme or other insurance scheme. **We** will not pay the cost of private medical treatment overseas where free or reduced cost medical treatment is available to **you** under any reciprocal health agreement.
8. Any further benefit under the policy if **we** decide on the advice of a doctor appointed by us that **you** are capable of being repatriated to the **Permanent country of residence** and **you** refuse to return.
9. Any consequential loss or loss of enjoyment.
10. A loss caused by, or in any way connected with a criminal or dishonest act by **you** or by a person with whom **you** are in collusion.
11. A loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, civil insurrection, military or usurped power, or popular.
12. A loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
13. A loss caused by, or in any way connected with any government intervention, prohibition, warning or regulation.
14. A government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government or any government not allowing **you** to enter or to stay in that country.
15. An act or threat of **NCBR terrorism**
16. **Manual work** in connection with a business or trade.
17. Any claim where **you** are entitled to indemnity under any other insurance policy including any amounts recoverable from

any other source, except in respect of any amount exceeding that for which **you** are covered under such other policy, or any amount recoverable from any other source, had this insurance not been effected.

General Conditions

(Applicable to all sections)

1. **You** must:
 - a. Give us written notice as soon as possible of an event that may result in a claim under this policy.
 - b. Give us **your**, medical certificates, original receipts or information that **we** reasonably ask for.
 - c. Not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this policy, without our consent.
 - d. In the event of a claim caused by a physical, mental or medical condition, obtain evidence from the treating doctor immediately that **you** are aware of signs or symptoms of the condition.
2. **We** may, at our expense, take proceedings in **your** name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this Insurance in accordance with the law. Anything **we** recover belongs to us.
3. Claims will be paid to **you** or **your** personal representative in pounds sterling on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. **We** will not pay more than **your** actual loss.
4. Any dispute arising between **you** and us under this policy shall be determined in accordance with the laws of England and Wales.

Assignment

This policy cannot be assigned without the prior written consent of **underwriters**.

Cancellation

1. This policy may be cancelled at any time by or on behalf of **underwriters** by 30 days notice given in writing to the **insured** at their last known address or registered office (if a company) and the **premium** shall be adjusted on a pro rata basis.
2. This policy will immediately and automatically be cancelled, without the

need to provide written notice, in the event of any of the following:

- a. The presentation of a petition seeking the appointment of a receiver or the making of a winding up order or the appointment of an administrator over the Insured or the making of any court order to that effect;
- b. The passing of a resolution for the appointment of a liquidator, receiver or administrator or on the appointment of a liquidator, receiver, or administrator over any of the Insured's assets;
- c. The suspension by the **insured** of payment of its debts or any threat by the **insured** to do so or the entering into of a voluntary arrangement or other scheme of composition with its creditors by the **insured**;
- d. Or the equivalent court application, order, appointment or arrangement in any jurisdiction in which the **insured** may be domiciled.

Contribution

Any matter in respect of which the insured is (or but for the existence of this policy would be) entitled to indemnity under any other contract of insurance, except where such other insurance is written as specific excess insurance to provide an indemnity in excess of the amount payable under this policy.

Data Protection Act 1998

It is agreed by the insured that any information provided to underwriters regarding the insured and/or insured persons will be processed by underwriters, in compliance with the provisions of the Data Protection Act 1998, for any purposes in connection with or relating to this policy, which may necessitate providing such information to third parties.

Duty to cooperate

As a condition precedent to the right to be indemnified under this policy the **insured person** must:

1. Promptly provide to **underwriters** full details concerning any claim and/or any circumstance(s) likely to give rise to a claim and/or any matter(s) where the **insured** has requested to be indemnified under this policy;

2. Promptly and on a continuous basis provide such co-operation and assistance as **underwriters** and their representatives, legal advisers and/or agents may reasonably require;
3. Provide, at the Insured's own expense, to **underwriters** such certificates, information and evidence as they may from time to time reasonably require.
4. Undergo an independent medical examination when requested by the **underwriters**, the cost for said medical examination will be paid by the **underwriters**.
5. In the event that liability cannot be established at the outset of a medical emergency it is agreed that the first named Insured will guarantee payment until such a time that liability can be accepted by insurers.

Several liability

The obligations of each insurance company and Lloyd's syndicate (including the **underwriters** thereof) shall be several and not joint and shall be solely to the extent of that company's or syndicate's individual subscription. No such company or syndicate shall be responsible for the subscription of any other such company or syndicate who for any reason does not satisfy all or part of its obligations hereunder.

Subrogation

Underwriters shall be subrogated to all the rights of recovery of the **insured** against any third party before or after any indemnity is given under this policy provided always that **underwriters** shall not exercise any such rights against any employee or former employee or named consultant unless the loss in respect of which indemnity is provided under this policy was caused or contributed to by Dishonesty or by a malicious act, error or omission by the Employee or former Employee or Named Consultant. The **insured** shall, promptly and without charge, provide such assistance as **underwriters** may reasonably require in any subrogation.

Patient Protection and Affordable Care Act

This insurance is not subject to, and does not provide certain of the insurance benefits required by the United States' Patient Protection and Affordable Care Act ("ACA"). This insurance does not provide, and **underwriters** do not intend to provide, minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in

the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy. ACA requires certain United States citizens and United States residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA-compliant coverage. **You** should consult **your** attorney or tax professional to determine if ACA's requirements are applicable to **you**.

This is a short-term travel insurance policy which provides cover for **trips** up to a maximum duration of 3 months dependant upon the pre-paid card that **you** hold.

In order to be eligible to benefit from cover provided by this insurance policy **you** or any member of your **travelling party** must NOT be: a United States citizen residing in the United States; or intending to reside in the United States for a period exceeding 90 days. (See eligibility criteria on page 9).

Sanction Limitation and Exclusion Clause

No **underwriter** shall be deemed to provide cover and no **underwriter** shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Complaints

If the insured feels that **we** have not offered insured a first class service please write and tell us and **we** will do our best to resolve the problem. If the insured has any questions or concerns about the insurance policy or the handling of a claim, the insured should, in the first instance, contact:

The Compliance Officer
Travelers Syndicate Management Ltd.
Exchequer Court, 33 St. Mary Axe
London EC3A 8AG

Tel. +44 (0) 203 207 6000

Email: CustomerRelations@travelers.com

In the event that the insured remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for the insured to refer the matter to the Policyholder and Market Assistance team (PAMA). Their address is:

Policyholder & Market Assistance

Lloyd's

1 Lime Street

London, EC3M 7HA

Telephone: +44 (0) 20 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

In the event that PAMA is unable to resolve the insured's complaint, it may be possible for insured to refer it to the Financial Ombudsman Service).

Financial Ombudsman Service (FOS)

The FOS is an independent body that arbitrates on complaints about general insurance products.

Eligible complainants are:

1. individuals acting for purposes outside their trade, business or profession;
2. "micro-enterprises" (which are smaller business that have a turnover or annual balance sheet of not more than €2 million and fewer than ten employees);
3. a charity with less than USD1 million annual income;
4. a trustee of a trust with net asset value of less than USD1 million.

The FOS will only consider a complaint if the insured are an eligible complainant and if:

1. the insurer has been given an opportunity to resolve it and
2. the insurer has sent the insured a final response letter and
3. the insured has referred its complaint to the FOS within six (6) months of the insurer's final response letter.

If **we** have given insured our final decision and insured are still dissatisfied, insured may then refer the matter to the Financial Ombudsman Service.
Postal Address:

Financial Ombudsman Service

South quay Plaza
183 Marsh Wall, London E14 9SR

Making a complaint to the Financial Ombudsman Service (FOS) does not affect the insured's rights under this policy, but if the insured is not an eligible complainant then the informal complaint process ceases.

Financial Services Compensation Scheme

We are covered by the United Kingdom Financial Services Compensation Scheme. The insured may be entitled to compensation from the Scheme if the insurer is unable to meet its obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or from their website (www.fscs.org.uk).