

Master Policy Wording
Travel Insurance Products
Policy No. 0102020400306311

UAE Exchange

Issued By



Oman Insurance Company
Head Office: P.O. Box 5209
Dubai, United Arab Emirates

To ensure that the your policy gives you the protection you need, please read it carefully and return to us immediately if it is not in accordance with your requirements.

TRAVEL INSURANCE

CONTENTS

1. Declaration and General Warranty	03
2. Definitions	04
3. Benefits.....	08
3.1 Accidental Death	08
3.2 Accidental Death (Common carrier).....	08
3.3 Permanent Partial Disability	08
3.4 Permanent Total Disability	09
3.5 Repatriation of Mortal Remains.....	09
3.6 Emergency Medical Expenses - Accident & Sickness	10
3.7 Emergency Medical Evacuation	11
3.8 Trip Delay	12
3.9 Baggage Delay	12
3.10 Trip Cancellation.	12
3.11 Legal Fees.....	13
3.12 Loss or Theft of Money	13
3.13 Loss of Passport & Travel Documents.....	14
3.14 Loss or Damage of Baggage (Common Carrier)/Luggage / Personal Effects	14
3.15 Hijack and Detention.....	15
3.16 Personal Liability	16
3.17 Global Emergency Assistance Services.....	16
3.18 Go Cash Card Protection.....	17
4. General Exclusions.....	18
5. General Provisions.....	20
6. Policy Schedule.....	24

1. DECLARATION AND GENERAL WARRANTY

DECLARATION

The coverage described in the Policy is provided and underwritten by Oman Insurance Company (P.S.C)(hereinafter referred to as the “the Company”).

If the **Policyholder** (You, Your) named in the Schedule pays the premium as agreed with **Oman Insurance Company (P.S.C), (We, Our or Us)**, We will provide the insurance described in this policy and any endorsements for the Insured Period as defined in this policy, to the **total number of cards** insured detailed in the Schedule, in reliance upon the statements contained in the Proposal and Declaration, dated as stated in the Schedule and which is the basis of this policy and is deemed incorporated in the policy.

This document together with the **Policy Schedule** and any endorsements that accompany it set out the Policy between the Policyholder and the Company and should be read as one document. The Policyholder agrees to declare to the Company all **total number of cards** to be covered under the Policy and to pay Premiums as stated in the **Policy Schedule** including but not limited to any minimum and deposit Premium.

The Company has relied on the information given by the **Policyholder**. For the Policy to be valid, all the information provided by the Policyholder must be true and complete. If there are any changes in circumstances which may affect the Policy, the Policyholder must advise the intermediary or the Company, as soon as is reasonably possible.

This Policy is only valid if issued with a **Policy Schedule**. The **Policy Schedule** will indicate the benefits purchased. Various provisions in the Policy restrict or exclude cover. The Policyholder must read the entire Policy carefully to determine the Insured Persons’ rights and duties, and what is and is not covered. The Company has no duty to provide cover unless there has been full compliance with all sections of the **Policy**.

GENERAL WARRANTY

At the time you take out this insurance or when booking a journey or trip you guarantee that you and any insured person

- do not know of any reason why the proposed journey or trip could be cancelled or abandoned;
- do not know of any medical condition of any person (whether travelling or not) which could result in a claim or need treatment during the period of insurance;
- have told us about any medical condition of anyone (including yourself) whom your journey depends on;
- Or any person has received a terminal prognosis, or is waiting for in-patient treatment at a hospital clinic or nursing home;
- Are not travelling against medical advice (whether such advice has been obtained or otherwise);
- Are not travelling with the intention of obtaining medical advice or treatment.

2. DEFINITIONS

We use certain words in this Policy and Policy Schedule, which have a specific meaning and are shown under the heading of General Definitions in the Policy. They have this meaning wherever they appear in the Policy or Policy Schedule. Where the context so permits, references to the singular shall also include references to the plural and references to the male gender shall also include references to the female gender, and vice-versa in both cases

Accident means a sudden, unforeseen and unexpected event caused by external, violent and visible means (but does not include any illness or disease) which results in physical bodily injury (but does not include mental, nervous or emotional disorders, depression or anxiety).

Accidental Death means a sudden, unforeseen and unexpected event caused by external, violent and visible means which occurs at an identifiable time and place, resulting in death

Acquired Immune Deficiency Syndrome - means the meanings assigned to it by the World Health Organization. Acquired Immune Deficiency Syndromes shall include HIV (Human Immune-deficiency Virus), encephalopathy (dementia), HIV Wasting Syndrome, and ARC (AIDS Related Condition).

Assistance Provider means the **Global Emergency Assistance Company** contracted by the **Oman Insurance Company** to provide travel assistance services to **You**

Accompanying means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another Covered Person who is on a Journey

AGCC means the **Arabian Gulf Cooperation Council** countries comprising Bahrain, the United Arab Emirates, Saudi Arabia, Kuwait, Qatar and the Sultanate of Oman

Adverse Weather means any severe weather condition which delays the scheduled arrival or departure of a **Common Carrier**.

Beneficiary means the person to whom the benefit for item shall be payable to in the event of a claim under this policy

Common Carrier means an aircraft, vehicle, train, vessel or other public or private transportation that is legally licensed to carry passengers in accordance with all locally applicable laws and regulations and in which the **Insured Person** is traveling only as a fare-paying passenger

The **Company (Insurer)** means **Oman Insurance Company (P.S.C.)**.

Close Business Associate means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business

Country of Residence means the country:

- of which the Covered Person is a citizen or permanent resident (e.g. in relation to which they hold a multiple entry visa or permit which gives the Covered Person resident rights in such country); or
- in which the Covered Person is residing on an overseas expatriate assignment

Covered Person means a person that meets the criteria specified for a Covered Person in the Schedule and with respect to whom Premium has been paid or agreed to be paid by the Policyholder

Mechanical breakdown means any sudden, unforeseen breakdown in the **Common Carrier's** equipment that caused a delay or interruption of normal service.

Deductible or Excess means a sum of money **You** or the **Insured person** may be required to contribute to the amount of any claim as stated in the **Policy Schedule**

Geographical Area means territories which the **Insured Person** visit and which are covered under the terms and conditions of the **Policy**.

Hazardous Activities means sky diving, parachuting, hand gliding, bungee jumping, scuba diving, mountain climbing.

Hospital means a lawful establishment (other than a convalescent nursing or rest home or convalescent nursing self care or rest sections unit of a hospital) which has accommodation for resident patients with organized facilities for diagnosis and major surgery and which provides a 24 hour a day nursing by registered nurses

Individual Insured Period means the time period corresponding to a **Journey** which an **Insured Person** takes and is declared by the **Policyholder** to the **Company**. The **Individual Insured Period** must begin during the **Policy Period** and terminate on the earliest of (a) the **Individual Policy Expiry Date**, (b) the **Journey** return date, (c) the date of arrival in the **Country of Residence**.

Industrial Action means any measure taken by trade unions or other organised labour meant to reduce productivity in a workplace.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an **accident** and which does not result from a **sickness or a disease**

Insured Event or Event means an incident which is covered by this policy

Insured Person(s) whether in the singular or the plural, masculine or feminine means the person(s) who come within the description of **Insured Person** stated in the Schedule, who are nominated by **you** from time to time during the Policy Period and for whom **premium** has been paid.

Insured Journey means any trip which:

- commences during the **period of insurance**;
- is undertaken on **your** behalf for a business/leisure purpose;
- is authorised and paid by **you**;
- begins and ends in the **Insured Person's country of residence**; and does not exceed one hundred and eighty (180) days.

Inpatient means an **Insured Person** who is confined to a **Hospital** and for whom a room and board charge is made.

Individual Insured Policy Effective Date means the date, on which the Policyholder pays the first premium on behalf of the Go-cash card customer.

Individual Insured Policy Expiry Date means the date, on which the Individual Policy expires as per the terms of this agreement or when the Go cash card customer miss or loss the card and report it to the Policyholder; whichever happens earlier.

Medically Necessary - means medical services or supplies which: (a) are essential for diagnosis, treatment, or care of the covered loss under the applicable benefit for which it is prescribed or performed; (b) meets generally accepted standards of medical practice; and (c) is ordered by a Physician and performed under his or her care, prevision, or order

Medical Treatment means a **Physician's** medical advice, treatment, consultations and prescribed or repeat maintenance medication.

Necessary and Customary Charges means a charge which:

- Is charged for treatment, supplies or medical services Medically Necessary to treat the Insured Person's condition;
- Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and Does not include charges that would not have been made if no coverage existed

Natural Disaster means any naturally occurring incident or threat thereof including but not limited to earthquake, flood, fire or epidemic, pandemic, famine, volcanic eruption or windstorm

Period of Confinement means a **Hospital** confinement due to the same **Injury** or **Sickness** unless separated by at least

ninety (90) days.

Permanent Partial Disability means a disability in which an **Insured Person** is forever prevented from working at full physical capability because of an **Injury**.

Permanent Total Disability means a disability in which an **Insured Person** is forever prevented from working because of **Injury**.

Personal Effects means spectacles, dentures, purses, wallets, cosmetics, mobile phone and other personal effects normally worn or carried on the person.

Physician means a suitably qualified legally licensed medical practitioner acting within the scope of his license. The attending Physician may not be the insured.

Policy means this document, schedule and any endorsements, Certificate of Insurance attached or issued with it.

Policy Effective Date means the date at which the Policy incepts as defined in the Policy Schedule or the Certificate of Insurance

Policy Expiry Date means the date after which the **Policy** is no longer valid as defined in the **Policy Schedule**.

Policyholder means **You** as the organisation stated in the Schedule

Policy Period means the time from the **Policy Effective Date** to the **Policy Expiry Date** as defined in the **Policy Schedule**.

Policy Schedule means the document which gives details such as, but not limited to, Policyholder name, benefits selected, **Premiums**, coverage limits, enclosed covers, extensions, exclusions and conditions.

Pre-existing Medical Condition means 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 **Insured Policy Effective Date**, or a condition for which hospitalization or surgery was required within a five (5) year period preceding the **Insured Policy Effective Date**.

Premium means the periodic payments including but not limited to any adjustment or minimum and deposit made by the **Policyholder** for insurance protection which is based on the sum of all **Go Cash Cards issued** and the "Rate" as defined in the **Policy Schedule**.

Principal Sum Insured (for Accidental Death) means the **Sum Insured** to be paid by the **Company** to the beneficiary in the event of the **Insured Person's Accidental Death**.

Professional Sport means any sport for which an **Insured Person** receives any fee or monetary reward as a result of their participation

Public Transportation means any passenger land, water or air conveyance. Transportation includes, but is not limited to buses, taxis, trains, subways and airplanes.

Private Transportation means any recognized transportation used by the Insured

Riot means a violent disturbance by three (3) or more persons assembled together and acting with common intent to cause disturbance to the public peace

Relative means the **insured person's first degree relative**, provided such person(s) reside(s) in the **insured person's country of residence**.

Sickness or Disease means illness or disease contracted requiring treatment by a **Physician**, commencing or first manifesting itself during the **Trip** and while the **Policy** is in effect

Sum Insured means the maximum amount afforded to each benefit according to the **Table of Benefits**.

Table of Benefits means the benefits included and as defined in the Policy Schedule.

Strike means any labour disagreement which interferes with the normal departure and arrival of a **Common or Private Carrier**.

Terrorism means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system against any individual, property or government, or with the stated or unstated objective of pursuing economic, ethnic nationalistic, political, racial or religious interests, whether such interests are declared or not.

Terrorism shall also include any act involving the use of release or the threat thereof of any nuclear weapon or device or chemical or biological agent and also any other act which is verified or recognized by the (relevant) Government as an act of terrorism.

UAE means **United Arab Emirates**

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We/Our/Us means **Oman Insurance Company (P.S.C)** who is the insurer/issuer of the Policy.

3. BENEFITS

The coverage stated hereunder are valid only in respect of the Benefits specifically indicated in the Schedule of Benefits by the insertion of the amount of indemnity, its limitation and of the appropriate premium

3.1 ACCIDENTAL DEATH

If a covered Injury results in death of an **Insured Person** within one hundred eighty (180) days after the date of the accident, the Company will pay the percentage Principal Sum Insured applicable to such Insured Person in accordance with the classification of Insured Persons and Schedule of Benefits, less any other amount paid or payable under Benefits (3.2) and/or (3.3).

If more than one loss results from any one accident, only one amount, the largest, will be paid.

DEATH	...	100% of Principle Sum Insured
--------------	-----	-------------------------------

Disappearance

We will pay the benefit for loss of life if the body of an Insured Person cannot be located within One Year (1) after the forced landing, stranding, sinking or wrecking of a conveyance in which such person was a passenger or, or as result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the policy, that such Insured Person shall have suffered loss of life within the meaning of the policy.

3.1.1 SPECIFIC EXCLUSIONS

In addition to the general exclusions listed in this policy, this coverage section Accidental Death and Dismemberment Including Paralysis shall not cover:

1. loss caused directly or indirectly, wholly or partly by:
 - a. bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of injury;
2. any bodily injury which shall result in hernia.

3.2 ACCIDENTAL DEATH (COMMON CARRIER)

If a covered Injury results in death of an Insured Person within one hundred eighty (180) days after the date of the accident, the Company will pay the Principal Sum Insured applicable to such Insured Person in accordance with the classification of Insured Persons and Schedule of Benefits, less any other amount paid or payable under Benefits (3.1) and/or (3.3). Injury must occur while **the Insured Person** is riding as a passenger in or on, boarding or alighting from, a **Common Carrier**.

3.3 PERMANENT PARTIAL DISABILITY DUE TO ACCIDENT

If such Injury does not result in death of the Insured Person but does result within one hundred eighty (180) days after the date of the Accident in anyone of the specific Losses shown in the **3.3.1 PPD TABLE OF BENEFITS**, the Company will pay the scheduled percentage of the Principal Sum Insured applicable to such Insured Person in accordance with the classification of Insured Persons and Schedule of Benefits.

3.3.1 PPD TABLE OF BENEFITS

PERMANENT PARTIAL DISABLEMENT		% of Principle Sum Insured	
Loss of one eye	...	40%	
		Right	Left
Loss of one arm or one hand	...	50%	40%
Total Loss of Thumb	...	20%	15%
Total amputation of thumb and forefinger	...	15%	10%
Simultaneous amputation of thumb and forefinger	...	30%	20%
Amputation of two fingers other than thumb and forefinger	...	12%	8%
Amputation of three fingers other than thumb and forefinger	...	20%	15%
Amputation of four fingers including thumb	...	40%	35%
Amputation of four fingers excluding thumb	...	35%	25%

Amputation of the median finger	...	10%	8%
Amputation of a finger other than thumb, forefinger and median ...		7%	3%
Amputation of thigh (upper half)	...	50%	
Amputation of thigh (lower half) and leg	...	45%	
Total loss of foot (tibio – tarsal disarticulation)	...	40%	
Amputation of four toes	...	10%	
Amputation of one toe other than the big toe	...	3%	
Amputation of big toe	...	5%	

"Loss" with regard to:

- (a) toe, finger, thumb or metacarpel means actual complete severance from the foot or hand;
- (b) eye means entire and irrecoverable loss of sight; and
- (c) hearing means entire and irrecoverable loss of hearing.

When more than one form of disability results from one Accident, We add the percentages from each together. However, we will not pay more than 100% of the sum insured shown in the Schedule.

If claim is payable for loss or loss of use of a whole member of the body, a claim for parts of that member cannot also be made. We will assess at our discretion any disability not specifically mentioned by considering the nature of the disability alongside the percentages given to the specific types of disability above. The Insured Person's occupation will not be a relevant factor.

3.4 PERMANENT TOTAL DISABILITY DUE TO ACCIDENT

When as the result of Injury and commencing within **180 days** after the date of the Accident an Insured Person is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period, the Sum Insured less any other amount paid or payable under the "Accidental Death and Dismemberment" portion of this policy as the result of the same Accident.

3.5 REPATRIATION OF MORTAL REMAINS

If, during a **journey**, the **Insured Person** sustains **accidental bodily injury** or **sickness** or **disease** resulting in death, the **Assistance Provider** will arrange for the **Insured Person's Repatriation**. We will pay directly to the **Assistance Provider** the **Covered Expenses** for such **Repatriation**. In no event will our liability under this Section exceed the maximum Sum Insured stated in the **Policy Schedule**.

3.5.1 SPECIFIC DEFINITION

Covered Expenses means expenses for services provided and/or arranged by the **Assistance Provider** for the **Expatriation** of an **Insured Person**. **Covered Expenses** will include, but not be limited to, expenses incurred by the **Insured Person's** estate for services rendered by a mortician or undertaker, for the cost of a casket and for the embalming and/or the reasonable funeral and related costs if the **Insured Person** is buried or cremated at the place of death.

Repatriation means the necessary arrangements for the **Transfer** of the **Insured Person's** mortal remains and/or personal effects to the **Insured Person's** place of residence or the **Insured Person's Country of Residence** in the event of the **Insured Person's** death.

Transfer means the reasonable costs for scheduled common carrier transportation available and necessary for **Repatriation**

3.5.2 SPECIFIC EXCLUSIONS

We will not be liable for expenses incurred for:

- (a) services provided by another party for which the **Insured person** is not liable to pay, or any expenses already

- included in the cost of a scheduled **Journey**;
- (b) the transportation of the **Insured Person's** mortal remains not approved and arranged by the **Assistance Provider**, Unless there were reliable reasons prevented from notifying the assistance provided or the insurer

3.6 EMERGENCY MEDICAL EXPENSES – ACCIDENT & SICKNESS

The **Company** will reimburse the **Insured Person**, subject to any **Excess**, up to the **Sum Insured** stated in the **Policy Schedule** for **Covered Medical Expenses** incurred during a **Journey** for the treatment of any accidental **bodily injury** or **sickness** or **disease** while the **Policy** is in effect. All expenses must be incurred within six (6) months of the **insured person** sustaining an accidental **bodily injury, sickness** or **disease**.

The **Company** will reimburse the **Insured Person**, subject to any **Excess**, up to the **Sum Insured** stated in the **Policy Schedule** for emergency dental treatment incurred during a **Journey** resulting from injuries sustained to sound natural teeth to restore dental function or alleviate pain provided by a registered and legally qualified dentist. Where dentistry to restore dental function or alleviate pain is required as a result of **Sickness, Disease** or **Injury** whilst on a **Journey**, these expenses will form part of this **Insured Event's Sum Insured** as stated in the **Schedule of Benefits**

3.6.1 SPECIFIC LIMITATION

Benefits will not be provided for any **Loss** or expense incurred after or upon return of the **Insured Person** to his **Country of Residence**.

3.6.2 SPECIFIC DEFINITIONS

Covered Medical Expenses means **Necessary and Customary Charges** incurred during a **Journey** by the **Insured Person** for services and supplies which are recommended by an attending **Physician**. They include:

- The services of a **Physician**;
- Hospital** confinement and use of operating room including, x-ray examinations or treatments and laboratory tests
- Surgery
- Anaesthetics (including administration)
- Ambulance services
- Drugs, medicines, and therapeutic services and supplies

3.6.3 SPECIFIC EXCLUSIONS

The **Company** will not be liable to reimburse any **Sum Insured** for:

- expenses which are not exclusively medical in nature ;
- any Medical expenses incurred more than six (6) months after the date of **accidental bodily injury, sickness** or **disease**;
- expenses incurred for continuing treatment, including any medication commenced prior to the commencement date of the **Journey**, which the **insured person** has been advised by a **Physician** to continue during the **Journey**
- expenses incurred when the **Insured Person** has travelled against the advice of a **Physician** or when the **Insured Person** is unfit on medical advice to undertake a **Journey**
- Pre-existing Medical Conditions**
- services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a **Physician**;
- routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a **Physician**;
- elective, cosmetic, or plastic surgery, except as a result of an accident;
- congenital anomalies and conditions arising out of or resulting there from;
- expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- the diagnosis and treatment of acne;
- deviated septum, including sub mucous resection and/or other surgical correction thereof;
- organ transplants which are considered experimental;
- well child care including exams and immunizations;
- expenses which are not exclusively medical in nature.
- Any expenses incurred in **Insured Person's Country of Residence**
- eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or

- (r) free treatment provided in a government hospital or services for which no charge is normally made;
- (s) mental, nervous, or emotional disorders or rest cures;

3.7 EMERGENCY MEDICAL EVACUATION

If, during a **Journey**, the **Insured Person** sustains **accidental bodily injury** or **sickness** or **disease**, and if, in the opinion of the **Assistance provider** or its authorised representative, it is judged medically necessary to undertake **Emergency Medical Evacuation** of the **Insured person** to another location for **Emergency Medical treatment**, or to arrange for **Repatriation** of the **Insured Person**, the **Assistance Provider** will arrange for the **Emergency Medical Evacuation** or **Repatriation** utilising the means best suited to do so, based on the medical severity of the **insured person's** condition.

We will reimburse directly to **Our Assistance Provider** the **Covered Expenses** for such **Emergency Medical Evacuation, Emergency Medical Treatment** and/or **Repatriation**, but only up to the maximum **Sum Insured** stated in the **Policy Schedule**.

3.7.1 SPECIFIC DEFINITIONS

Covered Expenses means expenses for services provided and/or arranged by the **Assistance Provider** for the transportation, medical services and medical supplies necessarily incurred as a result of an **Emergency Medical Evacuation/Emergency Medical Treatment** or **Repatriation** of an **Insured Person**.

Emergency Medical Evacuation means the emergency transportation of the **Insured Person** from the location where the **Insured Person** suffers **accidental bodily injury** or **sickness** or **disease** to the nearest hospital where appropriate **Emergency Medical Treatment** can be obtained.

Emergency Medical Treatment means necessary medical treatment of any sudden, life threatening **accidental bodily injury** or **sickness** or **disease** of the **Insured Person** during a **Journey**, where time is of the essence.

Repatriation means the **Transfer** of the **Insured Person**, from the local hospital where **Emergency Medical Treatment** is initially given to a country nominated by **You** or **Your** representative or where no such nomination is made the **Country of residence** or **Insured Person's** place of residence to obtain further medical treatment or to recover.

Transfer means the reasonable costs for scheduled common carrier transportation available and necessary for the **Insured Person's Repatriation**

3.7.2 SPECIFIC CONDITIONS

The means of **Emergency Medical Evacuation/Emergency Medical Treatment** or **Repatriation** arranged by the **Assistance Provider** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation or the final destination will be made by the **Assistance Provider based on expert medical advice** and will be based solely on the medical condition of the **Inured Person**.

3.7.3 SPECIFIC EXCLUSION

We will not be liable for expenses incurred:

- (a) for services provided by another party which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled **Journey**;
- (b) for services not approved and arranged by the **Assistance Provider**, except in the event that the **Insured person, Close Business Associate** or other **Travelling Companion** cannot notify the **Assistance Provider** during an emergency medical situation for reasons beyond their control. In any event, **We** reserve the right to reimburse the **Insured Person** only for those **Covered Expenses** incurred for services which the **Assistance Provider** would have provided under the same circumstances, up to the **Sum Insured stated** in the **Policy Schedule**.

3.8 TRIP DELAY

The **Company** will reimburse the **Insured Person**, subject to any **Excess**, up to the **Sum Insured** stated in the **Policy Schedule** for necessary charges for **Additional Expenses** if the **Insured Person's Trip** is delayed in **Excess** of the time limit stated in the **Policy Schedule** as a result of a **Strike, Industrial Action, Adverse Weather** and / or **Mechanical breakdown**. Benefits are subject to the per hour maximum shown in the **Policy Schedule**.

3.8.1 SPECIFIC DEFINITIONS

Additional Expenses means any expenses for meals and lodging which were necessarily incurred and which were not provided by the **Common Carrier** or any other party free of charge.

3.8.2 SPECIFIC EXCLUSIONS

The **Company** will not be liable to reimburse any **Sum Insured** for any delay due to a **Strike, Industrial Action, Adverse Weather** and / or **Mechanical breakdown** which was made public or known to the **Insured Person** before he booked his **Journey**.

3.9 BAGGAGE DELAY

We will reimburse **You** for the expense of necessary personal effects, up to the maximum stated in the **Policy Schedule**, if Your **Checked Baggage** is delayed or misdirected by a **Common Carrier** for more than the **Deductible** shown on the **Policy Schedule**, from the time You arrive at the destination stated on **Your** ticket.

You must be a ticketed passenger on a **Common Carrier**. Additionally, all claims must be verified by the **Common Carrier** who must certify the delay or misdirection.

3.9.1 SPECIFIC DEFINITION:

Checked Baggage - means a piece of baggage which was checked in and in the custody of a **Common Carrier** and for which a claim check has been issued to You by a **Common Carrier**.

3.9.2 SPECIFIC LIMITATION:

If upon further investigation it is later determined that Your baggage checked with the **Common Carrier** has been lost, any amount claimed and paid to You under the **Baggage Delay** Policy Section will be deducted from any payment due to **You** under the **Common Carrier** **Baggage Loss** or **Baggage/Personal Effects** Policy Sections as applicable.

3.9.3 SPECIFIC EXCLUSION:

In addition to the **General Exclusions** listed in this **Policy** this coverage section shall not cover any **Baggage Delay** expenses incurred at **Your** final home destination or **Your Country of Residence**

3.10 TRIP CANCELLATION

The **Company** will reimburse the **Insured Person**, subject to any **Excess**, up to the **Sum Insured** stated in the **Policy Schedule** for travel and accommodation expenses that the **Insured Person** has paid or has agreed to pay under a contract and which the **Insured Person** cannot get back, if it is necessary and unavoidable for the **Insured Person** to cancel the **Insured Journey** as a result of the following.

- The **Insured Person's** **Death** **Accidental Bodily Injury** or **Sickness** or **disease**.
- The death, **Serious Injury** or **Sickness** of a **relative, Close Business Associate** or **Travelling companion** whom the **Insured Person** has booked to travel

3.10.1 SPECIFIC EXCLUSIONS

The **Company** will not be liable to reimburse any **Sum Insured** for:

- The **Insured Person** not wanting to travel;
- Any extra costs resulting from the **Insured Person** not informing their travel provider, as soon as the **Insured Person** knew about cancelling the **Insured Journey**;
- Canceling the **Insured Journey** because of a medical condition or any illness related to a medical condition that the **Insured Person** knew about or should have known about before the start of the **Policy**. This applies to the **Insured Person**, his **Relative**, his **Business Associate** or a person the **Insured Person** is traveling with and any person the **Insured Person** was depending on for the **Insured Journey**

3.11 LEGAL FEES

The **Company** will pay to the **Insured** or an **Insured Person** up to the **Sum Insured** stated in the **Policy Schedule** for **Legal Expenses** incurred by or on behalf of an **Insured Person** in pursuit of a claim for damages and/or compensation against a third party who has caused bodily injury to, or death or illness of, that **Insured Person** by an incident occurring during the **Journey**.

3.11.1 SPECIFIC CONDITIONS

- The **Company's** consent to pay **Legal Expenses** must firstly be obtained in writing. This consent will be given if an **Insured Person** can satisfy the **Company** that:

- (a) there are reasonable grounds for pursuing the legal proceedings and,
- (b) it is reasonable for **Legal Expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of an **Insured Person's Appointed Representative** as well as that of the **Company's** own advisers. The Company may request, at an **Insured Person's** expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, an **Insured Person's** costs in obtaining this opinion will be covered by this insurance.

- (b) All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstances, will be regarded as one claim.
- (c) If an **Insured Person** is successful in any action, any Legal Expenses provided by the Company will be reimbursed to the **Company**.

3.11.2 SPECIFIC DEFINITIONS

(1) Appointed Representative- A solicitor, firm of solicitors, or any appropriately qualified person, firm or Company, appointed to act for an **Insured Person** in accordance with the terms of this Insurance.

(2) Legal Expenses

- (a) Any fees, expenses and other amounts reasonably incurred by the Appointed Representative in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by the Company in connection with any such claim or legal proceedings.
- (b) Any costs payable by an **Insured Person** following an award of costs by any court or tribunal and any costs payable following an out-of-court settlement made in connection with any claim or legal proceedings.
- (c) Any fees, expenses and other amounts reasonably incurred by the Appointed Representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.

3.11.3 SPECIFIC EXCLUSIONS

The Company will not be liable for any:

- (a) Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the **Insured Person**,
- (b) Fines or other penalties imposed by a court of criminal jurisdiction,
- (c) Legal Expenses incurred in connection with any criminal act deliberately or intentionally committed by the **Insured Person**,
- (d) Legal Expenses incurred in pursuing any claim against any travel agent, tour operator, insurer or their agents.
- (e) claim or circumstance notified more than two (2) years after the incident from which the cause of action arose,
- (f) Legal Expenses incurred by an **Insured Person** making a claim against the **Insured**, the **Company** or any organisation or person involved in arranging this insurance

3.12 LOSS OR THEFT OF MONEY

The **Company** will indemnify the **Insured Person**, subject to any **Excess**, up to the **Sum Insured** stated in the **Policy Schedule** for loss or theft of Money, or financial loss suffered as the result of fraudulent use of credit, debit or charge cards during the **Insured Journey** and that were in the **Insured Person's** care, custody and control.

3.12.1 SPECIFIC DEFINITIONS

Money means the **insured person's** personal cash, credit cards, bank cards, bank or currency notes, cheques, travellers cheques, postal or money orders or other negotiable instruments which belong to or are in the custody and control of an **Insured Person** and are intended for travel, meals, accommodation and personal expenditure only.

3.12.2 SPECIFIC EXTENSION

Foreign currency and travellers cheques purchased for a **Journey** are covered from the time of collection or seventy-two (72) hours prior to departure on the **Insured Journey** whichever occurs last and up to seventy-two (72) hours after completion of an **Insured Journey** or until deposited or cashed, whichever happens first.

3.12.3 SPECIFIC EXCLUSIONS

The **Company** will not pay any claim for:

- (a) loss or theft of a credit card, charge card or debit card, which results in fraudulent use, unless the **Insured** or an **Insured Person** has complied with all the terms and conditions under which the card was issued,
- (b) shortages of **Money** due to confiscation or detention by Customs or other Officials, error, omission and depreciation in value
- (c) **loss** recoverable under another insurance or from another source
- (d) **loss** not reported to the police within 24 (twenty four) hours after the discovery of such **Loss**
- (e) mysterious disappearance

3.12.4 SPECIAL NOTIFICATION OF CLAIM

Any **Loss** must be reported within 24 (twenty four) hours after its discovery to the police having jurisdiction at the place of the **Loss**. Any claim must be accompanied by official written documentation from the police

3.13 LOSS OF PASSPORT & TRAVEL DOCUMENTS

We will reimburse the **Insured Person**, subject to any deductible, if the loss of Your passport and travel documents will incur necessary and reasonable expenses in connection with obtaining a duplicate or new passport and travel documents up to the maximum stated in the **Schedule of Benefits**. The deductible if any shall apply to each insured event and shall be borne by you.

3.13.1 SPECIFIC EXCLUSIONS

No claims shall be paid

- (a) for loss or damage to passport and travel documents due to delay or from confiscation or detention by customs, police or other authority;
- (b) Theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
- (c) Loss or theft of passport and travel documents left unattended by the Insured Person unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available.

3.14 LOSS OR DAMAGE OF BAGGAGE (COMMON CARRIER)/LUGGAGE/PERSONAL EFFECTS

The Company will pay the **Insured Person**, subject to the maximum shown in the Schedule, for the replacement cost of loss or damage to luggage and personal effects within the luggage during the period between the date of departure and the date of return of an **Insured Journey**. The **Baggage, Luggage** and **Personal Effects** must be owned by and accompany an Insured Person during the course of an **Insured Journey**.

3.14.1 SPECIFIC LIMITATIONS

- (a) The amount payable in respect of any one article shall not exceed the amount shown on the Schedule;
- (b) We may make payment or at its option replace or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one (1) year old;
- (c) Loss or damage must occur **(i)** while the **Baggage, Luggage** or **Personal Effect** is / are in the care, custody and control of a hotel or **Common Carrier** and proof of such loss must be obtained in writing from the hotel management or the Common Carrier management and such proof must be provided to **Us**, or **(ii)** as the result of theft of the **Baggage, Luggage** or personal effects from an **Insured Person** provided that such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty four (24) hours from the incident. Any claim must be accompanied by written documentation from such police;
- (d) an **Insured Person** must take every possible step to ensure that the baggage, luggage or personal effects are not left unattended.
- (e) Benefits for **Baggage, Luggage** and **Personal Effects** will be in **Excess** of any **Sum Insured** paid or payable by a **Common Carrier** or other third party responsible for the **Loss**

3.14.2 SPECIFIC EXTENSION

If an Insured Persons checked **Baggage/Luggage/Personal Effects** with a **Common Carrier** and delivery is delayed, coverage for **Baggage/Luggage/Personal Effects** will be extended until the **Common Carrier** delivers the property.

3.14.3 SPECIFIC LIMITATION

Benefits for **Baggage, Luggage** and **Personal Effects** will be in excess of any amount paid or payable by a **Common Carrier** or other third party responsible for the loss. An **Insured Person** reimbursement will be reduced by the deductible stated in the **Policy Schedule**.

3.14.4 SPECIFIC EXCLUSIONS

- (a) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, snow skis, household effects, antiques, computers (including software and accessories), contact or corneal lenses, artificial teeth or limbs, money, securities, tickets or documents;
- (b) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by an Insured Person to repair, clean or alter any property;
- (c) Loss of or damage to hired or leased equipment
- (d) Loss of or damage to property insured under any other insurance policy, or otherwise reimbursed by **Common Carrier** or a hotel;
- (e) Loss of an Insured Person Luggage left unattended in any vehicle or public place or as a result of an **Insured Person** failure to take due care and precautions for the safeguard and security of such property;
- (f) Loss of an Insured Person Luggage sent under any freight agreement, or items sent by postal or courier services;
- (g) Loss of business goods or samples;
- (h) Loss of data recorded on tapes, cards, discs or otherwise.
- (i) Damage sustained due to any process to repair, clean or alter any property
- (j) Mysterious disappearance;
- (K) Breakage of brittle or fragile articles, cameras, musical instruments, radios and similar property

3.15 HIJACK AND DETENTION

HIJACK

If during the Period of Insurance and whilst the person is a **Covered Person** and on a **Insured Journey**, the **Insured Person** is forcibly Detained for more than twelve (12) hours as a direct result of a **Hijack**, **We** will pay the **Policyholder** the daily amount shown on the Policy Schedule. We will continue to pay the Policyholder the daily amount shown on the Schedule of benefits, for each twenty-four (24) hour period of continued **Detention** thereafter, up to the maximum amount and period shown on the **Policy Schedule**

DETENTION

If during the Period of Insurance and whilst the person is a **Covered Person** and on a **Insured Journey**, the **Insured Person** is Detained, by any government, state or other lawful authority for any reason, **We** will pay the daily amount shown on the Schedule of benefits, for each twenty-four (24) hour period of continued Detention up to the maximum amount and period shown on the **Policy Schedule**

3.15.1 SPECIFIC DEFINITIONS

- (a) **Detention/Detained** means restraint by way of custody or confinement against the Covered Person's will.
- (b) **Hijack** means the seizing of control of a Conveyance on which the **Insured Person** is a passenger.

3.15.2 SPECIFIC EXCLUSION

We shall not be liable for any **Detention** attributable to **the Insured Person** breaking the law of any country or state.

3.16 PERSONAL LIABILITY

If a claim is made or a suit is brought against an **Insured Person** for accidental loss or damage to the property of any person or **bodily injury, sickness or disease** of any person during the course of an **Insured Journey**, the **Company** will indemnify an **Insured Person** for any legal liability up to the amount stated in the **Policy Schedule**.

3.16.1 SPECIFIC LIMITATIONS

- (a) No admission of liability, offer, promise or payment will be made without the written consent of the **Company**.
- (b) The **Company** will, if it considers necessary, take over and conduct the defence or settlement of any claim against an **Insured Person** and for that purpose can use the **Insured Person's** name. The **Company** can conduct the defence however it sees fit. The Company can prosecute at its own expense and for its own benefit, any claim for indemnity or damages against any other persons.
- (c) The **Insured Person** will give the **Company** full assistance in defending or prosecuting any claim and will provide the **Company** with any information and documents available to him.
- (d) **The Company's** right to defend the **Insured Person** will terminate when the applicable **Sum Insured** has been reached. All damages and settlements and legal costs and expenses are part of and not in addition to the **Sum Insured** stated in the **Policy Schedule**

3.16.2 SPECIFIC EXCLUSIONS

The **Company** will not pay for any liability which is the result of:

- (a) liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft,
- (b) liability arising directly or indirectly by or through or in connection with:
 - (1) the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence,
 - (2) any wilful, malicious or unlawful act,
 - (3) the carrying on of any trade, business or profession,
 - (4) any racing activity,
 - (5) accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the Insured or an Insured Person or any of their Employees or any member of an **Insured Person's** family or household,
 - (6) liability attaching to the Insured or an **Insured Person** under an express term of any contract, unless liability would attach to any Insured Person whether the express term existed or not,
 - (7) liability for which payment should be more specifically claimed under any other contract of insurance in the name of the Insured or an Insured Person,
 - (8) any claim where an Insured Person is insane or which results from an **Insured Person** being under the influence of or affected by drugs (other than drugs taken under the direction of a Medical Practitioner), alcohol, or solvents,
 - (9) any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.

3.17 GLOBAL EMERGENCY ASSISTANCE SERVICES

Oman Global Assist will offer the following emergency assistance services, to eligible **Insured's subject to terms and conditions as stipulated in the travel insurance Policy**:

1. Assistance Department 24 Hours / Worldwide Services
2. Medical Evacuation Transportation Assistance
3. Physician, Hospital, Dental, Vision Referrals
4. Medical Monitoring
5. Medical & Safety Advisories
6. Pre-Trip Travel Information
7. Travel Document and Immunization Requirements
8. ATM Locator
9. Lost Passport, Travel Document Assistance
10. Embassy or Consulate Information
11. Telephone Interpretation
12. Baggage Tracking and Assistance
13. Legal Referrals Assistance
14. Urgent Message Relay to Family or Business Contact
15. Flight, Hotel, Car Re-Bookings
16. Emergency Return Travel Arrangements

3.17.1 SPECIFIC EXCLUSIONS FROM EMERGENCY ASSISTANCE SERVICES

1. **Assistance Provider** will not provide any of the above services, described in **Section 3.17**, to an Eligible Insured:
 - a. If the **Eligible Insured** undertook travel for the purpose of securing medical treatment.
 - b. If injuries are sustained as a result of participation in acts of war or insurrections or any similar act.
 - c. If injuries are incurred while participating in criminal activity or as result of the unlawful consumption of drugs.
 - d. If injuries are sustained as a result or attempted suicide.
 - e. If the **Eligible Insured** is transferred, or to be transferred, from one medical facility to another of similar capabilities and providing similar level of care.
 - f. Unless the **Insured** is suffering from a critical / life threatening medical condition.
2. **Assistance Provider** will not evacuate or repatriate an **Eligible Insured**, if the **Eligible Insured** has:
 - a. no medical authorization;
 - b. mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent the **Eligible Insured** from continuing the **Journey** and/or returning home;

- c. an advanced pregnancy beyond six months in term;
- d. a mental or nervous disorder, unless hospitalized.

3.18 GO CASH CARD PROTECTION

The Company will pay the **Insured Person**, subject to the maximum shown in the Schedule, for any fraudulent use of Cards during the period of this Policy.

4. GENERAL EXCLUSIONS

The Policy will not cover any Loss, damage or legal liability arising directly or indirectly from:

- (1) any Pre-existing Condition, any complication arising from it or
- (2) suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; or
- (3) serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by the Policyholder, shall return the pro rata premium for any such Insured Period of service under the circumstances described in a Hazard; or
- (4) being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
- (5) participation in an actual or attempted felony, riot, crime, misdemeanour, (excluding traffic violations) or civil commotion; or
- (6) any Loss sustained while flying in any aircraft or device for aerial navigation except as a passenger; exclusions include, but are not limited to, pilot, operator, crew member or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
- (7) War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
- (8) any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured. ;or
- (9) the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
- (10) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- (11) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
- (12) self exposure to needless peril (except in an attempt to save human life);
- (13) congenital anomalies or any complications or conditions arising there from; or
- (14) participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or.
- (15) any Loss sustained while the Insured Person is participating in any Professional Sports or school sports
- (16) any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
- (17) for any loss of which a contributing cause was Your actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; or
- (18) services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
- (19) routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
- (20) elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
- (21) dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
- (22) expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
- (23) the diagnosis and treatment of acne; or
- (24) deviated septum, including sub mucous resection and/or other surgical correction thereof; or

- (25) organ transplants that are considered experimental in nature; or
- (26) well child care including exams and immunizations; or
- (27) expenses which are not exclusively medical in nature; or
- (28) eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or no Sickness cover has caused impairment of vision or hearing; or
- (29) treatment provided in a government Hospital or services for which no charge is normally made; or mental, nervous, or emotional disorders or rest cures; or
- (30) pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
- (31) medical expenses covered under any workers' compensation or similar policy; or
- (32) medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or Therapeutic services unless conclusive scientific evidence proves, that it improves health
- (33) A fractured bone, if Osteoporosis or Pathological Fracture was diagnosed prior to the Policy Effective Date
- (34) Bacterial infections except pyogenic infections which are caused by an accidental wound
- (35) This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons
- (36) Travel in, to, or through to any country not included in the Policy
- (37) Failure to obtain the required visa;
- (38) Any costs incurred due to fluctuation in exchange rates;

5. GENERAL PROVISIONS

1. Entire Contract

This policy, together with the Schedule and Proposal, as well as any forms, riders and endorsements hereto, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by **Our** authorized officer and such approval is endorsed hereon. No agent has authority to change this policy or to waive any of the provisions of this policy.

2. Consideration

This **Policy** is issued in consideration of the premium being paid in advance. No receipt for premium shall be valid except on Our official form. All premiums and applicable taxes are payable by the Policyholder on or before the date they become due; unless official notice of termination has been given, a grace period will be granted for the payment of any premium falling due after the first premium, subject to the terms of the Uniform Provision entitled Grace Period. The premium for this policy is based on the number of Insured Persons and/or the volume of benefits in each classification as specified in the Policy Schedule..

3. Grace Period:

Grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium, during which time the policy shall be continued in force, unless the policy has been cancelled in accordance with "Cancellation". The Policyholder shall be liable to the Company for the payment of the premium for the period the policy continues in force. If loss occurs within the Grace Period, any premium then due and unpaid will be deducted in settlement

4. Policy Period

This policy takes effect on the Policy Effective Date stated on the **Policy Schedule** page. After taking effect this policy continues in effect until the Date of Expiry and may continue in effect thereafter subject to the "Grace Period" and "Renewal Conditions" set forth herein. All periods of insurance shall begin and end at 12.01 p.m. at the address of the Policyholder

5. Renewal Conditions

This policy may be renewed with Our consent by the payment in advance of the total premium specified by Us, which premium shall be at Our premium rate in force at the time of renewal. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this policy shall terminate at the expiration of the period for which premium has been paid.

6. Associated Companies and Change in Risk

If this policy covers associated companies; You must provide a list of these companies. If Your associated companies or Your business activities change from those You have told Us about and summarized in the Proposal Form and business description in the Schedule You must tell Us immediately. We must confirm in writing that We accept the changes.

7. Transferring the Policy

We will not accept or be affected by notice of any trust or transfer or other dealing with, or relating to, this policy but Your receipt on behalf of Yourself or any Insured Person shall in all cases be an effective discharge to Us.

8. Cancellation

We may cancel this policy at any time by giving 30 days written notice delivered to You, or mailed to Your last address as shown by Our records, stating when such cancellation shall be effective. In the event of cancellation, We will return promptly the pro-rata unearned portion of any premium You have actually paid. Such cancellation shall be without prejudice to any claim originating prior thereto.

If You cancel the policy, the earned premium shall be computed in accordance with Our short rate table for the period the policy has been in force, provided no claim has occurred up to the date of cancellation, in which case the whole premium shall be fully earned and no return of premium will be made.

9. Claims Notification

It is a condition precedent to our liability hereunder that written notice of claim must be given to **Us** immediately after the occurrence or commencement of any loss that may be covered by the policy and in any event within [31]

days thereafter. In case of death, written notice also for the death must, unless reasonable cause is shown, be given before internment cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation.

10. Claim Forms

We, upon receipt of a notice of claim, will furnish You such forms, as We usually require for filing proofs of loss.

11. Filing Claim Forms:

Completed claim forms and written proof of Loss must be furnished to the Company within sixty (60) days after the date of such Loss. Failure to furnish such proof within sixty (60) days shall not invalidate nor reduce any claim if it was not possible to give proof within such time. However, in no event will any claim be honoured if proof of Loss is not received within one (1) year from the date of Loss.

12. Medical Examination

We, at Our own expense, shall have the right and opportunity to examine the **Insured Person(s)** when and as often as We may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to make a post mortem examination in case of death where it is not forbidden by law. It is further explicitly stated that the Insured Person undergoing such medical examination is a condition precedent to Our assuming liability under the policy.

13. Time of Payment

Benefits payable under this policy for any loss other than loss for which this policy provides any periodic payment will be paid with a reasonable time upon receipt of due written evidence of such loss. Subject to due written evidence of loss all accrued benefits for loss for which this policy provides periodic payment will be paid monthly and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

14. Payment of Claims

If We pay a claim under this policy and You accept the payment, We will not have to make any further payments for the same claim. All payments made by us in good faith will discharge us to the extent of such payment. Any payment for Accidental Death becoming due hereunder shall be payable to the Beneficiary of record, who shall be the legal Beneficiary designated in writing and on file with the Company, unless such Beneficiary records shall be maintained by the Policyholder. If no such designation is then effective such indemnity shall be payable to the Policyholder. Any other accrued indemnities, may, at the option of **the Company**, be paid either to **the Insured Person** or to the **Policyholder**. Any payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of the payment.

15. Interest on the Benefit We Pay

We will not pay interest on any benefit We pay.

16. Legal Actions

No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this policy. If no proof of loss has been furnished within one (1) year of the date upon which it should have been furnished then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this policy.

If We disclaim liability to You or any **Insured Person** for any claim, and if You do not notify Us within one [1] year from the date of receipt of the notice of such disclaimer that You do not accept such disclaimer and intend to recover this claim from Us, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this policy.

17. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this policy shall invalidate all claims hereunder.

18. Fraudulent and/or Dishonest and/or Deceitful Claim(s)

We shall not be liable to make any payment under this policy in respect of any claim(s) if such claim(s) is in any manner fraudulent, dishonest or deceitful or supported by any fraudulent, dishonest or deceitful means or device(s) whether by You or any other person acting on Your behalf or with Your authority.

19. Conditions Precedent to Liability

For the avoidance of doubt, your compliance with the terms and conditions of this Policy in so far as these relate to anything to be done by You or on Your behalf is a condition precedent to Our liability hereunder.

20. Effective Date and Termination Dates of Individual Insurance

The persons eligible for inclusion as **Insured Persons** hereunder shall be the number of card holders designated in the proposal/Enrolment form. Commencing on the date any such eligible person comes within any classification established therein, such person shall automatically become an **Insured Person** with respect to such insurance as is afforded by the policy as applicable to such person's class.

Insurance of any Insured Person shall terminate immediately on the earliest of:

- (1) The date the Insurance Certificate of any Insured is terminated;
- (2) The date the Insured person is no longer eligible within the classification of **Insured Persons**;
- (3) The premium due date if the required premium is not paid.
- (4) The date the **Insured** attains seventy five (75) years of age

Run Off Clause: It is hereby understood and agreed that should this policy not be renewed or should it be cancelled mid-term, cover will continue in respect of those Insured under this Policy until the completion of the Individual Policy period in respect of those Insured. Cardholder will be covered for a period of one year starting from the issuance date of the card/premium paid date".

However, that such termination shall be without prejudice to any claim originating prior thereto.

21. Data Furnished by You:

If requested by Us, You shall furnish Us the total number of cards of all the initially insured, of all new cards who become insured and of all cards whose insurance is cancelled, together with the data necessary for the calculation of premium.

At the time of claim, You shall furnish full details of the insured.

22. Governing Laws & Jurisdiction

This policy shall be governed by the laws of the **United Arab Emirates**. A dispute between the Insurer and the Policyholder regarding any aspect of this **Policy will be submitted to the exclusive jurisdiction of the courts of the United Arab Emirates**.

23. Other Insurance

If at the time of a claim there is another insurance policy or other contract in Your name which covers the Insured Person for the same expense or loss, We will only pay Our share of the claim. This does not apply to, Accidental Death, Dismemberment, Permanent Total Disability which We will pay in full, subject to other provisions of this policy.

24. Designation or Change of Beneficiary; Assignment:

The right of designation or change of Beneficiary is reserved to the Insured Person. No designation or change of Beneficiary under the policy shall be binding upon the custodian of Beneficiary records. No assignment of interest shall be binding upon the Company until the original of a copy thereof is received by the Company. The Company assumes no responsibility for the validity of such designation or change of Beneficiary or assignment. Consent of Beneficiary, if any, shall not be requisite to change of Beneficiary or to any other changes in this policy.

25. Reasonable Care and Assistance

You and each Insured Person must take all reasonable steps to avoid or reduce, as far as possible, any loss or damage. You and they must also make every effort to get back any property which has been lost.

In addition, You must assist and You must ensure that the Insured Person assists Us in any manner We may reasonably require in relation to the investigation or settlement of a claim or the preservation or enforcement of any rights of subrogation to which we may be entitled.

26. Change in Premium Rates at Policy Anniversary Date:

Each year, as of the anniversary of the Date of Issue of the policy, the Company may change the premium rates on mutually agreed terms for this policy, by advance written notice delivered to the Policyholder or mailed to his last address as shown on the records of the Company, no later than 31 days prior to such anniversary of the Date of Issue of the policy.

27. Sanction:

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Insurer, its parent company or its ultimate controlling entity from providing the insurance coverage transacting business or otherwise offering economic benefits to the insured or any other beneficiary under the policy. All other terms, conditions and exceptions remain unchanged.

28. Not in Lieu of Worker's Compensation:

This policy is not in lieu of and does not affect any requirement for coverage by Worker's Compensation Insurance.

29. Issuance of Certificate of Insurance (COI):

For Travel Insurance Certificate & queries for go cash, cardholders/customers to call OIC customer support call center and request Certificate of Insurance which will be provided by email and if a hard copy of travel insurance Certificate (for Schengen Visa) is required the customer can collect it from Oman Insurance Company, Injaz | Building # 1 | 2nd Floor, Dubai Outsource Zone.

6. POLICY SCHEDULE

Attached to and forming Part of
Policy No. 0102020400306311

Policy Holder	:	UAE Exchange Dubai, UAE	
Policy Period	:	01 st April, 2016 to 31 st March, 2017 (Both days inclusive)	
Operative time	:	24 hours	
Territorial Limit	:	Worldwide	
Jurisdiction	:	United Arab Emirates	
Schedule of Benefits / Limits	:		
		Benefits	Limits
		Accidental Death	US\$ 10,000
		Accidental Death (Common carrier)	US\$ 10,000
		Permanent Partial Disability	As per scale
		Permanent Total Disability	US\$ 10,000
		Repatriation of Mortal Remains	US\$ 5,000
		Emergency Medical Expenses - Accident & Sickness Deductible	US\$ 50,000 * US\$ 50
		Emergency Medical Evacuation	Included *
		Trip Delay	US\$ 1,000
		Baggage Delay In Excess	US\$ 500 4 hours
		Trip Cancellation	US\$ 1,000
		Legal Fees	US\$ 2,000
		Loss or Theft of Money Deductible	US\$ 500 US\$ 50
		Loss of Passport	US\$ 300
		Loss of Travel Documents	US\$ 300
		Loss or Damage of Baggage (Common Carrier)/Luggage/Personal Effects Per Bag Per Item	US\$ 500 US\$ 50
		Hijack and Detention In Excess	US\$ 1,000 12 hours
		Loss of Passport	US\$ 300
		Hijacking and Detention	US\$ 1,000 per day up to a maximum of 3 days
		Personal Liability	US\$ 500,000
		Global Emergency Assistance Services	Included
		Go Cash Card Protection	Up to US\$ 500 (10% of the outstanding amount on the Go Cash Card)
Key Conditions	:	<ul style="list-style-type: none"> - As per Oman Insurance Company Standard Travel Policy Wording - Insured age between 18 years and 70 years - Maximum per trip is 30 days - Insured cards to be declared on annually basis 	

	<ul style="list-style-type: none"> - Cards issued during the policy period is covered until the expiry of the master policy. - Private aircraft excluded - 30 days cancellation clause - This policy is a Schengen Visa compliant - Premium Payment Warranty - 30 days from inception, in breach of which policy cancelled ab-initio
Key Exclusions	<ul style="list-style-type: none"> - Professional and Hazardous sports - Pre-existing Conditions (Illness & Sickness) - Suicide or self inflicted injuries - Influence of drugs, alcohol - War Risk & Terrorism - Sanctioned Countries

For and on behalf of
Oman Insurance Company (P.S.C.)
Dubai, United Arab Emirates



Arby

Authorized Signatory
Date: 22nd June, 2016