

HEALTHCARE INTERNATIONAL MULTI-TRIP ANNUAL TRAVEL PLAN – POLICY TERMS & CONDITIONS –

GENERAL CONDITIONS AND EXCLUSIONS

(Applicable to all Sections)

1. It is a condition of this Insurance that all material facts have been disclosed to the Insurer. Failure to do so may affect your rights under this Insurance.

Note: A material fact is a fact likely to influence an Insurer in the acceptance or assessment of this Insurance (for example, your own state of health or that of a close relative). If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed.

2. Claims Procedure – any occurrence or loss which may give rise to a claim under this Certificate, should be advised as soon as practicable and in any event within 21 days to HealthCare International. All certificates, accounts, receipts, information and evidence required by the Insurer must be provided (at the expense of the Insured Person). See – HOW TO MAKE A CLAIM.
3. If at the time of any loss, damage or liability arising under this Certificate there is any other Insurance covering the same loss, damage or liability the Insurer will pay only their rateable proportion.
4. The Insurer shall not be liable for:
 - i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - ii. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 - War, hostilities or warlike operations (whether war be declared or not),
 - Invasion,
 - Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - Civil war, Riot, Rebellion,
 - Insurrection,
 - Revolution,
 - Overthrow of the legally constituted government,
 - Civil commotion assuming the proportions of, or amounting to, an uprising,
 - Military or usurped power,
 - Explosions of war weapons,
 - Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state Foreign to the nationality of the insured person,
 - Terrorist activity.

For the purpose of this exclusion:

Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- i. Pressure waves caused by aircraft or other aerial device travelling at sonic or supersonic speeds;
- ii. Any consequential loss whatsoever.

Pandemics, a sudden outbreak that becomes widespread and affects a region, a continent, or the world, is excluded.

5. The insured person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
6. The insured person shall reimburse the Insurer within one month of the expiry of the Period of Insurance any expenses not covered by this Insurance, which are incurred by the Insurer on his/her behalf.
7. If the Insured person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited.
8. The Insurer may at their own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amount so recovered or secured shall belong to the Insurer.
9. All claims arising under this insurance shall be governed by the Law of Trinidad and Tobago whose Courts alone shall be jurisdiction in any dispute arising hereunder.
10. No refund of premium is allowed after the 14 day money back guarantee period following the insurance issue date, and will automatically renew for a further year on the anniversary date, unless we have received written instructions to cancel. The money back guarantee clause does not apply to policies renewing on the policy anniversary.
11. The effective date of coverage is defined for each Insured Member in the Certificate of Insurance. Coverage ends at midnight on the expiry date indicated on the Insured Member's Certificate of insurance and in any case no later than the last day of the initial twelve month period. It is then automatically renewed for the twelve month period, unless the Insured member provides notice of termination prior to the annual anniversary date.
12. In respect of all Sections other than Sections, 2, 3, and 4 the Insurer shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of the failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
13. This insurance does not cover anything caused directly or indirectly through bankruptcy/ liquidation or any tour operator, travel agent, transportation company or accommodation supplier.

14. With respect to an annual policy, this insurance shall be null and void in the event any single trip during the 12 months of coverage exceeds 90 days in duration. Any claim arising from any section of this policy shall be denied in the event the claim relates to an incident occurring after such 90-day period.
15. Insurer: Guardian Life of the Caribbean Limited.

SECTION 1: CANCELLATION AND CURTAILMENT

To pay up to £4500 in all to each Insured Person in respect of loss of travel and accommodation expenses paid or contracted to be paid as a result of the journey/holiday being necessarily and unavoidably cancelled or curtailed (see note below) due to any cause listed below commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source.

1. Accidental injury, illness or death of:
 - i. The Insured Person or person with whom he/she is travelling or had arranged to travel
 - ii. The spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé or close business colleagues (as defined below), such person being resident in the Home Country, of the Insured Person, or of the person with whom the Insured Person is travelling or had arranged to travel
 - iii. Any person with whom the Insured Person had arranged temporarily to reside during the Period of Insurance.
2. Compulsory quarantine, jury service, attendance solely as witness at a Court of Law or redundancy (provided employment has been on a continuous fulltime basis with the same employer for at least 24 months) of the Insured Person or person with whom he/she had arranged to travel.
3. Accidental damage to the Insured Person's home rendering it uninhabitable, or the Police requesting the presence of the Insured Person following theft at his/her home, during the period of the trip or the immediate preceding 7 days.

Note: Curtailment means abandonment of the journey/holiday by return to the Home Country and the cover provides a pro-rata reimbursement of the unused portion of the holiday cost.

Definition: A close business colleague shall mean an associate of the Insured Person in the same employ as the Insured Person whose absence from work or place of employment necessitates the cancellation of the journey/holiday as certified by a senior director of such company.

Conditions & Exclusions

The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip:

1. The Insured Person is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim.
2. Any person, including those who are not travelling, whose condition may give rise to a claim:
 - i. Has during the 12 months prior to taking out the insurance suffered from any medical condition which has necessitated consultation or treatment unless declared to and accepted by the Insurer; or
 - ii. Is suffering or has suffered from any previously diagnosed psychiatric disorder, anxiety or depression; or
 - iii. Is receiving, is on a waiting list for or has the knowledge of the need for in-patient treatment at a hospital or nursing home; or
 - iv. Is expected to give birth before, or within eight weeks of the date of arrival home; or
 - v. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - vi. Has been given a terminal prognosis.
3. The Insurer shall not be liable for claims directly or indirectly arising from:
 - i. Winter sports except for up to a maximum of 17 days during the 12 month period, in which case the words "winter sports" are amended to read "off-piste skiing, ski-racing in major

- events, ski-jumping, ice hockey, the use of bobsleighs or skeletons";
- ii. Mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing, riding or driving in any kind of race, wilful exposure to risk (other than in an attempt to save human life) hazardous activities or occupation, manual work in connection with profession, business or trade or flying (except whilst travelling as a passenger in a fully-licensed multi-engine passenger carrying aircraft);
- iii. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
- iv. Motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motorcycle;
- v. Any circumstance manifesting itself after the date of booking but prior to the date of issue of this certificate;
- vi. Disinclination to travel;
- vii. Any costs incurred in respect of visas obtained in connection with the booked trip.

Prior to curtailment of the journey/holiday due to medical reasons a doctor's certificate and prior approval of the Emergency Services must be obtained to confirm the necessity to return Home.

In the event of the failure by the Insured Person to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the journey/holiday. The Insurers' liability shall be restricted to the cancellation charges that would have applied at that time.

4. Excess: The first £75 of each and every claim per Insured Person is excluded.

SECTION 2: PERSONAL ACCIDENT

To pay one of the benefits in the schedule below if during the Period of Insurance the Insured Person shall sustain bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause within 12 calendar months from the date of the accident result in his/her:

1. Death;	£20,000
2. Loss of one or more limbs by physical separation at or above the wrist or ankle or the total and irrecoverable loss of all sight of one or both eyes;	£20,000
3. Permanent total disablement from engaging in any gainful occupation.	£20,000

Note: for children under 16 years of age the death benefit is limited to £1,000. For persons aged 70 or over no cover is available under this Section.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section (except that no claim arising from motorcycling as either a driver or passenger shall be payable hereunder).
2. In the event of a claim a medical adviser or advisers appointed by the Insurer shall be allowed as often as the Insurer shall deem it necessary to examine the Insured Person.
3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury hereunder).
4. Payment of permanent disability benefit shall be made only on certification by a medical referee that the Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond hope of improvement.

SECTION 3: MEDICAL AND OTHER EXPENSES

To pay up to £2,000,000 in total to each Insured Person in respect of:

1. The following emergency expenses necessarily incurred as a result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance:
 - i. Usual, customary and reasonable expenses incurred until such time as when, in the opinion of the doctor in attendance and the Insurers' medical advisers, the Insured Person is fit to travel provided that these all occur within 12 months of the date of the incident (outside Home Country and outside the Country of Origin) in respect of medical, surgical and hospital charges including emergency dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges;
 - ii. Reasonable additional cost of return to the Home Country;
 - iii. Reasonable additional accommodation (room only) expenses;
 - iv. Reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the Home Country, who is required on medical advice to travel to, remain with or escort a severely incapacitated Insured Person;
 - v. Reasonable additional cost of funeral expenses abroad up to £1,500 or additional cost of conveyance of body or ashes of deceased Insured Person to place of former Home in the Home Country.
2. Reasonable additional travel expenses necessarily incurred in returning early to the Home Country as a result of sudden serious illness, injury or death of the Insured Person's close relative (as defined below) or close business colleague (as defined in Section 1), commencing and occurring during the Period of Insurance.

Note: Repatriation expenses will involve the use of identical class of travel to that utilised on the outward journey unless authorised by the Insurer or their emergency service organisation that the ticket can be upgraded.

Definition: A close relative shall mean spouse, parent, parent-in-law grandparent, child, grandchild, brother, sister or fiancé.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.
2. The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip, any person, including those who are not travelling, has a condition that may give rise to a claim for treatment which could reasonably be postponed until the return of the insured person to their country of residence.
3. It is a condition of this Insurance that HCI 24:7 MUST be notified immediately of any illness or injury which necessitated admittance to hospital abroad as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation.
4. The Insurer shall not be liable for:
 - i. Any expenses for fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by the Insurer or HCI 24:7;
 - ii. Any expenses or costs after the date that the treating doctor together with the Insurers' medical advisers have deemed that the Insured Person is fit to travel;
 - iii. Any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problems;
 - iv. The cost of any elective treatment of surgery including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured Person's admittance into hospital;
 - v. Any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and the Insurers' medical advisers can reasonably be delayed until the Insured Person's return to the Home Country;
 - vi. Medication, which at the time of departure is known to be required or to be continued outside the Home Country;

- vii. Any additional costs arising from single or private room accommodation;
 - viii. Any treatment after the Insured Person's return to the Home Country;
 - ix. Any expenses incurred as a result of a tropical disease where the necessary inoculations have not been undertaken;
 - x. Any costs incurred in respect of any ongoing medical conditions which have not been disclosed to and accepted by the Insurer.
5. The Insurer reserves the right to repatriate to the Home Country when in the opinion of the doctor in attendance and the Insurers' medical advisers the Insured Person is fit to travel.
 6. *Excess:* The first £75 of each and every claim per Insured Person is excluded.

SECTION 4: ADDITIONAL HOSPITAL BENEFIT

To pay £15 for each completed 24 hours, up to a maximum of £600 in all, that the Insured Person spends in hospital as an in-patient (outside the Home Country) as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance.

Note: The amount payable to defray incidental expenses (e.g. taxi fares, telephone calls, etc.) incurred during hospitalisation.

Conditions & Exclusions

Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.

SECTION 5: BAGGAGE AND PERSONAL EFFECTS

1. To indemnify each Insured Person up to £1,500 in respect of accidental loss or theft of or damage to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) the Insured Person, subject to a maximum payment of:
 - i. £300 in respect of any one article, pair or set of articles;
 - ii. £300 overall in respect of valuables (see definition below).
2. To reimburse the Insured Person in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12 hours, up to a maximum of £100.

Note: Claims will be dealt with on an "indemnity basis" – NOT "new for old". This means the market value of the article less a deduction for age, wear, tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond repair a claim will be dealt with as if the article had been lost.

Definition: Valuables shall mean photographic equipment, radios, CD players and personal stereo equipment, CD's, computers, computer games and associated equipment, hearing aids, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals or animals skins or hides.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases of loss.
2. The Insurer shall not be liable for:
 - i. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Any damage or loss or theft of property in transit, which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report will be required;
 - iii. Loss or theft of any property left unattended in a public place;
 - iv. Any theft from an unattended motor vehicle unless the property is in a locked boot or a covered luggage area, and there is evidence of forced entry which has been verified by a Police Report;
 - v. Any loss from motor vehicles left unattended at any time between the hours of 10:00pm and 08:00am;
 - vi. Any loss or theft of valuables from a motor vehicle left unattended at any time;

- vii. Loss, damage or theft of valuables and money packed in suitcases or other receptacles whilst travelling.
3. Property not covered by this Insurance:
 - i. Unset precious stones, contact or corneal lenses, spectacles or accessories;
 - ii. Stamps, documents, deeds, manuscripts or securities of any kind;
 - iii. Items of a perishable nature;
 - iv. Business goods, samples, tools of trade or motor accessories;
 - v. Property more specifically insured elsewhere;
 - vi. Household goods and home contents.
 4. The insurer shall not be liable for:
 - i. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions;
 - ii. Deterioration or mechanical derangement of any kind;
 - iii. Damage to suitcases (unless rendered unusable);
 - iv. Loss due to confiscation or detention by Customs or other authority;
 - v. Damage to sports equipment whilst in use or losses of jewellery whilst swimming (other than wedding rings);
 - vi. Breakage of or damage to fragile articles and any consequence thereof.
 5. In the event of a claim in respect of a pair or set of articles the Insurer shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
 6. Claims will not be considered unless proof of ownership and evidence of value is provided.
 7. Any amount payable will be deducted from the final claim settlement if baggage proves to be permanently lost.
 8. Excess: The first £75 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).

SECTION 6: MONEY AND DOCUMENTS

To pay up to £500 in all to each Insured Person in respect of accidental loss or theft of cash, bank notes (carried on the Insured Person), postal or money orders, travel tickets, petrol coupons, food vouchers and driving licence, all held for private purposes.

Note: In respect of bank notes, currency notes and coins in the custody of one person there is a limit of £200 irrespective of ownership.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases or loss or theft act as if uninsured.
2. The Insurer shall not be liable for:
 - i. Loss or theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Depreciation in value or shortages due to error or omission;
 - iii. Loss or theft of unattended money except when left in hotel security, safety deposit or safe;
 - iv. Money packed in suitcases or other like receptacles whilst travelling;
 - v. Money held in trust;
 - vi. Loss or theft of traveller's cheques.
3. Excess: The first £75 of each and every claim per Insured Person is excluded.

SECTION 7: LOSS OF PASSPORT

To pay up to £250 each Insured Person in respect of reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining the replacement of his/her lost or stolen passport.

Conditions & Exclusions

Conditions 1 and 2 of Section 6 Money and Documents also apply to this Section.

SECTION 8: TRAVEL DELAY

To pay up to the limits shown below in all to each Insured Person if the departure or the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 12 hours from the time specified in the travel itinerary due to strike, industrial action, adverse weather conditions or mechanical breakdown of the coach, aircraft or sea vessel.

1. An amount of £20 for the first complete 12 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and £25 after each subsequent 12 hour period of delay up to a maximum of £100 each Insured Person.
2. If (on the outward journey only) after 12 hours the Insured Person elects to cancel the whole travel itinerary, reimbursement of any irrecoverable deposits or charges paid in advance or contracted to be paid up to the final invoice cost (maximum £3,000).

Note: This benefit is only payable in respect of either (1) or (2) as detailed above.

Definition: Strike or industrial action shall mean any form of industrial action taken by employees, which are carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Conditions & Exclusions

1. The Insurer shall not be liable for claims:
 - i. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;
 - ii. Arising from technical reasons such as aircraft commitment;
 - iii. Where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;
 - iv. Arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.
2. Excess: Under Sub-section (2) the first £75 of each and every claim per Insured Person is excluded.

Definition: Technical reasons and/or aircraft commitment means the aircraft the subject of the claim having been committed to a pre-arranged timetable other than the times shown on the itinerary supplied.

SECTION 9: MISSED DEPARTURE

To pay up to £800 in all to each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of;

- i. Strike, riot, mechanical breakdown or inclement weather, commencing during the Period of Insurance, causing interruption of scheduled public, transport services (on the outward journey only); or
- ii. Accidental or mechanical failure involving the car in which the Insured Person is travelling (provided it has been properly serviced) causing him/her to arrive at the international point of departure from the Home Country too late to commence the booked journey.

Conditions & Exclusions

1. The Insured Person must take all reasonable steps to arrive at the international point of departure on time.
2. In the event of a strike the Insurer shall only be liable if the announcement and outbreak of such a strike occurs after the commencement of the Period of Insurance.
3. A repairer's report will be required in the event of a claim in respect of car breakdown.

Note: An Insured Person may claim under either Section 5 or Section 9 but not both, following delayed departure.

SECTION 10: PERSONAL LIABILITY

To pay up to £1,000,000 in all to each Insured Person against legal liability for bodily injury to persons other than employees or members of his/her family and/or damage to property excluding that owned by or in the custody or control of the Insured Person or his/her family arising from an accident occurring during the Period of Insurance inclusive of legal expenses.

Conditions & Exclusions

1. The Insurer shall not be liable for claims arising directly or indirectly from:
 - i. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
 - ii. Animals belonging to or in the care, custody or control of an Insured Person;
 - iii. Any wilful, malicious or unlawful act;
 - iv. Pursuit of trade, business or profession;
 - v. Ownership or occupation of land or buildings;
 - vi. Ownership, possession or use of vehicles, aircraft or watercraft;
 - vii. The influence of intoxicating liquor, or the use of firearms;
 - viii. Legal costs resulting from any criminal proceedings.
2. In the event of a claim under this Section, the Insured Person shall send to the Insurer immediately, any notification, writ, summons or other legal process and shall give all necessary information and assistance to enable the Insurer to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, settle, admit or repudiate any claim without the written Consent of the Insurer.
3. The Insurer shall not be liable for damage, illness or disease directly or indirectly arising out of communicable disease.

SECTION 11: LEGAL EXPENSES

To pay legal costs and expenses incurred by the Insured Person up to a maximum of £10,000 in pursuit of compensation and/or damages against a third party, arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.

Exclusions

1. The Insurer shall not be liable for;
 - i. Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, the Insurer or Insurers Agent or any other person insured under the same certificate.
 - ii. Legal expenses incurred prior to the granting of support by the Insurer.
 - iii. Any claims reported more than 180 days after the commencement of the incident, giving rise to such claim.
 - iv. Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - v. Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
 - vi. Any claim where in the Insurer's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. The Insurer shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
3. The insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the Insurer's sole discretion.
4. Where there is a possibility of a claim being brought in more than one country the Insurer shall not be liable for the costs if an action is brought in more than one country.

Conditions

1. The Insurer shall have complete control over the legal proceedings and the appointment and control of a lawyer.

2. The Insured Person must follow the legal representatives' advice and provide any and all information and assistance as required. Failure to do so will entitle the Insurer to withdraw cover.
3. The Insurer must have access to any and all of the legal representatives' file of papers.
4. The Insurer may include a claim for their costs and expenses.
5. Failure by the Insured Person to comply with all or any of these conditions will entitle the Insurer to render the legal expenses aspect of this certificate void and thereby withdraw cover.

SECTION 12: HIJACK

To pay £50 for each complete 24-hour period that the Insured Person is prevented from reaching his/her destination as a result of hi-jack or the aircraft in which he/she is travelling as a passenger during the Period of Insurance; up to a maximum of £1,000.

SECTION 13: HOME COUNTRY

This policy does not provide benefit for any loss, injury or treatment that is incurred or takes place within the Insured Person's Home Country.

Home Country is defined as Country where the Insured Person is normally resident.

SECTION 14: EMERGENCY MEDICAL TRANSPORTATION AND/OR REPATRIATION

In the event that emergency medical transportation and/or repatriation is required, the Insured Person or their representative MUST contact HCI 24:7 using the telephone number which appears on the Certificate of Insurance BEFORE ANY ARRANGEMENTS are made for transportation or repatriation. Failure to contact HCI 24:7 and obtain authorisation to proceed WILL INVALIDATE the policy and will result in benefit not being payable in the event of a claim being made.

HOW TO MAKE A CLAIM

You must give written notice as soon as practicable but in any event, within 21 days of the loss or event occurring. To obtain a claim form please telephone giving details of your policy number and the nature of your claim, or write to: **HealthCare International – 160 Brompton Road - London – SW3 1HW – UNITED KINGDOM**

Please do not forward any documents until you submit the completed claim form.

WHAT YOU MUST DO IN THE EVENT OF A MEDICAL EMERGENCY AND IN ALL CASES INVOLVING REPATRIATION OR CURTAILMENT.

Emergency Medical Assistance is available so that any Insured Person may request help in the event of an emergency relating only to medical problems recoverable under this policy.

You must notify the Emergency Assistance Centre immediately of any serious illness or injury involving an Insured Person, which necessitates

- i. Admittance to a hospital as an in-patient;
- ii. Outpatient if costs are likely to exceed £500;
- iii. Before any arrangements are made for transportation or repatriation.

The Emergency Assistance Service is there to help you 24 hours a day, 365 day a year. Do not try to find your own solution – the Emergency Assistance Service will solve your problem in the most suitable and practicable way.

For Emergency Assistance contact HealthCare International Assistance	
Telephone:	+ 44 (0)20 7590 8816
Facsimile:	+ 44 (0)20 7590 8819

The Emergency Assistance Service MUST NOT be used for casual enquiries.

GBP £

When calling, please be prepared to give:

- Your insurance certificate number;
- Your name and home address;
- The name and address of agent or broker from whom your policy was purchased;
- Dates of your outward and return travel;
- Details of the nature of your illness/ injury;
- The names and telephone numbers of the hospital, attending physician and your usual GP in your Home Country.

COMPLAINTS PROCEDURE

We hope that you will be very happy with the service **We** provide. However, if you have a complaint you should address it in writing to:

**Compliance Officer,
HealthCare International,
160 Brompton Road,
London,
SW3 1HW,
United Kingdom**

If you are still unhappy with any issue that we have not dealt with to your complete satisfaction, you should then direct your enquiry to the Compliance Officer of:

**c/o Guardian Life of the Caribbean Limited,
2 Charles Street,
London,
W1J 5DB,
United Kingdom**

HealthCare International is covered by the Financial Ombudsman Service, so in the event that you are still dissatisfied after contacting the above officers, you should then direct your complaint in writing to:

**The Financial Ombudsman Service,
South Key Plaza,
183 Marsh Wall,
London,
E14 9SR,
United Kingdom**

Please ensure that you quote your Policy Number (which can be found on your Certificate of Insurance or Membership Card) in all correspondence, so that your complaint can be dealt with speedily.

HEALTHCARE INTERNATIONAL MULTI-TRIP ANNUAL TRAVEL PLAN – POLICY TERMS & CONDITIONS –

GENERAL CONDITIONS AND EXCLUSIONS

(Applicable to all Sections)

1. It is a condition of this Insurance that all material facts have been disclosed to the Insurer. Failure to do so may affect your rights under this Insurance.

Note: A material fact is a fact likely to influence an Insurer in the acceptance or assessment of this Insurance (for example, your own state of health or that of a close relative). If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed.

2. Claims Procedure – any occurrence or loss which may give rise to a claim under this Certificate, should be advised as soon as practicable and in any event within 21 days to HealthCare International. All certificates, accounts, receipts, information and evidence required by the Insurer must be provided (at the expense of the Insured Person). See – HOW TO MAKE A CLAIM.
3. If at the time of any loss, damage or liability arising under this Certificate there is any other Insurance covering the same loss, damage or liability the Insurer will pay only their rateable proportion.
4. The Insurer shall not be liable for:
 - i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - ii. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 - War, hostilities or warlike operations (whether war be declared or not),
 - Invasion,
 - Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - Civil war, Riot, Rebellion,
 - Insurrection,
 - Revolution,
 - Overthrow of the legally constituted government,
 - Civil commotion assuming the proportions of, or amounting to, an uprising,
 - Military or usurped power,
 - Explosions of war weapons,
 - Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state Foreign to the nationality of the insured person,
 - Terrorist activity.

For the purpose of this exclusion:

Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- i. Pressure waves caused by aircraft or other aerial device travelling at sonic or supersonic speeds;
- ii. Any consequential loss whatsoever.

Pandemics, a sudden outbreak that becomes widespread and affects a region, a continent, or the world, is excluded.

5. The insured person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
6. The insured person shall reimburse the Insurer within one month of the expiry of the Period of Insurance any expenses not covered by this Insurance, which are incurred by the Insurer on his/her behalf.
7. If the Insured person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited.
8. The Insurer may at their own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amount so recovered or secured shall belong to the Insurer.
9. All claims arising under this insurance shall be governed by the Law of Trinidad and Tobago whose Courts alone shall be jurisdiction in any dispute arising hereunder.
10. No refund of premium is allowed after the 14 day money back guarantee period following the insurance issue date, and will automatically renew for a further year on the anniversary date, unless we have received written instructions to cancel. The money back guarantee clause does not apply to policies renewing on the policy anniversary.
11. The effective date of coverage is defined for each Insured Member in the Certificate of Insurance. Coverage ends at midnight on the expiry date indicated on the Insured Member's Certificate of insurance and in any case no later than the last day of the initial twelve month period. It is then automatically renewed for the twelve month period, unless the Insured member provides notice of termination prior to the annual anniversary date.
12. In respect of all Sections other than Sections, 2, 3, and 4 the Insurer shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of the failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
13. This insurance does not cover anything caused directly or indirectly through bankruptcy/ liquidation or any tour operator, travel agent, transportation company or accommodation supplier.

14. With respect to an annual policy, this insurance shall be null and void in the event any single trip during the 12 months of coverage exceeds 90 days in duration. Any claim arising from any section of this policy shall be denied in the event the claim relates to an incident occurring after such 90-day period.
15. Insurer: Guardian Life of the Caribbean Limited.

SECTION 1: CANCELLATION AND CURTAILMENT

To pay up to \$4500 in all to each Insured Person in respect of loss of travel and accommodation expenses paid or contracted to be paid as a result of the journey/holiday being necessarily and unavoidably cancelled or curtailed (see note below) due to any cause listed below commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source.

1. Accidental injury, illness or death of:
 - i. The Insured Person or person with whom he/she is travelling or had arranged to travel
 - ii. The spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé or close business colleagues (as defined below), such person being resident in the Home Country, of the Insured Person, or of the person with whom the Insured Person is travelling or had arranged to travel
 - iii. Any person with whom the Insured Person had arranged temporarily to reside during the Period of Insurance.
2. Compulsory quarantine, jury service, attendance solely as witness at a Court of Law or redundancy (provided employment has been on a continuous fulltime basis with the same employer for at least 24 months) of the Insured Person or person with whom he/she had arranged to travel.
3. Accidental damage to the Insured Person's home rendering it uninhabitable, or the Police requesting the presence of the Insured Person following theft at his/her home, during the period of the trip or the immediate preceding 7 days.

Note: Curtailment means abandonment of the journey/holiday by return to the Home Country and the cover provides a pro-rata reimbursement of the unused portion of the holiday cost.

Definition: A close business colleague shall mean an associate of the Insured Person in the same employ as the Insured Person whose absence from work or place of employment necessitates the cancellation of the journey/holiday as certified by a senior director of such company.

Conditions & Exclusions

The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip:

1. The Insured Person is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim.
2. Any person, including those who are not travelling, whose condition may give rise to a claim:
 - i. Has during the 12 months prior to taking out the insurance suffered from any medical condition which has necessitated consultation or treatment unless declared to and accepted by the Insurer; or
 - ii. Is suffering or has suffered from any previously diagnosed psychiatric disorder, anxiety or depression; or
 - iii. Is receiving, is on a waiting list for or has the knowledge of the need for in-patient treatment at a hospital or nursing home; or
 - iv. Is expected to give birth before, or within eight weeks of the date of arrival home; or
 - v. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - vi. Has been given a terminal prognosis.
3. The Insurer shall not be liable for claims directly or indirectly arising from:
 - i. Winter sports except for up to a maximum of 17 days during the 12 month period, in which case the words "winter sports" are amended to read "off-piste skiing, ski-racing in major

- events, ski-jumping, ice hockey, the use of bobsleighs or skeletons";
- ii. Mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing, riding or driving in any kind of race, wilful exposure to risk (other than in an attempt to save human life) hazardous activities or occupation, manual work in connection with profession, business or trade or flying (except whilst travelling as a passenger in a fully-licensed multi-engine passenger carrying aircraft);
- iii. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
- iv. Motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motorcycle;
- v. Any circumstance manifesting itself after the date of booking but prior to the date of issue of this certificate;
- vi. Disinclination to travel;
- vii. Any costs incurred in respect of visas obtained in connection with the booked trip.

Prior to curtailment of the journey/holiday due to medical reasons a doctor's certificate and prior approval of the Emergency Services must be obtained to confirm the necessity to return Home.

In the event of the failure by the Insured Person to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the journey/holiday. The Insurers' liability shall be restricted to the cancellation charges that would have applied at that time.

4. Excess: The first \$75 of each and every claim per Insured Person is excluded.

SECTION 2: PERSONAL ACCIDENT

To pay one of the benefits in the schedule below if during the Period of Insurance the Insured Person shall sustain bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause within 12 calendar months from the date of the accident result in his/her:

1. Death;	\$20,000
2. Loss of one or more limbs by physical separation at or above the wrist or ankle or the total and irrecoverable loss of all sight of one or both eyes;	\$20,000
3. Permanent total disablement from engaging in any gainful occupation.	\$20,000

Note: for children under 16 years of age the death benefit is limited to \$1,000. For persons aged 70 or over no cover is available under this Section.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section (except that no claim arising from motorcycling as either a driver or passenger shall be payable hereunder).
2. In the event of a claim a medical adviser or advisers appointed by the Insurer shall be allowed as often as the Insurer shall deem it necessary to examine the Insured Person.
3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury hereunder).
4. Payment of permanent disability benefit shall be made only on certification by a medical referee that the Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond hope of improvement.

SECTION 3: MEDICAL AND OTHER EXPENSES

To pay up to \$2,000,000 in total to each Insured Person in respect of:

1. The following emergency expenses necessarily incurred as a result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance:
 - i. Usual, customary and reasonable expenses incurred until such time as when, in the opinion of the doctor in attendance and the Insurers' medical advisers, the Insured Person is fit to travel provided that these all occur within 12 months of the date of the incident (outside Home Country and outside the Country of Origin) in respect of medical, surgical and hospital charges including emergency dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges;
 - ii. Reasonable additional cost of return to the Home Country;
 - iii. Reasonable additional accommodation (room only) expenses;
 - iv. Reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the Home Country, who is required on medical advice to travel to, remain with or escort a severely incapacitated Insured Person;
 - v. Reasonable additional cost of funeral expenses abroad up to \$1,500 or additional cost of conveyance of body or ashes of deceased Insured Person to place of former Home in the Home Country.
2. Reasonable additional travel expenses necessarily incurred in returning early to the Home Country as a result of sudden serious illness, injury or death of the Insured Person's close relative (as defined below) or close business colleague (as defined in Section 1), commencing and occurring during the Period of Insurance.

Note: Repatriation expenses will involve the use of identical class of travel to that utilised on the outward journey unless authorised by the Insurer or their emergency service organisation that the ticket can be upgraded.

Definition: A close relative shall mean spouse, parent, parent-in-law grandparent, child, grandchild, brother, sister or fiancé.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.
2. The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip, any person, including those who are not travelling, has a condition that may give rise to a claim for treatment which could reasonably be postponed until the return of the insured person to their country of residence.
3. It is a condition of this Insurance that HCI 24:7 MUST be notified immediately of any illness or injury which necessitated admittance to hospital abroad as an in-patient, or out-patient if costs are likely to exceed \$500, or before any arrangements are made for repatriation.
4. The Insurer shall not be liable for:
 - i. Any expenses for fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by the Insurer or HCI 24:7;
 - ii. Any expenses or costs after the date that the treating doctor together with the Insurers' medical advisers have deemed that the Insured Person is fit to travel;
 - iii. Any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problems;
 - iv. The cost of any elective treatment of surgery including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured Person's admittance into hospital;
 - v. Any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and the Insurers' medical advisers can reasonably be delayed until the Insured Person's return to the Home Country;
 - vi. Medication, which at the time of departure is known to be required or to be continued outside the Home Country;

- vii. Any additional costs arising from single or private room accommodation;
 - viii. Any treatment after the Insured Person's return to the Home Country;
 - ix. Any expenses incurred as a result of a tropical disease where the necessary inoculations have not been undertaken;
 - x. Any costs incurred in respect of any ongoing medical conditions which have not been disclosed to and accepted by the Insurer.
5. The Insurer reserves the right to repatriate to the Home Country when in the opinion of the doctor in attendance and the Insurers' medical advisers the Insured Person is fit to travel.
 6. *Excess:* The first \$75 of each and every claim per Insured Person is excluded.

SECTION 4: ADDITIONAL HOSPITAL BENEFIT

To pay \$15 for each completed 24 hours, up to a maximum of \$600 in all, that the Insured Person spends in hospital as an in-patient (outside the Home Country) as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance.

Note: The amount payable to defray incidental expenses (e.g. taxi fares, telephone calls, etc.) incurred during hospitalisation.

Conditions & Exclusions

Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.

SECTION 5: BAGGAGE AND PERSONAL EFFECTS

1. To indemnify each Insured Person up to \$1,500 in respect of accidental loss or theft of or damage to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) the Insured Person, subject to a maximum payment of:
 - i. \$300 in respect of any one article, pair or set of articles;
 - ii. \$300 overall in respect of valuables (see definition below).
2. To reimburse the Insured Person in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12 hours, up to a maximum of \$100.

Note: Claims will be dealt with on an "indemnity basis" – NOT "new for old". This means the market value of the article less a deduction for age, wear, tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond repair a claim will be dealt with as if the article had been lost.

Definition: Valuables shall mean photographic equipment, radios, CD players and personal stereo equipment, CD's, computers, computer games and associated equipment, hearing aids, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals or animals skins or hides.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases of loss.
2. The Insurer shall not be liable for:
 - i. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Any damage or loss or theft of property in transit, which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report will be required;
 - iii. Loss or theft of any property left unattended in a public place;
 - iv. Any theft from an unattended motor vehicle unless the property is in a locked boot or a covered luggage area, and there is evidence of forced entry which has been verified by a Police Report;
 - v. Any loss from motor vehicles left unattended at any time between the hours of 10:00pm and 08:00am;
 - vi. Any loss or theft of valuables from a motor vehicle left unattended at any time;

- vii. Loss, damage or theft of valuables and money packed in suitcases or other receptacles whilst travelling.
3. Property not covered by this Insurance:
 - i. Unset precious stones, contact or corneal lenses, spectacles or accessories;
 - ii. Stamps, documents, deeds, manuscripts or securities of any kind;
 - iii. Items of a perishable nature;
 - iv. Business goods, samples, tools of trade or motor accessories;
 - v. Property more specifically insured elsewhere;
 - vi. Household goods and home contents.
 4. The insurer shall not be liable for:
 - i. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions;
 - ii. Deterioration or mechanical derangement of any kind;
 - iii. Damage to suitcases (unless rendered unusable);
 - iv. Loss due to confiscation or detention by Customs or other authority;
 - v. Damage to sports equipment whilst in use or losses of jewellery whilst swimming (other than wedding rings);
 - vi. Breakage of or damage to fragile articles and any consequence thereof.
 5. In the event of a claim in respect of a pair or set of articles the Insurer shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
 6. Claims will not be considered unless proof of ownership and evidence of value is provided.
 7. Any amount payable will be deducted from the final claim settlement if baggage proves to be permanently lost.
 8. Excess: The first \$75 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).

SECTION 6: MONEY AND DOCUMENTS

To pay up to \$500 in all to each Insured Person in respect of accidental loss or theft of cash, bank notes (carried on the Insured Person), postal or money orders, travel tickets, petrol coupons, food vouchers and driving licence, all held for private purposes.

Note: In respect of bank notes, currency notes and coins in the custody of one person there is a limit of \$200 irrespective of ownership.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases or loss or theft act as if uninsured.
2. The Insurer shall not be liable for:
 - i. Loss or theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Depreciation in value or shortages due to error or omission;
 - iii. Loss or theft of unattended money except when left in hotel security, safety deposit or safe;
 - iv. Money packed in suitcases or other like receptacles whilst travelling;
 - v. Money held in trust;
 - vi. Loss or theft of traveller's cheques.
3. Excess: The first \$75 of each and every claim per Insured Person is excluded.

SECTION 7: LOSS OF PASSPORT

To pay up to \$250 each Insured Person in respect of reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining the replacement of his/her lost or stolen passport.

Conditions & Exclusions

Conditions 1 and 2 of Section 6 Money and Documents also apply to this Section.

SECTION 8: TRAVEL DELAY

To pay up to the limits shown below in all to each Insured Person if the departure or the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 12 hours from the time specified in the travel itinerary due to strike, industrial action, adverse weather conditions or mechanical breakdown of the coach, aircraft or sea vessel.

1. An amount of \$20 for the first complete 12 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and \$25 after each subsequent 12 hour period of delay up to a maximum of \$100 each Insured Person.
2. If (on the outward journey only) after 12 hours the Insured Person elects to cancel the whole travel itinerary, reimbursement of any irrecoverable deposits or charges paid in advance or contracted to be paid up to the final invoice cost (maximum \$3,000).

Note: This benefit is only payable in respect of either (1) or (2) as detailed above.

Definition: Strike or industrial action shall mean any form of industrial action taken by employees, which are carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Conditions & Exclusions

1. The Insurer shall not be liable for claims:
 - i. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;
 - ii. Arising from technical reasons such as aircraft commitment;
 - iii. Where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;
 - iv. Arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.
2. Excess: Under Sub-section (2) the first \$75 of each and every claim per Insured Person is excluded.

Definition: Technical reasons and/or aircraft commitment means the aircraft the subject of the claim having been committed to a pre-arranged timetable other than the times shown on the itinerary supplied.

SECTION 9: MISSED DEPARTURE

To pay up to \$800 in all to each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of;

- i. Strike, riot, mechanical breakdown or inclement weather, commencing during the Period of Insurance, causing interruption of scheduled public, transport services (on the outward journey only); or
- ii. Accidental or mechanical failure involving the car in which the Insured Person is travelling (provided it has been properly serviced) causing him/her to arrive at the international point of departure from the Home Country too late to commence the booked journey.

Conditions & Exclusions

1. The Insured Person must take all reasonable steps to arrive at the international point of departure on time.
2. In the event of a strike the Insurer shall only be liable if the announcement and outbreak of such a strike occurs after the commencement of the Period of Insurance.
3. A repairer's report will be required in the event of a claim in respect of car breakdown.

Note: An Insured Person may claim under either Section 5 or Section 9 but not both, following delayed departure.

SECTION 10: PERSONAL LIABILITY

To pay up to \$1,000,000 in all to each Insured Person against legal liability for bodily injury to persons other than employees or members of his/her family and/or damage to property excluding that owned by or in the custody or control of the Insured Person or his/her family arising from an accident occurring during the Period of Insurance inclusive of legal expenses.

Conditions & Exclusions

1. The Insurer shall not be liable for claims arising directly or indirectly from:
 - i. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
 - ii. Animals belonging to or in the care, custody or control of an Insured Person;
 - iii. Any wilful, malicious or unlawful act;
 - iv. Pursuit of trade, business or profession;
 - v. Ownership or occupation of land or buildings;
 - vi. Ownership, possession or use of vehicles, aircraft or watercraft;
 - vii. The influence of intoxicating liquor, or the use of firearms;
 - viii. Legal costs resulting from any criminal proceedings.
2. In the event of a claim under this Section, the Insured Person shall send to the Insurer immediately, any notification, writ, summons or other legal process and shall give all necessary information and assistance to enable the Insurer to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, settle, admit or repudiate any claim without the written Consent of the Insurer.
3. The Insurer shall not be liable for damage, illness or disease directly or indirectly arising out of communicable disease.

SECTION 11: LEGAL EXPENSES

To pay legal costs and expenses incurred by the Insured Person up to a maximum of \$10,000 in pursuit of compensation and/or damages against a third party, arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.

Exclusions

1. The Insurer shall not be liable for;
 - i. Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, the Insurer or Insurers Agent or any other person insured under the same certificate.
 - ii. Legal expenses incurred prior to the granting of support by the Insurer.
 - iii. Any claims reported more than 180 days after the commencement of the incident, giving rise to such claim.
 - iv. Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - v. Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
 - vi. Any claim where in the Insurer's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. The Insurer shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
3. The insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the Insurer's sole discretion.
4. Where there is a possibility of a claim being brought in more than one country the Insurer shall not be liable for the costs if an action is brought in more than one country.

Conditions

1. The Insurer shall have complete control over the legal proceedings and the appointment and control of a lawyer.

2. The Insured Person must follow the legal representatives' advice and provide any and all information and assistance as required. Failure to do so will entitle the Insurer to withdraw cover.
3. The Insurer must have access to any and all of the legal representatives' file of papers.
4. The Insurer may include a claim for their costs and expenses.
5. Failure by the Insured Person to comply with all or any of these conditions will entitle the Insurer to render the legal expenses aspect of this certificate void and thereby withdraw cover.

SECTION 12: HIJACK

To pay \$50 for each complete 24-hour period that the Insured Person is prevented from reaching his/her destination as a result of hi-jack or the aircraft in which he/she is travelling as a passenger during the Period of Insurance; up to a maximum of \$1,000.

SECTION 13: HOME COUNTRY

This policy does not provide benefit for any loss, injury or treatment that is incurred or takes place within the Insured Person's Home Country.

Home Country is defined as Country where the Insured Person is normally resident.

SECTION 14: EMERGENCY MEDICAL TRANSPORTATION AND/OR REPATRIATION

In the event that emergency medical transportation and/or repatriation is required, the Insured Person or their representative MUST contact HCI 24:7 using the telephone number which appears on the Certificate of Insurance BEFORE ANY ARRANGEMENTS are made for transportation or repatriation. Failure to contact HCI 24:7 and obtain authorisation to proceed WILL INVALIDATE the policy and will result in benefit not being payable in the event of a claim being made.

HOW TO MAKE A CLAIM

You must give written notice as soon as practicable but in any event, within 21 days of the loss or event occurring. To obtain a claim form please telephone giving details of your policy number and the nature of your claim, or write to: **HealthCare International – 160 Brompton Road - London – SW3 1HW – UNITED KINGDOM**

Please do not forward any documents until you submit the completed claim form.

WHAT YOU MUST DO IN THE EVENT OF A MEDICAL EMERGENCY AND IN ALL CASES INVOLVING REPATRIATION OR CURTAILMENT.

Emergency Medical Assistance is available so that any Insured Person may request help in the event of an emergency relating only to medical problems recoverable under this policy.

You must notify the Emergency Assistance Centre immediately of any serious illness or injury involving an Insured Person, which necessitates

- i. Admittance to a hospital as an in-patient;
- ii. Outpatient if costs are likely to exceed \$500;
- iii. Before any arrangements are made for transportation or repatriation.

The Emergency Assistance Service is there to help you 24 hours a day, 365 day a year. Do not try to find your own solution – the Emergency Assistance Service will solve your problem in the most suitable and practicable way.

For Emergency Assistance contact HealthCare International Assistance

Telephone:	+ 44 (0)20 7590 8816
Facsimile:	+ 44 (0)20 7590 8819

The Emergency Assistance Service MUST NOT be used for casual enquiries.

USD \$

When calling, please be prepared to give:

- Your insurance certificate number;
- Your name and home address;
- The name and address of agent or broker from whom your policy was purchased;
- Dates of your outward and return travel;
- Details of the nature of your illness/ injury;
- The names and telephone numbers of the hospital, attending physician and your usual GP in your Home Country.

COMPLAINTS PROCEDURE

We hope that you will be very happy with the service **We** provide. However, if you have a complaint you should address it in writing to:

**Compliance Officer,
HealthCare International,
160 Brompton Road,
London,
SW3 1HW,
United Kingdom**

If you are still unhappy with any issue that we have not dealt with to your complete satisfaction, you should then direct your enquiry to the Compliance Officer of:

**c/o Guardian Life of the Caribbean Limited,
2 Charles Street,
London,
W1J 5DB,
United Kingdom**

HealthCare International is covered by the Financial Ombudsman Service, so in the event that you are still dissatisfied after contacting the above officers, you should then direct your complaint in writing to:

**The Financial Ombudsman Service,
South Key Plaza,
183 Marsh Wall,
London,
E14 9SR,
United Kingdom**

Please ensure that you quote your Policy Number (which can be found on your Certificate of Insurance or Membership Card) in all correspondence, so that your complaint can be dealt with speedily.

HEALTHCARE INTERNATIONAL MULTI-TRIP ANNUAL TRAVEL PLAN – POLICY TERMS & CONDITIONS –

GENERAL CONDITIONS AND EXCLUSIONS

(Applicable to all Sections)

1. It is a condition of this Insurance that all material facts have been disclosed to the Insurer. Failure to do so may affect your rights under this Insurance.

Note: A material fact is a fact likely to influence an Insurer in the acceptance or assessment of this Insurance (for example, your own state of health or that of a close relative). If you are in any doubt as to whether a fact is 'material' then for your own protection it should be disclosed.

2. Claims Procedure – any occurrence or loss which may give rise to a claim under this Certificate, should be advised as soon as practicable and in any event within 21 days to HealthCare International. All certificates, accounts, receipts, information and evidence required by the Insurer must be provided (at the expense of the Insured Person). See – HOW TO MAKE A CLAIM.
3. If at the time of any loss, damage or liability arising under this Certificate there is any other Insurance covering the same loss, damage or liability the Insurer will pay only their rateable proportion.
4. The Insurer shall not be liable for:
 - i. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - ii. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 - War, hostilities or warlike operations (whether war be declared or not),
 - Invasion,
 - Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - Civil war, Riot, Rebellion,
 - Insurrection,
 - Revolution,
 - Overthrow of the legally constituted government,
 - Civil commotion assuming the proportions of, or amounting to, an uprising,
 - Military or usurped power,
 - Explosions of war weapons,
 - Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state Foreign to the nationality of the insured person,
 - Terrorist activity.

For the purpose of this exclusion:

Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- i. Pressure waves caused by aircraft or other aerial device travelling at sonic or supersonic speeds;
- ii. Any consequential loss whatsoever.

Pandemics, a sudden outbreak that becomes widespread and affects a region, a continent, or the world, is excluded.

5. The insured person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
6. The insured person shall reimburse the Insurer within one month of the expiry of the Period of Insurance any expenses not covered by this Insurance, which are incurred by the Insurer on his/her behalf.
7. If the Insured person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited.
8. The Insurer may at their own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amount so recovered or secured shall belong to the Insurer.
9. All claims arising under this insurance shall be governed by the Law of Trinidad and Tobago whose Courts alone shall be jurisdiction in any dispute arising hereunder.
10. No refund of premium is allowed after the 14 day money back guarantee period following the insurance issue date, and will automatically renew for a further year on the anniversary date, unless we have received written instructions to cancel. The money back guarantee clause does not apply to policies renewing on the policy anniversary.
11. The effective date of coverage is defined for each Insured Member in the Certificate of Insurance. Coverage ends at midnight on the expiry date indicated on the Insured Member's Certificate of insurance and in any case no later than the last day of the initial twelve month period. It is then automatically renewed for the twelve month period, unless the Insured member provides notice of termination prior to the annual anniversary date.
12. In respect of all Sections other than Sections, 2, 3, and 4 the Insurer shall not be liable for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of the failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
13. This insurance does not cover anything caused directly or indirectly through bankruptcy/ liquidation or any tour operator, travel agent, transportation company or accommodation supplier.

14. With respect to an annual policy, this insurance shall be null and void in the event any single trip during the 12 months of coverage exceeds 90 days in duration. Any claim arising from any section of this policy shall be denied in the event the claim relates to an incident occurring after such 90-day period.
15. Insurer: Guardian Life of the Caribbean Limited.

SECTION 1: CANCELLATION AND CURTAILMENT

To pay up to €4500 in all to each Insured Person in respect of loss of travel and accommodation expenses paid or contracted to be paid as a result of the journey/holiday being necessarily and unavoidably cancelled or curtailed (see note below) due to any cause listed below commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source.

1. Accidental injury, illness or death of:
 - i. The Insured Person or person with whom he/she is travelling or had arranged to travel
 - ii. The spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé or close business colleagues (as defined below), such person being resident in the Home Country, of the Insured Person, or of the person with whom the Insured Person is travelling or had arranged to travel
 - iii. Any person with whom the Insured Person had arranged temporarily to reside during the Period of Insurance.
2. Compulsory quarantine, jury service, attendance solely as witness at a Court of Law or redundancy (provided employment has been on a continuous fulltime basis with the same employer for at least 24 months) of the Insured Person or person with whom he/she had arranged to travel.
3. Accidental damage to the Insured Person's home rendering it uninhabitable, or the Police requesting the presence of the Insured Person following theft at his/her home, during the period of the trip or the immediate preceding 7 days.

Note: Curtailment means abandonment of the journey/holiday by return to the Home Country and the cover provides a pro-rata reimbursement of the unused portion of the holiday cost.

Definition: A close business colleague shall mean an associate of the Insured Person in the same employ as the Insured Person whose absence from work or place of employment necessitates the cancellation of the journey/holiday as certified by a senior director of such company.

Conditions & Exclusions

The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip:

1. The Insured Person is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim.
2. Any person, including those who are not travelling, whose condition may give rise to a claim:
 - i. Has during the 12 months prior to taking out the insurance suffered from any medical condition which has necessitated consultation or treatment unless declared to and accepted by the Insurer; or
 - ii. Is suffering or has suffered from any previously diagnosed psychiatric disorder, anxiety or depression; or
 - iii. Is receiving, is on a waiting list for or has the knowledge of the need for in-patient treatment at a hospital or nursing home; or
 - iv. Is expected to give birth before, or within eight weeks of the date of arrival home; or
 - v. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - vi. Has been given a terminal prognosis.
3. The Insurer shall not be liable for claims directly or indirectly arising from:
 - i. Winter sports except for up to a maximum of 17 days during the 12 month period, in which case the words "winter sports" are amended to read "off-piste skiing, ski-racing in major

- events, ski-jumping, ice hockey, the use of bobsleighs or skeletons";
- ii. Mountaineering, underwater activities requiring the use of artificial breathing apparatus, pot-holing, riding or driving in any kind of race, wilful exposure to risk (other than in an attempt to save human life) hazardous activities or occupation, manual work in connection with profession, business or trade or flying (except whilst travelling as a passenger in a fully-licensed multi-engine passenger carrying aircraft);
- iii. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
- iv. Motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motorcycle;
- v. Any circumstance manifesting itself after the date of booking but prior to the date of issue of this certificate;
- vi. Disinclination to travel;
- vii. Any costs incurred in respect of visas obtained in connection with the booked trip.

Prior to curtailment of the journey/holiday due to medical reasons a doctor's certificate and prior approval of the Emergency Services must be obtained to confirm the necessity to return Home.

In the event of the failure by the Insured Person to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the journey/holiday. The Insurers' liability shall be restricted to the cancellation charges that would have applied at that time.

4. Excess: The first €75 of each and every claim per Insured Person is excluded.

SECTION 2: PERSONAL ACCIDENT

To pay one of the benefits in the schedule below if during the Period of Insurance the Insured Person shall sustain bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause within 12 calendar months from the date of the accident result in his/her:

1. Death;	€20,000
2. Loss of one or more limbs by physical separation at or above the wrist or ankle or the total and irrecoverable loss of all sight of one or both eyes;	€20,000
3. Permanent total disablement from engaging in any gainful occupation.	€20,000

Note: for children under 16 years of age the death benefit is limited to €1,000. For persons aged 70 or over no cover is available under this Section.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section (except that no claim arising from motorcycling as either a driver or passenger shall be payable hereunder).
2. In the event of a claim a medical adviser or advisers appointed by the Insurer shall be allowed as often as the Insurer shall deem it necessary to examine the Insured Person.
3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury hereunder).
4. Payment of permanent disability benefit shall be made only on certification by a medical referee that the Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond hope of improvement.

SECTION 3: MEDICAL AND OTHER EXPENSES

To pay up to €2,000,000 in total to each Insured Person in respect of:

1. The following emergency expenses necessarily incurred as a result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance:
 - i. Usual, customary and reasonable expenses incurred until such time as when, in the opinion of the doctor in attendance and the Insurers' medical advisers, the Insured Person is fit to travel provided that these all occur within 12 months of the date of the incident (outside Home Country and outside the Country of Origin) in respect of medical, surgical and hospital charges including emergency dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges;
 - ii. Reasonable additional cost of return to the Home Country;
 - iii. Reasonable additional accommodation (room only) expenses;
 - iv. Reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the Home Country, who is required on medical advice to travel to, remain with or escort a severely incapacitated Insured Person;
 - v. Reasonable additional cost of funeral expenses abroad up to €1,500 or additional cost of conveyance of body or ashes of deceased Insured Person to place of former Home in the Home Country.
2. Reasonable additional travel expenses necessarily incurred in returning early to the Home Country as a result of sudden serious illness, injury or death of the Insured Person's close relative (as defined below) or close business colleague (as defined in Section 1), commencing and occurring during the Period of Insurance.

Note: Repatriation expenses will involve the use of identical class of travel to that utilised on the outward journey unless authorised by the Insurer or their emergency service organisation that the ticket can be upgraded.

Definition: A close relative shall mean spouse, parent, parent-in-law grandparent, child, grandchild, brother, sister or fiancé.

Conditions & Exclusions

1. Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.
2. The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip, any person, including those who are not travelling, has a condition that may give rise to a claim for treatment which could reasonably be postponed until the return of the insured person to their country of residence.
3. It is a condition of this Insurance that HCI 24:7 MUST be notified immediately of any illness or injury which necessitated admittance to hospital abroad as an in-patient, or out-patient if costs are likely to exceed €500, or before any arrangements are made for repatriation.
4. The Insurer shall not be liable for:
 - i. Any expenses for fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by the Insurer or HCI 24:7;
 - ii. Any expenses or costs after the date that the treating doctor together with the Insurers' medical advisers have deemed that the Insured Person is fit to travel;
 - iii. Any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problems;
 - iv. The cost of any elective treatment of surgery including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured Person's admittance into hospital;
 - v. Any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and the Insurers' medical advisers can reasonably be delayed until the Insured Person's return to the Home Country;
 - vi. Medication, which at the time of departure is known to be required or to be continued outside the Home Country;

- vii. Any additional costs arising from single or private room accommodation;
 - viii. Any treatment after the Insured Person's return to the Home Country;
 - ix. Any expenses incurred as a result of a tropical disease where the necessary inoculations have not been undertaken;
 - x. Any costs incurred in respect of any ongoing medical conditions which have not been disclosed to and accepted by the Insurer.
5. The Insurer reserves the right to repatriate to the Home Country when in the opinion of the doctor in attendance and the Insurers' medical advisers the Insured Person is fit to travel.
 6. *Excess:* The first €75 of each and every claim per Insured Person is excluded.

SECTION 4: ADDITIONAL HOSPITAL BENEFIT

To pay €15 for each completed 24 hours, up to a maximum of €600 in all, that the Insured Person spends in hospital as an in-patient (outside the Home Country) as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance.

Note: The amount payable to defray incidental expenses (e.g. taxi fares, telephone calls, etc.) incurred during hospitalisation.

Conditions & Exclusions

Conditions 1 & 2 of Section 1 Cancellation and Curtailment, also apply to this Section.

SECTION 5: BAGGAGE AND PERSONAL EFFECTS

1. To indemnify each Insured Person up to €1,500 in respect of accidental loss or theft of or damage to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) the Insured Person, subject to a maximum payment of:
 - i. €300 in respect of any one article, pair or set of articles;
 - ii. €300 overall in respect of valuables (see definition below).
2. To reimburse the Insured Person in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12 hours, up to a maximum of €100.

Note: Claims will be dealt with on an "indemnity basis" – NOT "new for old". This means the market value of the article less a deduction for age, wear, tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond repair a claim will be dealt with as if the article had been lost.

Definition: Valuables shall mean photographic equipment, radios, CD players and personal stereo equipment, CD's, computers, computer games and associated equipment, hearing aids, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals or animals skins or hides.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases of loss.
2. The Insurer shall not be liable for:
 - i. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Any damage or loss or theft of property in transit, which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report will be required;
 - iii. Loss or theft of any property left unattended in a public place;
 - iv. Any theft from an unattended motor vehicle unless the property is in a locked boot or a covered luggage area, and there is evidence of forced entry which has been verified by a Police Report;
 - v. Any loss from motor vehicles left unattended at any time between the hours of 10:00pm and 08:00am;
 - vi. Any loss or theft of valuables from a motor vehicle left unattended at any time;

- vii. Loss, damage or theft of valuables and money packed in suitcases or other receptacles whilst travelling.
3. Property not covered by this Insurance:
 - i. Unset precious stones, contact or corneal lenses, spectacles or accessories;
 - ii. Stamps, documents, deeds, manuscripts or securities of any kind;
 - iii. Items of a perishable nature;
 - iv. Business goods, samples, tools of trade or motor accessories;
 - v. Property more specifically insured elsewhere;
 - vi. Household goods and home contents.
 4. The insurer shall not be liable for:
 - i. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions;
 - ii. Deterioration or mechanical derangement of any kind;
 - iii. Damage to suitcases (unless rendered unusable);
 - iv. Loss due to confiscation or detention by Customs or other authority;
 - v. Damage to sports equipment whilst in use or losses of jewellery whilst swimming (other than wedding rings);
 - vi. Breakage of or damage to fragile articles and any consequence thereof.
 5. In the event of a claim in respect of a pair or set of articles the Insurer shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
 6. Claims will not be considered unless proof of ownership and evidence of value is provided.
 7. Any amount payable will be deducted from the final claim settlement if baggage proves to be permanently lost.
 8. Excess: The first €75 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).

SECTION 6: MONEY AND DOCUMENTS

To pay up to €500 in all to each Insured Person in respect of accidental loss or theft of cash, bank notes (carried on the Insured Person), postal or money orders, travel tickets, petrol coupons, food vouchers and driving licence, all held for private purposes.

Note: In respect of bank notes, currency notes and coins in the custody of one person there is a limit of €200 irrespective of ownership.

Conditions & Exclusions

1. The Insured Person must observe ordinary and proper care in the supervision of the insured property and in all cases or loss or theft act as if uninsured.
2. The Insurer shall not be liable for:
 - i. Loss or theft not reported to the Police within 24 hours of discovery and a written report obtained;
 - ii. Depreciation in value or shortages due to error or omission;
 - iii. Loss or theft of unattended money except when left in hotel security, safety deposit or safe;
 - iv. Money packed in suitcases or other like receptacles whilst travelling;
 - v. Money held in trust;
 - vi. Loss or theft of traveller's cheques.
3. Excess: The first €75 of each and every claim per Insured Person is excluded.

SECTION 7: LOSS OF PASSPORT

To pay up to €250 each Insured Person in respect of reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining the replacement of his/her lost or stolen passport.

Conditions & Exclusions

Conditions 1 and 2 of Section 6 Money and Documents also apply to this Section.

SECTION 8: TRAVEL DELAY

To pay up to the limits shown below in all to each Insured Person if the departure or the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 12 hours from the time specified in the travel itinerary due to strike, industrial action, adverse weather conditions or mechanical breakdown of the coach, aircraft or sea vessel.

1. An amount of €20 for the first complete 12 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and €25 after each subsequent 12 hour period of delay up to a maximum of €100 each Insured Person.
2. If (on the outward journey only) after 12 hours the Insured Person elects to cancel the whole travel itinerary, reimbursement of any irrecoverable deposits or charges paid in advance or contracted to be paid up to the final invoice cost (maximum €3,000).

Note: This benefit is only payable in respect of either (1) or (2) as detailed above.

Definition: Strike or industrial action shall mean any form of industrial action taken by employees, which are carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Conditions & Exclusions

1. The Insurer shall not be liable for claims:
 - i. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;
 - ii. Arising from technical reasons such as aircraft commitment;
 - iii. Where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;
 - iv. Arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.
2. Excess: Under Sub-section (2) the first €75 of each and every claim per Insured Person is excluded.

Definition: Technical reasons and/or aircraft commitment means the aircraft the subject of the claim having been committed to a pre-arranged timetable other than the times shown on the itinerary supplied.

SECTION 9: MISSED DEPARTURE

To pay up to €800 in all to each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of;

- i. Strike, riot, mechanical breakdown or inclement weather, commencing during the Period of Insurance, causing interruption of scheduled public, transport services (on the outward journey only); or
- ii. Accidental or mechanical failure involving the car in which the Insured Person is travelling (provided it has been properly serviced) causing him/her to arrive at the international point of departure from the Home Country too late to commence the booked journey.

Conditions & Exclusions

1. The Insured Person must take all reasonable steps to arrive at the international point of departure on time.
2. In the event of a strike the Insurer shall only be liable if the announcement and outbreak of such a strike occurs after the commencement of the Period of Insurance.
3. A repairer's report will be required in the event of a claim in respect of car breakdown.

Note: An Insured Person may claim under either Section 5 or Section 9 but not both, following delayed departure.

SECTION 10: PERSONAL LIABILITY

To pay up to €1,000,000 in all to each Insured Person against legal liability for bodily injury to persons other than employees or members of his/her family and/or damage to property excluding that owned by or in the custody or control of the Insured Person or his/her family arising from an accident occurring during the Period of Insurance inclusive of legal expenses.

Conditions & Exclusions

1. The Insurer shall not be liable for claims arising directly or indirectly from:
 - i. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
 - ii. Animals belonging to or in the care, custody or control of an Insured Person;
 - iii. Any wilful, malicious or unlawful act;
 - iv. Pursuit of trade, business or profession;
 - v. Ownership or occupation of land or buildings;
 - vi. Ownership, possession or use of vehicles, aircraft or watercraft;
 - vii. The influence of intoxicating liquor, or the use of firearms;
 - viii. Legal costs resulting from any criminal proceedings.
2. In the event of a claim under this Section, the Insured Person shall send to the Insurer immediately, any notification, writ, summons or other legal process and shall give all necessary information and assistance to enable the Insurer to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, settle, admit or repudiate any claim without the written Consent of the Insurer.
3. The Insurer shall not be liable for damage, illness or disease directly or indirectly arising out of communicable disease.

SECTION 11: LEGAL EXPENSES

To pay legal costs and expenses incurred by the Insured Person up to a maximum of €10,000 in pursuit of compensation and/or damages against a third party, arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.

Exclusions

1. The Insurer shall not be liable for;
 - i. Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, the Insurer or Insurers Agent or any other person insured under the same certificate.
 - ii. Legal expenses incurred prior to the granting of support by the Insurer.
 - iii. Any claims reported more than 180 days after the commencement of the incident, giving rise to such claim.
 - iv. Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - v. Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
 - vi. Any claim where in the Insurer's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. The Insurer shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
3. The insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the Insurer's sole discretion.
4. Where there is a possibility of a claim being brought in more than one country the Insurer shall not be liable for the costs if an action is brought in more than one country.

Conditions

1. The Insurer shall have complete control over the legal proceedings and the appointment and control of a lawyer.

2. The Insured Person must follow the legal representatives' advice and provide any and all information and assistance as required. Failure to do so will entitle the Insurer to withdraw cover.
3. The Insurer must have access to any and all of the legal representatives' file of papers.
4. The Insurer may include a claim for their costs and expenses.
5. Failure by the Insured Person to comply with all or any of these conditions will entitle the Insurer to render the legal expenses aspect of this certificate void and thereby withdraw cover.

SECTION 12: HIJACK

To pay €50 for each complete 24-hour period that the Insured Person is prevented from reaching his/her destination as a result of hi-jack or the aircraft in which he/she is travelling as a passenger during the Period of Insurance; up to a maximum of €1,000.

SECTION 13: HOME COUNTRY

This policy does not provide benefit for any loss, injury or treatment that is incurred or takes place within the Insured Person's Home Country. **Home Country** is defined as Country where the Insured Person is normally resident.

SECTION 14: EMERGENCY MEDICAL TRANSPORTATION AND/OR REPATRIATION

In the event that emergency medical transportation and/or repatriation is required, the Insured Person or their representative MUST contact HCI 24:7 using the telephone number which appears on the Certificate of Insurance BEFORE ANY ARRANGEMENTS are made for transportation or repatriation. Failure to contact HCI 24:7 and obtain authorisation to proceed WILL INVALIDATE the policy and will result in benefit not being payable in the event of a claim being made.

HOW TO MAKE A CLAIM

You must give written notice as soon as practicable but in any event, within 21 days of the loss or event occurring. To obtain a claim form please telephone giving details of your policy number and the nature of your claim, or write to: **HealthCare International – 160 Brompton Road - London – SW3 1HW – UNITED KINGDOM**

Please do not forward any documents until you submit the completed claim form.

WHAT YOU MUST DO IN THE EVENT OF A MEDICAL EMERGENCY AND IN ALL CASES INVOLVING REPATRIATION OR CURTAILMENT.

Emergency Medical Assistance is available so that any Insured Person may request help in the event of an emergency relating only to medical problems recoverable under this policy.

- You must notify the Emergency Assistance Centre immediately of any serious illness or injury involving an Insured Person, which necessitates
- i. Admittance to a hospital as an in-patient;
 - ii. Outpatient if costs are likely to exceed €500;
 - iii. Before any arrangements are made for transportation or repatriation.

The Emergency Assistance Service is there to help you 24 hours a day, 365 day a year. Do not try to find your own solution – the Emergency Assistance Service will solve your problem in the most suitable and practicable way.

For Emergency Assistance contact HealthCare International Assistance	
Telephone:	+ 44 (0)20 7590 8816
Facsimile:	+ 44 (0)20 7590 8819

The Emergency Assistance Service MUST NOT be used for casual enquiries.

EUR €

When calling, please be prepared to give:

- Your insurance certificate number;
- Your name and home address;
- The name and address of agent or broker from whom your policy was purchased;
- Dates of your outward and return travel;
- Details of the nature of your illness/ injury;
- The names and telephone numbers of the hospital, attending physician and your usual GP in your Home Country.

COMPLAINTS PROCEDURE

We hope that you will be very happy with the service **We** provide. However, if you have a complaint you should address it in writing to:

**Compliance Officer,
HealthCare International,
160 Brompton Road,
London,
SW3 1HW,
United Kingdom**

If you are still unhappy with any issue that we have not dealt with to your complete satisfaction, you should then direct your enquiry to the Compliance Officer of:

**c/o Guardian Life of the Caribbean Limited,
2 Charles Street,
London,
W1J 5DB,
United Kingdom**

HealthCare International is covered by the Financial Ombudsman Service, so in the event that you are still dissatisfied after contacting the above officers, you should then direct your complaint in writing to:

**The Financial Ombudsman Service,
South Key Plaza,
183 Marsh Wall,
London,
E14 9SR,
United Kingdom**

Please ensure that you quote your Policy Number (which can be found on your Certificate of Insurance or Membership Card) in all correspondence, so that your complaint can be dealt with speedily.