Providing Travel Assistance Services

Are you facing an emergency case and need assistance?

You can immediately contact the assistance team 24/7

This policy is for Kuwait Residents who travel from their country of residence Kuwait. This policy does not cover claims relating to pre-existing medical conditions.

<table>
<thead>
<tr>
<th>24hr emergency medical assistance:</th>
<th>Claims Call Center</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone: +971 4 270 8705</td>
<td>All claims:</td>
</tr>
<tr>
<td>WhatsApp No:+971 56 216 4563</td>
<td>Submit a claim online</td>
</tr>
<tr>
<td></td>
<td>Or through the following link:</td>
</tr>
<tr>
<td></td>
<td><a href="https://travelclaims.tatsh.com/index.aspx">https://travelclaims.tatsh.com/index.aspx</a></td>
</tr>
</tbody>
</table>

Note:

Should you hospitalized or your medical fees are likely to exceed $250, you must always call the 24-hour emergency line to provide medical assistance.

This policy includes the (COVID-19) cover under emergency medical expenses and related benefits

Privacy notice can be viewed below:
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Travel Policy Table of Covers

The following is the table of covers of the Travel Policy. You should read the rest of this policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Benefits (limit / person)</th>
<th>Middle East and Europe</th>
<th>All over the world</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Section 1: Assistance</strong></td>
<td><strong>Limits</strong></td>
<td><strong>Excess</strong></td>
</tr>
<tr>
<td>Emergency medical (and repatriation) expenses including COVID-19 cover.</td>
<td>USD 70,000</td>
<td>USD 140</td>
</tr>
<tr>
<td>Accommodation costs related to COVID-19 quarantine: If you are diagnosed with COVID-19</td>
<td>$100 per day (up to 14 days)</td>
<td></td>
</tr>
<tr>
<td><strong>Section 2: personal possessions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valuables</td>
<td>USD 350</td>
<td>100 USD</td>
</tr>
<tr>
<td>Single item, pair or set limit</td>
<td>USD 175</td>
<td></td>
</tr>
<tr>
<td>Personal possessions</td>
<td>USD 1000</td>
<td></td>
</tr>
<tr>
<td>Delayed Personal Possessions</td>
<td>USD 100</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Section 3: Personal accident</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal accident</td>
<td>USD 20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Death due to an accident (including shared transportation)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(We will not pay more than 10% of the benefits shown in the table of covers of your insurance if you are aged 17 or under at the time of the accident.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Section 4: Travel Inconvenience</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Journey cancellation / curtailment due to emergency circumstances</td>
<td>Ticket cost</td>
<td>20% of the ticket cost</td>
</tr>
<tr>
<td>Delayed departure</td>
<td>USD 50 6-hours</td>
<td>6-hours</td>
</tr>
<tr>
<td>Missed Departure</td>
<td>USD 200</td>
<td>Nil</td>
</tr>
</tbody>
</table>
Important information

Thank You for taking out travel insurance with Bahrain Kuwait Insurance Company.

Your certificate of insurance shows the sections of the policy cover available, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand you should call us on telephone UAE +971 4 270 8705 or via WhatsApp +971 56 216 4563 or through the online Claims Center through the following link:

https://travelclaims.tatsh.com/index.aspx

❖ The insurer/Insurance Company

Your travel insurance is underwritten by Bahrain Kuwait Insurance Company, P.O Box- 26728, Safat, State of Kuwait.

How your policy works

Your insurance policy and certificate of insurance form an agreement between you, Bahrain Kuwait Insurance Company and us. We will pay for any claim you make provided it is covered by this policy and happens during the period of insurance.

Unless specifically mentioned, the benefits and exclusions within each section apply to each insured person. Your policy does not cover all events and expenses of any uncovered cases.

Certain words have a special meaning as shown under the heading ‘Definition of words’. These words have been highlighted by the use of bold print throughout the insurance policy.

❖ Telling us about relevant facts
- At the time of taking out this insurance, you must tell us about anything that may affect your cover, including but not limited to:
• The health of a close relative who is not travelling with you, but whose health may affect your journey or a travelling companion (see under the heading ‘Health declaration and health exclusions’ of this policy); or

• Your redundancy.

If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

❖ Policy Cancellation Rights:
- You can request to cancel the policy and get refunded of insurance premiums only in the following cases by contacting us on:
  UAE No. +971 4 270 8705 or WhatsApp +971 56 216 4563:
  - If the embassy of the country to which you are travelling requires you to have an insurance policy for the purposes of obtaining a visa while you are unable to obtain the required visa, then you must inform us within 48 hours of receiving your Certificate of Insurance or the inception date of the policy whichever comes first, and return all your documents along with a written rejection letter from the concerned embassy.
  - If the embassy of the country to which you are travelling does not require you to have an insurance policy for the purposes of obtaining a visa, then you must submit a written cancellation request letter and return all your documents within 48 hours of receiving your Certificate of Insurance or the inception date of the policy whichever comes first.

- The insurer may cancel the policy at any time by means of a letter sent by post and without resorting to court if the insured person in bad faith conceals something or submits an incorrect statement in a way that reduces the importance of the insured risk or leads to a change of its subject matter, or if the insured person fraudulently breaches its obligations. The company hereby has the right to claim any amounts paid by the company to the insured person, and the company is entitled to all the policy premiums up to the date of cancellation. If any of the information is found to be incorrect or the insured person gives the company wrong or incomplete information, unintentionally or without a bad faith, then the company shall be entitled to cancel this policy and the company hereby has the right to claim any amounts paid by the company to the insured person in return for refunding the insurance premium paid by the insured person or refunding
part of the insurance premium to the extent that the company does not bear a risk, in accordance with the provisions of the Kuwaiti Law.

- Insurance premiums are not refunded if:
  
  - You or any other person covered by the insurance policy traveled within the 48-hour period of receiving your insurance policy or the inception date of the insurance policy, whichever comes first.
  
  - You have made or intend to make a claim.

❖ Data protection

Information about your policy may be shared between us, Bahrain Kuwait Insurance Company, the reinsurer or any member of Allianz Travel Group for insurance purposes.

You should understand that the sensitive health status information and other information you provide will be used by Bahrain Kuwait Insurance Company, us, our representatives (if required), our reinsurers, other insurers and industry governing bodies and regulators to process your policy, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Your information will not be shared with others for marketing purposes. You have the right to access your personal records.

❖ Applicable law:

This policy will be in Arabic. This policy will be governed by the law of Kuwait.

❖ The Rights of Others

This policy is intended solely for the benefit of you and us. Unless otherwise specifically provided, nothing in this policy shall be constructed to give rise to any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this policy.
### Definition of words

When the following words and phrases appear in the **policy** document or **Certificate of Insurance**, they have the meanings given below. These words are highlighted by the use of **bold** print.

<table>
<thead>
<tr>
<th>Word</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accident</strong></td>
<td>An unexpected event caused by something external and visible, which results in physical bodily injury.</td>
</tr>
<tr>
<td><strong>Accommodation expenses</strong></td>
<td>Additional hotel expenses following an event covered by insurance, excluding all expenses related to food and beverages</td>
</tr>
</tbody>
</table>
| **Geographical Area of cover**| - **Worldwide** including USA, Canada and the Caribbean  
  - **Europe** - Albania, Andorra, Austria, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Spain, United Kingdom, Serbia and Montenegro, Slovenia, Sweden, Switzerland and Ukraine.  
  - **The Middle East** - Bahrain, Cyprus, Egypt, Iraq, Saudi Arabia, Kuwait, Lebanon, Qatar, Oman, Syria, Turkey and United Arab Emirates.  
  - **Schengen countries** - Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. |
<p>| <strong>Beneficiary</strong>               | The person who initially acquired the rights of the <strong>insurance policy</strong> or legally transferred to him. In case of death of the <strong>Insured Person</strong>, the beneficiary herein shall be the legal heirs of the <strong>Insured Person</strong> |
| <strong>Business associate</strong>        | Any person in <strong>your country of residence</strong> that you work closely with, whose absence from work means that the director of <strong>your</strong> business needs <strong>you</strong> to cancel or curtail <strong>your journey</strong> and return earlier than scheduled time due to emergency circumstances. |
| <strong>Certificate of insurance</strong>  | The document issued by the <strong>Insurer</strong> that is used to verify the existence of your <strong>travel policy</strong>.                                                                                                    |
| <strong>Insurance Policy</strong>          | It is the <strong>insurance policy</strong> that is made and entered into by and between the <strong>Insurer</strong> and the <strong>insured Person</strong> which includes the <strong>policy</strong> terms, obligations, liabilities and rights of the parties or the rights of the <strong>beneficiary</strong> and any appendix to this <strong>policy</strong> |</p>
<table>
<thead>
<tr>
<th><strong>Departure point</strong></th>
<th>The airport where your journey from your country of residence to your destination begins and where the final part of your journey back to your country of residence begins.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Doctor</strong></td>
<td>A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than you or a close relative.</td>
</tr>
<tr>
<td><strong>Emergency</strong></td>
<td>A medical condition resulting from illness or an accident that requires emergency hospitalization, and which delay in treatment until after the next official working day may lead to a significant and permanent deterioration in the life and health of the Insured Person, his bodily functions and / or damage to one of his organs.</td>
</tr>
<tr>
<td><strong>Excess</strong></td>
<td>The deduction we will make from the amount payable under this policy for each insured person, for each section, for each claim incident.</td>
</tr>
<tr>
<td><strong>Funeral expenses</strong></td>
<td>Up to the amount shown in the table of Covers of your insurance policy for reasonable cost, we will pay either the expenses of transporting your body or your burnt body remains to your country of residence or the expenses of your funeral at the place of death outside your country of residence.</td>
</tr>
<tr>
<td><strong>Your Country of Residence</strong></td>
<td>Your usual place of residence in Kuwait, which is the place you reside in.</td>
</tr>
<tr>
<td><strong>Incapacitating Agents</strong></td>
<td>A factor that produces temporary physiological and/or mental effects, rendering individuals unable to exert a concerted effort in the performance of their assigned duties.</td>
</tr>
<tr>
<td><strong>In-patient</strong></td>
<td>A patient who is admitted to a hospital or clinic for treatment that requires at least one overnight stay.</td>
</tr>
<tr>
<td><strong>Insurer/Insurance Company</strong></td>
<td>Bahrain Kuwait Insurance Company, PO Box- 26728, Safat, State of Kuwait.</td>
</tr>
<tr>
<td><strong>Journey</strong></td>
<td>A trip that takes place during the period of insurance which begins when you leave home or workplace (whichever occurs later) and ends when you get back home to a hospital, nursing home or workplace in your country of residence, whichever is earlier.</td>
</tr>
<tr>
<td></td>
<td>- For single trip cover</td>
</tr>
<tr>
<td></td>
<td>- You will only be covered if you are aged 65 or under at the date your policy was issued, unless you have paid the appropriate additional premiums in order for you to be covered by insurance when you are over the age of 65.</td>
</tr>
<tr>
<td></td>
<td>- Trips within your country of residence are not covered.</td>
</tr>
<tr>
<td></td>
<td>- Any other trip which begins after you get back is not covered.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>A service or treatment commensurate with the diagnosis, in accordance with generally accepted medical standards, which cannot be omitted without adversely affecting the condition of the <strong>Insured Person</strong> or the quality of the medical care provided to him/her.</td>
</tr>
<tr>
<td>Out-Patient / day-patient</td>
<td>A patient who is admitted and discharged from the hospital on the same day.</td>
</tr>
<tr>
<td>Pair or set</td>
<td>A number of items of <strong>personal possessions</strong> (excluding ski gear) that belong together or can be used together.</td>
</tr>
</tbody>
</table>
| Period of insurance         | For single trip cover  
• Trip cancellation cover mentioned in the table of covers of your **insurance policy** (outbound trip) begins from the issue date shown on your **Certificate of Insurance** and ends at the beginning of your **journey**. The cover for all other sections starts at the beginning of your **journey** and finishes at the end of your **journey** or at the expiry date of your **policy**, whichever occurs earlier. |
| Personal possessions        | All of your bags and any similar boxes (including its contents) and items that you wear or carry in hand (including your **valuables**).         |
| Pre-existing medical conditions | Pre-existing medical conditions means:  
• An ongoing medical or dental treatment or dental condition which you are aware or related complication you have, or the symptoms of which you are aware  
• A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist and chiropractor) prior to the issuance of the policy.  
• Any condition for which you take prescribed medicine or see a medical specialist.  
• Any condition for which you have had surgery. |
| Pandemic                    | An epidemic that is recognized as a **pandemic** by the World Health Organization (WHO) or an official government authority in your **country of residence** or your trip destination. |
| Epidemic                    | A contagious disease recognized by the World Health Organization (WHO) or an official government authority in your **country of residence** or your trip destination. |
| **Quarantine:** | Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which **Insured Person** has been exposed. |
| **Close Relative** | *Your* mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, fiancé(e), son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, half-brother or half-sister. |
| ** Resident** | A Kuwaiti citizen or a person **residing** in Kuwait travels from and back to Kuwait. |
| **Travelling companion** | Any person that has booked to travel with **you** on your journey. |
| **Terrorism / Terrorist Act** | • Subject to the definition of **Terrorism** financing contained in Article 2 of the applicable Law on Anti-Money Laundering and the Financing of **Terrorism**, **terrorism** is a loss, damage, cost or expense of whatever nature resulting from or having a direct or indirect relationship with any **terrorist act** regardless of any cause or another event at the same time or at any later time is contributing to this loss.  
• An **act of terrorism** means, for example, but not limited to, acts of force, violence and/or threatening any person or group of people, whether they represent themselves or on behalf of or in contact with any organizations or governments, as these acts are committed for political, religious, ideological purposes or for the same purposes, including the intention to influence any government and/or scare the public or any public sector. |
| **Valuables** | Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, laptops, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes. |
| **We, our, us** | Nextcare, and Allianz Travel Limited which administers the **insurance** on behalf of the **insurer**. |
| **You, your, insured person** | The person who signed **the policy** with the **insurer** and each person shown on the **Certificate of Insurance**, for whom the appropriate insurance premium has been paid. |
24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return to your country of residence early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over $250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call us or e-mail us 24 hours a day 365 days a year.

Phone UAE +971 4 270 8705
WhatsApp +971 56 216 4563

Please give us your name, age and your policy number. Say that you are insured with Bahrain Kuwait Insurance Company. Below are some of the ways the 24-hour emergency medical assistance service can help.

❖ Confirmation of payment
We will contact hospitals and doctors abroad and guarantee to pay their fees, provided that you have a valid claim.

❖ Repatriation
If our medical advisers think it would be in your medical interests to bring you back to your country of residence or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go to your country of residence early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.
You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Health declaration and health exclusions

Exclusions relating to your health

- **Your insurance policy** does not cover for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or booking your journey (whichever is later), you:
  1. Are being prescribed regular medication;
  2. Have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 6 months;
  3. Are being referred to, treated by or under the care of a doctor or a hospital specialist;
  4. Are awaiting treatment or the results of any tests or investigations;
  5. Are waiting as Out-Patient / day-patient or as an in-hospital patient, or you receive routine treatment.

- You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.

- You will not be covered for any directly or indirectly related claim if you know you will need medical treatment or consultation at any medical facility during your journey.

- You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.

- You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.

- You will not be covered if you are traveling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
• **You** will not be covered for any directly or indirectly related claims arising from a congenital condition.

• **You** will not be covered for any claim related to pregnancy, childbirth, abortion and all their consequences or complications, not limited to: voluntary interruption of pregnancy, delivery, and miscarriage.

• **You** will not be covered for any claims related to artificial insemination or any sterility treatment and contraception expenses.

• **You** will not be covered for any claim related to sexually transmitted diseases.

• **You** will not be covered for thermal cure expenses, heliotherapy, physiotherapy, and aesthetic treatment.

• **You** will not be covered for prosthesis expenses, equipment, implant as well as optical expenses, not used for intraoperative conditions.

• **You** will not be covered for any vaccination expenses.

• **You** will not be covered for any scientifically and medically non-recognized care or treatments.

• **You** will not be covered for any treatment or care administered by a close relative.

• **You** will not be covered for epilepsy or convulsions, from which **you** suffer, as well as any medical event which diagnosis, symptoms or causes are of psychic, psychological or psychiatric nature.

• **You** will not be covered for cost related to tests and treatment of Obesity, weight reduction and nutrition related illnesses.

❖ **Exclusions relating to the health of someone not insured under this policy, but whose health may affect your decision whether to take or continue with your Journey:**

**You** will not be covered for any directly or indirectly related claims (see note below at the end of this division) arising from the health of a **travelling companion**, someone **you** were going to stay with, a **close relative** or a **business associate** if at the time **your policy** was issued:

• **You** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months.
• You were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition.
• You were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months

Note:

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions, and the company shall at its discretion specify the medical reference approved by it to determine such conditions. No other medical reference, whether a doctor or medical board or committee has the right to determine the same. For example:

• If you suffer from asthma, chronic obstructive pulmonary disease or other lung disease, then you are more likely to get a chest infection.
• If you have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
• If you have osteoporosis, you are more likely to break or fracture a bone.
• If you have or have had cancer, you are more likely to suffer from a secondary cancer.

Medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your Journey

General Exclusions

The following exclusions apply to the whole of your policy. We will not cover you for any claim arising from, or consisting of, the following:

1- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etât, terrorism, weapons of mass destruction.
2- Any **epidemic** or **pandemic**, except as expressly covered under **Emergency Medical expenses and Related Benefits**.

3- **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.

4- Ionizing, radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

5- Any fluctuation in currency exchange rate.

6- No claim shall be covered if it involves felony or misdeameanor.

7- **You** being under the influence of alcohol, solvents (including but not limited to thinner, acetone) or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).

8- Cancellation or curtailment of the **Journey** simply because **you** are not enjoying your **Journey** or not wanting to travel.

9- Any loss that is not covered by the **policy** even if is caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings as a result of an **accident** or illness covered by this **policy** unless it says differently in the **policy**.

10- **You** participate in a sport or leisure activity that is not covered by the **policy** under the sports and leisure activities and/ or participate in winter sports and activities that fall under the sports and leisure activities.

11- Claims relating to pregnancy or childbirth, where the pregnancy is more than 24 weeks at the beginning of your **Journey**.
Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1- You are a Resident of Kuwait.
2- You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not covered by this policy and to minimize any potential claim.
3- You have a valid insurance policy.
4- You accept that we will not extend the period of your insurance policy in any of the following cases (except some cases as mentioned in the definition of "period of insurance" under the "definition of words" section):
   • For single trip cover: if the original policy plus any extensions have either ended, has been inforce for more than 90 days, or you know you will be making a claim.
   • For annual multiple trips cover: After the period of your policy has expired.
5- You contact us as soon as possible, and within the period stipulated in the Civil Code, without delay and provide us with full details of anything that may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.
6- You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.
7- If your aged 0-65 at the date your policy was issued, unless you have paid the appropriate additional premium to be covered by insurance when you are aged over 65.

We have the right to do the following:

1- Cancel the policy if you do not tell us about a relevant fact or if you intentionally tell us something that is not true or provided an incorrect statement in a way that reduces the importance of the insured risk or leads to a change in its subject matter, which influences our decision as to whether cover can be offered or not depending on the circumstances we may report the matter to the legal authorities.
2- Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration, or hide any information
in bad intention, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting your claim. We may in these instances report the matter to the legal authorities.

3- Cancel the policy if the insurer was unable to complete the verification requirements of the identity and the activity of the beneficiary, and notify the Anti-Money Laundering Unit according to the provisions of the Anti-Money Laundering and Terrorism Financing Instructions of the applicable insurance activities.

4- Only cover you for a Journey where an appropriate insurance policy has been purchased and we shall not issue a policy if you have already started your Journey.

5- Subrogate you against the party who caused the harm with what we pay in terms of guarantee for the damage that the claim resulted from according to this policy and pursuant to the provisions of the Civil Law unless the party who caused the harm is one of your ascendants, descendants, spouses, in-laws, lives with you or a person who you are responsible for his actions. You should provide us with all the information and documents require by us for such purpose.

6- With Your permission, get information from your medical records to help us or our representatives’ deal with any claims. This could include a request for you to be medical examined for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organization without your agreement.

7- Send you to your place of residence at any time during Your Journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.

8- Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor or our medical advisers.

9- The company shall not be liable for any claim under this policy (except the claims that fall under Personal Accident Section) for any amounts covered by another insurance policy whether the policy is with us or with others except for our share of the claim, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you.

10- We ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
Sports and Leisure activities

❖ This policy includes the following activities without any additional premium.

Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, baseball, basketball, canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls, cricket, cycling (for non-professionals and not the main mode of transport), bike tour (not to exceed 16 days), deep sea fishing, football or soccer, frisbee golf, hiking, glacier walking, playing golf, high ropes activities, diving from heights (platform only 10 meters high), long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions, racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), marathon or triathlon jogging (for non-professionals), mountain biking (on the road), parasailing and paragliding (over water), horse hiking, rap jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing, safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledge (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, water-skiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking (including on snow), zorbing.

❖ The following activities are also covered by the insurance:

Camel riding, catamaran sailing (for experience), pigeon hunting, sailing in boats, riding elephants, karting, jet-boating, water skiing, paintball (wearing eye protection gear), quad biking, rifle shooting, sailing (if he has experience and only in regional waters), shooting, skidooing, small bore target shooting, snowmobiling, yachting (if he has experience and only in regional waters).

❖ The following activities are not covered by your insurance policy:

- base-jumping, the sport of large inflatable boating inside the underground caves, bouldering climb, boxing, bungee jumping, canyoning, exploring the caves for fun, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), freestyle mountaineering, Gliding (insurance does not include working with cabin crew or piloting a plane - a captain), hang gliding, high diving (more than 5 meters), hunting, hydrospeeding (whitewater rowing), martial arts, micro lighting, car racing or motorsport (all types on land or water), motorbike
scrambling or riding motorcycles in the mountains (and any kind of motorcycle riding in rough terrain), Mountain climbing (using ropes or with guides), parachuting, parasailing and paragliding (over land), riding on a luge, river bugging, rock climbing, horse-riding or rodeo, diving with a shark (in a cage), ski diving or ski surfing, water ski jumping, whitewater canoeing, white water sledding.

- Also, the policy does not include:
  - Participate in any sporting activity where the organizers' instructions have not been followed; or
  - Any professional sporting activity;
  - Any kind of racing, except racing on foot; or
  - Any kind of manual work.

The following activities are not covered by your insurance policy:
Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski-jumping, ski-racing, ski-stunting or snowcat skiing, or riding on a luge.
Also, the policy does not include:
  - Participate in any sporting activity where the organizers' instructions have not been followed; or
  - Any professional winter sports activity; or
  - Any kind of racing.

Hazardous activities

- Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, jumping ropes and canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls, cricket, deep sea fishing, football or soccer (only kids clubs in the resort), hiking, glacier walking, playing golf, High ropes activities, long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions, racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), mountain biking, parasailing and paragliding (over water), horse hiking, rap
jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing, safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledging (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, waterskiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking (on snow), zorbing.

The following activities are not covered:

- Participate in any sporting activity where the organizers' instructions have not been followed; or
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- Any kind of handicraft that refers to an art or practical skills that includes the idea of working with the skill of hand using different materials.

- We may be able to cover you in connection with other activities not mentioned above. Please call us on phone No. +971 4 270 8705 or through the online Claims Center through the following link: https://travelclaims.tatsh.com/index.aspx

You may need to pay an extra premium.

Making a Claim

TO CLAIM:

Please contact UAE No. +971 4 270 8705 or WhatsApp +971 56 216 4563 or through the online Claims Center through the following link: https://travelclaims.tatsh.com/index.aspx

You should fill in the form and send it to us with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. Claims shall not be considered after the period stipulated by the Civil Law being passed.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.
◆ For all claims

- **Your** original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- Submit additional evidence to support **your** claim.

◆ For claims related to Section 1 - Free Assistance:

- Always contact our 24-hour emergency medical service when **you** are hospitalized (including being due to COVID-19), require repatriation or where medical fees are likely to exceed $250.
- Medical evidence from the treating doctor to confirm the illness or the injury and treatment given, including hospital admission / discharge dates, if this applies.
- If **you** are advised by a doctor at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

◆ For claims relating to Section 2 - Personal Possessions:

- Report the theft, damage or loss to the police within 24 hours of discovery without delay, unless the delay is for an acceptable excuse, and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
For loss or damage in transit claims, including delayed personal possessions:

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier’s report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

For claims related to Section 3 - Personal Accidents:

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given, including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

For claims related to Section 4 - Travel Inconvenience:

1. Journey cancellation / curtailment and return before the scheduled date, due to emergency circumstances

   - If you need to cut short your journey and return before the scheduled time due to emergency circumstances, you must immediately call the UAE number +971 4 270 8705 or via WhatsApp +971 56 216 4563 in order to obtain our prior approval.
   - Original journey cancellation invoices detailing all charges incurred for canceling the trip.
   - For claims related to any illness or injury, the medical certificate must be completed by the treating doctor. A certified copy of the death certificate is required in case of death.
   - If your claim was for any other circumstances, please provide evidence of these circumstances.
2. **Delayed departure**

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

3. **Missed Departure**

- Detailed account of the circumstances was causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

**Making a complaint**

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint, your legal rights will not be affected.

In the first instance, please contact:

**Customer Services Manager**

Nextcare
Eiffel Boulevard Limited Building (Eiffel 2)
1st floor, Umm Al Sheif,
Sheikh Zayed Road, P.O. No. 80864,
Dubai, United Arab Emirates
Telephone: +971 50780724

Please provide us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.
Section 1- Assistance including Covid19 Cover

If you are taken into hospital or you think you may have to come to your country of residence early or extend your journey because of illness or accident, or if your medical expenses are over $250 we must be told immediately - see under the heading ‘24-hour emergency medical assistance’ for more information.

❖ WHAT YOU ARE COVERED FOR

We will pay you or your beneficiary for the following necessary and unforeseen emergency expenses: if you die, are injured, have an accident or are taken ill during your journey (including due to COVID-19).

It is mandatory to contact us on the number provided in the policy as soon as possible in case you tested positive for COVID-19. Your expenses will only be settled directly to the hospital, clinic or other medical or quarantine facility. We will not cover or reimburse any expenses paid by you directly to the hospital, clinic or other medical or quarantine facility if have not been organized by us, unless it is for an acceptable excuse.

We will pay up to the maximum amount shown in your table of covers for reasonable fees or charges covered under this policy and you incur for:

- **Treatment**
  Medical, surgical, medication costs, hospital, nursing home or nursing services outside your country of residence.

- **Transportation and accommodation expenses if you are hospitalized for more than 5 days**
  We will pay up to the maximum amount shown in table of covers for the transportation costs (an economy class return ticket) and accommodation expenses for one close relative to travel and stay with you.

- **Accommodation costs related to COVID-19 quarantine**
  If you are placed in individual quarantine during the trip by order or other requirement of a government, public authority, or travel supplier based on a positive COVID-19
epidemic/pandemic test, **we will cover your accommodation** costs on direct billing, up to the maximum amount stated in the table of covers of your policy.

However, this does not include any **quarantine, total closure or curfew** that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where **you** are traveling to, from, or through.

**WHAT YOU ARE NOT COVERED FOR**

- An Excess of the amount shown in **your** table of covers.
- The cost of replacing any medication **you** were using when **you** began **your Journey**.
- Any condition stated under “Health declaration and health exclusions”.
- Extra transport and **accommodation** costs which are of a higher standard to those already used on **your Journey**, unless **we** agree.
- Anything caused by:
  - **You** travelling in an aircraft not-licensed for passenger-carrying and **you** were aware of that;
  - **Your** suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person’s life) in accordance with the provisions of the Kuwaiti law in force.
  - **You** travelling on a motorcycle, unless the rider holds an appropriate valid license and all insured persons are wearing crash helmets.
- Any costs incurred appear 12 months after the date of **your** death, and/ or occurs 12 months after the date of **your** injury or illness. Any costs for taxi fares and phone calls (including mobile calls) arising from **an accident** claimed under this section.
- Services or treatments **you** receive within **your country of residence**.
- Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your country of residence**.
- Medical costs over $250, **in-patient treatment**, **repatriation** or Express Mail costs which **we** have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation within **your country of residence**.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
COVID-19 in the following cases:

- You travel to a destination in violation of a travel ban issued by the government of your country of residence or a travel ban issued by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination).
- When the care is not medically necessary according to the medical report of the attending doctor who diagnosed you.
- Any care provided after your coverage ends.
- Non-emergency care or services for which the definition of "emergency" as mentioned in the word definition section does not apply.
- Any test cost related to COVID-19 (PCR or any other test) is not covered.
- The consequences of exposure to any of the following factors that require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which you are staying:
  - Chemical agents of a combat gas type.
  - Incapacitating agents (as explained in the "word definition" section).
  - Neurotoxic agents or agents with residual neurotoxic effects.
- You participate in hazardous activities other than sports and leisure activities mentioned under Sports and leisure activities.
- Dental treatment involving the use of precious metals

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Section:2- Personal Possessions

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in the table of covers for your personal possessions damaged, stolen, lost or destroyed on your journey, provided that the incident you have been exposed to has been reported to the police and a case number was obtained within 24hrs of the incident without delay, unless the delay was for an acceptable excuse. If the police report was not obtained, your claim may be denied.
The most we will pay for valuables whether jointly owned or not is the amount shown in the table of covers of your policy. There is also a single item, pair or set limit shown in your table of covers.

Valuables that consist of electronics, such as mobile phones, MP3 players, tablets and laptops are subject to a depreciation according to consumption level. The decision to apply depreciation according to consumption level to valuables is up to us. The consumption level is as follows:

1- 0-6 months = 0% (100% of the valuable to be paid)
2- 6 months and day-18 months: 20% (80% of the valuable to be paid).
3- 18 months and one day-36 months = 40% (60% of the valuable to be paid).

It will be our decision to pay either:

- The cost of repairing your items, however we will not pay for repairs more than the value of the valuables after depreciation;
- To replace your personal possessions with equivalent items; or
- The cost of reimbursing your items, knowing that we shall only pay the value of the valuables after depreciation within the limits specified in your summary of cover.

❖ WHAT YOU ARE NOT COVERED FOR

- An excess of the amount shown in the table of covers of your policy.
- More than the part of the pair or set that is stolen, lost or destroyed.
- More than $50 for tobacco, alcohol, fragrances and perfumes.
- Breakage of or damage to:
  - Sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
  - Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin. The cost of replacing or repairing false teeth. A claim for more than one mobile phone per insured person.
- Loss or theft of, or damage to, the following:
  - Items for which you are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on your person all the time.
- **Valuables** unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- More than a one mobile phone.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- Travel documents (see Section 4 - Travel Inconvenience).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

**Delayed Personal Possessions**

**WHAT YOU ARE COVERED FOR**

We will pay up to the maximum amount shown in the table of covers for essential replacement items, if your personal possessions (this does not include valuables) are temporarily delayed for more than 6 hours from when you arrived at your destination.

**Note:**

You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal Possessions section – 2.
WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Section 3- Personal Accident

WHAT YOU ARE COVERED FOR

We will pay you or your beneficiary one of the following amounts for an accident during your journey which led to total and permanent loss of your eye sight, total and permanent loss of the ability to use of limb or permanent disablement or death.

Death due to an accident (including common carrier)
The amount shown in your table of covers for death. (We will not pay more than 10% of the benefits shown in the table of covers of your insurance if you are aged 17 or under at the time of the accident.

Total and permanent loss of sight or limbs
The amount shown in your table of covers for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

- Permanent total disablement
The amount shown in your table of covers for a permanent physical disability as a result of which there is no paid work which you are able to do.

Note:
Death benefit payments will be made to your beneficiary.

WHAT YOU ARE NOT COVERED FOR

- Any condition stated under Health declaration and health exclusions.
- Submit any claim resulting from the original accident after the period stipulated in the Civil Law has passed.
- Anything caused by:
- **Your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your certificate of insurance**;
- **You** travelling in an aircraft not-licensed for passenger-carrying and **you** were aware of that;
- **Your** suicide, unless the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person’s life) in accordance with the provisions of the Kuwaiti law.
- **You** travelling on a motorcycle, unless the rider holds an appropriate valid license and all **insured persons** are wearing crash helmets;
- **You** participate in hazardous activities other than sports and leisure activities mentioned under Sports and leisure activities.
- **We** will not pay more than one of the benefits resulting from the same injury under the Personal Accident section.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

**Section:4 Travel Inconvenience**

**Trip cancellation or curtailment due to emergency circumstances**

If **you** think **you** may have to cut **your journey** short (curtail) and return before the scheduled date due to emergency, **we** must be told immediately - see under the heading ‘24-hour emergency medical assistance’ for more information.

**WHAT YOU ARE COVERED FOR**

**We** will pay up to the amount shown in **your** table of covers for **your** part of **your** personal **accommodation expenses** that were paid by **you** and not used, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.
If there is another policy from another place, we will only pay our relative share of the claim.

We will provide this cover in the following necessary and unavoidable circumstances:

**Journey Cancellation**

If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a close relative or business associate of you or a travelling companion.
- You or a travelling companion is wanted by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your country of residence or their home or usual place of business in your country of residence.

**Journey Curtailment due to emergency circumstances**

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation.
- You are injured or ill and are in hospital for the rest of your journey.

**Note:**

We will calculate the claims related to the curtailment of your journey, starting from the date that is necessary for you to return to your country of residence or from the date you are hospitalized as an in-patient for the rest of your journey. We will pay for unused personal accommodation and other travel expenses based on every 24 hours that you did not benefit from. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will pay the value of these tickets towards the extra transport costs we have to pay.

🚨 WHAT YOU ARE NOT COVERED FOR 🚨

**Under Cancellation and Curtailment (Cutting short your trip)**
• An excess of the amount shown in your table of covers.
• Any condition stated under Health declaration and health exclusions.
• More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.
• Anything caused by:
  - You not having the correct passport or visa;
  - Your carriers’ refusal to allow you to travel for whatever reason; any restriction caused by the law of any country or people enforcing these laws;
  - Bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you and you were aware of that;
  - Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
  - Your vehicle being stolen or breaking down;
  - You not wanting to travel or not enjoying your journey;
  - Riot, civil commotion, strike or lock-out;
  - You travelling in an aircraft not-licensed for passenger-carrying and you were aware of that;
  - Your suicide, Unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the beneficiary must prove that the insured was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) in accordance with the provisions of the Kuwaiti law.
  - The death of any pet or animal;
• The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country and you were aware of that.

Under Cancellation
- Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.
- Financial circumstances or unemployment

Under Curtailment (cutting short your trip)
- Cutting short your journey unless we have agreed.
- Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to return to your country of residence because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.
- The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.
- You travelling on a motorcycle, unless the rider holds an appropriate valid license and all insured persons are wearing crash helmets;
- Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed departure

❖ WHAT YOU ARE COVERED FOR
Compensation of the amount shown in the table of covers of your policy if the flight, train or sea going vessel you are booked on is delayed at its departure point by more than 6 hours from the time shown in your travel itinerary (plans) because of:
- A serious fire, storm or flood damage to the departure point;
- Strike;
- Bad weather
- Mechanical breakdown of the international train or ship.
- The grounding of the aircraft due to a mechanical or a structural defect.

❖ WHAT YOU ARE NOT COVERED FOR
- Anything which is caused by you not checking in at the departure point when you should have done.
- Missed connections.
- Compensation unless you get a letter from the airline giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight.
- Any delay caused by a riot, civil commotion, strike which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country and you were aware of that.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Missed Departure

♫ WHAT YOU ARE COVERED FOR

We will pay you up to the amount shown in the table of covers of your policy for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you are delayed by more than 6 hours in getting to the departure point by the time shown in your travel itinerary (plans) because:

- Public transport (including scheduled flights) does not run to its timetable; or
- The vehicle you are travelling in has an accident or breaks down

♫ WHAT YOU ARE NOT COVERED FOR

Any claim unless you:
- Get a letter from the transport provider- (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in. Have allowed time in your travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.
- Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.