



TRAVEL

YOUR TRAVEL INSURANCE POLICY

Everything you need to know.





WELCOME TO RSA

Dear Policy holder

Thank you for choosing us to take care of your Travel Insurance. You are now insured with one of the world's leading insurance groups that writes business in 130 countries and serves over 20 million customers worldwide.

This booklet is designed to help you check your cover and to reassure you that RSA will give you all the protection you need for the duration of your trip. We take pride in the claims service we offer to our customers.

This booklet gives you the details of what this policy does and does not cover. It also contains information about our helpline and how to make a claim.

If you would like to change your level of cover or have any other queries, please call our dedicated Customer Service Centre on

800 772

Please take a moment to read your policy booklet and then keep it in a safe place. We would like to welcome you to RSA and wish you a safe and hassle-free trip.

The Customer Service Team
RSA UAE

YOU'RE PACKED AND READY BUT DON'T FORGET THESE!

INSURANCE

Don't forget to take copies of your Travel Insurance documents and important telephone numbers.

MONEY

- Make sure you have enough to cover any emergency.
- Take travellers cheques and keep a separate record of their numbers.
- Carry only as much money as you need for the day.
- Use a money belt or secure inside pocket.
- Leave the rest in a hotel safe.

CREDIT CARDS

- Check the expiry dates.
- Make a separate note of their numbers.
- Don't carry all your cards with you – leave at least one in the hotel safe.

TICKETS

Keep your tickets in a safe place.

PASSPORT AND VISAS

- Check that your passport is still valid and make a note of its number, date and place of issue.
- Check if you will need a visa – your travel agent can advise you.
- Take another means of identification (preferably with a photograph).
- Keep your passport in the hotel safe and carry a photocopy with you.

IF YOU HAVE ANYTHING STOLEN

If your money, passport or anything else is stolen abroad, report it at once to the local police and obtain a statement about the loss – you will need this to claim against your insurance.

- Money – phone your bank at home about transferring money and cancelling credit cards.
- Travellers cheques – contact your issuing agent.
- Tickets – see your tour rep or airline agent.

PLAN TO STAY HEALTHY

- Check which vaccinations you need with your medical doctor at least 6 weeks before you travel.
- Check if your medication is legal in the country you are visiting, and pack it in your hand luggage.
- If you are taking prescribed medication, take the prescription with you.

MEDICAL EMERGENCY HELPLINE: + 33 1 55 63 33 01, Lines open 24 hours a day, 7 days a week.

This service is provided by International SOS (Gulf) W.L.L.

POLICY COVER INDEX

COVERS	PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	EXECUTIVE TRAVEL	HOLIDAY TRAVEL	
Cancellation	Not Covered	US\$ 5,000	US\$ 5,000	US\$ 50
Missed Departure	Not Covered	US\$ 1,000	US\$ 500	US\$ 50
Travel Delay	Not Covered	US\$ 500	US\$ 500	Nil
Curtailment	Not Covered	US\$ 5,000	US\$ 5,000	US\$ 50
Baggage Delay	Not Covered	US\$ 1,000	US\$ 500	US\$ 50
Personal Baggage	Not Covered	US\$ 6,000	US\$ 5,000	US\$ 50
Personal Money	Not Covered	US\$ 750	US\$ 500	US\$ 50
Passport Assistance	Euro 350	US\$ 750	US\$ 500	US\$ 50
Emergency Medical Expenses	Euro 30,000	US\$ 1,000,000	US\$ 1,000,000	US\$ 50
Personal Accident	Euro 10,000	US\$ 35,000	US\$ 30,000	Nil
Personal Liability	Not Covered	US\$ 1,000,000	US\$ 1,000,000	Nil
Legal Expenses	Not Covered	US\$ 50,000	US\$ 50,000	Nil
Assault / Robbery	Not Covered	Maximum of US\$ 700	Not Covered	Nil
Kennel / Cattery Fees Cover	Not Covered	US\$ 300	Not Covered	Nil
Hijack	Not Covered	Maximum of US\$ 700	Not Covered	Nil
Winter Sports	Not Covered	Optional	Optional	
Golf Cover	Not Covered	Optional	Optional	

SECTION GUIDE

Please note that not all of the Sections listed below will apply to your Policy. Those which do apply are shown in your Policy Schedule.

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DEFINITIONS

To make this policy wording more understandable and as straightforward as possible, the meaning applied to any word will be that usually meant within the English language, unless the word is shown in the General Definitions section. If you are still not clear, please call us and our staff will help you in any way they can.

ACCIDENTAL DAMAGE: Damage caused by external means, other than as a result of your deliberate act.

ACCIDENTAL INJURY / ACCIDENTALLY INJURED: Physical harm resulting solely and directly from accidental outward, violent and visible means. This does not include sickness or disease or any naturally occurring condition or the result of anything that happens gradually.

CARRIER: The ship, aircraft, train or coach operator and its employees and agents.

CLOSE RELATIVE: Spouse (or partner with whom you have resided for 6 months or more), mother; father; mother-in-law, father-in-law, daughter; son (including legally adopted or fostered daughter or son), daughter-in-law, son-in-law, brother; sister; brother-in-law, sister-in-law, grandparent, grandchild or fiancé(e) of the insured person.

CLOSE BUSINESS COLLEAGUE: A person working for the same company as you or your travelling companion whose absence from work along with you would prevent the proper functioning of the company, as confirmed by an officer of the company.

CURTAILMENT: The cutting short of your journey after its commencement.

DEPARTURE POINT: The airport, port, railway or coach station from which you are due to depart as specified in your travel itinerary.

DIRECT TRIP: Travel between United Arab Emirates and a pre-booked destination abroad, including scheduled stops for refuelling and change of connection, which involves the same mode of transport, and when the time spent at the stop is less than 12 hours.

EMERGENCY MEDICAL EXPENSES: The cost of, or expenses relating to, emergency medical treatment given or prescribed by a medical practitioner.

EXCESS: The first part of a claim which you must pay. If claims are made under two or more Sections, for loss or damage caused by the same insured cause at the same time, Excess shall apply for each Section as stated in the policy.

FAMILY: The insured person, a spouse (or partner with whom you have lived for six months or more), all the children of you or your spouse (including legally adopted or fostered children) or partner, all living with you or in full-time education and all aged under 18.

DEFINITIONS

HAZARDOUS ACTIVITIES

COVERED	COVERED IF PROFESSIONALLY ORGANISED AND SUPERVISED AND PROVIDING YOU WEAR APPROPRIATE SAFETY EQUIPMENT AND TAKE APPROPRIATE SAFETY PRECAUTIONS	NOT COVERED
<p>Hazardous Activities Aerobics Badminton Baseball Basketball Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Ice Skating Jogging Manual Work (at ground level involving no machinery) Marathon Running Mountain Biking (on recognised routes) Rambling Rounders Sailing (within territorial waters) SCUBA Diving (down to 30m accompanied by a qualified diver or instructor) Snorkelling Softball Squash Surfing Swimming Table Tennis Tennis Ten Pin Bowling Volleyball Walking Water Polo</p>	<p>Abseiling Archery Banana Boating Black Water Rafting Bungee Jumping Canoeing/Kayaking (no white water) Clay Pigeon Shooting Fencing Flotilla Sailing (with professional leader) Go Karting Gymnastics Hiking under 6,000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parascending (over water) Pony Trekking River Tubing (no white water) Shooting (not Big Game) Sleigh Riding as a passenger Swimming with Dolphins Trampolining Water Skiing (no jumping) White Water Rafting Zorbing</p>	<p>Base Jumping Big Game Hunting BMX Stunt Riding Bouldering Boxing Canyoning Caving / Pot Holing Coasterring Cycle Racing Flying (except as a fare paying passenger) Free / High Diving Gliding Hang Gliding Horse Jumping / Hunting Judo / Karate / Martial Arts Kite Surfing Lacrosse Micro Lighting Motor Cycling (unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free) Mountaineering Organised Team Sports Parachuting Paragliding Parascending over land Polo Professional / Semi Professional Sports Quad Biking Rock Climbing Sailing (outside territorial waters) Scuba Diving (below 30m) Shark Diving Street Hockey Water Ski Jumping Weightlifting Wrestling</p>

DEFINITIONS

WINTER SPORTS: (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter sports cover is only available to persons aged under 65 years.

- On piste skiing or snowboarding on piste.
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor.
- Cross country skiing on recognised routes and with a guide.
- Ski racing arranged by ski schools for their pupils.
- Sledging.

Examples of Winter Sports activities not covered are:

- Bobsleighting, Heli Skiing, Ice Hockey, Lugging, Use of Skeletons, Ski Acrobatics, Ski Jumping.

HIJACK: The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which you are travelling in as a passenger.

HOME: Your usual place of residence in United Arab Emirates.

HOSPITAL: Any institution outside United Arab Emirates which meets the following criteria:

- It has full time facilities for overnight patients.
- It has facilities for surgery, medical diagnosis and treating injured and sick people.
- It is run by medical practitioners.
- It provides 24-hour nursing supervised by State Registered Nurses.
- It is not a medical institution, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug addicts or alcoholics.

LEGAL EXPENSES

Your representatives legal fees, expenses and other costs which we have agreed or the costs of any other parties involved in the legal proceedings if you have to pay those costs. This includes costs following an out of court settlement to which we have agreed.

JOURNEY: A trip beginning and ending at your home, within the terms of the insurance contract.

DEFINITIONS

INSURANCE PERIOD:

Single trip - from the date you start your journey (as shown on your schedule) until the date you return to your home, within a maximum of 180 days.

Cancellation cover - applies from the day you purchase this insurance until the day your journey commences.

Annual policies - 12 months from the date you start / renew the policy. This is limited to 62 days per any single trip and 180 days in any single policy period. Journeys within United Arab Emirates require at least 2 nights away from home in pre-paid accommodation.

LOSS OF LIMB: Permanent physical severance at or above the wrist or ankle.

LOSS OF SIGHT: Permanent and total loss of sight which shall be considered as having occurred in both eyes on the authority of a fully qualified ophthalmic specialist. In one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

MEDICAL PRACTITIONER: A legally qualified practitioner in medicine who is recognised as such by the relevant authority in that country, other than you, a member of your family or anybody travelling with you.

PERMANENT TOTAL DISABILITY: A disability which entirely prevents you from attending to business or occupations of any and every kind, which exists for 12 months and is beyond hope of improvement.

PERSONAL BAGGAGE: Your clothing and personal effects, suitcases (or similar) taken on or purchased during a journey by you including valuables and travel tickets, but excluding personal money, contact or corneal lenses, mobile phone, negotiable instruments, bonds, coupons, stamps, securities or other documents of any kind.

PERSONAL MONEY: Bank and currency notes and coins in legal tender; cheques, postal and money orders, current postage stamps, travellers cheques and ski passes (subject to a winter sports option being chosen), all held for personal purposes, and includes the wallet or purse in which personal money is carried.

PRE-EXISTING MEDICAL CONDITION: Any medical condition which existed prior to a journey affecting you and / or any close relative and / or travelling companion including, but not limited to, a condition for which the person is on a waiting list for hospital in-patient treatment, a condition referred to a medical specialist or the cause of in-patient treatment within the 12 months prior to the journey, a condition for which a terminal prognosis has been provided by a medical practitioner.

DEFINITIONS

PUBLIC TRANSPORT: Public hire taxi, bus, coach, train, aircraft or ship on which you had planned to travel.

REPRESENTATIVE: The lawyer or other suitably qualified person appointed to act for you.

UAE: Abu Dhabi, Dubai, Sharjah, Ajman, Ras Al-Khaimah, Fujairah, Umm-Al Qwain.

VALUABLES: Watches, furs, binoculars, telescopes, audio and video and photographic equipment, jewellery, precious metals or stones, or items made from precious metals or stones.

WE / US / OUR: Royal & Sun Alliance Insurance (Middle East) Ltd. E.C.

YOU / YOUR / INSURED PERSON: Each person named on this schedule. Children aged 18 or under are only covered when travelling with one of the named adults.

TERRORISM: Any act including but not limited to the use of force or violence and / or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and / or to put the public or any section of the public in fear.

WAR: War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.

ABOUT YOUR TRAVEL POLICY

Your Policy is made up of two parts: your Policy Schedule and this Policy Wording.

THE SCHEDULE

Your policy schedule shows the appropriate covers under your Travel Policy, the Sum Insured for each section of the policy and the premium you have paid or will pay. It will also show any special terms which apply to your policy. Please keep it with your policy wording. We will send you a new schedule whenever you or we make a change to the insurance.

THE POLICY WORDING

Your policy wording tells you exactly what is and what is not covered and other important information. Your policy is underwritten by Royal & Sun Alliance Insurance Middle East Ltd. E.C.

IMPORTANT INFORMATION ABOUT YOUR POLICY

GEOGRAPHICAL LIMITS

Worldwide means all countries in the world.

Worldwide excluding USA and Canada means all countries in the world excluding these specified countries and territories. However, stopovers of up to 48 hours in total on the outward and return journey anywhere in the world are covered.

WINTER SPORTS

Annual policies: If you have paid the appropriate additional premium for winter sports cover, your policy covers you for a maximum of 21 days for each annual insurance period.

Single Trip policies: Cover is available up to a maximum of 90 days for winter sports where the appropriate additional premium has been paid.

Winter sports cover is only available to persons aged under 65 years.

MEDICAL WARRANTY

It is your commitment to us that at the time of taking out this policy or booking a journey you are healthy, fit to travel and undertake each journey and:

- You are not aware of any reason why the journey should be cancelled or cut short.
- You have received no medical treatment as a hospital in-patient or out-patient during the twelve months prior to booking the journey about which you have not told us.
- You are not making the journey against the advice of a medical practitioner or for the purposes of obtaining medical treatment nor have you a terminal illness.
- You have no pre-existing medical condition.

If you wish to make any changes or corrections to your details please write to us at the address shown on your schedule.

THE INSURANCE CONTRACT

This Policy is a **legal contract** between You and Us. The Policy Wording and Schedule make one document so you must read them together. The contract is based on the information you gave us when you applied for this insurance.

You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.

OUR PART OF THE CONTRACT

During the insurance period we will provide the services and benefits described in this policy during the insurance period, within the geographical limits, subject to the limits of cover and all other terms and conditions contained within this policy, and following payment of the appropriate premium. If your return journey is unavoidably delayed because of something that is covered under the policy, we will automatically extend the cover for the period of the delay at no additional cost.

YOUR PART OF THE CONTRACT

You must pay the premium for each insurance period; and you must keep to all the conditions set out in this policy; and you must be under 75 when you take out this and / or renew this policy.

Failure to comply with the terms and conditions of the policy may result in non-payment of a claim and could result in the policy being cancelled.

LAW APPLICABLE TO THE CONTRACT

The laws of United Arab Emirates apply to this contract.

CHANGES IN YOUR CIRCUMSTANCES

You must write and tell us, at the address shown on your schedule, within 14 days if:

- Your address has changed.
- You or anyone who is insured under this policy is no longer a resident of United Arab Emirates.
- You develop a medical condition or anticipate any tests for a medical condition.
- A medical condition you have told us about deteriorates as this may affect the terms and conditions of your policy.

THE INSURANCE CONTRACT

YOUR RIGHT TO CANCEL

If, having examined your policy you decide not to proceed with the insurance, you will have 14 days to cancel it, starting on the day you receive the policy documentation.

To cancel, please write to the address or call the number shown on your policy schedule.

On receipt of your notice, we will refund any premiums already paid, except when you have already travelled, made a claim under your policy or provided the insurance for the purposes of obtaining a visa.

TERMINATION OF CONTRACT

You may cancel your policy by giving us at least seven days notice. We may cancel this policy by giving you at least seven days notice at your last known address. We reserve the right to amend Premium and Policy Terms, Conditions, Exclusions and Endorsements.

24 - HOUR ASSISTANCE

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

Notify International SOS (Gulf) W.L.L. as quickly as possible by telephoning **+33 1 55 63 33 01**
When calling please quote your Travel Policy Number on your schedule. Alternatively, you can transfer the number into the space below:

E-MAIL CONTACTS

An on-line new case notification form is available on our website: www.internationalsos.com

EMERGENCY MEDICAL EXPENSES

For emergency medical expenses which do not require the use of the emergency assistance facility please pay your costs directly and contact the claims line in the UAE (see how to claim on page 15) within 14 days of returning from your journey.

MEDICAL ASSISTANCE

If you require medical assistance, International SOS (Gulf) W.L.L. will ensure that where appropriate:

- Hospitals or clinics will be contacted and any necessary fees guaranteed.
- Doctors and hospitals abroad will be contacted in their own language, where necessary.
- International SOS (Gulf) W.L.L. medical advisors are consulted at an early stage on the possibility of arranging for the sick or injured person to be returned home and the best method of transportation to be adopted. Specially equipped air ambulances are available for critical cases. Whenever necessary the patient will be escorted by a medical attendant.
- Assistance will be provided upon arrival in United Arab Emirates where medically necessary.

GENERAL CONDITIONS

GENERAL CONDITIONS WHEN MAKING A CLAIM

These are the conditions, together with any special terms, that must be complied with. Any failure to do so may mean that we will not accept a claim under this insurance.

You must take all reasonable steps to prevent accidents, illness, loss or damage or liability as if you are uninsured. You must also make every reasonable effort to recover any property which has been lost. You must be a resident of United Arab Emirates.

You cannot transfer your interest in this policy to anyone else unless you get our written permission.

NOTIFICATION

You or your representative must contact us as soon as possible. Full information is provided at the beginning of this policy.

As soon as you are aware that an event has happened for which you can claim, you must notify us in writing or by phone (see How to Claim section). You may wait until you return home (provided the claim is not over US\$ 500 of Emergency Medical Expenses) before submitting your claim, but we must be advised of any claim within two months of the event, failure to do so may result in non-payment of your claim.

EVIDENCE

You must send us any evidence we ask for to do with your claim, the cost of which will be your responsibility. Specific sections have specific requirements (please read the section under which you will be making the claim to see these).

OTHER INSURANCES

If you claim under this policy for something which is also covered by another insurance policy, we will only pay our share of any claim. You must give us full details of the other insurance policy.

CONDUCT OF THE CLAIM

You must not settle, reject or negotiate any claim with a third party without our written permission. We have a right, at our expense and in your name, to:

- Take over the legal defence or settlement of any claim.
- Start legal action in your name to get compensation from anyone else.
- Start legal action in your name to get back from anyone else any payments that have already been made.

You must give us, and pay for, all information we ask for about any claim. You must also help us to take legal action against anyone we ask you to.

Where police reports are required they must be obtained within 24 hours of the incident.

MAKING A CLAIM

HOW TO CLAIM

We aim to make the process of making a claim as simple as possible. All you have to do is:

Check your policy schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.

Read the General Conditions on page **15** and follow any instructions given.

Contact the Claims team on the numbers below, they will take as many details as possible on the phone. A claim form will be sent to you, which should be completed and returned with all the required supporting evidence to: Royal & Sun Alliance Insurance (Middle East) Ltd., E C (Dubai Branch) P O Box 28648, Dubai, United Arab Emirates.

DUBAI

Tel 04 3029995 Fax 04 348851

Email claims@ae.rsagroup.com

ABU DHABI

Tel 02 6351800 Fax 02 6351808

Email rsaad@ae.rsagroup.com

MAKING A CLAIM

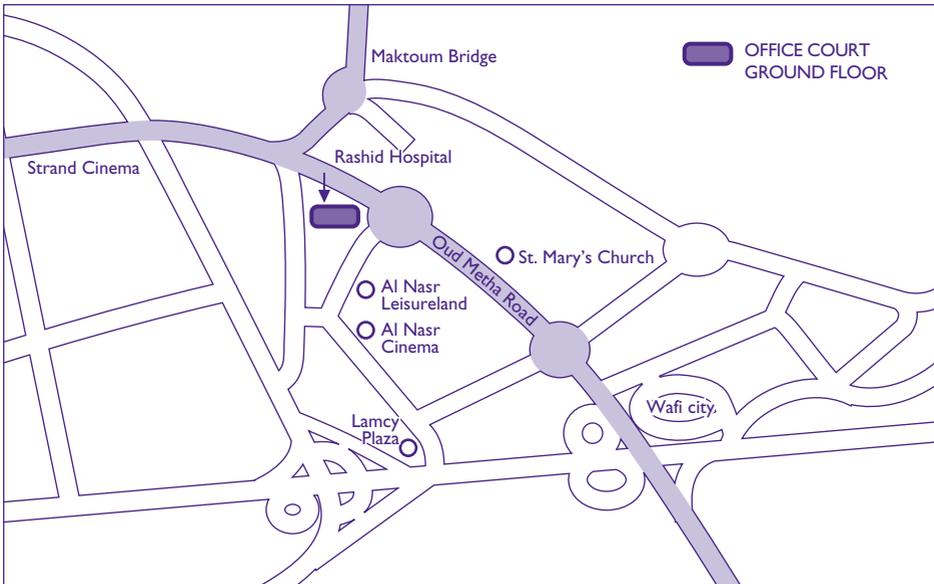
WHAT WE WILL DO

In most cases we are able to settle the claim on the information you have given on your claim form, when supported with the original documentation we require. Occasionally to help us agree a quick and fair settlement of a claim, it may be necessary for us to appoint an agent. When we do, our agent will contact you as quickly as possible to arrange an appointment to discuss the claim. We will pay any fee involved.

Our Claims team takes pride in its service and will do all they can to help you.

You can contact us or visit us at the following address:

No. 6, Ground Floor, Office Court, Oud Metha Road, Rashid Hospital Round-about, Dubai



SECTION I: CANCELLING YOUR JOURNEY

WHAT WE COVER

If you are forced to cancel your journey due to one of the reasons listed below, we will provide the following cover:

- The money you lose for the deposit and any advance payments for unused travel and accommodation for the insured person.
- Other transport charges and accommodation charges, which you have paid, or you will have to pay under contract for the insured person.
- We will pay up to the cost of the journey but no more than the amount shown in your schedule for each insured person.

We will pay these amounts if you have to cancel your journey because of the following:

- Accidental injury to, or illness or death of the insured person and / or any person with whom you are going to travel or stay with during the journey.
- The death or life threatening accidental injury or illness of a close relative and / or a close business colleague living in the United Arab Emirates.
- If you or anyone with whom you are going to travel on the journey are placed in quarantine, summoned for jury service, called as a witness in a court of law.
- If you or a travelling companion are hijacked (unlawful seizure of the vehicle in which you are travelling).
- If you are made redundant when you are under 65 years of age and have had two years continuous employment and your redundancy is notified to you after the issue of the policy.
- If your presence, or that of anyone with whom you are going to travel on the journey, is required following serious fire, storm or flood damage at your or their home, or place of business, in United Arab Emirates or required by the police following burglary at your or their home, or place of business, in United Arab Emirates.

WHAT WE DO NOT COVER

- The excess shown in your schedule of each claim for each insured person.
- Your disinclination to travel.
- If you do not check in on time, unless you could not check in because of extreme bad weather in United Arab Emirates.
- Compensation for frequent flyer points or similar schemes.
- Any claim arising from any circumstances you knew about when you booked the journey and you expected would mean that you may have to cancel the journey.
- Industrial action or strikes which happened, or which were expected on or before the date you booked the journey.
- Your being pregnant unless the expected date of birth is more than ten weeks after the intended return from your journey.

SECTION I: CANCELLING YOUR JOURNEY

- Civil commotion, strike, lock-out, actions of government of any country or threat of any such event.
- Failure of any tour operator, carrier or your agents.
- Failure of your own vehicle or that of any other person.
- Operation of law.
- Your failure to obtain the required passport, visa or necessary documentation.
- Lack of snow if you have chosen the winter sport option.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from the treating medical practitioner explaining why he / she deemed it medically necessary for you to cancel or cut short your journey.
- A cancellation invoice from your carrier and / or your accommodation provider.
- Unused travel tickets.
- A letter from a suitable authority confirming your need to cancel due to jury service, being called as a witness in a court of law, redundancy, your home being flooded or burgled.
- Other evidence that we may ask you for.

SECTION 2: MISSED DEPARTURE

WHAT WE COVER

We will pay up to the amount shown in your schedule for extra transport and accommodation charges to allow you to reach your outward destination if you arrive at the port, airport or station too late because:

- The public transport services on which you are travelling are affected by a strike, industrial action, bad weather or mechanical breakdown.
- The vehicle in which you are travelling is damaged in an accident or breaks down.

WHAT WE DO NOT COVER

- The excess shown in your schedule of each claim for each insured person of each claim.
- Any claim you make if the strike or industrial action happened, or was expected to happen, before your departure from your home.
- Any accidental damage or breakdown of the vehicle in which you are travelling if the vehicle is not in good mechanical or roadworthy condition due to neglect.
- Claims arising from a journey solely within United Arab Emirates.
- Any claim arising from your failure to allow sufficient time to reach your departure point, or due to traffic congestion.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the carrier giving reasons for the late arrival.
- If the vehicle in which you are travelling breaks down or is damaged in an accident, a letter from a motor vehicle repairer or recovery company.
- Other evidence that we may ask you for.

SECTION 3: TRAVEL DELAY

WHAT WE COVER

If the coach, train, ship or aircraft on which you are booked to travel is delayed on a direct trip from United Arab Emirates resulting in your arriving at your final destination at least 12 hours after your original scheduled arrival time. We will pay:

- US\$ 100 if you are delayed for at least 12 hours.
- A further amount of US\$ 50 would be paid for each additional six hours you are delayed.

A maximum of US\$ 500 will be paid under this Section.

Under Section 1 of this policy if you decide to abandon the journey prior to departure from United Arab Emirates after a delay of at least 24 hours.

Cover ceases under this section after the first leg of a journey when an overnight stop is included in your itinerary.

WHAT WE DO NOT COVER

- If you do not check in on time (unless you could not check in because of extreme bad weather in United Arab Emirates).
- The delay is caused by a strike or industrial action which happened or which was expected to happen before the date you booked your journey.
- The delay is caused by the coach, train, ship or aircraft being ordered by a port authority or the civil aviation authority or similar organisation to stop your journey.
- You decide to cancel the journey and we pay a claim under Section 1 of this policy.
- Claims arising from a journey solely within the United Arab Emirates.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the carrier detailing reasons for the delay, and the scheduled and actual departure times and confirmation of your check in.
- Other evidence that we may ask you for.

SECTION 4: CURTAILMENT (CUTTING YOUR JOURNEY SHORT)

WHAT WE COVER

If you are forced to curtail (cut short) your journey, due to one of the reasons listed below, we will provide the following cover:

- A proportion of the transport and accommodation charges which you have paid or which you are contracted to pay. The payment will be on a pro-rata basis for each complete day based on your arrival date back to United Arab Emirates or for journeys solely within the UAE.
- The extra cost of travel and accommodation you have paid to allow you to return to United Arab Emirates.
- We will pay the proportional cost of the journey but no more than the amount shown in your schedule for each insured person due to the direct result of:
 - Accidental injury to, or illness or death of the insured person and / or any travelling companion.
 - The death or life threatening accidental injury or illness of a close relative and / or a close business colleague living in United Arab Emirates.
 - If you or a travelling companion are called as a witness in a court of law.
 - If you or a travelling companion are hijacked (unlawful seizure of the vehicle in which you are travelling).
 - If your presence or that of a travelling companion is required following serious fire, storm or flood damage at your or their home, or place of business in United Arab Emirates.
 - If you or your travelling companion are required by the police following burglary at your or their home, or place of business in United Arab Emirates.

WHAT WE DO NOT COVER

- The excess shown in your schedule of each claim for each insured person.
- Any claim arising from circumstances you knew about when you booked the journey.
- Compensation for frequent flyer points or similar schemes.
- Industrial action or strikes which happened, or which were expected on or before the date you booked the journey.

SECTION 4: CURTAILMENT (CUTTING YOUR JOURNEY SHORT)

- You being pregnant unless the expected date of birth is more than ten weeks after the intended return from your journey.
- Civil commotion, strike, lock-out, actions of government of any country or threat of any such events.
- Failure of any tour operator, carrier or your agents.
- Your disinclination to travel.
- Operation of law.
- Your failure to obtain the required passport, visa or necessary documentation.
- Anything specifically excluded from cover as detailed in the Policy Exclusions Section.
- We will not pay any amounts you can recover from elsewhere.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from the treating medical practitioner, at your resort, destination or place of incident explaining why it was deemed medically necessary for you to cut short your journey.
- Unused travel tickets.
- A letter from a suitable authority confirming your need to cut short your journey due to being called as a witness in a court of law, or your home being flooded or burgled.
- Other evidence that we may ask you for.

SECTION 5: BAGGAGE DELAY

WHAT WE COVER

- The cost of buying essential items if your personal baggage has been delayed or misplaced by the carrier for more than 12 hours during the outward part of a journey.
- We will pay up to the amount shown in your schedule for each insured person if your personal baggage is misplaced by your carrier for more than 12 hours.
- If we pay your claim under this section we will deduct the amount from the final settlement of any claim you make under Section 6 - Personal Baggage, if the baggage is found to be permanently lost.

WHAT WE DO NOT COVER

- The first US\$ 50 of each claim for each insured person.
- Claims arising from a journey solely within the United Arab Emirates.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A Property Irregularity Report obtained from your airline or a letter from the carrier detailing the loss.
- Detailed receipts for all essential replacement items purchased.
- Other evidence that we may ask you for.

SECTION 6: PERSONAL BAGGAGE

WHAT WE COVER

If your personal baggage is lost, stolen or damaged we will pay:

- Up to the amount shown in your schedule per person for the repair or replacement as new, less a deduction for wear, tear and depreciation.
- Not more than the amount shown in the table below for any one item, pair or set of items.
- Not more than the amount shown in the table below for valuables in total.

PRODUCT TYPE	SINGLE ARTICLE LIMIT	VALUABLES
Executive Travel	US\$ 1,000	US\$ 1,500
Holiday Travel	US\$ 800	US\$ 1,000

SPECIFIC CONDITIONS APPLYING TO PERSONAL BAGGAGE

You must take all normal precautions to secure the safety of your personal baggage, and must not leave it unsecured or unattended at any time in a place to which the public have access.

CLAIMS SETTLEMENT

We will pay for the cost of replacement as new (or at our option we will replace as new) less a deduction for wear, tear and depreciation.

WHAT WE DO NOT COVER

- The first US\$ 50 of each claim for each insured person.
- Personal baggage insured under another policy.
- Cassettes, tapes, discs, contact or corneal lenses, stamps or documents, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, personal organisers (electronic or not), mobile phones, calculators, dictaphones, portable facsimile machines, telephones, modems, portable overhead projectors, samples or merchandise or business goods, musical instruments, sculpture, household goods or equipment.
- Breakage of or damage to fragile articles unless caused by fire or accident to the ship, aircraft train or motor vehicle.
- Where you do not take all reasonable steps to prevent or minimise loss or damage and to recover missing property.
- Where you do not report loss to the police or loss or damage to the carrier within 24 hours of discovery, and obtain a written police report or property irregularity report obtained from your carrier.
- Sports equipment in use.

SECTION 6: PERSONAL BAGGAGE

- Valuables left in an unattended motor vehicle, unless left in a locked boot, locked and covered luggage area or locked glove compartment of a motor vehicle, and following physical evidence of forcible entry.
- Valuables in transit on a journey and not in your custody or control.
- Loss of or damage to personal baggage left unattended unless:
 - Left in your locked journey accommodation.
 - Left in the locked boot, locked covered luggage area or locked glove compartment of a motor vehicle and following physical evidence of forcible entry.
 - Arising from strikes, delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.
 - Due to atmospheric or climatic conditions or wear and tear or depreciation.
 - To film other than its value as unused material.
- Any personal baggage which is lost, stolen or damaged whilst being shipped as freight or under a bill of lading.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A Property Irregularity Report obtained from your airline or a letter from the carrier where the loss or damage occurred in their custody.
- A copy of the police report for all other losses.
- Other evidence that we may ask you for.

SECTION 7: PERSONAL MONEY

WHAT WE COVER

If your personal money is stolen or accidentally lost during a journey we will pay:

- Up to the amount shown in your schedule for loss, theft, damage or destruction of your personal money occurring on your journey.

Note: If you are under 16 claims for personal money are limited to US\$ 500.

WHAT WE DO NOT COVER

- The excess shown in your schedule.
- Personal money insured under another policy.
- Where you do not take all reasonable steps to prevent or minimise loss or damage or to recover missing personal money.
- Where you do not report loss to the police within 24 hours and obtain a written police report.
- Any claims due to depreciation in value.
- Any claims caused by shortages due to error or omission.
- Any claims due to confiscation or requisition by customs or other officials or authorities.
- Travellers cheques where the provider offers a replacement service.
- Where personal money is left in an unattended motor vehicle.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

GUIDELINES TO LOOKING AFTER YOUR PERSONAL MONEY

You must take all reasonable care to look after your personal money such as:

- Keeping it on your person.
- Securing your personal money within baggage that stays with you at all times (e.g. not putting this luggage in the hold or overhead lockers of an aircraft).
- Keeping it in a locked safety deposit box or locked safe whilst in your hotel or holiday accommodation.
- Not leaving it on a beach, under a towel or a sun-bed, no matter how well hidden.

If these guidelines are not observed your claim may not be paid.

CLAIMS EVIDENCE

We will require the following evidence:

- A copy of the police report.
- Receipts for travellers cheques and currency transactions.
- Other evidence that we may ask you for.

SECTION 8: PASSPORT ASSISTANCE

If during the journey you lose your passport and you have to pay extra travel and accommodation costs abroad to allow you to get a replacement, we will pay the amount shown in your schedule for each insured person.

WHAT WE DO NOT COVER

- The excess shown in your schedule.
- Any claim resulting from loss of passport not accompanied by a report from the consular representative confirming the date of loss, the date of notification of loss and the date on which a replacement passport was obtained.
- Any claim not accompanied by a police report.
- Claims arising from a journey solely within the United Arab Emirates.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A letter from the consular representative confirming dates of loss, notification of loss and replacement.
- A written report from the police within 24 hours of the incident.
- Other evidence that we may ask you for.

SECTION 9: EMERGENCY MEDICAL EXPENSES

This is not private medical insurance but is designed to meet eligible emergency expenses as detailed below.

Please refer to your schedule to understand the covers under various headings.

Note: Incidents which involve treatment in a hospital or clinic should be reported to International SOS (Gulf) W.L.L immediately. **SOS helpline +33 1 55 63 33 01**

WHAT WE COVER

If during the journey you become ill, accidentally injured or you die, we will pay for reasonable and necessary emergency medical expenses up to the amount shown on your schedule for each insured person.

This will include:

- The costs of medical, surgical, hospital, nursing home or nursing service fees, or charges for immediate and emergency dental treatment for the alleviation of sudden pain.
- This will also cover the reasonable additional charges for accommodation if it is necessary for the insured person to stay beyond the intended return date, and travel expenses the insured person has to pay to get back to United Arab Emirates if they cannot use their return ticket.
- Expenses incurred by one relative or travelling companion who is required on medical advice, to stay with or accompany the insured person.
- If you die, we will pay the cost of funeral expenses abroad or the cost of transporting your body or ashes and your personal baggage back to United Arab Emirates, but not more than US\$ 5,000 in total.
- If during the journey you go into hospital for more than 24 hours, we will pay you US\$ 100 for each period of 24 hours while you are in hospital abroad, up to US\$ 1,000 in total, as an additional cash benefit when you return to United Arab Emirates.

ONLY FOR EXECUTIVE TRAVEL

If you are hospitalised for more than 3 days, die or are repatriated on a journey undertaken on behalf of your employer; we will pay up to US\$ 3,000 towards the cost of a single journey air ticket, of the same class of travel as that paid by you on your outward trip, to enable a close business colleague where necessary to replace you.

SECTION 9: EMERGENCY MEDICAL EXPENSES

WHAT WE DO NOT COVER

- The excess shown in your schedule.
- Any claim that involves treatment in a hospital or clinic unless reported to International SOS (Gulf W.L.L immediately.
- The cost of replenishing any supplies of any medication you were using at the start of your journey.
- The cost for repairs to, or for the provision of, dentures or artificial teeth or for any dental work involving the use of precious metals.
- Any expenses relating to:
 - Pregnancy or childbirth where the expected date of birth is less than 10 weeks after the intended return from your journey as detailed in your travel itinerary; or
 - You being under the influence of alcohol or drugs (other than those prescribed by a medical practitioner except when prescribed for the treatment of drug addiction).
- Any expense which arises more than 12 months after your intended return from your journey as detailed in your travel itinerary.
- Expenses you have to pay in United Arab Emirates or the country where you normally live, other than in connection with transportation of you or your remains home.
- The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury.
- Any cosmetic surgery.
- Any surgery or treatment which in the opinion of the doctor and our medical advisers, can be delayed until your return to United Arab Emirates.
- Any dental treatment which could wait until your return to United Arab Emirates.
- Any dental treatment, unless the injury is caused by accident or you need emergency treatment for the alleviation of sudden pain.
- Any dental treatment more than the amount shown in your schedule.
- Expenses which are not thought necessary by a medical practitioner.
- Any claim which is a result of stress, anxiety or nervous disorder.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

SECTION 9: EMERGENCY MEDICAL EXPENSES

CLAIMS EVIDENCE

We will require the following evidence:

- In the event of treatment at a hospital or clinic, costs will be guaranteed provided International SOS (Gulf) W.L.L are contacted prior to the provision of such treatment and their authorisation for such treatment is given. Please refer to the instructions at the beginning of this policy.
- Costs incurred in relation to minor illness or injury should be paid by you and claimed on your return from your journey. Receipts will be required for all expenses incurred.
- Other evidence that we may ask you for:

SECTION 10: PERSONAL ACCIDENT

WHAT WE COVER

If during the journey you are accidentally injured and within 12 months you become disabled or die because of the injury, and the injury is the sole cause of death or permanent total disability, we will pay you or your dependants the amount shown on your schedule:

- (a) If you die.
- (b) If you suffer loss of limb or loss of sight.
- (c) If you suffer permanent total disability from all gainful employment.

We will only pay one of the above benefits for each insured person if it is related to the same accident. If an accident happens and you need to claim under benefits (b) or (c), we will not provide any cover for further accidents to that insured person.

If an insured person is under 16 or over 70 we will only pay US\$ 5,000 for benefit (a) and no payment will be made under benefit (c).

WHAT WE DO NOT COVER

We will not pay:

- More than one of the above benefits in connection with the same incident.
- Any benefit where injury, death or permanent total disability is the result of, or is contributed to, by pregnancy if the injury occurred within 3 months of the expected date of confinement.
- Any claim arising from sickness or disease or any naturally occurring condition or anything that happens gradually or a degenerative disease.
- Any claim relating to pregnancy or childbirth when the expected date of birth is less than 10 weeks after the intended return from your journey as detailed on your travel itinerary.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A certificate from your medical practitioner.
- In the case of death, the original death certificate.
- Other evidence that we may ask you for.

SECTION 11: PERSONAL LIABILITY

WHAT WE COVER

We will pay up to the amount shown in your schedule in respect of third party costs and settlements which you are legally liable to pay as a result of:

- Accidental injury, illness or disease of any person.
- Accidental loss of or damage to property provided it does not belong to you, nor is in your charge, nor under your control nor under the control of any member of your family.
- Loss of or damage to your temporary journey accommodation provided it does not belong to you or any member of your family and costs incurred by you as agreed with us in writing.

WHAT WE DO NOT COVER

We will not pay for any liability arising from:

- Death, disease, illness or physical injury of your family or an employee of you or your family.
- Loss or damage to your property or that of your family or an employee.
- The employment, business or profession of you or a member of your family.
- An agreement unless the liability would have existed without the agreement.
- The ownership of land or building by you.
- The occupation of land or buildings by you other than temporary holiday accommodation.
- Your ownership, custody or control of any animal.
- Your deliberate act or omission.
- A liability for which an indemnity is provided by another insurance.
- Your ownership or use of any horse drawn, motorised, mechanically propelled or towed vehicle (other than a wheelchair but including cars, motorcycles and mopeds), caravan, trailer, aircraft, jet ski, jet bike, hovercraft, boat or firearm.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require all available supporting evidence.

SECTION 12: LEGAL EXPENSES

WHAT WE COVER

We will pay the legal expenses incurred by you or your representative, up to the amount shown in your schedule in the pursuit of compensation and / or damages against a third party arising from or out of your personal injury or death as a direct result of an accident.

Provided that we shall have complete control over the legal proceedings and the appointment and control of any legal representative.

WHAT WE DO NOT COVER

We will not pay for:

- Anything specifically excluded from cover as detailed in the Policy Exclusions section of this policy.
- Legal expenses incurred prior to the granting of support by us.
- Any claim reported more than 90 days after the start of the event giving rise to such a claim.
- Any claim where, in our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- Damages or fines you have to pay.
- Claims arising from a journey solely within United Arab Emirates.
- Any claim arising from your business or professional activities.
- Legal expenses incurred in relation to a dispute between you and us other than as detailed under the Arbitration clause below.
- Any legal expenses which are dependent upon the successful outcome of the case.

CLAIMS SETTLEMENT CONDITIONS APPLYING TO THIS SECTION

Notification: You must inform International SOS (Gulf) W.L.L by filling in a claim form within 90 days of the commencement of the event giving rise to the claim. You must give International SOS (Gulf) W.L.L a full and truthful account of the details of your claim. Until you have told International SOS (Gulf) W.L.L about the claim and International SOS (Gulf) W.L.L has given its agreement, we will not be responsible for any legal expenses.

Selection of the appointed representative: Outside United Arab Emirates, International SOS (Gulf) W.L.L have complete control over the legal proceedings and the selection, appointment and control of any appointed representatives.

SECTION 12: LEGAL EXPENSES

ARBITRATION

If there is a dispute between you and us about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom you and us agree to. If we cannot agree with you on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If you lose or are asked to pay a share of the costs, those costs will not be covered under this policy.

CO-OPERATION

We must be able to contact the appointed representative. You and the appointed representative must co-operate with us and tell us about developments concerning your case. We must be able to have access to the appointed representatives files if we request this.

SETTLEMENT

You must tell us if an offer is made to settle the legal proceedings

You must not negotiate or agree to settle the dispute without having our agreement beforehand.

If you do not accept a reasonable offer, we may not continue to support your claim.

PAYMENT OF BILLS

You must send us all bills for the appointed representatives legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay are acceptable and that we may pay the bill for you.

RECOVERY

You and your appointed representative must take every step to recover legal expenses. If we pay legal expenses up to the maximum for any one claim and you pay more legal expenses to end your case, we and you will share any legal expenses that are recovered. We and you will each receive the same percentage as was paid.

CLAIMS EVIDENCE

We will require the following evidence:

- A doctor's certificate in respect of accidental personal injury or death certificate in respect of accidental death.
- Any independent witness statements.
- Any available supporting documentary evidence (including photographs if possible).

SECTION 13: ASSAULT/ROBBERY

WHAT WE COVER

We will pay US\$ 100 per 24 hours up to the maximum amount shown in your schedule, in addition to any medical expenses incurred under Section 9 of this policy if you are assault/robbery and, as a result of your injuries received from the assault/robbery, are admitted as an in-patient to a registered hospital abroad.

WHAT WE DO NOT COVER

- Any claim where you do not obtain a police report of the assault/robbery and confirmation of your injuries and period of in-patient treatment from the hospital.
- Any claim arising from journeys taken within the United Arab Emirates.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

CLAIMS EVIDENCE

We will require the following evidence:

- A police report of the assault/robbery.
- A report confirming your injuries and the period of hospital or in-patient treatment.

SECTION 14: KENNEL / CATTERY FEES

WHAT WE COVER

Up to the amount shown in your schedule for extra kennel and cattery fees if your return to the United Arab Emirates has been delayed following your illness, your accidental injury or you being a hospital in-patient during your journey.

WHAT WE DO NOT COVER

- If you do not have a valid medical expenses claim under the Emergency Medical Expenses section for the same incident.
- If your cat or dog was not in a cattery or kennel for the duration of your journey.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

SECTION 15: HIJACK

WHAT WE COVER

We will pay US\$ 100 per full 24 hours up to a maximum amount shown in your schedule for the duration of the hijack.

WHAT WE DO NOT COVER

- Any claim where you or your family or your business connections have engaged in activities that could be expected to increase the risk of hijack.
- Anything specifically excluded from cover as detailed in the Policy Exclusions section.

SECTION 16: WINTER SPORTS COVER (OPTIONAL)

This part of the policy is subject to the appropriate premium for Winter Sports cover having been paid.

Please check your policy schedule if you are unsure.

Annual policies provide winter sports cover up to 21 days in any insurance period.

Winter Sports is only available to persons aged under 65 years.

SPECIAL DEFINITIONS

Ski pack means pre-booked lift passes, ski tuition and ski hire.

Winter sports equipment means skis (including bindings), snowboards, boots and poles owned or hired by you.

WHAT WE COVER

- **Under Section 1:** Cancellation

In addition to unused travel and accommodation, we will pay up to US\$ 300 for pre-booked ski packs, which are not refundable.

- **Under Section 4:** Curtailment

In the event of curtailment, payment for unused ski packs will be on a pro rata basis for each full day that the ski pack is unused and we will pay up to US\$ 300.

- **Under Section 6:** Personal Baggage

We will pay up to US\$ 500 in total for winter sports equipment.

We will pay up to US\$ 50 per week (to a maximum of US\$ 500) in total for the reasonable cost of hiring replacement winter sports equipment when your own equipment is lost, damaged or stolen.

- **Under Section 9:** Emergency Medical Expenses

When a claim is accepted under section 9 we will also pay up to US\$ 500 for the unused ski pack following accidental injury or illness when supported with a medical report from the treating medical practitioner to confirm inability to ski.

SECTION 16: WINTER SPORTS COVER (OPTIONAL)

PISTE CLOSURE

If during a journey you are prevented from skiing at the resort to which you have booked to travel because of a total closure of the skiing facilities due to either lack of or excess of snow for a period exceeding 24 consecutive hours (and you have been in the resort for at least 24 hours) we will pay:

- Up to US\$ 50 per day for transportation costs and lift pass charges necessary and reasonably incurred by you to travel to and from another resort to ski, or
- A cash benefit of US\$ 50 per day payable only if no suitable alternative skiing is available.
- The most we will pay under this section is US\$ 500 for each insured person.

WHAT WE DO NOT COVER

Claims arising from:

- Closure of the resort lift system due to dangerous high winds.
- A journey solely within the UAE.
- Any circumstances where costs, compensation or alternative skiing facilities are provided to you.
- Damage to winter sports equipment where the damage occurred whilst the equipment was in use.

CLAIMS EVIDENCE

We will require the following:

- A letter from your tour operator representative or ski lift operator confirming date(s) of and reasons for piste closure.
- The evidence set out in the relevant sections earlier in this policy.

SPECIAL CONDITIONS

You must at all times take reasonable precautions to ensure the safety and supervision of your winter sports equipment. If they are lost or damaged while in the care of a carrier, authority or hotel you must report to them, in writing where practical, details of the loss, damage or theft and obtain a written report (in the case of airline this must be a Property Irregularity Report). In all circumstances you must report the loss or theft to the police within 24 hours of discovery.

SECTION 17: GOLF COVER (OPTIONAL)

This part of the policy is subject to the appropriate premium for Golf Cover being paid. Please check your Policy Schedule if you are unsure.

SPECIAL DEFINITIONS APPLYING TO THIS SECTION

Golf clubs means a complete set of clubs carried in a bag, regardless of whether purchased as a set or individually.

WHAT WE COVER

- **Under Section 1:** Cancellation

In addition to cancelled travel and accommodation, we will pay up to US\$ 500 for pre-booked green fees, which are not refundable.

Cover under Section 1 is extended to include cancellation cover when an injury or illness prevents the insured person from playing golf, where arrangements have been pre-booked.

- **Under Section 3:** Travel Delay

We will also pay up to US\$ 500 per insured person for non-refundable prepaid green fees which are lost as a result of a delay, when a claim is accepted under Section 3.

- **Under Section 4:** Curtailment

In addition to a proportional payment for unused travel and accommodation, we will pay up to US\$ 500 for pre-booked green fees.

Cover under Section 4 is extended to include curtailment when an injury or illness prevents the insured person from playing golf, when playing arrangements had been pre-booked.

- **Under Section 5:** Baggage Delay

If your golf clubs are temporarily lost in transit on your outward journey and not returned to you within 4 hours of your arrival at your destination, we will pay up to US\$ 50 per day towards the cost of hiring replacement equipment for each day your golf clubs are unavailable, up to US\$ 500 per insured person in any one period of a journey.

Special Conditions

- You must obtain written confirmation from the carrier of the number of hours delay.
- If the golf clubs prove to be permanently lost, the overall sum insured of US\$ 2,500 for golf clubs as detailed in Section 6 overleaf shall apply.

SECTION 17: GOLF COVER (OPTIONAL)

- **Under Section 6:** Personal Baggage

We will pay up to US\$ 3,000 in respect of each insured person if during your journey your golf clubs are lost, damaged or stolen and not recovered.

We will pay up to US\$ 500 per day (to a maximum of US\$ 3,000 in total) for the reasonable cost of hiring replacement golf clubs when your own equipment is lost, damaged or stolen.

- **Under Section 9:** Medical Expenses

When a claim is accepted under Section 9, we will also pay up to US\$ 500 for the unused green fees following accidental injury or illness when supported with a medical report from the treating medical practitioner to confirm the insured person's inability to play. Payment will only be made when the overall value of the medical expense claim does not exceed US\$ 1,000,000.

Special Conditions

You must, at all times, take reasonable precautions to ensure the safety and supervision of your golf clubs. If they are lost or damaged while in the care of a carrier, authority or hotel you must report to them, in writing where practical, details of the loss or damage and obtain a written report.

If your golf clubs are lost or damaged whilst in the custody of an airline, you must:

- Obtain a Property Irregularity Report.
- Give formal written notice of the claim to the airline within 24 hours of the loss and retain a copy.
- Keep all travel tickets and baggage tags if a claim is to be made under this policy.

You should take all practical steps to recover any golf clubs lost or stolen.

WHAT WE DO NOT COVER

We will not pay for damage to golf clubs when the damage occurred whilst the equipment was in use.

All other Policy Terms, Conditions, Exclusions and Excesses apply to this section of the policy.

POLICY EXCLUSIONS

The exclusions listed below apply to all sections of your policy. For each insured person we will not pay:

- Any claim or expense of any kind caused directly or indirectly from:
 - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuels or waste.
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
- Any loss or damage caused by any sort of war; invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war; rebellion, revolution, terrorism, insurrection or military or usurped power.
- Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.
- Any loss, injury, illness, death, cancellation, curtailment, change of plan, delay, expense or liability directly or indirectly caused by HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome), and / or any mutant derivatives or variations thereof, however caused.
- Any loss, which would not have occurred if the incident for which you are claiming had not happened, unless it is specifically mentioned in your policy.
- Any loss due to currency exchanges of any description.
- Any claim caused directly or indirectly from your involvement in hazardous activities.
- Any loss or damage caused by any illegal or unlawful acts.
- Any claim caused directly or indirectly from you:
 - Having a pre-existing medical condition.
 - Travelling against the advice of a medical practitioner.
 - Travelling having received a terminal prognosis.
 - Travelling for the purpose of obtaining treatment abroad.
 - Having a sign or symptom for which a medical practitioner has not yet been consulted; or you are awaiting day-patient, in-patient or out-patient treatment.
 - Having received day-patient, in-patient or out-patient treatment during the 12 months prior to the start date (or renewal date in the cases of Annual policies) of this insurance policy.
 - Any claim caused directly or indirectly from you being aware of any reason why any journey to be taken could be cancelled or curtailed.

POLICY EXCLUSIONS

- Any claim arising out of any wilful, deliberate, reckless or intentional action taken by an insured person.
- Any claim arising from your suicide, or attempted suicide, insanity, intentional self-injury, alcoholism, drug addiction, solvent abuse, or any wilful act of self exposure to peril (except in an attempt to save human life).
- Any claim which results from or is contributed to by you being under the influence of alcohol or drugs (other than those prescribed by a medical practitioner except when prescribed for the treatment of drug addiction).
- Any claim if it is either in whole or in any part fraudulent or where there is collusion between the parties to the dispute.
- Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of International SOS (Gulf) W.L.L
- The cost of treatment for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.
- Any air travel costs above the same class of travel as that paid by you on your outward journey.
- Travel to areas the Government has advised against travelling to.

The following exclusion is applicable to all sections of the policy, except Personal Accident, Emergency Medical Expenses and Legal Expenses

Any claim for direct or indirect loss or damage caused by:

- Equipment (whether you own it or not) failing, or being unable, correctly to recognise data representing a date in such a way that it does not work properly or at all.
- The failure of equipment (whether you own it or not) failing, or being unable, correctly to recognise data representing a date in such a way that it does not work properly or at all.
- Computer viruses.
- Equipment includes computers or anything else, which has a microchip in it.

Computers include hardware, software, data, electronic data processing equipment and other computer and electronic equipment linked to a computer:

Microchips include integrated circuits and microcontrollers.

Computer viruses include any programme or software, which prevents any operating system, computer programme or software working properly or at all.

COMPLAINTS PROCEDURE

OUR COMMITMENT TO CUSTOMER SERVICE

At Royal & SunAlliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know by calling our Customer Service team on **800 772** or emailing us at feedback@ae.rsagroup.com. We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

If you continue to be unhappy with our response, you can progress your complaint with our Customer Service Manager who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion. You will receive a final response letter from us to conclude the complaint.

WE PROMISE TO

- Fully investigate your complaint.
- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Learn from our mistakes.
- Use the information from your complaint to proactively improve our service in the future.

HOW TO CONTACT US

Our Customer Service Centre can be contacted on: **800 772**

COMPLAINTS PROCEDURE

IF YOU ARE STILL NOT HAPPY

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks from the date we received your complaint, please e-mail the Chief Operating Officer at the following address:

feedback@ae.rsagroup.com

THANK YOU FOR YOUR FEEDBACK

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