



TRAVEL Student
Assurance

Covid-19 Extension

Please note that this Endorsement shall attach to and form part of the Policy Wording.

Definition:

Covid-19	Refers to an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2)
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All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement. As part of this Endorsement, the following clause have been added in the Policy Wording for all plan types except Basic Plan:

Section 2A: Accidental and Sickness Medical Reimbursement

The coverage for this section is applicable for 30 days upon Your departure from Country of Departure towards Country of Arrival. This coverage includes each time Insured Person travel from Country of Departure within the period of insurance and coverages expires on the 31st day from departure date.

Conditions applicable to Section 2A:

1. Prior to and during the Trip, the Insured Person must adhere to any travel restrictions or regulations implemented by both Country of Departure and Country of Arrival. This Endorsement shall not be provided in the event the Insured Person fails to observe this clause.
2. This Endorsement shall be nullified if You are diagnosed with Covid-19 at the airport of Country of Arrival. **We** will cover the compulsory government approved hospitalization or quarantine and the medical treatment if You have been diagnosed with Covid-19. For Government approved institutional quarantine, **We** cover a maximum rate of USD 100 per day inclusive of applicable taxes up to a maximum of fourteen (14) days from the quarantine check-in date. Home quarantine or self-isolation is not covered. We do not cover quarantine expenses if the Country of Arrival have mandated a compulsory quarantine upon arrival regardless Your Covid-19 test result.
3. Maximum of 20% sublimit from the total medical coverage stated in the Schedule of Benefits shall be covered under this Policy for any claim related to Covid-19 under this Section.

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

In the event of any other terms and conditions of the Policy which are contrary to the terms provided in this Endorsement, the latter shall prevail.

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INTRODUCTION

This Policy Wording applies in accordance to the plan You have purchased. It contains details of the coverage, conditions, restrictions and exclusions and shall form the basis on the Policy. Please read the Policy Wording carefully to understand the coverage and applicable sections based on the plan purchased to ensure that the same suits Your requirements and needs best.

1. Your travel insurance Policy

1.1. This travel insurance provides coverage for specified events that occur during and in connection with **Your Trip**.

1.2. **You** are covered up to a maximum of two (2) years (the start and end dates are set out in **Your Certificate of Insurance**). All **Trips** must begin and end in the **Country of Departure**. **You** must purchase this travel insurance before **You** travel out of **Country of Departure**.

1.3 **24-hour Emergency Medical Assistance** - Please let **Us** know immediately about any serious **Illness** or injury that **You** may suffer from while abroad, requiring **You** to go to the hospital for medical treatment, to return **Home** early or to extend **Your** stay due to such incident. If **You** are unable to inform **Us** immediately because the condition is life threatening, **You** should contact **Us** as soon as **You** are able to. **You** must also inform **Us** if **Your** medical expenses exceed US\$250 (USD Two Hundred and Fifty only).. **You** can call **Us** 24-hours a day, 365 days a year or email **Us** as below:-

Middle East: +97144203920

Indian Subcontinent: +911244688488

Europe / North Africa: +441786310605

United States of America and Canada: +17864727700

Email: sales@pannorthjo.com

1.4 **Emergency Repatriation** – If upon consultation with the treating doctor, **Our** medical advisers believe that it would be in **Your** medical interest to return to **Your Home** or to a hospital in **Your Home** country, **You** shall be transferred by a regular **Airline** or road ambulance accordingly. In the event **You** are required to go **Home** early, the treating **doctor** shall provide a certificate confirming that **You** are fit to travel. Without this certificate, the **Airlines** or road ambulance can refuse to transport **You**.

2. Premiums and Payments

2.1 Once premiums are paid, this **Policy** cannot be cancelled and premiums paid are not refundable.

2.2 **Confirmation of payment** - We will contact hospitals or doctors abroad and provide a guarantee to pay their fees, provided **Your** claim falls within the scope and coverage of this **Policy**.

3. Law

- 3.1 This contract will be governed by the law and regulations of the **Country of Departure** as stated in the **Certificate of Insurance**.
- 3.2 The Company issuing the insurance **Policy** may vary from one country to another country. For full details of the issuing insurance Company please refer to **Your Certificate of Insurance**.

4. Contact Us

- 4.1 For **Claims** and **Enquiries**, **We** are happy to assist **You** at:

Middle East	Indian Subcontinent	Europe / North Africa	US & Canada
Jordan French Insurance Co (P.L.C) Al-Sharif Abdel Hamid Sharif Building, No.124 Amman-Jordan, P.O Box 3272, Amman	Asia Medical Assistance Pvt. Ltd. C/o Private Hospital complex DLF City,Phase-2,M.G. Road, Gurgaon - 122002,Haryana, India	AMA Assistance GmbH Vienna Le Palais Herrengasse 1-3, 2nd floor 1010 Wien, Austria	AMA GLOBAL ASSISTANCEUSA 667 Madison Avenue, 5thfloor, New York City, NY 10065
Telephone: +97144203920	Telephone: +911244688488	Telephone: +441786310605	Telephone: +17864727700
Email: sales@pannorthjo.com			
<u>Assistance Company:</u> AMA GLOBAL UAE Level 41, Emirates Towers Sheikh Zayed Road,Dubai, UAE P.O Box 31303		<u>Company:</u>	

- 4.2 **You** may contact **Us** at any time for assistance. Please provide **Us** all relevant information and our experienced co-ordinators will assist **You** accordingly. Please make sure **You** have details of **Your Policy** before **You** contact **Us** to ensure that **We** can assist **You** effectively.

GENERAL INFORMATION

1 Contract of Travel Insurance

The Terms and Conditions of this **Policy** together with the **Certificate of Insurance** form the basis of **Your** contract of insurance. 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. **The Policy, once purchased, cannot be cancelled and there shall be no refund applicable.**

2 Eligible Persons

Residents and the legal dependants of **Residents** with valid **Student Visa** from **Educational Institutions** recognized and approved by the Government in **Country of Arrival** aged from Sixteen (16) to Thirty-Five (35) years at the **First Departure Date** of the **Scheduled Flight**, depending on the plan selected and the applicable premiums are fully paid.

You need to provide proof that **You** are enrolled in the **Educational Institution** before any claim shall be considered.

3 Health

Your insurance contains conditions that relates to **Your** health and the health of other related persons who may not be traveling with **You** but whose medical information may be of importance to **Us**. **We** also do not cover medical problems that **You** or **Your** related persons have or had before the commencement of this coverage.

4 Rejection of Claim

If a theft occurs resulting in the claim as a result from **Your** carelessness, **We** may not pay **Your** claim.

5 Excess

There are sections of this insurance where **You** are required to pay the first part of any claim ("**Excess**"). This **Excess** amount is shown in the **Certificate of Insurance** under the Policy Terms & Conditions below.

6 No Liability/Restriction

We are not liable to make payment for any liability under any Benefit Section of this **Policy** or make payment under any extension for a loss or claim arising in, or where **You** or any of **Your** beneficiary under the **Policy** is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this **Policy** and/or **Us**, its parent **Company** or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting **Us** to provide insurance coverage transacting business with or otherwise offering economic benefits to **You** or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments

will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or **Us**.

7. More information

If **You** have any questions about this **Policy** or **You** would require more information, please email **Us** at sales@pannorthjo.com. **We** are committed to respond to **Your** enquiry as soon as possible.

8. Data Disclosure

By executing this application or by entering into this contract of Insurance, **You** consent to the **Company** processing data relating to the **You** and **Your Pet** for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to **You**.

You consent to the **Company** making such information available to the authorised third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside **Your** country of domicile.

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Policy Terms & Conditions

This insurance plan is offered exclusively to the customers of Jordan Frensh Insurance Co. (hereinafter referred to as the “*Insured Persons, You, Your*”).

Schedule of Benefits

Coverage is afforded as follows:

	Platinum Plan/Limit	Gold Plan/Limit	Silver Plan/Limit	Basic Plan/Limit	Deductible
Section 1: Personal Accident Benefits					
1A. Accidental Death and Permanent Disablement	\$30,000	\$25,000	\$20,000	NA	NA
Section 2: Medical Benefits					
2A. Accidental and Sickness Medical Reimbursement	Up to USD 300,000 (Subject to an Excess of USD 100)	Up to USD 200,000 (Subject to an Excess of USD 100)	Up to USD 100,000 (Subject to an Excess of USD 100)	N/A	USD 100
2B. Emergency Dental Treatment	\$500	\$500	\$250	NA	\$50.00
2C. Medical Expenses for Inter Collegiate Sports injuries	\$1,500	\$1,000	NA	NA	\$100.00
2D. Compassionate Visit	\$7,500	\$5,000	\$3,000	NA	NA
2E. Treatment of Mental & Nervous Disorders	\$1,000	\$750	\$500	NA	Waiting period of 6 months
2F. Inpatient Hospitalization expenses related to Pregnancy/Childbirth	\$1,000	\$500	NA	NA	Waiting period of 10 months
2G. Cancer Screening and Mammographic Examinations	\$750	\$500	NA	NA	Waiting period of 6 months
Section 3: Evacuation & Repatriation Benefits					
3A. Emergency Medical Evacuation	Up to USD 300,000 (Subject to Accidental & Sickness Medical)	Up to USD 200,000 (Subject to Accidental & Sickness Medical)	Up to USD 100,000 (Subject to Accidental & Sickness Medical)	NA	NA

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	Benefit Limit)	Benefit Limit)	Benefit Limit)		
3B. Repatriation of Mortal Remains	Up to USD 10,000	Up to USD 7,000	Up to USD 5,000	NA	NA
Section 4: Travel Inconvenience Benefits					
4A. Loss of Passport	\$250	\$200	\$150	\$150	NA
4B. Fraudulent charges	\$1,500	\$1,000	\$500	\$500	NA
Section 5: Baggage Benefits					
5A. Baggage Delay	\$200.00	\$150.00	\$100.00	\$100	6 hours
5B. Loss or Damage of Baggage & Personal Effects	\$2,000	\$1,500	\$1,000	\$500	\$100.00
Section 6: Other Benefits					
6A. Personal Liability	\$100,000	\$75,000	\$50,000	\$25,000	\$200.00
6B. Bail Bond	\$3,000	\$2,000	\$1,000	\$750	NA
6C. Sponsor Protection	\$15,000	\$10,000	\$5,000	\$2,500	NA
6D. Study Interruption	\$10,000	\$7,500	\$5,000	\$2,500	NA
Section 7: 24/7 Emergency Assistance	Included	Included	Included	Included	NA

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Whereas **You** have applied for the insurance hereinafter contained and have paid the premium as consideration for such insurance and a copy of the **Tune Protect Travel Student Assurance Certificate of Insurance** has been issued, the **Insurers** agree to insure the individuals who purchased the **Tune Protect Travel Student Assurance** (hereinafter referred to as the “**Insured Person**”) from **Company** against loss covered by this Master Policy (hereinafter referred to as the “**Policy**”) as set out herein and subject always to the exclusions, provisions and terms contained in the **Policy**.

Definitions and Interpretations

Wherever the following words or phrases appear in this **Policy**, they will always have the meanings shown under them.

Accident / Accidental	means a sudden and unforeseen event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.		
Act of Terrorism	means an Act, including but not limited to the use of force or violence and/ or threat thereof of any persons whether acting alone, on behalf of or in connection with any organization (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 chapter of the public in fear.		coasteering. Expedition to generally inaccessible and remote areas of a country or areas previously unexplored, American football, all forms of rugby, aussie rules and the likes, heli-skiing, rock or snow or ice or alpine climbing performed solo, freestyle or climb without ropes and all forms of solo climbs, sailing or yachting offshore and any organized sporting holiday and any other activities that require a degree of skill and involves exposure to risk.
Adventure Activity(ies)	refers to all forms of martial arts (not limited to boxing, wrestling, karate and the likes), aerobatics flying, sky surfing, wing suit flying, base jumping, cliff jumping, cliff diving and/or	Air Ticket	refers to any air ticket(s) issued in Your name by an Airline for a journey as mentioned in the itinerary (the electronic acknowledgement generated upon an internet purchase).
		Airline	means any Airline operated under a license for the regular transportation of fare-paying passengers over fixed scheduled flying routes between established licensed commercial airports.

Airline Authority	means government authority in a country that oversees the approval and regulation of civil aviation.
Certificate of Insurance	means a certificate which is issued by Us to You after payment of the applicable premium has been made and received by Us .
Chartered Flights	means air conveyance organized by the business producer for travel on regular and published routes for a period of one (1) month or more and is licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers
Common Carrier	refers to any registered operator, who is licensed with the local government and provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below: airport limousine, bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.
Country of Arrival	refers to country where the Insured Person's Scheduled Flight is destined to depart to. The country is where Insured Person's enrolment with Educational Institution .
Country of Destination	means all country of destination serviced by any Airline or Common Carrier .

Country of Departure	refers to the country where the Insured Person boarded the first flight towards the Country of Arrival.
Country of Residence	Means the country of citizenship or legal residency. Your country of residence is the place where you legally reside, not necessarily your country of citizenship. It's the place where you would want to be sent back home should you need to be evacuated for medical reasons or should you interrupt your trip.
Customary Charges	means an expense which is charged for medical/hospital treatment, supplies or services medically necessary to treat the Insured Person's condition; it should not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and should not include charges that would not have been made if no insurance was procured.
Educational Institution	shall mean any government approved school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained services by trained or qualified teacher and where the Insured Person is registered as a full-time student.
Embassy	means a body of persons entrusted with a mission to a sovereign or government.

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Emergency Medical Condition	means a serious and unexpected Illness , other than Injury , involving a non Pre-Existing Medical Condition requiring immediate medical action within 24 hours of Hospital admission.
Epidemic	means a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For example, SARS/ Swine Flu (H1N1) / Bird Flu
Excess	means the deduction We will make from the amount otherwise payable under this Policy for each Insured Person , for each section, for each claim incident.
First Departure Date	refers to the date of departure shown on Insured Travel Itinerary .
Geographical Area	a) Coverage is limited to within the geographical limits of Countries of Destination, provided the period is still within the Policy period stated on Your Travel Certificate of Insurance. b) Travel Inconvenience Benefits coverage is limited only to any Airlines or Common Carrier
Home	means Your usual place of residence in Sultanate of Jordan .
Immediate Family Members	refers to legal spouse, legal adoption and / or biological children, children-in-law, siblings, parents, parents-in law, grandparents.

Inter Collegiate Sport	means sports and athletic competition organized and funded by institutions of tertiary education
Mental Illness	means a psychiatric, psychological, affective, mental or behavioural disorder. It includes any condition listed as Mental and Behavioural Disorder in the International Classification of Diseases by the World Health Organization
Pandemic	means an outbreak of infectious disease, which meets the following criteria set by World Health Organisation (WHO, that spreads through population across a large region or worldwide. (i) Emergence of a disease new to a population. (ii) Agents infect humans, causing serious Illness . (iii) Agents spread easily and sustainably among humans.
Partner	refers to a person whom You have lived with for six (6) months or more, unless accepted by Us in writing, who is either Your spouse, common law spouse, civil partner, boyfriend or girlfriend.
Permanent Total Disablement	means a disability which prevents You from working in any and every job and which persists continuously for at least twelve (12) months from the date of occurrence. And, at the end of those twelve (12) months, is in our medical advisor's opinion, such

	conditions is not going to improve.
Baggage and Personal Effects	means each of Your suitcases, trunks and similar containers (including their contents) and articles worn or carried by You (including Your Valuables).
Policy	means this document including the Schedule of Benefits
Physician	a legally licensed practitioner acting within the scope of his/ her license practicing medicine and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending physician must not be: (a) You and/or (b) Your Relative .
Planned Medical Treatment	means the Insured Person is aware of Pre-existing Medical Condition or Illness and planned for medical treatment during the Trip .
Pre-existing Medical Condition	refers to a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a <u>two (2)</u> year period preceding the Policy effective date, or a condition for which hospitalization or surgery was required within a <u>five (5)</u> years period preceding the Policy effective date.

Professional Sports	refers to any sports engagement by You , where You could earn income or remuneration by participation.
Relative	means husband, wife, partner, grandparent, grandchild, parent, parent-in-law, brother, sister, son, daughter, fiancé or fiancée.
Resident	refers to a person who has their main Home in Sultanate of Jordan and has not spent more than six (6) consecutive months abroad during the year before the Policy was issued.
Scheduled Flight	refers to the commercial flights scheduled by any Airlines and has at all times the requisite and valid licenses or similar authorisations for scheduled air transportation and landing rights for fare paying passengers as issued by the relevant authorities in the country in which it operates, and in accordance with such authorisation, maintain and publish schedules and tariffs for passenger service between named airports. Furthermore, scheduled flights shall comply with the ABC World Airways Guide. In addition, Departure Times, transfers and destination points shall be established by reference to the Insured Person's scheduled flight ticket.
Sickness / Illness	means any noticeable change in the physical health of an Insured Person

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	that requires the care of a Physician acting within the scope of his license to treat such sickness/illness for which the claim is made, wherein such sickness/illness is not excluded from this Policy .
Travel Itinerary	means a documentation issued by the Airline, Common Carrier , travel agents or any authorized entities stating the details of Your Trip, including the First Departure Date , departure time, arrival time and Country of Arrival.
Trip	refers to Your journey overseas for the purpose of study in Educational Institution . Your Trip shall start at the time that You leave Your address in the Country of Departure or from the start date shown on Your Certificate of Insurance , whichever is later and end on the date You return to the Country of Departure or at the end of the period shown on Your Certificate of Insurance , whichever is earlier. Note: Any claims incurred after the Trip duration will not be covered. Special Note: Please note that the coverage under this Policy expires when You return to Your Country of Departure irrespective of the duration of Your coverage.

Theft	refers to permanent loss or damage of belongings where: - there is physical evidence of a break-in of a premise. - the belongings are taken without Your consent.
Sponsor	means any individual responsible for paying the Tuition Fees of the student of his full-time study in a registered Educational Institution outside of his home country.
Student Visa	refers to endorsement that is added to Your passports, which permits foreign students to study at a country's qualified Educational Institutions
Third Party Assistance / TPA	a third-party company appointed by Us to administer emergency assistance, claims, customer service and any other related assistance.
Tuition Fee	Amount payable to Educational Institution to provide education for the course You selected.
Travel Documents	refers to passport, visa, identification card or driving license which is required during Your Trip
Valuables	means photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques, jewelry, watches, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.

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Waiting Period	A waiting period is the amount of time an Insured Person must wait before the coverage comes into effect. If there is a break in insurance, the Waiting Period shall apply again
War	means any war , whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Us, Our, Company	refers to the Company providing the insurance coverage as stated in the Certificate of Insurance
You, Your, Insured Person	refers to each insured person as named in the Certificate of Insurance attached to this Policy and have duly paid the required premium.

SECTIONS OF INSURANCE

SECTION 1 - PERSONAL ACCIDENT BENEFITS

SECTION 1(A) – ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

In the event of an **Accident** happening during the **Trip**, if the **Insured Person** suffers bodily injury which results in his death or disablement, the **Company** will, subject to the exclusions, limitations, provisions and terms of the **Policy**, pay compensation as provided in the Table of Compensation below: -

Table of Compensation		
	Events	Percentage of Amount of Benefit
1	Accidental Death	100%
2	Total and irrecoverable loss of sight of an eye or both eyes	100%
3	Permanent loss of use of one or both limbs	100%
4	Total and irrecoverable loss of sight of one eye and loss of use of one limb	100%
5	Permanent Total Disablement, other than loss of sight or limb	100%

Provided that: -

- (1) such death or disablement occurs within one hundred and eighty (180) calendar days immediately after the date of **Accident** causing such death or disablement;
- (2) the maximum compensation for which the **Company** shall be liable in respect of one **Insured Person** is one hundred percent (100%) of the Amount of Benefit specified for Personal Accident Benefits as detailed in the Insurance Coverage Plan.

Exposure and Disappearance Extension

When, by reason of an **Accident** covered by this **Policy**, the **Insured Person** is unavoidably exposed to the elements and, as a result of such exposure, suffers death or disablement for which benefit is otherwise payable hereunder, such death or disablement shall be covered under this **Policy**.

If the body of the **Insured Person** has not been found within one (1) year after disappearance, sinking or wrecking of the conveyance in or on which the **Insured Person** was traveling at the time of the **Accident**, it will be presumed that the **Insured Person** suffered death resulting from bodily injury caused by an **Accident** at the time of such disappearance, sinking or wrecking, and the **Company** shall forthwith pay the benefit under this **Policy** provided the person or persons to whom such benefit is paid to shall give an undertaking to refund such sum to the **Company** if the **Insured Person** is subsequently found to be alive.

SECTION 2 – MEDICAL BENEFITS

SECTION 2(A) – ACCIDENTAL AND SICKNESS MEDICAL REIMBURSEMENT

The **Company** will indemnify the **Insured Person** up to the maximum limit for Medical Reimbursement as specified in the Schedule of Benefits subject to an Excess amount depending on the plan selected provided that:

- (1) initial treatment is received for an Accident or Sickness/Illness which occurred during the Trip; and
- (2) all expenses must be incurred within thirty (30) days of the expiry date stated in the Certificate of Insurance issued to the Insured Person under this Policy.

In the event of hospitalisation, **You** or the treating hospital must contact the Medical Emergency Assistance representative appointed by the Company within 24 hours of admission of the Insured Person. The Insured Person or treating hospital must receive an

acknowledgement or approval in writing from the Emergency Assistance.

The Emergency Assistance may grant advance payment to the hospital on a case to case basis.

In the event of hospitalization, the **Company** will reimburse **Your** stay in standard category room and shall not bear any additional cost for any upgraded room in a hospital.

SECTION 2 (B) – EMERGENCY DENTAL

The maximum sum payable for **Medical Expenses** for follow-up treatment in the Home country must be incurred within thirty (30) days from the expiry date of the **Tune protect travel student assurance** and Medical Emergency Assistance must be notified of such treatment. The maximum amount payable is as specified under Emergency Dental in the Schedule of Benefits.

Dental Expenses covered are charges for medical services and medical supplies which are recommended by the attending **Dentist** for the treatment of the injury which include the following:-

- (a) Injury to teeth;
- (b) The initial consultation for the relief of sudden and acute pain using antibiotics, temporary dressings or extraction.

We will not pay for elective treatment, oral surgery or normal dental maintenance. Normal dental maintenance includes new or replacement fillings, root canals, polishing and scaling, fitting or maintenance of braces or other dental appliances, wisdom teeth extractions unless impacted, replacement due to loss of dental bridges, restoration work, caps, crowns, precious metal costs or pins and fittings, periodontal, titanium implants or any work resulting from lack of regular dental maintenance and / or hygiene.

SECTION 2 (C) – COMPASSIONATE VISIT

In the event that the **Insured Person** is hospitalised overseas for more than five (5)

days as a result of **Accident** or **Sickness/ Illness** sustained whilst on the **Trip** and his/her medical condition forbids evacuation, we will pay for the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by one **Relative** or one friend to visit and stay with the **Insured Person**, as recommended by a **Physician**, up to the maximum limit as specified for Compassionate Visit in the Schedule of Benefits.

Or;

In the event that the Insured Person suffers from death whilst on the **Trip**, we will pay for the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by one **Relative** or one friend to assist with the Insured Person's repatriation and burial or cremation at the location of death

This Policy will only pay for any one claim under Section 2(C) Compassionate Visit, either due to Hospitalisation or Death of the Insured Person but NOT BOTH.

SECTION 2 (D) – MEDICAL EXPENSES FOR INTER COLLEGIATE SPORTS INJURIES

The **Company** will indemnify the **Insured Person** up to the maximum limit for Medical Expenses for **Inter Collegiate Sports Injury** as specified in the Schedule of Benefits depending on the plan selected provided that:

- (1) Insured Person is formally appointed by the **Educational Institution** to perform the dedicated sports.
- (2) **Insured Person's Injury** is caused by the same type of sports appointed by the **Educational Institution**.

Special Exclusion to Section 2(D) – Medical Expenses for Inter Collegiate Sports Injuries

- (1) The Company shall not be liable for Injury during training or prior to the actual **Inter Collegiate Sports** event.

- (2) Any cost related to Section 3A: Emergency Medical Evacuation and Section 3B: Repatriation of Mortal remains.

Special Exclusion to Section 2(D) – Medical Expenses for Inter Collegiate Sports Injuries

The **Company** shall not be liable for Medical Expenses incurred outside **Country of Arrival** for the treatment of **Inter Collegiate Sports**.

SECTION 2 (E) – TREATMENT OF MENTAL & NERVOUS DISORDERS

The **Company** will indemnify the **Insured Person** up to the maximum limit for Medical Expenses for **Hospitalization** as a result of **Mental and Nervous Disorders** as specified in the Schedule of Benefits depending on the plan selected for treatment of:

- (1) Depression, stress, anxiety, mental or nervous disorder
- (2) Suicide or attempted suicide or self-injury.

All treatment must be based on the advice of and carried out by a registered psychiatrist and must be rendered in a **Hospital** on an inpatient basis.

Special Exclusion to Section 2(E) – Treatment of Mental and Nervous Disorders

- (1) Psychological, educational and emotional developmental disorders including but not limited to Attention Deficit/Hyperactivity Disorder (ADD/ADHD); and
ii. Any expense related to the outpatient treatment performed for mental and behavioural disorders.
- (2) Outpatient treatment
- (3) Pre-Existing **Mental Illness** known, suspected or identified either Insured Person has undergo treatment or has not been treated prior to policy effective date.
- (4) Medical Expenses incurred outside **Country of Arrival** for the treatment of **Mental Illness**.

Waiting period of six (6) months from the effective date of this Policy applies.

SECTION 2 (F) – HOSPITALIZATION EXPENSES RELATED TO PREGNANCY AND CHILDBIRTH

The **Company** will indemnify hospitalization expenses due to pregnancy, childbirth and termination of pregnancy as a result of **Physician's** advice

Special Exclusion to Section 2(F) – Hospitalization Expenses Related to Pregnancy and Childbirth

The **Company** shall not be liable to any liability due to:

- (1) **Insured Person's** choice to terminate pregnancy.
- (2) Termination of pregnancy is by choice and is not due **Insured Person's** health reasons as advised by **Physician**.

Waiting period of ten (10) months from the effective date of this Policy applies.

SECTION 2 (G) CANCER SCREENING AND MAMMOGRAPHIC EXAMINATIONS

The **Company** will indemnify the **Insured Person** up to the maximum limit for Cancer Screening and Mammographic Examinations due to **Physician's** advice as specified in the Schedule of Benefits depending on the plan selected provided that:

Special Exclusion to Section 2(G) – Cancer Screening and Mammographic Examinations

The **Company** shall not be liable to any liability due to:

1. Any test conducted as a form of preventive health measures or voluntary test not prescribed by **Physician**.
2. Follow up treatment from the existing disease where similar screening has been conducted by **Insured Person** during or prior to **Policy** effective date.

Waiting period of six (6) months from the effective date of this **Policy** applies.

Special Conditions Applicable to Section 2(A), 2(B), 2(C), 2(D), 2(E), 2(F) & 2(G)

The **Company** is not liable to pay: -

- (1) costs for medical care except that prescribed by a **Physician** or which is delivered by a recognised Hospital;
- (2) the extra cost in relation to stay in any upgraded room in a hospital or nursing home;
- (3) any cost in relation to **Planned Medical Treatment**
- (4) for any loss which is directly or indirectly, in whole or in part, due to:-
 - (a) Civil or foreign **War**, whether declared or not;
 - (b) The effect of drugs, medication or treatment not prescribed by a **Physician**;
 - (c) The influence of alcohol characterised by a blood alcohol level of the **Insured Person** equal to or superior to that fixed by the laws regulating the use of automobiles;
 - (d) The **Insured Person's** participation in any competition involving the use of motorised land, water or air vehicle;
 - (e) The **Insured Person's** participation in any professional sports;
 - (f) The **Insured Person** riding or driving a motorcycle or motor scooter with an engine displacement over 123 cm³.
 - (g) The **Insured Person** flying whether as a fare-paying passenger or not, in or on an aircraft that does not belong to an **Airline** company or which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
 - (h) The **Insured Person's** active service in any of the armed forces of any nation;
 - (i) The participation or involvement of the **Insured Person** in a criminal act;
 - (j) The **Insured Person's** practice or utilization, either as pilot or passenger, of a sailplane, hand glider, parasail, parachute, hot air balloon, and the like, or engaging in any aerial flight other than that as previously expressed.
- (5) the **Company** is not liable to pay expenses incurred for: -
 - (a) medical care incurred in **Home** Country except as provided in the Medical Expenses described above;
 - (b) **Pre-Existing Medical Conditions**;
 - (c) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 - (d) cosmetic surgery, apart from reconstructive surgery in consequence of a covered **Accident**;
 - (e) follow-up non-medical treatment of any kind resulting from an **Accident** or **Sickness/Illness**, psychoanalytical treatment, stays in a legally registered nursing homes.
 - (f) ophthalmologic care, eye glasses, contact lenses, hearing aids, dental care and dentures, unless they are the direct consequence of an injury arising from an **Accident covered under this Policy**, wherein such treatment must be medically necessary;
 - (g) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
 - (h) non-emergency medical check-ups;
 - (i) vaccinations and their post complications.
 - (j) taxes, fees and charges by the government of the **Country of Destination**.

SECTION 3 – EVACUATION AND REPATRIATION BENEFITS

SECTION 3(A) – EMERGENCY MEDICAL EVACUATION

In the event that an **Insured Person** requires evacuation in a medical emergency due to an

Accident or **Sickness** occurring during the **Trip**, Emergency Travel Assistance must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Insured Person's** medical condition. The type of transportation will depend on the availability and the gravity of **Insured Person's** condition.

In the event that medical repatriation is necessary, Emergency Travel Assistance must be contacted immediately to approve and organize **Insured Person's** repatriation back to **Insured Person's Home** or habitual residence in the **Home** country. Alternatively, Emergency Travel Assistance will arrange for the resumption of the **Insured Person's** interrupted **Trip** as far as it is practical to do so, subject to the cost of repatriation and subject to maximum limit as specified for Emergency Medical Evacuation & Repatriation in the Schedule of Benefits.

Emergency medical evacuation due to any **Adventure Activity(ies)** are excluded.

SECTION 3(B) – REPATRIATION OF MORTAL REMAINS

In the event of death of the **Insured Person** due to an **Accident** or **Sickness/Illness** during the **Trip**, Emergency Travel Assistance will organize the repatriation of his mortal remains back to his habitual residence in the **Home** country subject to the maximum limit as specified for Repatriation of Mortal Remains in the Schedule of Benefits. The process of burial, embalming, casket and ceremonies are **NOT** covered in the repatriation coverage unless it is mandated by legislation or regulation.

No claim is payable under Section 3(A) & 3(B) in the event the **Accident, Sickness** or **Death** of the **Insured Person** arises from **Adventure Activity(ies)**.

This Policy will only pay for EITHER ONE claim under Section 3(A) - Emergency Medical

Evacuation OR Section 3(B) – Repatriation of Mortal Remains but NOT BOTH.

SECTION 4 – TRAVEL INCONVENIENCE BENEFITS

SECTION 4(A) – LOSS OF PASSPORT

In the event the **Insured Person's** Passport/s is lost as a result of robbery, burglary, theft or natural disaster during the **Trip**, the **Company** will reimburse the **Insured Person** up to the limit as specified for Loss of Passport/s in the Schedule of Benefits for actual cost of obtaining replacement Passport/s lost as well as any reasonable travel expenses, communication expenses and hotel and or hostel accommodation and or accommodation that are necessarily incurred to replace such lost Passport/s.

Provided always that:-

- (1) the **Insured Person** shall exercise reasonable care for the safety and supervision of the Passport/s; and
- (1) any loss of passport must be reported to the police having jurisdiction at the place of loss within twenty-four (24) hours of the discovery of loss.

Special Exclusion to Section 4(A) – Loss of Passport/s

The Company shall not be liable for any taxes, fees and charges by the government of the **Country of Destination**.

SECTION 4(B) – FRAUDULENT CHARGES

The Company will reimburse monetary loss suffered by the **Insured Person** up to the limit as specified in the Schedule of Benefits for losses caused by debit or credit card fraud.

Special Conditions Applicable to Section 4(B) - Fraudulent Charges

The Company shall not be liable to pay:

- (a) unless provided with the statement of proof of any loss from the bank of the fraudulent charges charged to the card belonging to the Insured Person.
- (b) for any illegal or unlawful intentional act by the **Insured Person**.
- (c) for any failure by the **Insured Person** to take reasonable precautions to avoid a claim under the Policy.
- (d) for loss of or damage arising out of War, invasion act of foreign enemy hostilities.
- (e) for consequential loss of whatever nature.

SECTION 5 – BAGGAGE BENEFITS

SECTION 5(A) – BAGGAGE DELAY

The **Company** will pay the **Insured Person** up to the maximum amount in Schedule of benefits after the excess period of 6 hours whereby **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the **Airline** from the time of **Your** arrival at the scheduled destination abroad.

Special Conditions applicable to Section 5(A):

- (i) Only one (1) claim can be submitted per **Scheduled Flight** regardless of the number of baggage; and
- (ii) If a baggage is shared among several **Insured Persons**, the piece of baggage can only be claimed by one (1) **Insured Person**.

Special Exclusions applicable to Section 5(A) – Baggage Delay

We will not pay for claims in respect of:

- a) Baggage delay not immediately reported to the Airline Authorities.
- b) Confiscation or detention by customs, immigration and/or public authorities
- c) **Your** failure to obtain written confirmation from the **Airline Authorities** or their handling agents on the actual date and time of baggage delivery.

- d) Your traveling is not for the purpose of study, study trip, **Inter Collegiate Sports** or any activity hosted by **Educational Institution**.

SECTION 5(B) – LOSS OR DAMAGE OF BAGGAGE AND PERSONAL EFFECTS

The **Company** will indemnify the **Insured Person** for up to the maximum limit as specified for Loss or Damage of **Baggage and Personal Effects** in the Schedule of Benefits subject to the limit of USD One Hundred (USD100.00) per item and USD Three Hundred (USD300.00) per valuable item only, per one **Insured Person**, per **Scheduled Flight** taken or per **Trip**, in consequence of:-

- (a) a theft or damage due to theft or any attempted theft;
- (b) loss or damage to the Insured Person's checked in **Baggage and Personal Effects** which includes suitcases and trunks as well as their contents, caused by the **Airline** or **Common Carrier**.

Provided that these items must travel together with the **Insured Person** during the **Scheduled Flight** or during the **Trip**. A Property Irregularity Report must be obtained from the **Airline** Authorities in respect of lost / damage of the luggage & personal effects. In the event of incident of a loss happened during the **Trip** or under **Common Carrier's** custody, a copy of police report at the place of incident must be obtained.

The basis of indemnity shall be either the lesser of the cash value of the items equivalent to:-

- (i) the original cash value of the items less depreciation; or
- (ii) the cost of replacement of a similar make and model; or
- (iii) the cost of repair of the items,

as determined by the sole discretion of the **Company**.

Where any item consists of articles in a pair or set, the **Company** shall not be liable to pay

more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have a part of such pair or set. The **Company** may at its option elect to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered **Baggage and Personal Effects** before and after the loss.

All jewellery, articles consisting in whole or in part of silver, gold, or platinum objects made with precious materials, precious stones, pearls, watches, articles trimmed with or made mostly of fur, portable photographic, cinematographic, computer or telephone equipment, equipment for the recording of sound or pictures and its accessories, are only covered against theft if such item or equipment are physically carried along personally by the **Insured Person** for the **Scheduled Flight** or during the **Trip**.

Special Exclusions applicable to Section 5(B) – Loss or Damage of Baggage and Personal Effects

(a) This insurance does not cover: -

1. animals
2. automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
3. contraband or illegal goods
4. documents, identity papers. Credit and payment cards, transport tickets, cash, stocks and securities
5. equipment for professional use
6. eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges
7. toiletries, cosmetics of any kind
8. accessories of any kind including fashion accessory
9. films, tapes, cassettes, cartridges or discs, pen-drive, memory card and the like
10. hand-held mobile telephones, pagers, portable computer equipment

including personal digital assistance and its accessories

11. keys
12. musical instruments, objects of art, antiques, collector's items, furniture
13. perishables and consumables
14. ski sets, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment except whilst checked in as baggage
15. taxes applicable for items claimed

(b) The **Company** shall not be liable for any loss or damage resulting from: -

1. **Your traveling is not for the purpose of study, study trip, Inter Collegiate Sports or any activity hosted by Educational Institution.**
2. breakage or brittle of fragile articles, cameras, musical instruments, radios and such similar property
3. confiscation or expropriation by order of any government or public authority
4. criminal acts
5. gradual deterioration or wear and tear
6. insects or vermin
7. inherent vice or damage
8. transportation of contraband or illegal trade
9. seizure whether for destruction under quarantine or custom regulations

The **Company** shall not be liable for any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Insurance, be insured by any other insurance **Policy** or policies otherwise reimbursed/replaced by the **Airline or Common Carrier**.

This Policy shall NOT pay for 5(A) – Baggage Delay and 5(B) – Loss or Damage of Baggage at the same time for any one Scheduled Flight with the exception that if the Baggage was later found damaged or loss upon receipt of Baggage.

SECTION 6 – OTHERS TRAVEL RELATED BENEFITS

SECTION 6(A) – PERSONAL LIABILITY

The **Company** agrees to indemnify the **Insured Person** against his/her personal liability at law for damages and any claimant's cost and expenses up to the maximum limit specified for Personal Liability in the Schedule of Benefits in respect of: -

- (a) **accidental** bodily injury to persons
- (b) **accidental** damage to property

occurring during the **Trip**. Provided that the total aggregate limit of liability of the **Company** for all claims under this section in respect of such damages and/or costs and expenses incurred with the written consent of the **Company** in the defence or settlement of any such claim shall not exceed the maximum limit specified for Personal Liability in the Schedule of Benefits.

Special Exclusions to Section 6(A) – Personal Liability

The **Company** shall not be liable for any liability in respect of the following: -

1. any deliberate and wrongful damage or harm caused by the **Insured Person**;
2. any wilful, malicious or unlawful act by the **Insured Person**;
3. any non-pecuniary loss;
4. **accidental** loss or damage to property belonging to or held in trust or in the care, custody or control of the **Insured Person** or any of his employees or any member of his **Family** or household;
5. arising out of any business, trade or profession;
6. arising out of an agreement unless liability would have arisen in the absence of such agreement;
7. bodily injury to or **Sickness/Illness** of any person who is under a contract of employment, service or

apprenticeship with the **Insured Person** when such injury or **Sickness/Illness** arises out of and in the course of their employment with the **Insured Person**;

8. arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;
9. damage caused by or to buildings or parts of building owned, rented or occupied by the **Insured Person**;
10. any claim arising from an **Insured Person** being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed **Physician**), intoxicating liquor or solvents;
11. the **Insured Person's** participation in any act of civil or foreign **War**, sabotage, riots, public demonstrations, strikes and lock-outs.

Special Conditions applicable to Section 6(A) – Personal Liability

Upon the happening of any event which may give rise to a claim under this Section, the **Insured Person** shall within thirty (30) days therefrom give written notice to the **Company** with full particulars. Every letter, claim, writ of summons or process in respect of such claim shall be forthwith forwarded to the **Company** upon receipt of the same by the **Insured Person**. No admission offer promise payment or indemnity shall be made or given by or on behalf of the **Insured Person** without the written consent of the **Company** which shall be entitled to take over and conduct in the name of the **Insured Person** the defence or settlement of any claim or to prosecute in the name of the **Insured Person** for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The **Insured Person**

shall give all such assistance as the **Company** may require.

SECTION 6(B) - BAIL BOND

The **Company** will pay bail bond costs **You** incur up to the maximum limit for Bail Bond as specified in the Schedule of Benefits, as a result of false arrest or wrongful detention by any government or foreign power up to the amount stated in the Schedule of benefits.

Special Exclusions applicable to Section 6(B) – Baggage Delay

The **Company** shall not be liable for any liability in respect of the following: -

1. Fines, penalties, punitive or exemplary damages of any kind.
2. Liability arising from insanity, use or abuse of any intoxicant, alcohol or drugs (except as medically prescribed) or drug addiction.
3. Liability arising out of any breach of law or rules or any criminal liability.

SECTION 6(C) – SPONSOR PROTECTION

In the event of **Injury** to the **Insured Person's Sponsor** as stated in the Enrolment Form resulting in Death or Permanent Disablement as defined in this Policy, the **Company** shall reimburse the **Insured Person's Tuition Fee** incurred for the remaining period of education in the same **Educational Institution** with the same course stated in the Enrolment form up to the maximum limit for Sponsor Protection as specified in the Schedule of benefits.

Special Conditions applicable to Section 6(C) – Sponsor Protection

1. The **Company** is liable to pay **Tuition Fee** raised by the **Educational Institution** only.
2. If the **Insured Person** discontinues study for any reason, the **Company** has the

right to recover such fees paid to **Insured Person**.

3. No claims is paid under Section 6(D).

SECTION 6(D) – STUDY INTERRUPTION

The **Company** will reimburse the **Tuition Fees** paid in advance to the **Educational Institution** if the **Insured Person's** study is interrupted and has to repeat the semester due to the following reasons:

1. **Hospitalization** of the **Insured Person** of more than one (1) consecutive month from either a covered **Injury** or **Sickness**
2. **Insured Person** suffer from Terminal Sickness
3. **Insured Person** is on medical repatriation
4. Death of an **Immediate Family Member**, which prohibits the **Insured Person** from continuing his/her studies for the remaining part of a school semester for which **Tuition Fees** has been paid

Company will pay up to the maximum limit for Study Interruption as specified in the Schedule of benefits.

Special Conditions applicable to Section 6(D) – Study Interruption

1. The **Company** is liable to pay **Tuition Fee** raised by the **Educational Institution** only.
2. No claims is paid under Section 6(C).

In the event of a claim, only the figures shown on an official invoice (s) from the **Educational Institution** for payment of said Tuition fees, shall be used for calculating any reimbursement paid by the company. It cannot exceed the maximum amount stated in the Schedule of Benefits under this policy.

Special exclusions applicable to Section 6(D)

TRAVEL Student

Assurance

With respect to this Section of Study Interruption, this Policy does not cover any loss, fatal or non-fatal, directly or indirectly, in whole or in part, caused by or resulting from:

- a) Routine physical check-up and/or any related thereto;
- b) A trip, the purpose of which was to obtain medical care
- c) Cosmetic or plastic surgery except as a result of an accident
- d) Elective surgery
- e) Any mental and nervous disorders rest cures or stress of any kind
- f) Alcoholism or drug addiction, or use of any drug or narcotic agent
- g) Any treatment provided by a family member
- h) The commission of a felony offence
- i) Specific named hazards, hand gliding, mountaineering rock climbing, sky diving, professional or amateur racing and piloting an aircraft
- j) Treatment paid for or furnished under any other individual or group Policy, or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid or under any mandatory government program or facility set up for treatment without cost to any individual.

Note: Insured Person cannot claim under Section 6C & 6D (Sponsor Protection, Study interruption) for the same event.

GENERAL EXCLUSIONS APPLICABLE TO ENTIRE POLICY

This Insurance does not cover:-

- (1) payment which would violate a government prohibition or regulation;
- (2) death or injury directly or indirectly occasioned by **War**, invasion, act of foreign enemy, hostilities or Warlike operation (whether **War** be declared or not), mutiny, civil **War**, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by **Our** under the order of any government or public or local authority;
- (3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- (4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- (5) an individual over the age of thirty-five (35) years old (*calculated since last birthday as at the time of purchase of the insurance*) for all plans types.
- (6) members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
- (7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by a licensed **Airline**;
- (8) any serious physical injury or disability resulting directly or indirectly from, attributed to or accelerated by the use, release, or escape of nuclear or nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials. For purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death and/or protracted and obvious physical disfigurement, and/or protracted loss of or impairment of the function of a bodily member or an organ;
- (9) any **Pre-Existing Medical Condition**;
- (10) treatment of any complications arising from or any alcoholism or drug related **Accident**;
- (11) treatment pertaining to infertility or any other complication arising therefrom;
- (12) psychosis or sleep disturbance disorders;
- (13) cosmetic or plastic surgery or any elective surgery;
- (14) any congenital defect which has manifested or was diagnosed before the **Policy** commencement date;
- (15) any form of dental care or surgery unless necessitated by injury caused by the **Accident** covered under the **Policy** to sound and natural teeth;
- (16) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, **Illness** or injury, or any related treatment
- (17) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this **Policy**, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other

- relevant test(s) indicate in the opinion of the Company either the presence of any Human Immune Deficiency Virus (HIV) or antibodies to such Virus);
- (18) any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
 - (19) driving or riding in any kind of race involving motorized vehicles;
 - (20) late arrival of the **Insured Person** at the airport for the **Scheduled Flight** after the official check-in time;
 - (21) failure of the **Insured Person** to take reasonable measure to protect, save or recover lost luggage;
 - (22) failure of the **Insured Person** to notify the relevant **Airline Authorities** of missing luggage at the scheduled destination point and to obtain a property irregularity report;
 - (23) engaging practicing or participating in sport in a professional capacity or when an **Insured Person** would or could earn income or remuneration from engaging in such sport;
 - (24) investigation which is not medically necessary, or convalescence, custodial or rest care;
 - (25) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an **Insured Person** if that **Insured Person** is:-
 - (a) a terrorist;
 - (b) a member of a terrorist organisation; or
 - (c) a purveyor of nuclear, chemical or biological weapons;
 - (d) a narcotics trafficker.
 - (26) any loss resulting directly and indirectly (in whole or in part) from:
 - (a) **Pandemic** (save for the Endorsement in relation to Pandemic); and/or
 - (b) **Epidemic** (save for the Endorsement in relation to Epidemic).

**GENERAL CONDITIONS
APPLICABLE TO ENTIRE POLICY**

- (1) **Entire Policy**
This **Certificate of Insurance** contains terms and conditions for the Insurance Coverage and benefits provided herein which shall always be subject to the terms and conditions of the **Policy**.
- (2) **Observance of Insurance Terms and Conditions**
The due observation and fulfilment of terms and conditions of this **Certificate of Insurance** in so far as they relate to anything to done or complied with by the insured or any claimant under this **Certificate of Insurance** shall be conditions precedent to any liability of the **Company** to make any payment under this **Policy**.
- (3) **Misrepresentation and Non-Disclosure of Material facts in Application**
The benefits shall not be payable and the **Policy**, at the option of the **Company**, shall be considered voidable in the event: -
- (a) there is a failure to disclose or misrepresentation of any fact with respect to the **Insured Person** that is material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
- (b) in all cases of fraud.
- (4) **Alterations**
The **Company** reserves the right to amend the terms and provisions of the **Policy** and may at any time be amended and changed by written agreement by the **Company**. Any amendment to the **Policy** shall be binding on all persons whether insured under the **Policy** prior to, during, or after the effective date of the amendment. No alteration in the

Policy shall be valid unless approved by an authorised representative of the **Company** and such approval be endorsed herein.

- (5) **Currency of Payment**
Payment of any claim covered under this **Policy** shall be made in **US Dollar** currency or its equivalent in any other currency at the prevailing rate of exchange as declared by the **Central Bank of the Insurance Company** at the time of effecting payment if so required by the **Insured Person** or his permitted legal personal representatives.
- (6) **Local applicable Taxes (Tax)**
All amounts expressed to be payable under this Insurance contract by the **Insured Person to Company** which (in whole or in part) constitute the consideration for any insurance services for TAX purposes are deemed to be exclusive of any TAX which is chargeable on that Insurance services, and accordingly if TAX is or becomes chargeable on any services made by **Company to Insured Person** under this contract and **Company** is required to account to the relevant tax authority for TAX on that services, that Insured Person must pay to **Company** (in addition to and at the same time as paying any other consideration for such services or at the point the TAX becomes due to be paid by **Company** if earlier) an amount equal to the amount of that TAX (and **Company** must promptly provide an appropriate TAX invoice to that **Insured Person** where so required to by law).

Where this Insurance contract requires the **Insured Person** to reimburse or indemnify the **Company** for any cost or expense, The **Insured Person** shall reimburse or indemnify (as the case may be) **Company** for the full amount of such cost or expense,

including such part thereof as represents TAX, save to the extent that such **Company** reasonably determines that it is entitled to credit or repayment in respect of such TAX from the relevant tax authority.

In relation to any services made by **Company** to **Insured Person** under this Insurance contract, if reasonably requested by the **Insured Person**, **Company** must promptly provide the **Insured Person** with details of **Company** TAX registration and such other information as is reasonably requested in connection with the **Insured Person's** TAX reporting requirements in relation to such insurance service.

(7) Compensation Limit

The compensation limit is that expressed in the Schedule of Benefits.

(8) Ages

All ages referred to in this **Policy** shall be the age of the **Insured Person** at his last birthday.

(9) Country of Residence

Coverage provided to the **Insured Person** is subject to either their residence or their parent's residence in **Sultanate of Jordan**.

(10) Notice and Procedures of Claims

(a) Upon the happening of any event which may give rise to a claim, the **Insured Person** shall:-

- (i) notify the **Company** in writing as soon as possible but not later than thirty (30) days after any event which may give rise to such claim by filling up the claim form as provided by the **Company**;
- (ii) within Ninety (90) days of filing of claim, furnish to the **Company** in writing, at the **Insured Person's** own costs

and expenses, any evidence and proof including but not limited to information, particulars, accounts, original receipt, invoices, **Insured Person's** statements, reports and any other documents as the **Company** may require and shall be in such form and of such nature as the **Company** may prescribe.

(iii) produce for the **Company's** examination pertinent documents at such reasonable times and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

(b) The following information and documents shall be furnished to the **Company** under any circumstances in matters of claims:

-
- (i) copies of the record and/or charge forms verifying the relevant **Scheduled Flight** air tickets charged to the **Insured Person's** credit card account.
- (ii) a property irregularity report obtained from the **Airline Authorities** in respect of lost luggage including details of the **Scheduled Flight** and/or written details and confirmation of the delay or loss incurred.

(c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by the **Insured Person**. Any delay or non-delivery of baggage shall immediately be reported to an officer of the **Airline Authorities** to

receive such notification.

- (11) **Proof of Loss**
Written proof of loss must be furnished to the **Company** at its said office within ninety (90) days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonable possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.
- (12) **Effect of Fraud**
Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provided herein null and void.
- (13) **Medical Examination**
The **Company** at its own expense shall have the right to require additional proof and request medical examination of the **Insured Person** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.
- (14) **To Whom Claim is Payable**
Claims for death benefits in respect of the **Insured Person** shall be payable to the legal beneficiary as stipulated under the **Insured Person's** country's estate laws. Claims for all other benefits will be paid to the **Insured Person**. The process of claim including settlement shall be handled between the **Company** and the **Insured Person** or his estate as the case may be, whose sole discharge will constitute full and final discharge upon payment.
- (15) **Sanctions Clause**

The **Company** is not liable to make any payment for any claim under any coverage sections of this **Policy** or make any payment under any extension for any loss or claim arising in, or where the **Insured Person** or any beneficiary under the **Policy** is a citizen or instrumentality of the government of any country against which any laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the **Company** to provide insurance coverage transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity.

- (16) **Receipts**
The **Company** shall not abide by any notice or any trust charge, a lien, assignment or other dealing with the **Certificate of Insurance**. The receipt by the **Insured Person** for any compensation payable under this **Policy** shall in all cases be a full discharge of liability for the **Company**.
- (17) **Rights of Nominee**
Consent of nominee where applicable shall not be a pre-requisite to terminate or to cancel this **Policy** or to a change of nominee or for that matter for any changes in this **Policy**.
- (18) **Incontestability**
No action at law or in equity shall be brought against the **Company**

immediately one (1) year after date of any covered occurrence.

- (19) **Arbitration Clause**
Any dispute which may arise between the **Company** and the **Insured Person** and/or his legal representative in relation to the construction of the **Policy** or rights or liabilities of parties hereto shall be referred to arbitration. The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within fourteen (14) days of the commencement of the arbitration. In default of such agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the **Arbitration Act** or any statutory modification of re-enactment thereof for the time being in force.
- (20) **Limitation of Time of Bringing Arbitration**
If a claim is made under the **Policy** and rejected by the **Company**, the insured or his legal personal representatives shall commence arbitration proceedings within six (6) months of such rejection, failing which the **Company** shall be discharged from all liability whatsoever for that claim.
- (21) **Cancellation**
This **Certificate of Insurance** once issued is **NOT** cancellable or non-refundable.
- (22) **Conformity with Law**
If any provision of this **Certificate of Insurance** which on its issuance date is in conflict with the law of the country in which the **Certificate of Insurance** was issued or delivered, this **Policy** shall be read in conformity to **Sultanate of Jordan** Law.
- (23) **Sole Responsibility of Insurance Company**
Any issues, matters or claims related in whole or part to insurance provided

under this Certificate shall be the sole responsibility of the insurance Company. Extension of insurance coverage up to maximum three (3) days.

The extension covers any **Insured Person** whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by the **Airline** except where such rescheduling is due to event(s) stated in General Exclusions Applicable to Entire Policy. The insurance Company will honor valid claims in such a scenario. No extension is allowed for any other reasons unless approved by **Us**.

- (24) **Duplication of Coverage**
In the event that an **Insured Person** is covered by more than one (1) **Policy** purchased through the **Company** and/or its affiliate's, benefit will be paid by the **Policy** which provides the greatest amount of benefit. Where the benefit under each such **Policy** is identical, the **Company** will only entertain the claim that **Insured Person** to be covered under the **Policy** first issued.
- (25) **General Interpretation**
A. Wherever the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.
B. If there is a conflict between a translated text, if applicable, for all purposes, the English text shall prevail.
- (26) **Subrogation**
In any event, where a potential fully or partially approved claim, foresees a right to be subrogated by the claim adjudicator, the **Company** reserves the right to do so without prejudice. In such an event the member or the

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claimant shall have no such objection and grants the **Company** the full rights to do so. Additionally, the claimant will assist and cooperate with the **Company** or its appointed **Third Party Assistance** wherever needed in good faith. The claimant shall not obstruct any such proceedings or have any objection for the same under any circumstances or given jurisdictions.