



GCC - Outbound Travel

For Emergency Medical Assistance

Emergency telephone number: **+971 4 436 5653**

See 'What to do – Medical and Other Emergencies' on page 10

We will help you immediately if you are ill or injured outside the home area you live in.

Medical cover does not apply to treatment received in your home area (see Definitions),

We provide a 24-hour emergency service 365 days a year, and you can contact us on +971 4 436 5653 for assistance.

You must contact us, using the above contact number, if you go into hospital or before incurring any medical expenses above USD \$250.

Failure to do so may result in benefits being limited.

Policy Wording - Outbound Travel

This policy document outlines everything you need to know about your cover. Please read the document carefully and make sure that you are completely happy with the coverage you have purchased. If you have any questions please contact us on +971 4 5516325 and we will be happy to help.

For Emergency Medical Assistance

Emergency telephone number: +971 4 436 5653

See 'What to do – Medical and Other Emergencies' on page 10

- We will help you immediately if you are ill or injured outside the home area you live in.
- Medical cover does not apply to treatment received in your home area (see Definitions),
- We provide a 24-hour emergency service 365 days a year, and you can contact us on +971 4 436 5653 for assistance.
- You must contact us, using the above contact number, if you go into hospital or before incurring any medical expenses above USD \$250. Failure to do so may result in benefits being limited.
- Due to international embargoes & restrictions on currency movement between countries, in certain countries our ability to provide "cashless" facilities and to settle covered medical expenses directly to a treating medical facility may not be possible. In this event you will need to settle costs incurred yourself and make a claim upon your return home.

To Make a Claim

Call within UAE: 800 035702831

Call International: +971 4 436 5653 or +962 6500 8287

WhatsApp : +962 7768 11108

Or email travels@europ-assistance.com

Optional Upgrades

The following upgrades are available that will be shown on your Certificate of Insurance if you have paid the appropriate premium to extend the cover.

- Hazardous Activities Cover
- Winter Sports Cover
- Business Cover
- Golf Cover
- Terrorism Cover
- Excess Waiver

Policy Wording - Outbound Travel

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Important Medical Information

This travel insurance contains health restrictions. You must read the following important information and ensure that you are able to comply with it; otherwise your claim may not be covered.

Medical Exclusions

If, at the time of purchasing this policy or when booking a trip, the following criteria applies to you or anyone insured under this policy, you will not be covered for any claim arising directly or indirectly from that medical condition:

Medical Exclusions Criteria

A condition for which medical care, treatment or advice was recommended by or received from a Physician within a two (2) year period preceding the travel date, or a condition for which hospitalisation or surgery was required within a five (5) year period preceding the travel date.

For a close relative, business associate, travel companion or person who you plan to stay with on your trip, who is not insured but on whose health your trip may depend:

This policy will not cover any claims under Section A - Trip Cancellation/Curtailment, that result directly or indirectly from any medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects one or more of the below:

- A close relative (see Definition on page 12) who is not travelling and is not insured under this policy.
- Someone travelling with you who is not insured under this policy;
- A business associate; or
- A person you plan to stay with on your trip.

Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, that he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel or curtail your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim, the doctor must complete a medical certificate.

Changes to your Health/Medical Condition (applies to Annual Multi-Trip policies only)

If, after purchasing this policy, any person named on the policy develops a new medical condition, cover will automatically continue for any trips that have commenced prior to the change in your health providing you are not travelling against medical advice or to get medical treatment abroad. For future trips that you take, you will not have coverage for losses as a result of the new medical condition or any other pre-existing medical conditions.

Pregnancy and Childbirth

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section B – Emergency Medical and Other Expenses for injuries to the body or illness that was not expected.

We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections A and B of this policy, for claims that come from Complications of Pregnancy and Childbirth. Please make sure you read the definition of 'Complications of Pregnancy and Childbirth' in definitions.

Policy Wording - Outbound Travel

TABLE OF BENEFITS (Single Trip or Annual Multi-Trip)

Benefit	Elite	Premier	Standard	Excess
	Limits			
A. Trip Cancellation / Curtailment	\$7,500	\$5,000	Not Covered	\$100
B. Emergency Medical and Other Expenses	\$1,000,000	\$500,000	\$100,000	\$100 / \$250*
Transportation & Accommodation Expenses	\$100 per day (Max \$2,500)	\$50 per day (Max \$1,500)	Not Covered	
	Emergency Family Travel	1x Economy Ticket	1x Economy Ticket	
Repatriation of the Deceased	\$15,000	\$10,000	\$7,000	
Funeral Expenses	\$2,000	\$1,000	\$500	
Dental Expenses	\$200 per tooth (Max \$1,500)	\$200 per tooth (Max \$1,000)	\$200 per tooth (Max \$500)	
C. Personal Accident				
Accidental Death or Dismemberment	\$150,000	\$100,000	Not Covered	Nil
Accidental Death (Common Carrier)	Included	Included	\$50,000	Nil
Permanent Total Disablement	\$150,000	\$100,000	Not Covered	Nil
D. Missed Departure	\$1,500	\$1,000	Not Covered	\$100
E. Travel Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$1,000	Not Covered	4 hours
F Personal Possessions	\$7,000 (Max \$1,250 per bag)	\$5,000 (Max \$750 per bag)	Not Covered	\$100
	Valuables in total (See valuables definition) Single item limits apply.	\$500	\$350	
Single Item, Pair or Set	\$125	\$75	Not Covered	
Baggage Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$1,000	Not Covered	4 hours
F.2 Personal Money & Documents	\$1,000	\$1,000	\$1,000	\$100
Cash limit	\$500	\$300	\$200	
Beach & Pool Cash limit	\$100	\$100	\$100	
F.3 Loss of Passport / Travel Documents	\$750	\$500	Not Covered	Nil
G. Travel Visa Rejection	\$100	\$100	Not Covered	Nil
H. Personal Liability	\$1,000,000	\$500,000	Not Covered	Nil
I. Legal Expenses	\$25,000	\$10,000	Not Covered	Nil
J. Bail Bond	\$10,000	\$5,000	Not Covered	Nil
K. Credit Card Fraud	\$1,000	\$500	Not Covered	\$100
L. Mugging	\$500	\$500	Not Covered	\$100

*\$250 excess for the 92 days policies duration.

Policy Wording - Outbound Travel

M. Winter Sports Extension (optional)

Benefit	Limits	Excess
Ski Pack	\$300	\$50
Delayed Ski Equipment	\$300	
Ski Equipment	\$300	\$50
Piste Closure	\$300	
Avalanche Closure	\$300	

OPTIONAL UPGRADES

N. Business Cover (optional for Elite & Premier only)

Benefit	Elite	Premier	Excess
Business Equipment	\$750	\$500	\$50
Replacement of Business Associate	\$1,000	\$750	
Business Samples	\$300	\$150	

O. Golf Cover (optional)

Benefit	Limits	Excess
Golf Equipment	\$1,500 (max \$300 per single item)	\$100
Delayed Golf Equipment	\$200 (\$20 a day)	\$50
Loss of Green Fee	\$375 (\$75 a day)	
Hole in One	\$50	NIL

P. Terrorism Cover (optional)

Benefit	Limits	Excess
Terrorism Extension	\$100,000	Applicable to benefit claimed

Q. Hazardous Cover (optional)

Provides Cover for the sports/activities outlined in the activity table on page 31

R. Excess Waiver (optional)

No excess will apply if you have chosen this option and paid the appropriate premium. Not applicable to Travel Delay and Baggage Delay

Policy Wording - Outbound Travel

CONDITIONS OF COVER:

Criteria	Elite	Premier	Standard
Maximum Trip Duration	92 days	92 days	92 days
Geographical Scope	Worldwide Worldwide Excluding Europe & South Asia Gulf States	Worldwide Worldwide Excluding Europe & South Asia Gulf States	Worldwide Worldwide Excluding Europe & South Asia Gulf States
Residents	GCC*	GCC*	GCC*
Maximum Age	75	75	75

*GCC countries include: UAE, Bahrain, Oman, Kuwait, Qatar and Saudi Arabia

Geographical Destination areas

Gulf States: United Arab Emirates, Saudi Arabia, Oman, Kuwait, Jordan, Lebanon, Qatar and Bahrain.

South Asia: Bangladesh, India, Pakistan, Sri Lanka.

Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Vatican City.

Worldwide Excluding: United States of America, Canada, all islands in the Caribbean and the Bahamas.

Worldwide: All Countries

Sanction Countries Travelling to, from or through the following Sanctioned Countries is excluded: North Korea, Syria, Crimea and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Iran, Venezuela, Belarus, Russian Federation, Afghanistan and Burma (Myanmar). The list might be updated from time to time based on the International Sanctions Regulation

Key Information, Conditions and Exclusions

The purpose of this section is to set out the significant features, benefits, conditions, limitations and exclusions of this insurance.

For a full description of the terms of insurance you will need to read all sections of this policy wording.

If you have any questions about the cover or you would like more information, please call +971 4 436 5653 or email travels@europ-assistance.com

Age limits

You will only be covered if you are aged 75 or under at the date your policy was issued.

Annual Multi-Trip policies

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 92 days. We also provide cover for up to 17 days total for winter sports during the term of your policy when the appropriate premium has been paid.

Policy Wording - Outbound Travel

Contract of Insurance

This is your travel insurance contract. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

This insurance cover provides financial protection and medical assistance for your trip.

In the event of your claim being accepted and settled by us, we reserve the right to recover any payment made from other insurance policies, state benefits and/or agreements, whether in full or in part.

Most sections of your policy have limits on the amount the insurer will pay under that section. This is not a new for old or replacement policy, and any payment made to you will be on an indemnity basis.

Therefore, **deductions for age, wear and tear and loss of value will be applied to certain claims where justified.**

Some sections also include specific limits, for example, for any one item or for valuables in total. You should check your policy. If you plan on taking expensive items with you, we suggest you insure them separately under a household all risks/contents policy.

This contract of insurance is governed by the laws of the United Arab Emirates. Any legal proceedings shall be brought in the courts of the United Arab Emirates.

Your right to cancel within five calendar days of purchase

If, for whatever reason, the policy does not meet your needs, please contact your agent in writing within five calendar days of purchase confirming the reason why the policy does not meet your needs, and the policy will be cancelled and a refund provided to you by your agent, provided no claims have been made or are intended to be made under the policy. It is important that you notify your agent **within five calendar days and in writing**, else a refund will not be able to be given. Please also note that once the policy has been cancelled your coverage under it will cease.

Data Protection

We will need to obtain personal information from you.

This means any information obtained from you in connection with a service or product provided to you by us (or our subsidiaries). Information is collected lawfully and in accordance with Data Protection Laws.

We will use your personal data in the following circumstances:

- to confirm, update and improve our customer records
- to analyse and develop our relationship with you
- to help in processing any applications you may make.
- to manage and administer your policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities, or to our agents who provide services on your behalf.
- for the carrying out studies of statistics and claim rates,
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults,
- for statistical studies by us and/or any sectorial organisation in the GCC.

Excesses

Under some sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

If you pay an extra premium, your policy can include an excess waiver which will remove all excesses except for the hazardous activities medical excess.

Policy Wording - Outbound Travel

Flight Coverage

We only provide cover under sections D and E– Missed Departure & Travel Delay for flights that form part of your outward and final return international journey of your trip (i.e. any flight that commences within 36 hours of your initial flight of your outward or return international journey). No cover is provided for any claim which relates to any subsequent flights during your trip/holiday..

Insurers

This insurance is provided by Alliance Insurance Company PSC, 2nd Floor, Al Warba Center, Abu Baker Al Siddique Road, P.O. Box 5501, Dubai, UAE and administered by Gulf Assist, a Europ Assistance company.

Natural Disasters

No section of this policy shall apply in respect of any claim arising directly or indirectly from a natural disaster.

Period of Insurance

Your holiday or journey must begin and end in your home area. Cover cannot start after you have left your home area.

Cover for cancellation starts from the date you book your trip or pay the insurance premium, whichever is the later, unless you have bought an annual multi-trip policy in which case cover for cancellation starts at the time you book your trip or the start date shown on your Certificate of Insurance, whichever is the later.

All other sections commence when you leave your usual place of residence or business in your Home Area, or from the start date shown on your Certificate of Insurance, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your Certificate of Insurance, whichever is the earlier.

Please note: - If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your Certificate of Insurance, we will extend your cover for up to 10 days. We will not charge you for this. If you are unable to return due to a covered medical event, we may extend cover beyond 10 days at our discretion.

Reasonable Care

You need to take all reasonable care to protect yourself and your belongings.

Policy Wording - Outbound Travel

Senior Age Extension (optional)

This cover extension only applies if selected and shown in your policy schedule. This part of the policy is subject to the terms, conditions and limits set forth in this policy and provided the premium is paid for the Senior age extension and we agree to accept it. This extension remains at our discretion.

The cover provided under this policy will be extended to include the insured person up to and including the age of seventy-five (75) for all the coverages as per the chosen Plan. Subject to the following provisions and limitations:

- Personal Accident, compensation to the insured person aged between sixty-six (66) and seventy-five (75) years being limited to 10% of the sum insured and up to a maximum of \$10,000 and subject to the Percentage of Maximum Benefits as stated in the Compensation Table.
- Emergency Medical and Other Expenses, compensation to the insured person aged between sixty-six (66) and seventy-five (75) years being limited to 10% of the sum insured and up to a maximum of \$100,000.

Single Trip

A single return holiday or journey of up to 92 days, beginning and ending in your home area. We also provide cover for up to 17 days total for winter sports during the term of your policy when the appropriate extra premium has been paid.

Please note: (Single Trip policies only)

It does not matter how long you buy cover for, it ends when you return to your home area.

Sports and Other Leisure Activities

You may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please see Sports and Leisure Activities section of this document for information about dangerous or sporting activities that are covered at no extra premium under this policy.

Please also refer hazardous activities on page 31 for details of those hazardous activities for which if you require cover, you will need to advise us and pay an extra premium.

What to do? - Medical and Other Emergencies

We will help you immediately if you are ill or injured outside the home area you live in.

We provide a 24-hour emergency service 365 days a year, and you can contact us on the following number:

Emergency telephone number: +971 4 436 5653

Please also note that if you need to see a doctor while travelling, contact us any time of the day or night and we will be pleased to make the necessary arrangements on your behalf.

When you contact us you will need to say where you bought the policy from and give the following information:

- Your name and address
- Your policy number shown on your Certificate of Insurance
- Your phone number abroad
- The date you left and the date you are due to come back

Policy Wording - Outbound Travel

Hospital Treatment Abroad

If you go into hospital abroad, someone must contact us for you immediately. If they do not, we may not provide cover and we may also reduce the amount we pay for medical expenses. We reserve the right to relocate you from one hospital to another.

If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from us when you return home. In all cases, someone must contact us before you incur any charges over \$250.

Returning early to your home area

We must agree for you to return to your home area under section B (Emergency Medical and other expenses) or section A (Trip Cancellation/Curtailment). If we do not agree, we will not provide cover and we may reduce the amount we pay you to return to your home area.

A note to all Insured People, Doctors and Hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

What to do? – Claims Information

You must register any claim within 31 days of your trip ending. If you don't, we may not be able to pay your claim.

Medical Claims

If you receive medical treatment for an injury or illness, you must get a **detailed medical report** that shows the details of the injury or sickness and any bills you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact us for you immediately.

Claims for Delayed Baggage and Losing or Damaging Baggage, Money or Personal Belongings

You must tell the relevant transport company if your personal belongings are delayed, lost, stolen or damaged. You must also get a Property Irregularity Report (PIR) **and a luggage tag number** from the transport company. If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. If you lose any money or personal belongings or if they are stolen, you must report this to the police (and hotel management if this applies) **within the country that the incident occurred**. You must also get an official written report from the police, airline or transport company. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

Claims for Cancelling Your Trip

You must tell the carrier, holiday company or travel agent immediately if you know the trip will be cancelled, so you lose as little as possible. If you do not tell the carrier, holiday company or travel agent as soon as you find out that you have to cancel the trip, we will only pay the cancellation charges due at the date you found out you had to cancel the trip, not from the date you tell them.

What to do? – Customer dissatisfaction

We do everything we can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive, please contact:

The General Manager
Alliance Insurance PSC
2nd Floor, Warba Centre, P.O Box 5501,
Deira, Dubai, UAE
Telephone: +971 4 605 1111
E-mail: alliance@alliance-uae.com

Definitions

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

Accident

Bodily injury sustained during the life of the contract, which derives from a violent, sudden, external cause and one that is not intended by the Insured. The following will also be construed to be accidents:

- a) Asphyxia or injuries as a consequence of gases or vapours, immersion or submersion, or from the consumption of liquid or solid matter other than foodstuffs.
- b) Infections resulting from an accident covered by the policy.
- c) Injuries that are a consequence of surgical operations or medical treatments resulting from an accident covered by the policy.
- d) The injuries sustained as a result of self-defence.

For the purposes of this policy, an “accident” shall not be deemed to include illnesses of any nature including heart attacks and other similar cardiovascular or cerebrovascular episodes.

Business Associate

Any person, who works at your place of business and who, if you were both away from work at the same time, would stop the business from running properly.

Business Equipment

Computer equipment, communication devices (including mobile phones) and other business related equipment which you need for your business.

Certificate of Insurance

The document that shows the names and other details of all the people insured under this policy. The Certificate of Insurance proves you have the cover shown in this document.

Child/Children

Biological off-spring, legally adopted or fostered children of the insured person who are not in full-time employment and who are up to the age of sixteen (16) years.

Civil Unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection.

Close Relative or Relative

Husband, wife, partner, common-law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-law), sibling (including step-siblings and sister and brother-in-law), grandparent, grandchild and a fiancé or fiancée of any insured person.

Policy Wording - Outbound Travel

Complications of Pregnancy and Childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following:

- Toxemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Foetal Growth Retardation due to Placental Insufficiency
- Molar pregnancy or hydatid form mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Obstetric cholestasis
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Geographical Destination areas

- **GCC:** United Arab Emirates, Saudi Arabia, Oman, Kuwait, Qatar and Bahrain.
- **South Asia:** Bangladesh, India, Pakistan, Sri Lanka.
- **Europe:** Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Vatican City.
- **Worldwide Excluding:** United States of America, Canada, all islands in the Caribbean and the Bahamas.
- **Worldwide:** All Countries

Sanction Countries Travelling to, from or through the following Sanctioned Countries is excluded North Korea, Syria, Crimea and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Iran, Venezuela, Belarus, Russian Federation, Afghanistan and Burma (Myanmar). The list might be updated from time to time based on the International Sanctions Regulations

Golf Equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Home Area

The area you normally live in which in accordance with our residency requirements would need to be within the GCC.

Known Event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

Manual Labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

Medical Condition

Any disease, illness or injury.

Policy Wording - Outbound Travel

Mobile Phone and Mobile Phone Accessories

All devices that the manufacturer describes as a mobile phone, cell phone or smart phone. This includes BlackBerrys and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in conjunction with a mobile phone for example, covers, chargers and headphones.

Natural Disasters

An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or Set of Items

A number of items that are similar or used together, for example, a pair of earrings.

Pre-existing Medical Conditions and Linked Conditions

A condition for which medical care, treatment, or advice was recommended by or received from a physician within a two (2) year period preceding the travel date, or a condition for which hospitalisation or surgery was required within a five (5) year period preceding the travel date.

Public Transport

Using a train, bus, ferry, coach or publicly licensed aircraft.

Reasonable and Necessary Medical Costs

Costs that are incurred for approved, eligible, emergency medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

Search and Rescue Costs

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section B (Emergency Medical and other expenses).

Trip

Cover under section A – Trip Cancellation/Curtailment, starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover under section A starts at the time that you book the trip or the start date shown on your Certificate of Insurance, whichever is later.

Your holiday or journey starts when you leave the place you usually live, or from the start date shown on your Certificate of Insurance, whichever is later. The end of your trip is the date that you go back to the place you usually live, or at the end of the period shown on your Certificate of Insurance, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home area.

Policy Wording - Outbound Travel

Single Trip

A single return holiday or journey of up to 92 days, beginning and ending in your home area.

Important notice (Single Trip policies only)

Please remember that it does not matter how long you buy cover for, it ends when you return to your home area.

Unattended

When you cannot see and are not close enough to your property to stop it being damaged or stolen.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment (e.g. Bicycle), musical instruments, mobile phones and mobile phone accessories

War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

We, Us, Our

Alliance Insurance PSC, administered by Gulf Assist, A Europ Assistance company.

Winter Sports Equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

You, Your

Each insured person named on the Certificate of Insurance issued with this document.

Sections of Insurance

A – Trip Cancellation/Curtailment

What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the Table of Benefits (shown on page 5) for:

- Unused travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or curtailment; and
- Reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or curtailment your trip:

1. You die, become seriously ill or get injured.
2. One or more of the following dies, becomes seriously ill or gets injured:
 - a. A relative
 - b. A business associate
 - c. A person you have booked to travel with
 - d. A relative or friend living abroad, who you plan to stay with
3. It is necessary for you to stay in your home area after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
4. It is necessary for you to return to your home area after a fire, storm, flood or burglary at your home or place of business. We will need a written statement from a relevant public authority confirming the reason and necessity.

Special exclusions which apply to section A

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. You not wanting to travel.
3. Any extra costs that result from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling or curtailing your trip because of a medical condition or any illness related to a pre-existing medical condition.
5. Cancelling or curtailing your trip because of a medical condition or any illness related to a medical condition you knew about at the time of taking out this insurance and/or, prior to the booking of any individual trip and that affects a close relative, business associate, travel companion or person who you plan to stay with on your trip, who is not insured but on whose health your trip may depend
6. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth (see Definitions, page 12)
7. The cost of your original return trip, if you have already paid this and you need to cut short your journey.
8. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
9. You cutting short your trip and not returning to your home area.
10. You not getting the passport or visas you need.
11. The cost of visas you need for your trip.
12. Civil unrest, strikes, blockades, actions taken by the government of any country or the threat of an event like this.
13. Annual membership or maintenance fees for time share properties or holidays.
14. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
15. Compensation for any air miles, cruise miles or holiday points you used to pay for the trip in part or in full.

Special conditions which apply to section A

1. You must get our permission if you have to cut your holiday short and return early to your home area for an insured reason. If you are unable to contact us for permission, you must get a certificate from the overseas treating doctor confirming the medical necessity for you to return home earlier than planned.
2. We will only consider the unused expenses of a person who has taken out insurance cover with us. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs not theirs, regardless of who has paid for the booking.
3. If you cancel the trip because of an illness or injury you must get a medical certificate immediately from the general practitioner of the patient, to support the reason as to why you could not travel.

Please read the general conditions and exclusions as they will also apply to your claim.

B – Emergency Medical and Other Expenses

Please remember

This section does not apply if you become ill or are injured during trips in your home area.

If you go into hospital, you must tell us immediately. We reserve the right to relocate you from one hospital to another.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) (this is limited to 10% to a max of \$100,000 for Seniors between the ages of 66 and 75) for any costs for the following that are reasonable and necessary because of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to the limits outlined in the Table of Benefits (shown on page 5) for emergency dental treatment, as long as it is to immediately relieve pain only).
2. Extra accommodation (a room only) and travel expenses to allow you to return to your home area, if you cannot continue on your trip as planned or return as you had originally booked. You must have our permission to do this.
3. Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is medically necessary.
4. The costs for one relative or friend to travel from your home area to stay with you and travel home with you, if this is medically necessary.
5. In the event of the death of the Insured, we will pay to the Insured's legal representative the expenses derived from the interment or cremation in the place where the death occurred **or** the cost of returning your body to your home area if you die outside of your home area.

In case of transportation or repatriation of the deceased, payment of expenses for interment, cremation or funeral ceremony is excluded.

The Insured's legal representatives must furnish all documentary proof or certificates including but not limited to the death certificate and receipt of expenses.

Special exclusions which apply to section B

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Any treatment or surgery which we think you do not need immediately and can be reasonably delayed until you return home. Our decision is final.
3. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single or private room accommodation unless it is medically necessary.
5. Any costs which we have not agreed beforehand.
6. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless we have agreed that this is medically necessary.
7. Any medical treatment that you receive because of a pre-existing medical condition.
8. Any treatment or medication that you receive after you return to your home area.
9. Any transportation or repatriation costs other than those deemed necessary by our medical advisors. Our medical advisors' decision on the means of repatriation is final.
10. Any expenses incurred following your decision not to be repatriated after our medical advisor deems it safe for you to be so.
11. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area.
12. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
13. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
14. Any expenses which you or your dependents are not legally required to pay or which would not have been applicable if no coverage had existed.

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15. Any charges made which are in excess of reasonable and necessary costs, or that are for unnecessary care or treatment.
16. Any loss or damage insured by, or for any claim payable under any other liability, group or individual insurance including any auto insurance plan providing hospital, medical or therapeutic coverage, or any other insurance in force concurrently herewith, or for which another person or entity is liable.
17. Any charges caused directly or indirectly by an error of the medical provider.
18. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury). The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
19. Any medical treatment or tests you know you will need during your journey.
20. Any costs that result from taking part in winter sports or hazardous activities, unless the appropriate premium has been paid.
21. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
22. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.
23. Any medical or other expenses incurred directly or indirectly as a result of you travelling to receive elective surgery, treatment or procedures.
24. Any claim where you are travelling against the advice of a medical practitioner, specialist or hospital doctor.
25. Any claim where you are not fit to travel on your journey.

Please read the general conditions and exclusions as they will also apply to your claim.

C - Personal Accident

What you are covered for

We will pay you or your executors or administrators up to the amount shown in the Table of Benefits (shown on page 5), if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for one of the following:

1. Your permanent total disability caused by an accident during your trip that:
 - a. stops you from working in any job you are qualified for;
 - b. lasts for 12 months; and
 - c. our medical advisor believes is not going to improve at the end of those 12 months
2. The permanent loss of use of one or more of your limbs, at or above the wrist or ankle
3. Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
4. If you die, we will pay the amount shown in the Table of Benefits (shown on page 5). (this is limited to \$10,000 for children aged under 16 and Seniors between the ages of 66 and 75).

Please note: - You can only claim under one of the above subsections for the same event.

The following definition applies specifically to this section: Loss of Sight

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a. In both eyes if confirmed in writing by a qualified medical professional and by our own medical advisor at our request.
- b. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means you are only able to see at 3 feet that which you should normally be able to see at 60 feet) and, following the opinion of our medical advisors, we are in no doubt that the condition is permanent and without expectation of recovery.

Special exclusions which apply to section C

We will not cover the following:

1. An injury or death that is not caused by an accident.
2. A disability that was caused by mental or psychological trauma and did not involve the injury to your body.
3. A disease or any physical disability or illness which existed before the trip.

Policy Wording - Outbound Travel

4. Injuries that are a consequence of surgical operations or medical treatments not stemming from an accident covered by the policy.
5. Infectious diseases such as malaria, yellow fever and, in general, illnesses of any nature, fainting, syncope, strokes, epilepsy or epileptiform seizures, as well as those stemming from any kind of loss of consciousness as a consequence of an accident, according to the definition of "Accident" given in the Definitions section of this document.

Please read the general conditions and exclusions as they will also apply to your claim.

D - Missed Departure

This section does not apply for trips in your home area.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for the extra reasonable costs of travel and accommodation you necessarily incur to continue your trip if you cannot reach the departure point of any part of your outward or final return journey which is due to commence within 36 hours of the start of your outward or return journey, as a result of public transport services failing (due to poor weather conditions, a strike, industrial action or a mechanical breakdown) or the vehicle you are travelling in being stuck in traffic, involved in an accident or having a mechanical breakdown. (This would not include your vehicle running out of petrol, oil or water, having a flat tyre or flat battery).

Special exclusions which apply to section D

1. We will not cover the excess shown in the Table of Benefits (shown on page 5).
2. Any claim that results from a natural disaster.

Special conditions which apply to section D

Under this policy you must:

1. Leave enough time to arrive at your departure point at or before the recommended time;
2. Get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. Give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation (if your claim is about your own vehicle suffering a mechanical breakdown).

E – Travel Delay

Please remember

You are entitled to claim for either delayed departure or abandoning your trip, but not for both.

This section does not apply for trips in your home area.

Delayed Departure

We will pay for each full 1-hour period you are delayed (up to the amount shown in the Table of Benefits (shown on page 5), as long as you eventually go on the trip.

What you are covered for

If any part of your booked outward or final return international journey which is due to commence within 36 hours of the start of your outward or return international journey (by aircraft, ship, cruise ship, coach or train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for the additional expenses incurred for transport, accommodation in a hotel and necessary food and drink as a consequence of delayed departure up to the amounts shown on the Table of Benefits (shown on page 5). You must be delayed by at least 4 hours on each occasion.

Special exclusions which apply to section E

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Any claim that results from you missing a flight, ferry, ship, cruise ship, coach or train which is not part of your pre-booked outward or return international journey.
3. Any claim that results from a natural disaster.
4. Claims that result from an actual or planned strike or industrial action which the public knew about at the time you made travel arrangements for the trip.

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Special conditions which apply to section E

Under this policy you must:

1. Have checked- in for your trip at or before the recommended time; and
2. Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

F - Personal Possessions, Baggage and Money

We will pay for the following:

We will reimburse you for an item/s that you own that you have lost or that has been damaged or stolen up to the limits stated in the Table of Benefits (shown on page 5). Please note that cover is not on a "new for old" basis and you will be reimbursed taking in to consideration the current value of the item/s that have been lost, stolen or damaged considering their age, wear and tear and depreciation.

Special conditions which apply to loss, damage or robbery of personal possessions

1. There is a limit for each item, pair or set that is the maximum you can claim. There is also a maximum limit for valuables that applies. These limits are set out in the Table of Benefits (shown on page 5).
2. In case of loss, damage or robbery of personal possessions that were checked-in with an airline, any money that you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.
3. We reserve the right to apply an additional 10% deduction to any item claimed with a value over \$100, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).
4. In order to claim for loss of luggage checked-in with an airline, you must provide the following documents:
 - Property Irregularity Report (PIR).
 - Final settlement letter from the airline certifying the loss of luggage checked-in for a flight.
 - List of the contents of the luggage with the Insured's economic assessment of their value.
 - In the event of claiming for external damage to luggage, it is only necessary to present the Property Irregularity Report (PIR).
5. In order to claim for stolen checked-in luggage, the Insured must present:
 - A Property Irregularity Report (PIR) or formal complaint lodged with the police at the place where the robbery was detected, with a list of the missing items and the damages caused by the robbery. List of the contents of the luggage with the Insured's economic assessment of their value.

Baggage Delay

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for buying necessary clothing, medication and toiletries if your baggage is delayed during an outward journey for more than 4 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

F2 - Personal Money

We will pay for the following:

1. We will pay up to the amount shown in the Table of Benefits (on page 5) for lost or stolen money.
2. We will only pay up to the amount shown in the Table of Benefits (shown on page 5) for any money that is lost or stolen from a beach or side of a pool (Beach & Pool limit)

F3 – Loss of Passport/Travel Documents

We will pay for the following:

Up to the amount shown in the Table of Benefits (shown on page 5) for:

1. If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay:
 - i) Reasonable travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your lost or stolen passport or visa which has been lost or stolen outside your home area;
 - ii) Any fees payable specifically for you to obtain the replacement passport itself while you are outside your home area.

Policy Wording - Outbound Travel

2. The replacement cost of any of the following items:

- Temporary passport
- Temporary Visas

The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for sections F-F3 in the Table of Benefits (shown on page 5).

Special exclusions which apply to section F

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Anything that you lost or was stolen which you did not report to the police, **in the place that the incident occurred**, within 24 hours of discovering it, and which you do not get a written police report for.
3. Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
4. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
5. Any money that is left unattended and/or that is handled carelessly by the insured(s)
6. Any baggage or personal belongings that is stolen from your vehicle roof rack.
7. Fragile items (including china, glass, sculpture) unless they are transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.
8. Motor vehicles, motor vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft and household goods
9. Prepaid minutes you have not used on your mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food).
10. Downloaded music, books or games files transferred onto an electronic device for which you are claiming loss, theft or damage.
11. Stamps and documents (other than those mentioned under section F3), business items or samples or business money that you have lost or is stolen or damaged (unless you have paid the appropriate premium for Business Cover).
12. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in your baggage.
13. Shortages of money due to mistakes, neglect, or different exchange rates.
14. Belongings that are legally delayed or held by any customs or other officials.
15. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety deposit box).
16. Any valuables that you do not carry in your hand baggage and you lose or are stolen or damaged.
17. Property you leave unattended (other than in your locked accommodation).
18. Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in sports and other leisure activities.
19. Damage caused to suitcases, holdalls or similar luggage, unless you cannot use the damaged item.
20. Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
21. A passport that you lose if you:
 - a. Do not report it to the consular representative of your home area within 24 hours of discovering you have lost it; and
 - b. Do not get a report confirming the date you lost it and the date you received a replacement passport.
22. Any item you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Policy Wording - Outbound Travel

Please remember

Claims that result from you losing your baggage or it being damaged or delayed while being held by an airline should be made to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Please read the general conditions and exclusions as they will also apply to your claim.

G – Travel Visa Rejection

What you are covered for

We will reimburse you the cost incurred for your visa application in the event your visa issuance has been denied by the Consulate you applied to, up to the limit shown in the Table of Benefits (shown on page 5).

Special exclusions which apply to section G

Visa Cancellation for the following reasons:

1. You have a criminal record(s)
2. You have been denied entrance into a country before or already stayed in the country for the maximum days allowed
3. You are considered to be a threat to public policy, internal security, public health
4. An alert has been issued in the Schengen Information system or the Country Security System
5. You not applying before the minimum time required by the Consulate to process your visa.
6. Documents submitted to the Consulate were incomplete, including errors, fraudulent or insufficient
7. Applicants who would fall under the restricted nationalities list
8. If an embargo is active by concerned Consulate for specific nationalities

Please read the general conditions and exclusions as they will also apply to your claim.

H - Personal Liability

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) if you are legally responsible for:

1. You accidentally injuring someone; or
2. You damaging or losing somebody else's property.

Special exclusions which apply to section H

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Any legal responsibility that comes from an injury or loss or damage to property that:
 - You, a member of your family, household or a person you employ owns; or
 - You, your family, household or a person you employ, cares for or controls.
3. Any legal responsibility, injury, loss or damage:
 - To members of your family, household, or a person you employ;
 - That results from or is connected to your trade, profession or business;
 - That results from you owning, using or living on any land or in buildings (except temporarily for the trip);
 - That results from you owning or using mechanically propelled vehicles, watercraft or aircraft, animals (other than horses and pet cats or dogs), guns or weapons (other than guns that are used for sport; or
 - That results from you infecting any other person with any sexually transmitted disease or condition.

Special conditions which apply to section H

Under this policy you must:

1. Give us notice of any cause for a legal claim against you as soon as you know about it, and send us any other documents relating to any claim;
2. Help us and give us all the information needed to allow us to take action on your behalf;
3. Not negotiate, pay, settle, admit or deny any claim unless you get our permission in writing; and
4. Be aware that we will have full control over any legal representatives and any proceedings. We will be entitled to take over and carry out any claim in your name for your defence or prosecute for our own benefit.

Policy Wording - Outbound Travel

Please read the general conditions and exclusions as they will also apply to your claim.

I - Legal Expenses

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for legal costs that result from dealing with claims for compensation and damages if you die, become ill or get injured during your trip (apart from for initial investigation costs for which we will not cover more than 10% of the amount shown in the table of benefits).

Special exclusions which apply to section I

We will not cover the following:

1. Any claim we or our legal representatives believe is not likely to be successful or if we think the costs of taking action will be more than any award.
2. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled or arranged to travel with.
3. Any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with your trade, profession or business, under contract or resulting from you having, using or living on any land or in any buildings.
4. Any claims that result from you having or using mechanically propelled vehicles, watercraft, aircraft, animals, guns or weapons.
5. Any claims that results from you acting in a criminal or malicious way.
6. Any claims reported more than 90 days after the incident took place

Special conditions which apply to section I

Under this policy you must:

1. Be aware that we have full control over any legal representatives and any proceedings;
2. Follow our or our agents' advice in handling any claim; and
3. Where possible, get back all of our costs. You must pay us any costs you do get back.

Please read the general conditions and exclusions.

J – Bail Bond

We will reimburse the person insured up to the amount shown in the Table of Benefits (shown on page 5) for the necessary incurred bail bond required by judicial authorities to guarantee provisional release from custody following a contravention or infringement of the person insured during your journey without willful intent or current statutory and administrative provisions of the visited country.

Special exclusions which apply to section J

Any claim:

1. Not reported to us within 90 days after the event giving rise to the claim.
2. Your involvement in drug or narcotic trafficking.
3. Your involvement in political movements
4. You intentionally not following the laws of the country you are in.

Please read the general conditions and exclusions as they will also apply to your claim.

K – Credit Card Fraud

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for the transactions that are made fraudulently by a third party using your credit or debit card after it has been stolen during your journey. We will only reimburse you for the expenses incurred due to fraudulent activity with the card(s) during the 24 hours prior to notification to the police and card issuers of the loss or theft.

Special exclusions which apply to section K

You will not be covered:

1. For the excess shown in the Table of Benefits (shown on page 5)
2. For an amount that can be recovered by someone or somewhere else;
3. Where you did not report the card as lost or stolen to the police and your credit / debit card company as soon as you discovered it or within 24 hours, whichever is sooner.
4. For cash contained in the lost or stolen wallet;
5. For cards that have expired, been cancelled or withdrawn;
6. For any transaction made by another person insured, relative or travelling companion.
7. Stolen cards which have been left unattended in a public place or in an unlocked vehicle.
8. For any person insured under the age of 16 years.

Please read the general conditions and exclusions as they will also apply to your claim.

L – Mugging

What you are covered for

In the event an Insured person is violently assaulted or attacked while withdrawing funds from an automatic teller machine (ATM) or within two (2) hours thereafter, we will reimburse, up to the amount shown in the Table of Benefits (shown on page 5), the amount of cash withdrawn and stolen.

Special exclusions which apply to section L

You will not be covered:

1. For the excess shown in the Table of Benefits (shown on page 5).
2. For an intentional act on the part of the insured person or on the part of one of his/her close relatives (spouse, child or parent);
3. Any loss occurring as a consequence of any riot or confiscation by the authorities.

In order to claim under this benefit, the insured must furnish the following documentation:

1. A police report of the robbery filed before the police at the place of occurrence, with the date and time of occurrence and the amount stolen.
2. Proof of the withdrawal operation carried out at the ATM containing the following data: card number, date and time of withdrawal, cashier's number, and amount extracted.

Please read the general conditions and exclusions as they will also apply to your claim.

Sports and other Leisure Activities

We will not cover any activity considered to be dangerous unless specifically agreed by us or it is included in the table below. We also will not cover any sport undertaken professionally.

The activities which are covered as standard with no additional premium are listed in the table below. Please note that for some of these activities the cover is restricted to not providing cover under the personal accident or personal liability sections.

Note 1 – Cover will only apply provided that you hold a certificate of proficiency for the dive being undertaken or you are under the direct supervision of a qualified instructor; are diving with proper equipment and are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair your fitness to dive.

If the activity you wish to take part in is not included in the table below, please see the optional upgrade section 'Hazardous Activities' on page 31.

Participation in these activities is covered without paying additional premium.

Abseiling, archery, athletics, ballooning - hot air (organised pleasure rides only), banana boating, baseball, basketball, bungee jumping (once only), canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, cycling (nonprofessional and not main mode of transport), cycle touring (no more than 16 days), deep sea fishing, football or soccer (children's club in resort only), Frisbee, golf, high rope activities, high diving (platform only and up to 10 meters), hiking or trekking or walking (up to 15 miles a day and up to 4,000m), hockey (under 16's using plastic sticks), hot air ballooning (organised pleasure rides only), kayaking (up to grade 3 rivers only, not white water), marathon running or triathlon (nonprofessional), mountain biking (on road), parascending or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rowing, safari trekking in a vehicle (organised tour up to 16 days), safari trekking on foot (organised tour up to 16 days), sand dune boarding or surfing or skiing, scuba diving to 30m, sea canoeing or kayaking (close to shoreline only), skateboarding, sledging or sleighing (pulled by dogs or horses or reindeer as a passenger), snorkeling, surfing, tug of war, volley ball, wake-boarding (no cover for ramps, kickers and sliders), water-skiing (no cover for jumping), white water rafting (up to grade 3 river), zip-trekking (including over snow) and zorbing.

Participation in these activities is covered without paying additional premium but cover for Personal Liability is excluded.

Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding or trekking, go karting, horse riding or trekking (not competitions, racing, show-jumping, jumping, hunting, eventing, polo or rodeo), jet boating or shotover jetting, jet skiing, motor cycling (up to 125cc and not main mode of transport), paint balling (wearing eye protection), quad biking (off road only), rifle range shooting, sailing or sail boarding or windsurfing (if qualified and in territorial waters only), shooting and yachting (if qualified in inland territorial waters within 12 mile limit).

Participation in competitions or tournaments organised by sporting federations or similar organisations is not included.

OPTIONAL UPGRADES

M – Winter Sports Cover

M1. Ski Equipment

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for the following. There is a limit for each single article, set or pair as set out in the Table of Benefits (shown on page 5).

1. Accidentally losing, or having your owned or hired skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings damaged or stolen.

Please remember

We will work out claims for your winter sports equipment that you own as follows:

How old is the equipment?	How much will you get back?
Up to 12 months old	90% of the price you paid
Up to 24 months old	70% of the price you paid
Up to 36 months old	50% of the price you paid
Up to 48 months old	30% of the price you paid
Up to 60 months old	20% of the price you paid
Over 60 months old	Nothing

2. If you lose or have your pass for the ski lift stolen, we will pay you the unused percentage of the cost of your pass based on its value at the time it was lost or stolen.
3. In case of loss, damage or robbery for your ski equipment that is checked-in with an airline, any money that you get under this policy will be reduced by the amount of compensation that you receive from the airline for the same event.

Special exclusions which apply to section M1

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Any item that was lost or stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for it.
3. Any winter sports equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make any claims to the airline within seven days.
4. Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
5. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special conditions which apply to section M1

Under this policy you must:

1. Bring any damaged winter sports equipment you own back to your home area so we can inspect it; and
2. Provide proof that you owned the original lift pass and provide proof of the replacement lift pass you bought in the resort.
3. In order to claim under this section for ski equipment that was checked-in with an airline, you must furnish the following documents;
 - Property Irregularity Report (PIR)
 - Final settlement letter from the airline company certifying the loss, damage or robbery of the ski equipment.
 - List of the ski equipment that was checked-in with the insured's assessment of its economic value.

You should make claims about you losing your winter sports equipment or it being stolen or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Policy Wording - Outbound Travel

Please read the general conditions and exclusions as they will also apply to your claim.

M2 – Delayed Ski Equipment

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for each full 24-hour period for the cost of hiring other skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings if:

1. Your winter sports equipment is delayed during your trip for over 12 hours; or
2. You lose your winter sports equipment or it is stolen or damaged during your trip.

Special exclusions which apply to section M2

We will not cover the following:

1. Any item you lose or that is stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
2. Any winter sports equipment you lose or that is stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
3. Winter sports equipment you have left unattended in a public place, unless the claim is for skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm.
4. Any winter sports equipment that is lost or damaged by people it was not designed for.

Special condition which applies to section M2

Under this policy you must bring any damaged winter sports equipment back to your home area so we can inspect it.

Please remember

You should make claims for your winter sports equipment being delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

M3 - Ski Pack

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for a percentage of the cost of your ski pack (if you have already paid and can't get the money back). We will do this if you are ill or injured while you are on holiday and you are not well enough to use it. You must get a medical certificate to prove that you were not well enough. A ski pack includes ski -school fees or ski- instructor fees, hired skis, ski boots and bindings, snowboards, snowboard boots and bindings, and the cost of any lift pass you have booked.

M4 - Piste closure

This section only applies between 1 December and 15 April if you are travelling to the Northern hemisphere or between 1 May and 30 September if you are travelling to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) if all the lift systems are closed for more than 12 hours as a result of adverse weather conditions. We will pay:

1. The cost of transport to the nearest resort, up to the amount shown in the Table of Benefits (shown on page 5) for each full 24-hour period; or
2. Up to the amount shown in the Table of Benefits (shown on page 5) for each full 24-hour period that you are not able to ski and there is no other ski resort available.

Special conditions which apply to section M4

Under this policy you must:

1. Get a written statement from the resort managers confirming the reason for the piste closing and how long it lasted; and
2. Be aware that the holiday resort where you are staying must be at least 1000 metres above sea level.

M5 - Avalanche Closure

What you are covered for

In the event of an avalanche, we will pay up to the amount shown in the Table of Benefits (shown on page 5) for extra travel and accommodation costs you need to pay if your outward or return journey is delayed for more than 12 hours because of an avalanche.

Special condition which applies to section M5

Under this policy you must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions as they will also apply to your claim.

N - Business Cover

This section only applies if you are travelling on a specific business trip, have paid the appropriate extra premium and it is shown on your Certificate of Insurance.

N1 – Business Equipment

What you are covered for

We will reimburse you for an item of business equipment that you have lost or that has been damaged or stolen. There is a limit for each single article, set or pair, as set out in the Table of Benefits (shown on page 5). We will pay up to the amount shown in the Table of Benefits (shown on page 5) for the following: Lost, stolen or damaged computer equipment, communication devices (including mobile phones and mobile phone accessories) and other business related equipment that you need for your business (We will cover up to the single article limit for any item, set or pair and samples limit, as explained in the Table of Benefits (shown on page 5).

N2 – Replacement Business Associate

We will pay up to the amount shown in the benefit table in total to send a replacement business associate to complete your business itinerary, if you have to curtail your journey.

N3 – Business Samples

We will pay up to the amount shown in the benefit table in total for your business samples that are damaged, stolen, lost or destroyed on your journey.

What you are not covered for

Under Replacement Business Associate

Anything mentioned under the heading 'Special exclusions which apply to section A' within section A. Trip Cancellation/Curtailment.

Under Business Equipment and Business Samples

Anything mentioned under the heading 'Special exclusions which apply to section F' within section F. Personal Possessions, Baggage, Money.

Please read the general conditions and exclusions as they will also apply to your claim.

O - Golf Cover

This section only applies if you have paid the appropriate extra premium and it is shown on your Certificate of Insurance.

O1 – Golf Equipment

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) if you lose your golf clubs, golf bags, non-motorised golf trolley and golf shoes or they are stolen or damaged (up to the single limit for one item, pair or set) during your trip.

Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over \$100, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).

O2 – Delayed Golf Equipment

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for each full 24-hour period if:

1. Your golf equipment is delayed during your trip for over 12 hours; or
2. You lose your golf equipment or it is damaged during your trip.

O3 – Loss of Green Fee

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) for a percentage of the cost of your green fees, hiring golf equipment or tuition fees (if you have already paid and can't get the money back) if you are ill or injured and you are not well enough to use them. You must get a medical certificate to prove that you were not well enough.

Special exclusions which apply to sections O1 to O3

We will not cover the following:

1. The excess shown in the Table of Benefits (shown on page 5).
2. Any golf equipment or documents you lose or that are stolen if you did not report it to the police within 24 hours of discovering it, and you did not get a written police report for.
3. Any golf equipment or documents you lose or that are stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make claims for any items you lose or that are stolen or damaged to the airline within seven days.
4. Golf equipment or documents you have left unattended in a public place.
5. Any golf equipment you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).
6. Any golf equipment or documents that are legally delayed or held by customs or other officials.

You should make any claims about losing your golf equipment or it being damaged or delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

O4 – Hole in One

What you are covered for

We will pay up to the amount shown in the Table of Benefits (shown on page 5) if you complete a hole in one stroke gross (i.e. exclusive of handicap) during any organized games on any golf course. This benefit will only be payable once in any game

Special conditions which apply to section O4

1. You must obtain a written report from the golf club secretary confirming the competition details counter signed by your playing partner together with the original certified score card.
2. Receipts from the golf club for expenditure incurred immediately following your hole in one must be retained as these will help you to substantiate your claim.

Special exclusions which apply to section O4

We will not cover the following:

1. If you are not a member of a recognised golf club affiliated to the National Golfing Union and hold an official National Golfing Union Handicap.
2. If you do not have your score card signed by your playing partner(s) who must be members of a National Golfing Union.
3. The golf course at which the hole in one is scored is not affiliated to the Golfing Union of the country in which it is located.
4. If your score card is not countersigned by the secretary of the club at which the hole in one has been scored.

For anything mentioned under the General Exclusions on page 33

Please read the general conditions and exclusions as they will also apply to your claim.

Policy Wording - Outbound Travel

P – Terrorism Extension

This section is only in force if the appropriate premium has been paid and shown on your policy schedule.

What you are covered for

This extension only provides coverage under Section B Emergency Medical and Other Expenses for an insured person during a journey who is an innocent bystander during an Act of Terrorism. For the purpose of this Policy, "Innocent Bystander" means, someone who is in a particular place by chance when an act of Terrorism happens, but is not involved in it. We will pay up to the limits under Section B, to a maximum of \$100,000 per insured person.

Special exclusions which apply to section P

1. If the Terrorism Extension option was not selected and stated in your Schedule.
2. If this policy was purchased and travel booked after the onset of Terrorism within your travel destination.
3. Unless the Terrorism attack occurs within the city of destination and/or departure.
4. Unless the Terrorism attack occurs within 30 days prior to your departure date
5. If it is any consequence of any act of Terrorism involving the release of germ disease or other chemical or biological contagions or contaminants, the use or threat of use of any nuclear device or radioactive substance.
6. If there was no valid claim under the Terms and Conditions applicable to the relevant Schedule. If the aggregate liability under this Policy exceeds \$100,000 for any insured person during the Period of Insurance.

Please read the general conditions and exclusions as they will also apply to your claim.

Q – Hazardous Activities

(Please see page 26 for details of those sports and other leisure activities which are covered as standard under this policy).

The table below includes activities where you need to tell us in advance of your intention to undertake any of the activities during your trip and pay the appropriate additional premium.

What you are covered for

During the term of your single trip or annual multi trip policy we will cover you for up to a maximum of 17 days to undertake any of the activities listed in the table below.

Special exclusions which apply to section Q

There is no cover for:

1. Taking part in a sporting activity where the organisers guidelines have not been followed
2. A professional sporting activity
3. Any kind of racing, except racing on foot
4. Participation in competitions or tournaments organized by sports federations or similar organizations

Participation in these activities will not be covered under any circumstances by this Policy unless the additional extension has been contracted.

Hazardous Activities

Bamboo rafting or boating, boogie boarding, caving or pot holing (with qualified or experienced guide), dry slope skiing, hiking or trekking or walking (over 15 miles a day and between <4,000m and >5,450m) hockey, kite surfing, kite skiing, lacrosse, mountain biking (off road), parachuting, paragliding, rock climbing, shark diving (inside cage) and street hockey (wearing pads and helmets), lacrosse, mountain biking (off road), parachuting, paragliding, shark diving (inside cage), water polo, weightlifting and white water rafting (grade 4 - 5 river). water polo, weightlifting and white water rafting (grade 4 - 5 river). Kite buggying (no personal accident or personal liability cover), Martial arts training – no competition (no personal liability cover)

Policy Wording - Outbound Travel

Excluded Activities

Excluded Activities: the following activities are always excluded, even if additional premium is paid

Base jumping, black water rafting, bouldering, boxing, bungee jumping (more than once), canyoning, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), high diving (platform only and over 10 meters), hiking or trekking or walking (above 5,450m), hunting (fox or drag), hydrospeeding, kayaking (above grade 3 rivers), micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), overland expeditions, parapenting, parascending or parasailing (over land), riding on a luge, river bugging or tubing or boarding, rodeo, rugby, scuba diving deeper than 30m, shark diving (without cage), sky diving or sky surfing, white water canoeing, white water sledging or hydro speeding and white water rafting (above grade 5 river)

R – Excess Waiver

If you choose this option, then you will not be required to pay the excess when submitting a claim (not applicable to Travel Delay or Delayed Baggage). You cannot choose this option if you are already aware of a potential claim.

General Conditions

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, sports and other leisure activities). If you are not sure whether to tell us, tell us anyway.
2. You must act in a reasonable way to look after yourself and your property.
3. In line with 2. above, you must adopt the following recommended safety precautions when riding or driving or as a passenger in or on a motorised vehicle, whether or not it is against the law not to do so:
 - Motorbike or moped – you must wear a helmet;
 - Car – you must wear a seat belt, front or back.
4. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
5. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
6. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
7. You must help us get back any money that we have paid from anyone or from other insurers by giving us all of the details we need and by filling in any required forms.
8. If you make a fraudulent claim under this insurance contract, we;
 - a) Are not liable to pay the claim;
 - b) May recover from you any sums paid by us to you in respect of the claim; and
 - c) Treat the contract as having been terminated with effect from the time of the fraudulent act.

Policy Wording - Outbound Travel

If we exercise our right under clause (8)(c) above:

- We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - We need not return any of the premiums paid.
9. If this insurance contract provides cover for any person who is not a party to the contract (“a covered person”), and a fraudulent claim is made under the contract by or on behalf of a covered person, we may exercise the rights set out in clause (8) above as if there were an individual insurance contract between us and the covered person. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other person.
 10. You must give us all the documents needed to deal with any claim. You will be responsible for any costs involved in doing this.
 11. You must agree to have a medical examination if asked. If you die, we are entitled to have a post-mortem examination.
 12. You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.
 13. You must pay back any amounts that we have either paid to you or paid on your behalf which are not covered by this insurance, within one month of us asking.
 14. If you have a valid claim, you must let us see any relevant travel documents you are not able to use because of the claim.
 15. If you have a valid claim under section F, you must send us any damaged items we have paid for under the claim. You must pay any costs involved in doing this. If any item is found and returned to you after we have paid your claim, you must send it to us. You must pay any costs involved in doing this.
 16. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
 17. We, at any time, can do the following:
 - Take over the defence or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
 - If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.
 18. Additionally, any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

General Exclusions

We will not cover the following:

1. A condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two (2) year period preceding the travel date, or a condition for which hospitalisation or surgery was required within a five (5) year period preceding the travel date.
2. You will not be covered for any claims under section A – Trip Cancellation/Curtailment that result directly or indirectly from any pre-existing medical condition at the time of taking out this insurance or when booking a trip, and that affects:
 - A close relative who is not travelling and is not insured under this policy;
 - Someone travelling with you who is not insured under this policy
 - A business associate; or
 - A person you plan to stay with on your trip.Subject to the terms and conditions, such claims may only be covered if the patient's doctor is prepared to state that at the date you bought this policy or of booking a trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that you would need to cancel your trip. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete a medical certificate.

Policy Wording - Outbound Travel

3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under sections A or B).
4. Any claim that happens as a result of war, invasion, revolution, civil unrest, rebellion, act of foreign enemy or any similar event.
5. Any claim related to terrorism unless the terrorism extension has been contracted. **Please note that this extension only applies to Emergency Medical and Other Expenses (Section B).**
6. Any claim which is directly or indirectly caused by, results from or is connection with a natural disaster.
7. Any property that is legally taken or damaged by any government or public or local authority.
8. Any claim that happens as a result of strikes or industrial action (except for any which the public did not know about at the time of purchase of this insurance and/or prior to the booking of any individual trip).
9. Costs to replace or restore any property that is lost or damaged because of:
 - ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
10. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully licensed passenger carrying aircraft.
11. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.
12. We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.
13. No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where you are affected by any sexually transmitted disease or infection.
14. We will not cover any claims arising because you have consumed too much alcohol that results in your judgment being seriously affected and you need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, your excessive alcohol consumption has caused or actively contributed to your injury or illness, including but not exclusively having a blood alcohol reading of more than 150mg per 100ml).
15. Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
16. Motor racing or vehicle racing of any kind.
17. Any claim that results from you taking part in winter sports activities, unless we provide cover as shown on your Certificate of Insurance and you have paid the appropriate premium.
18. Any claim that results from you taking part in hazardous activities, unless we have agreed in writing to cover the activities, as shown on an endorsement with your Certificate of Insurance, and you have paid the appropriate premium.
19. Any claim occurring in countries that are subject to an embargo from the UN Security Council or from any other international organization to which the United Arab Emirates belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion.
20. Any claim deemed to be related to work or manual labour, and/or any claim as a consequence of a risk inherent to the work performed by the Insured such as: driving vehicles with use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of mechanical substances, laboratory work or any other kind of work related activities.
21. Any claim that results from:
 - your suicide or attempted suicide;
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save someone's life);
 - or, you fighting (except in self-defence).
22. Any claim that results from you not getting the vaccinations you need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets).

23. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
24. Any search and rescue costs.
25. Any items (not including money or valuables) stolen from unattended motor vehicles, unless the item was in a locked boot, a locked and covered luggage compartment of the vehicle or a secured storage box that is part of your vehicle, and there is evidence that someone forced their way into the vehicle.
26. Any money or valuables that you lose or have stolen from an unattended motor vehicle.
27. Any items stolen from motor vehicles left unattended overnight between 10pm and 8am.
28. Any claim that you already have a more specific insurance for.
29. Any claim related to a known event (see Definition, on that you were aware of at the time you took out this insurance and/or, prior to the booking of any individual trip.
30. We will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear. We will not pay claims where a loss is caused by or results from or is connected to any action taken in trying to control or prevent any of the above.
31. Any claim involving a fall from a building or balcony, except:
 - where the building or balcony itself is shown to be defective or does not comply with safety standards; or
 - In circumstances where your life is in danger or you are attempting to save human life.
32. We will not pay for any claims arising out of incidents which occur outside the geographical area shown on your Certificate of Insurance (other than whilst in transit).
33. Any claim that results from you travelling to a country or an area where the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter, is not to travel to this country or area.