

FNB Zambia International Travel Insurance Policy Wording

Date this document was first published: 17-08-2018

1. International Travel Insurance

1.1. Product Description

International Travel insurance is insurance intended to cover the insured's **medical expense, trip cancellation, lost luggage, flight accident** and **other limited losses** incurred (as defined in the policy) while travelling outside the borders of Zambia.

1.2. Understanding your policy

1.2.1. **The Insurer/We/Our/Us** is Sanlam Life Insurance Zambia Limited, Company Registration No. 44704) whose principal office is at Sanlam Life House, Corner of Ituna & Nasser Roads, Lusaka, ZAMBIA, , a registered and licensed Insurer that underwrites the Funeral Benefit as well as other Optional Benefits under the Funeral Plan. FNB is the administrator of the Policy.

1.2.2. **Interpretation:** A master certificate is issued to First National Bank Zambia for Embedded cover and the certificate together with this Policy is one document and the following terms, definitions, conditions, exclusions and benefits apply. It is important that you read and understand it. If any word or expression has been given a specific meaning it shall have the same meaning wherever it appears. Headings have been inserted to help you find the information You need. They must not be taken to affect the interpretation of the Policy. Should there be any conflict in interpretation between the contents of the printed Policy and the contents of the Schedule of Benefits, the Schedule of Benefits shall be given precedence.

1.3. Eligibility

1.3.1. **Insured person/You:** The Insured Person means an individual not exceeding the Age Limit, who is covered by this Policy and accepted by Sanlam Life as the Insured Person. All Insured Person's international air ticket from/back to Zambia (airfare and taxes) must be purchased with an FNB Zambia credit card and/or transactional account. The Insured Person/s must have been a permanent resident of Zambia for at least 6 months before the insurance policy is issued.

1.3.2. **Who qualifies for the cover:** The International Travel insurance benefit shall be provided to the card holder himself, the card holder's spouse as well as any child travelling on the same itinerary as the Card Holder, inclusive of up to 4 children under the age of 21 years.

1.3.2.1. To be covered, the Insured must be **healthy and fit to travel during the travel period;**

1.3.2.2. **Pre-existing medical conditions:** Cover is provided for the pre-existing medical conditions listed in section 4.1.7 only. The policy does not cover any claim relating to any pre-existing medical condition not listed below;

1.3.2.3. The insurance will NOT cover you when:

1.3.2.3.1. travelling **against the advice of a Medical Practitioner;**

1.3.2.3.2. travelling with the **intention of obtaining medical treatment** or consultation abroad;

- 1.3.2.3.3. have any **undiagnosed symptoms** that require attention or investigation in the future (that is symptoms for which you are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been established);
- 1.3.2.4. **Pregnancy and Childbirth:** Cover under this policy is provided for unexpected complications related to pregnancy which occur before the 26th week of pregnancy. Please refer to the Meaning of Words Section: “Complications of Pregnancy and Childbirth”, and each Section of cover to establish whether You are covered.

1.4. Period of Insurance

- 1.4.1. **Cancellation cover** will commence when **you purchase your international return ticket** from/back to Zambia using your relevant FNB card.
- 1.4.2. **All other sections:** Coverage will commence **when You pass through passport control from Your Country of Residence** (including local connection flights).
- 1.4.3. **Cover terminates** on the earliest of the following dates:
 - 1.4.3.1. the Master Policy is cancelled, or
 - 1.4.3.2. Your return Home, or
 - 1.4.3.3. You reached the maximum age limit for the cover selected, or
 - 1.4.3.4. the 91st day since date of departure.

1.5. Age Limits

- 1.5.1. **Personal Accident:** cover ceases on your 65th birthday
- 1.5.2. **Medical & Related Expenses** (except as exclusions below): cover ceases on your 71st birthday
 - 1.5.2.1. Cardio , cardio vascular , , cerebra vascular illness ,conditions or sequelae thereof, cover ceases on Your 65th birthday

1.6. Authorisation of expenses

- 1.6.1. Medical Emergency: **Accident & emergency department (A&E), emergency room (ER) or casualty department.**
 - 1.6.1.1. You, Your travel companion or someone designated by You **must phone + 27 (0) 11 991 8610 immediately** when Your condition has been stabilised in the emergency department. Standard rates apply.
 - 1.6.1.2. Our liability will be limited to \$ 1,000 if You don't contact us for authorisation to be admitted as an inpatient.
- 1.6.2. The following conditions are **covered whilst you are being treated in the A&E, ER or casualty department:**
 - 1.6.2.1. Anaphylaxis (airway constricted).
 - 1.6.2.2. Bone fracture.
 - 1.6.2.3. Burns.
 - 1.6.2.4. Cardiac Arrest.

- 1.6.2.5. Choking / blockage of the airway.
 - 1.6.2.6. Diving disorders or drowning.
 - 1.6.2.7. Heat stroke.
 - 1.6.2.8. Hair tourniquet (where a hair or other thread becomes tied around a toe or finger tightly enough to cut off blood flow).
 - 1.6.2.9. Heavy bleeding.
 - 1.6.2.10. Hyperglycemia (diabetic coma) and Hypoglycemia (insulin shock).
 - 1.6.2.11. Hypothermia, or Exposure
 - 1.6.2.12. Insect and animal bites and stings.
 - 1.6.2.13. Joint dislocation.
 - 1.6.2.14. Poisoning.
 - 1.6.2.15. Seizures, or a malfunction in the electrical activity in the brain.
 - 1.6.2.16. Stroke.
 - 1.6.2.17. Wounds, including lacerations, incisions and abrasions,
 - 1.6.2.18. Gastrointestinal bleeding, avulsions and Sucking chest wounds.
- 1.6.3. Medical Emergency: **Inpatient and outpatient treatment** (not in the emergency department).
- 1.6.3.1. **You must phone +27 (0) 11 991 8610** prior to receiving any treatment where the cost is more than \$ 1,000.
 - 1.6.3.2. If You are unconscious Your travel companion must contact us within 24 hours of your admission. If You are travelling alone You must contact us within 24 hours of regaining consciousness.
 - 1.6.3.3. Our liability will be limited to \$ 1,000 if You do not contact us for authorisation within the prescribed time limits.

1.7. Important notice

- 1.7.1. **Terms and conditions** are the rules You have to comply with in order for the policy to be valid – for example, that all jewellery must be kept locked away in a safe.
- 1.7.2. You can only claim for items in which you have an **insurable interest** – i.e. items which, if lost or damaged, cause You to be worse off financially. Example: You cannot claim for the loss of items that do not belong to You.
- 1.7.3. **This policy is NOT a Medical Aid**, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation.
- 1.7.4. **Sports and Activities**: Your policy contains restrictions regarding the participation in sports. Please refer to section 4.1.8 for details of covered activities.
- 1.7.5. **Trip Limits**: Trips must commence and end in Your Country of Residence and a return ticket must have been booked prior to departure date.
- 1.7.6. We use an appointed **emergency assistance provider**: Europ Assistance S.A. They can be contacted on +27 11 991 8610 (South Africa). Standard rates apply

- 1.7.7. **Territorial limits:** The cover in this policy is valid for travel outside the territorial limits of Your Country of Residence. We don't provide cover for travel to a country where the United Nations Armed Forces are present and active, or where the British and Commonwealth Office and/or the local department of foreign affairs has issued a travel warning.
- 1.7.8. The policy is subject to **Zambian law**.
- 1.7.9. All claims (except for Medical) are only **payable in Zambian kwacha**.
- 1.7.10. In the event of a valid claim, You shall furnish Us with certified copies of **Your travel documents**.
- 1.7.11. **Currency:** We shall use the rate at the due date of settlement, should Your expenses incurred be in a foreign currency. The monetary limits are deemed to be Zambian Kwacha.
- 1.7.12. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from **any factor reasonably beyond Our control** cannot be accepted by Our emergency assistance provider or Us.
- 1.7.13. **Automatic Extension:** The period of insurance shall automatically be extended due to the occurrence of an event giving rise to a legitimate claim under Section 1 (Medical expenses and Repatriation) occurring after the commencement of Your Trip.
- 1.7.14. **Medical Repatriation:** We will use Your return ticket towards Our costs for repatriation. Repatriation mean Your return to Your Country of Residence.
- 1.7.15. **Rights of others:** This policy gives rights to You only. Any extension of Our liability for the losses of any other person gives no right to that person to claim from Us.
- 1.7.16. Consent to Disclosure of Private Information**
- 1.7.16.1. You acknowledge that the sharing of information for underwriting and claims purposes is in the public interest, as it will enable insurers to underwrite policies and assess risks fairly and reduce the incidence of fraudulent claims with a view to limiting premiums.
- 1.7.16.2. On Your behalf and on behalf of anyone You represent herein, You hereby waive any right to privacy with regard to any underwriting and claims information in respect of any insurance policy or claims made or lodged by You, or on Your behalf.
- 1.7.16.3. You consent to such information being stored in the shared database and used as set out above.
- 1.7.16.4. You also consent to such information being disclosed to any insurer or its agent.
- 1.7.16.5. You further consent to any underwriting information being verified against legally recognised sources or databases.
- 1.7.16.6. You agree that this consent clause will survive the Termination for whatever reason of the Policy, including its cancellation or lapsing.

1.8. Your responsibilities – All Sections

- 1.8.1. **Your duty of disclosure:** You have a duty of disclosure to Us when it is relevant to Our decision whether to insure You, and, if We do, on what terms whenever You apply for, or change an insurance policy.

- 1.8.2. **Avoid fraudulent acts.** All dealings concerning this policy must be done honestly and in good faith. If You are found to have engaged in fraudulent or dishonest behaviour, You will lose all rights to claims and premiums. Examples of fraudulent behaviours are:
- 1.8.2.1. Providing false information (claim or risk profile);
 - 1.8.2.2. Making a claim that You know to be false, fraudulent or exaggerated;
 - 1.8.2.3. Obstructing the outcome of a legal matter.
- 1.8.3. **No admission, statement, offer, promise, payment or indemnity may be made by You** without Our prior consent in writing.
- 1.8.4. You must provide all **information, documentation and assistance required by Us** to obtain indemnity from other parties.
- 1.8.5. **Observe all terms and conditions**, which are the rules You have to stick to in order for the policy to be valid. If You do not it may result in Us refusing to pay You for a claim/s and your premium/s.
- 1.8.6. **Communication of Material Changes:** Any changes in Your circumstances must be communicated to Us in writing immediately and if possible before such changes occur to ensure continuous cover. Provided that the changes are acceptable to Us, they will be effective from the date agreed upon, subject to Our terms and conditions being complied with. We will confirm these changes by sending You an updated Schedule.

1.9. Claims

- 1.9.1. How a claim benefit is calculated: When We pay a claim, We consider a number of aspects in calculating the amount payable. These can include:
- 1.9.1.1. The amount of financial loss;
 - 1.9.1.2. The excess;
 - 1.9.1.3. The maximum benefit limits and sub-limits;
 - 1.9.1.4. The terms and conditions of the policy
- 1.9.2. How much we pay is always based on the **value of the item at present time**, and not the sentimental or other value You may hold.
- 1.9.3. **You cannot claim more than the actual loss.** For example, by claiming under two different sections of this policy. Similarly, if an insured event is covered by another insurer, airline or operator, then the amount payable by such insurer, airline or operator will become the Excess of this policy.
- 1.9.4. **Third party liability claims:** We may finalise the claim by paying You the limit of liability, or any lesser amount for which the third-party claim may be settled. This will release Us from any further liability for the claim.
- 1.9.5. You cannot claim more than **the sum insured**, even if Your financial loss was greater.
- 1.9.6. If You have **more than one policy underwritten by Us**, the maximum We will pay an amount that shall not exceed the sum insured of whichever policy has the highest sum insured. Example, if one policy covers baggage up to \$ 5,000 and the second up to \$ 7,000 the maximum we will pay is \$ 7,000.
- 1.9.7. In approving Your claim, We may decide to **repair, replace or pay in cash**, subject always to the Sum Insured or Limit of Indemnity stated in the Schedule and subject to deduction of the First Amount Payable.

- 1.9.8. We **do not pay interest** unless ordered to do so by a Zambian court of law.
- 1.9.9. You have to **sign a release in Our favour** before We will settle a claim.
- 1.9.10. **The pay-out is always reduced by the excess.** For every valid claim, You will always have to pay the first amount, also known as the excess. For example, if there is an excess of \$ 500 on a \$ 10,000 claim, then You will receive a payout from us of \$ 9,500. The excess is listed in the Certificate. The excess applies per person to any claim from a separate event.
- 1.9.11. **Don't dispose of damaged property**, until We have agreed that You may do so.
- 1.9.12. **How to claim:**
- 1.9.12.1. Tell us right away – no later than 30 days after Your date of return.
- 1.9.12.2. Do not admit liability or make misleading promises to anyone, such as:
- 1.9.12.2.1. Make any statements (unless required by law)
- 1.9.12.2.2. Offer payments to anyone
- 1.9.12.2.3. Negotiate with anyone claiming from You.
- 1.9.13. **Submit a claim form** with your Insurer: Sanlam
- 1.9.14. **Help Us with any legal proceedings** against a party responsible for the loss. Note that any such legal action may be taken in Your name.
- 1.9.15. The entire claims procedure is at Your own expense, including the cost to obtain all reports We may require, or if You are required to submit to a medical examination.**

1.10. Time limits you must adhere to

1.10.1. Immediately:

- 1.10.1.1. You **MUST** contact Us before incurring expenses in excess of (one thousand US Dollars) \$1,000. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 24 hours. If You don't contact us for authorisation, We may provide no cover or reduce the amount We pay.
- 1.10.1.2. Notice of death must be given immediately, within 24 hours; to Us.
- 1.10.1.3. Baggage loss/damage caused by the Carrier: You must report the loss immediately to the relevant Carrier, before leaving the baggage area

1.10.2. 48 Hours:

- 1.10.2.1. Inform the local police immediately, but not later than 48 hours after theft/mugging/event, and take all reasonable steps to recover any stolen property.

1.10.3. 30 Days:

- 1.10.3.1. Send Us the following within 30 days:
- 1.10.3.1.1. Completed claim form
- 1.10.3.1.2. Details of any other policy covering the claim
- 1.10.3.1.3. Any other documentation We think is necessary to handle the claim (such as death certificates, receipts, medical reports, invoices or a police report).

1.10.4. 365 days

1.10.4.1. Your claim will no longer be valid after 365 days, unless You have started legal action against Us, or the claim concerns Your legal liability towards a third party.

If You go beyond any of these time limits, Your right to payment of the claim will lapse.

2. Meaning of words

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Accompanying Travel Companion: A person or persons with whom you have coordinated travel arrangements, shares the same accommodations as You and intend to travel with during the Trip.

Carrier Accumulation limit: The maximum amount we will pay in the aggregate under this policy in respect of insured persons travelling in the same Carrier at any one time.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle and motorcycles) or water conveyance licensed to carry passengers for hire and in (or on) which You are travelling as a fare paying passenger.

Cash: Foreign currency (not Zambian Kwacha) obtained from a foreign exchange dealer to be used whilst on your trip.

Children/Child: Your natural or adopted child (son/daughter) not in full-time employment, under the age of 18 years, unmarried, not pregnant, without children and primarily dependent on Your maintenance and support.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following unexpected events occurring more than 15 weeks prior to the expected delivery date: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum hemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta previa, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person under the age of 70 years, and resident in Your Country of Residence.

Country of Residence: Zambia.

Family: The main Insured Person, his/her spouse, and/or their dependent children under 21 years of age (in full-time education and residing with them).

Geographical Limits: Worldwide, except those countries or parts of countries where the foreign &

Commonwealth Office (FCO) has advised against travel.

Home: Your principal place of residence, used for domestic purposes in Zambia.

Inpatient: A hospital patient who receives lodging and food as well as treatment.

Injury: A bodily injury or physical trauma resulting from an Accidental Bodily Injury.

Illness: Any fortuitous sickness, illness or Disease originating, contracted, commencing or manifesting itself during Your Trip.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical emergency: An acute injury or illness that poses an immediate risk to a person's life or long-term health. Treatment is provided in an accident & emergency department (A&E), emergency room (ER) or casualty department.

Medical Practitioner: A legally licensed General Practitioner, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practicing within the scope of his/her license and training, and who is not related to You or any travelling companion.

Outpatient: A person who goes to a doctor's office or hospital for treatment but who does not spend the night there.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to any, and every business or occupation for the remainder of Your life.

Policy Excess: The first amount, per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

Pre-existing Medical Condition:

- Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during 6 months prior to the commencement of cover under this policy and/or prior to any Trip: and
- Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised

cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

Prepaid: Payment before your departure from Zambia.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Temporary Resident: Working in a country of which You are not a citizen or permanent resident for more than 6 months contract period.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, Green Card, driver license and passport.

Trip: When travelling in a direct and uninterrupted manner on an International Journey, outside the borders of Your Country of Residence, commencing when You pass through passport control from Your Country of Residence and ending when You pass back through passport control into Your Country of Residence (including local connecting flights) as per the Period of Coverage.

Unattended: When You cannot see and are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras; photographic, video and associated equipment of any kind; games consoles (PlayStation, Gameboy, Nintendo, etc), accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc.) and all associated discs and accessories; spectacles; sunglasses; telescopes; binoculars; jewelry; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

Weather: The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure which causes the cancellation of flights by air traffic control. Examples: rain, snow, storms, wind, fog, or undesirable temperatures.

3. What we do not cover – All sections

The following General Exclusions apply to the entire Policy:

- 3.1.** Any person who has reached the **age limit**.
- 3.2.** **Medical expenses incurred after 12 months** of the loss occurring, or the sickness first manifesting itself.
- 3.3.** Loss, damage or expense which at the time of happening is insured by or would but for the existence of this policy, be **insured by any other existing policy**. This exclusion shall not apply to Personal Accident benefit.
- 3.4.** **Costs which would have been payable if the event being the subject of a claim had not occurred** (for example, the cost of meals which You would have paid for in any case).
- 3.5.** Any **consequential loss** (not listed under the headings “You are covered for”). Examples of losses We will not pay for include costs of telephone calls or faxes, meals (except under the Travel Delay benefit),

taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to Your illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, holiday points and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim)

- 3.6.** Any deliberately **reckless act or omission by You**.
- 3.7.** Any claim arising or resulting from **Your own illegal or criminal act**.
- 3.8.** **Needless self-exposure to danger** except in an endeavour to save human life.
- 3.9.** Any claim arising directly or indirectly from a **Pre-existing medical condition not included under section 4.1.7**;
- 3.10.** Any claim arising directly or indirectly from:
 - 3.10.1. An Insured Person **being under the influence of alcohol** with more than the legal limit of alcohol in his blood, 80mg per 100ml of blood, or
 - 3.10.2. An Insured Person being **under the influence of drugs or narcotics** unless such drugs or narcotics were administered by a Medical Practitioner or unless prescribed by and taken in accordance with the directions of a Medical Practitioner; or
 - 3.10.3. An Accident occurring whilst an Insured Person was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or
 - 3.10.4. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
- 3.11.** Any claim arising or resulting directly or indirectly from Your **suicide, attempted suicide, intentional self-injury, mental disturbance or disorders, insanity, psychiatric, psychological, emotional or nervous conditions**.
- 3.12.** Sexually transmitted diseases.
- 3.13.** Myalgia.
- 3.14.** You (being the driver of a motor vehicle or motorcycle) **not being in possession of a valid/legal license**, or travelling as a passenger when you know the driver is not in possession of a valid/legal license.
- 3.15.** You are engaging in **Manual Work** in conjunction with any profession, business or trade during the Trip unless the Insured Company paid the additional premium and We agreed in writing to provide the cover.
- 3.16.** Cover for the intention of **emigrating** (travelling on a one-way ticket).
- 3.17. Adventure Sports & Activities:** This policy specifically excludes participating in or practicing for sports and activities not listed under section 4.1.8.
- 3.18.** Flying or sea travel of any kind, except:
 - 3.18.1. On a flight arranged by Us (Repatriation and Evacuation);
 - 3.18.2. As a fare paying passenger on a Carrier (not as a member of the crew).
- 3.19.** **War** (whether War be declared or not), Hostilities, Invasion or Civil War. For Personal Accident and Medical Expense benefits only this exclusion is amended as follows: This Policy does not cover death or disablement in any way caused or contributed to by war, whether war be declared or not, hostilities or any act of war or civil war when the Insured Person is taking an active part therein.
- 3.20. Radioactive Contamination**, whether arising directly or indirectly.

- 3.21.** Engaging in occupational activities requiring the **use of explosives**.
- 3.22.** Being in the service of any **military or police force, or militia or paramilitary organisation**.
- 3.23.** You travelling to a **country or specific area** or event to which the Foreign and Commonwealth Office has **advised persons not to travel**.
- 3.24. Nuclear, Chemical and Biological Terrorism:** this Policy does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 3.25.** Any loss or damage directly or indirectly caused by the provision of, or **any delay in providing the medical (or medical related) services** to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on our behalf).
- 3.26.** Cover for the fulfilment of any **ransom demands**.
- 3.27. Pregnancy** of You or any other person where the problem arising is not defined under **Complications relating to Pregnancy and Childbirth before the 26th week of pregnancy**.
- 3.28.** Baggage **freight costs**.
- 3.29.** Participation as a **professional sportsperson** receiving payment for each appearance (other than sponsorship only);
- 3.30.** Contraceptive devices, prosthetic devices and/or crutches, a brace of any kind, new/replacement spectacles, new/replacement dentures and crutches.

4. Coverage

4.1. Overseas Medical Expenses – You are covered for

The treatment of your unexpected illness, injury or death whilst on your trip. The policy will pay the following costs, up to the Limit of Liability as set out in your Schedule of Benefits, for:

- 4.1.1. Medical Practitioner's fees;
- 4.1.2. In-patient treatment authorized by us related to your unexpected illness or injury;
- 4.1.3. Specialist treatment authorized by us upon referral from a medical practitioner;
- 4.1.4. Outpatient treatment below \$1,000;
- 4.1.5. Outpatient treatment in excess of \$1,000 if authorized by us;
- 4.1.6. Ambulance charges or a taxi for your initial trip to the nearest hospital;
- 4.1.7. Pre-existing medical conditions: Inpatient treatment when you are hospitalised for more than 48 hours relating to the following medical conditions you already have:
 - 4.1.7.1. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, food Intolerance, hay fever
 - 4.1.7.2. Asthma, providing that you have no other lung disease, and are younger than 60 years of age at the date of policy purchase
 - 4.1.7.3. Bell's palsy
 - 4.1.7.4. Benign positional vertigo

- 4.1.7.5. Carpal tunnel syndrome
 - 4.1.7.6. Coeliac disease
 - 4.1.7.7. Congenital blindness
 - 4.1.7.8. Congenital deafness
 - 4.1.7.9. Diabetes (Types I and II) provided you were diagnosed over 12 months ago and has no eye, kidney, nerve or vascular complications. Do not suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolemia and you are younger than 65 years at the policy purchase date
 - 4.1.7.10. DVT provided you do not suffer from a cardiovascular condition
 - 4.1.7.11. Epilepsy provided there has been no change to your medication regime in the past 12 months
 - 4.1.7.12. Flu provided the symptoms are not accompanied by shortness of breath, chest pain, sudden dizziness or confusion
 - 4.1.7.13. Folate deficiency
 - 4.1.7.14. Gastric reflux
 - 4.1.7.15. Hiatus Hernia
 - 4.1.7.16. Hypercholesterolemia (High Cholesterol) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 4.1.7.17. Hyperlipidaemia (High Blood Lipids) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 4.1.7.18. Hypertension (High Blood Pressure) provided you do not also suffer from a known cardiovascular disease and/or diabetes
 - 4.1.7.19. Impaired Glucose Tolerance
 - 4.1.7.20. Incontinence
 - 4.1.7.21. Insulin Resistance
 - 4.1.7.22. Iron Deficiency Anaemia
 - 4.1.7.23. Meniere's disease
 - 4.1.7.24. Menopause
 - 4.1.7.25. Migraine
 - 4.1.7.26. Osteopenia
 - 4.1.7.27. Osteoporosis
 - 4.1.7.28. Pernicious Anaemia
 - 4.1.7.29. Pregnancy: for a single, uncomplicated pregnancy, where your trip ends on or before 26 weeks gestation, which does not arise from services or treatment associated with an assisted reproductive program, including but not limited to in vitro fertilisation
 - 4.1.7.30. Raynaud's disease
 - 4.1.7.31. Sleep apnoea
- 4.1.8. In-patient and Outpatient (as per the authorisation limits) for treatment related to your unexpected injury whilst participating on a non - professional basis in the Sports and Activities listed below:
- Abseiling
 - Acrobatics
 - Aerobics
 - American football
 - Amateur Athletics

- Archery
- Badminton
- Banana boat rides
- Baseball
- Basketball
- BMX cycling (exclude racing and competition)
- Blackwater rafting, cave tubing
- Boating, sailing
- Bowling (lawn & ten pin)
- Boxing (training / no contact)
- Bungee jumping using a body harness as a back-up
- Camel riding for a day or if you are on a camel trek
- Canoeing (inland or 10km coastal waters limit)
- Canyon swing
- Clay pigeon shooting
- Cricket
- Curling
- Cycling (exclude racing and competition)
- Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
- Dirt boarding
- Dragon boating
- Dune buggy
- Elephant riding for an hour, a day or overnight
- Fencing
- Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
- Fly by wire
- Football
- Go karting (recreational)
- Golf
- Gym - including weights, Pilates, aqua aerobics, yoga
- Gymnastics
- Handball
- Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering and helicopter rescue)
- High diving (less than 10 meters)
- Hockey (field or indoor / exclude ice hockey)
- Horse riding (leisure, on a tour with a licensed tour operator, non-competitive / exclude polo, hunting and jumping)
- Hot air ballooning (exclude racing and competition)
- Husky sledge driving (exclude endurance and racing)
- Ice skating (indoor and outdoor rinks / exclude racing)
- Jet boating
- Jet skiing
- Jogging
- Kayaking - white water, sea, river, lake
- Kite boarding

- Kite surfing (exclude racing, competition and surfing during a storm)
- Land surfing
- Marathons
- Martial arts (training, exclude contact)
- Moped, scooter (Zambian and local license for operating this class of vehicle required; must be wearing a helmet)
- Motor experience as a passenger only (excluding racing)
- Motorcycle riding (touring, independent, organised tour / Zambian and local license for operating this class of vehicle required / Must be wearing a helmet / exclude off- road, racing and competition)
- Motorcycle riding (as a passenger you must be wearing a helmet)
- Mountain biking (exclude racing and competition)
- Netball
- Paint ball
- Parasailing over water
- Quad biking (not exceeding 250 cc / exclude racing and competition)
- Racquetball
- Roller skating
- Roller blading/inline skating
- Rowing/sculling, surf boat rowing (inland or 10km coastal waters limit)
- Rugby
- Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- Safari tours (exclude hunting/guns)
- Sail boarding/wind surfing
- Sailing
- Sandboarding/sand skiing
- Scuba diving (when an open water diving license is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
- Shark cage diving
- Segway tours
- Skateboarding
- Skiing (glacier / exclude racing, competition and black slopes for first time skiers)
- Skidoo
- Snorkelling
- Snowboarding
- Soccer
- Softball
- Speed boating (as a passenger on a licensed carrier)
- Squash
- Stand-up paddle surfing/paddle boarding
- Surfing (exclude competition)
- Swimming
- Swimming with whales/whale sharks/dolphins
- Tennis
- Tobogganing (exclude racing and competition)
- Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- Volleyball

- Wakeboarding (exclude competition)
- Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- Water polo
- Water skiing (exclude competition)
- White water rafting (grades 1 to 4)
- Windsurfing (exclude competition)
- Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- Yoga
- Zip line
- Zorbing (exclude racing and competition)

4.2. Medical & Related Expenses - You are covered for:

- 4.2.1. Burial or cremation of a deceased Insured Person abroad; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- 4.2.2. Emergency Dental and pain-stilling treatment limited to dental treatment up to the limits on the Schedule of Benefits.
- 4.2.3. Additional flights and accommodation: On condition that You contact Us first, we give authorisation for the expense and We make all the travel arrangements: In the event of a valid claim for overseas medical expenses under Section 4.1, We will pay up to the Limit of Liability on the Schedule of Benefits per Trip for:
- 4.2.3.1. Your medical repatriation as per your "fit-to-fly" report from the treating medical practitioner to your home country. The medical repatriation must be arranged by us. We will pay for the cost of a medical escort if considered medically necessary. We have the right to demand that you are repatriated in order to receive treatment as per the "fit-to-fly" recommendation. If our medical officer advises a date when it is feasible and practical to repatriate you, but you choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for your own account.
- 4.2.3.2. Your medical evacuation (transfer) to the nearest adequate medical facility.
- 4.2.3.3. Accompanying travel companion: We will pay for the additional flight expenses (economy class) and accommodation costs (three star hotel) incurred by one person to stay with you and accompany you on the Trip Home.
- 4.2.3.4. Visit by any one person: A return journey air ticket (economy class) plus reasonable accommodation costs (three star) arranged by Us for one person required, on medical advice, to fly out to You. The benefit is only activated upon your 5th day as an in-patient.
- 4.2.3.5. Child repatriation: We will pay for the flight expenses (economy) arranged by us to repatriate any children (up to 4 children) accompanying You on Your journey, where there is no other adult to accompany them to Their Country of Residence, in the unfortunate event of your Illness, Injury or death.
- 4.2.3.6. Your additional accommodation: If you need to return to your home country on a different date than your booked date as per the "fit-to-fly" recommendation from the treating doctor following your treatment as an inpatient, we will pay for your additional accommodation (3 star) arranged by us until we have booked a suitable flight for your medical repatriation.

4.3. Personal Assistance Services - You are covered for:

We will provide assistance in arranging the following services whilst you are on your trip:

- a) **Consular Referral** - We will provide you with the relevant contact details of diplomatic representatives wherever possible.
- b) **Emergency travel and accommodation arrangements not covered under any other section** - We will provide You with all reasonable, practical and possible assistance in arranging alternate emergency accommodation and onward or return transportation. You will be responsible for the payment of all costs incurred, and You should make arrangements to pay Us or the service provider at the time the cost is incurred.
- c) **24 Hour Nurse Assist** - Our 24-hour helpline on **+27 11 991 8610** provides access to a professional medical assistance service to assist You with any health query.
- d) **Legal Assist** - We will provide You with guidance and information on legal matters.
- e) **Replacement of Travel Documents** - We will assist you should you need to replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.
- f) **Trauma Assist** - We will provide assistance in the case of assault, hijacking, child abuse, medical emergency and most other forms of trauma.
- g) **Urgent Message Relay** - We will transmit urgent messages to a nominated close relative in your home country following your illness, injury or travel delay problems.

4.4. Cancellation & Curtailment - You are covered for:

We will reimburse up to the Limit of Liability in the Schedule of Benefits per Insured Person under this policy for the financial loss You suffer, being the published penalties and unused non-refundable prepaid expenses for flights, accommodation, ski school fees, ski rental and ski lift pass You do not use because of Your inability to start Your Trip or complete the Trip due to one of the listed reasons on Your Schedule of Benefits.

4.4.1. *Cancellation* cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans before You depart from Zambia because of one of the reasons listed on Your Schedule of Benefits, affecting You, Your travel companion or a Close Relative which is beyond Your control, and of which You were unaware at the time You booked the Trip.

4.4.2. *Curtailment* cover applies if You are forced to cut short a Trip You have already started, and return to Your Home Country, because of one of the reasons listed on Your Schedule of Benefits affecting You, Your travel companion or a Close Relative which is beyond Your control, and of which You were unaware at the time You booked the Trip.

4.4.3. Note - Section 4.4: The maximum amount We will pay under Section 4.4 in total for Cancellation and Curtailment claims is the Limit of Liability as set out in your Schedule of Benefits which is limited to one cancellation or curtailment reason per booked trip.

4.4.4. Cancellation & Curtailment - Your responsibilities:

- 4.4.4.1. You must obtain a medical certificate from the Medical Practitioner prior to Cancelling Your Trip. The Medical Practitioner must certify that You are unfit to travel or continue with Your original Trip.
- 4.4.4.2. In the event of Curtailment, You must contact Us first and allow Us to make all the necessary travel arrangements.
- 4.4.4.3. If, at the time of requesting Our assistance in the event of a Curtailment claim,

satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative or travelling companion, all necessary arrangements will be at Your own cost.

- 4.4.4.4. You must notify the Carrier or Travel Agent immediately when You know the Trip is to be cancelled or curtailed, to minimize Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- 4.4.4.5. If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.
- 4.4.4.6. Curtailment claims will be calculated from the date of return to Your Home Country to determine the unused, non-refundable loss.

4.4.5. Cancellation & Curtailment – You are NOT covered for:

- 4.4.5.1. Any claim where the transportation or accommodation was cancelled by the Carrier or provider.
- 4.4.5.2. Withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- 4.4.5.3. Failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise) unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
- 4.4.5.4. Any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed in Your Schedule of Benefits;
- 4.4.5.5. Any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You.
- 4.4.5.6. Cancellation caused by pregnancy or childbirth where the cause is not listed as a medical complication under the Meaning of Words: Complications of Pregnancy and Childbirth, or where you are more than 25 weeks pregnant during Your Trip;
- 4.4.5.7. Any costs in respect of any unused prepaid travel costs when We have paid to repatriate You;
- 4.4.5.8. Any costs relating to airport taxes or air passenger duty. You should obtain a refund from Your carrier for such charges;
- 4.4.5.9. Any claim will be deemed to be in excess of the cover provided by any other policy/policies of insurance or credit card or statutory insurance;
- 4.4.5.10. Supplier Financial Default;
- 4.4.5.11. Any costs in respect of unused prepaid travel costs when We have paid to repatriate You;
- 4.4.5.12. The Policy Excess;
- 4.4.5.13. The cost of this policy;
- 4.4.5.14. Additional travel and accommodation;
- 4.4.5.15. Anything mentioned in the General Exclusions.

4.5. Travel Delay - You are covered for:

Example of a Travel Delay: You are booked to depart from London to Zambia at 13:00. Your flight is delayed, and departs at 23:00 due to one of the reasons listed below.

If the departure of Your prepaid flight forming part of a booked Trip and specified on Your ticket, is delayed for more than 6 hours beyond its scheduled departure time as a direct result of Strike, Industrial Action, severe Weather conditions, failure of air traffic control systems, or mechanical breakdown of a scheduled carrier:

4.5.1. We will reimburse you for reasonable expenses incurred whilst the Carrier is delayed for meals, drinks, taxi fare and accommodation if your carrier does not provide them, up to the Limit of Liability in the Schedule of Benefits per Insured Person per Trip.

4.5.2. Travel Delay - Your responsibilities:

- 4.5.2.1. Cover and eligibility to claim under the Travel Delay section only applies to passengers who eventually travel.
- 4.5.2.2. If you suffer delays you must obtain written confirmation from the Carrier stating the period and reason for delay.
- 4.5.2.3. You must provide receipts for the expenses incurred

4.6. Missed connection at a transfer point – You are covered for:

Example of a missed connection at a transfer point: You are booked to travel from Zambia to London via Dubai. London is your final destination. Dubai is a transfer point. Your flight departing from Zambia arrives late in Dubai, resulting in you missing your flight to London.

If your flight arrives more than 1 hour after the scheduled arrival time due to severe weather conditions, Strike or Industrial Action or mechanical breakdown, or accident and you miss your connecting flight at the transfer point as a direct result of the late arrival:

4.6.1. We will pay for additional flight and accommodation expenses incurred to reach Your booked destination by the most direct alternative route and/or flight, up to the Limit of Liability in the Schedule of Benefits per Insured Person.

4.6.2. Missed connection – Your responsibilities

- 4.6.2.1. You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight or cruise on time.
- 4.6.2.2. You must obtain written confirmation from the Carrier stating the period and reason for delay as well as whether they have compensated you for any expenses.
- 4.6.2.3. You must allow a minimum of 4 hours connecting time, or ensure you connect within the IATA approved minimum connecting time.

4.6.3. Missed connection – You are NOT covered for

- 4.6.3.1. Claims without receipts as proof of expenses;
- 4.6.3.2. Claims arising from planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- 4.6.3.3. Meals and drinks unless specified under the Benefit;
- 4.6.3.4. Claims due to You not allowing sufficient time to complete Your journey to the departure point (if the minimum connecting time was less than 4 hours, or as defined by IATA);
- 4.6.3.5. Withdrawal from service of the aircraft or cruise ship on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;

- 4.6.3.6. Claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- 4.6.3.7. Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- 4.6.3.8. Anything mentioned in the General Exclusions.

4.7. Baggage - You are covered for:

- 4.7.1. If, in the course of your trip, your Personal Baggage is **damaged by the Carrier, or lost by the Carrier (and not recovered), or stolen** we will cover you up to the Limit of Liability as stated in the Schedule of Benefits.
- 4.7.2. If, in the course of your trip, your **Cash and/or you passport is stolen whilst** on your person or locked in a safety deposit box, we will cover you up to the Limit of Liability as stated in the Schedule of Benefits.
 - 4.7.2.1. Note: Loss of passport: We will cover the cost of an emergency passport and taxi costs to the nearest Embassy/Consulate to obtain the emergency passport.
- 4.7.3. **Baggage delay** - If Your Baggage is certified by the Carrier to have been misplaced on your arrival outside the borders of Zambia for a period in excess of **6 hours from time of arrival**, we will cover you up to the Limit of Liability in the Schedule of Benefits per Insured Person for the purchase of clothing and toiletries whilst your bag is delayed.
 - 4.7.3.1. Note: Such sums will be refundable to us if the Baggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Baggage Section.
- 4.7.4. **Baggage – Your responsibilities**
 - 4.7.4.1. Cash, passports and Valuables must be carried on Your person, or lodged in a safety deposit box at the time of loss.
 - 4.7.4.2. When baggage damage or loss occurs due to an airline’s mishandling, We act as a secondary insurance to the airline. The primary coverage is provided by the airline. A claim must be filed with the airline. The amount not reimbursed by the airline may then be directed to Us. If You can provide proof that You have taken all reasonable and necessary steps to claim from the airline, We will pay a pro-rata portion of the indemnity. Our liability will be reduced by the amount for which We consider the airline to be liable.
 - 4.7.4.3. If the airline denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, We will also deny your claim since We are secondary to the airline.
 - 4.7.4.4. We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.
 - 4.7.4.5. Claims are paid based on the value of the goods at the time that they are lost.
 - 4.7.4.6. You must take suitable precautions to secure the safety of Your Personal Baggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

- 4.7.4.7. If claiming for Your goods that were stolen or lost by the Carrier You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.
- 4.7.4.8. Within 24 hours of the discovery of the incident, You must report the theft of Personal Baggage, Cash or Passport to the local Police, or to Your hotel or accommodation management.
- 4.7.4.9. Damage or loss to Personal Baggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained).
- 4.7.4.10. You must produce to Us written documentation from the appropriate parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.
- 4.7.4.11. You must produce to Us evidence of the withdrawal of bank notes or currency notes - otherwise no payment will be made.

4.7.5. Baggage – You are NOT covered for

- 4.7.5.1. Any item loaned, hired or entrusted to You;
- 4.7.5.2. Any loss, theft of, or damage to Personal Baggage left in an Unattended motor vehicle if:
 - 4.7.5.2.1. the items concerned have not been locked out of sight in a Secure Baggage Area;
 - 4.7.5.2.2. no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - 4.7.5.2.3. no evidence of such entry is available.
- 4.7.5.3. Theft of cash and Valuables from an Unattended motor vehicle;
- 4.7.5.4. Loss, theft of, or damage to cash and Valuables from checked-in Baggage left in the custody of a Carrier and/or cash and Valuables packed in Baggage left in the baggage hold or storage area of a Carrier;
- 4.7.5.5. Theft of cash and Valuables not carried on Your person, or lodged in a safety deposit box at the time of loss;
- 4.7.5.6. Electrical or mechanical breakdown or derangement of the article insured;
- 4.7.5.7. Wear and tear, damage caused by water, moth or vermin or any process of dyeing or cleaning;
- 4.7.5.8. Damage (denting or scratching) not resulting in the complete destruction of the article;
- 4.7.5.9. Loss, damage, cost or expense directly or indirectly arising from permanent or temporary dispossession resulting from detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities;
- 4.7.5.10. Dentures; bonds; securities; stamps or documents of any kind, including driving licenses and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; samples or merchandise or business goods or specialized equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;

- 4.7.5.11. Damage to fragile, perishable or brittle items;
- 4.7.5.12. Cracked screens;
- 4.7.5.13. Forgotten or mislaid items;
- 4.7.5.14. Liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- 4.7.5.15. Sports gear whilst in use;
- 4.7.5.16. Loss or theft of or damage to Money (please refer to Loss of Cash section);
- 4.7.5.17. Losses from a roof or Baggage rack;
- 4.7.5.18. Claims for loss, theft or damage to anything being shipped as freight or under a Bill of Loading;
- 4.7.5.19. Loss or damage to baggage not accompanying You on the same flight.
- 4.7.5.20. The Policy Excess;
- 4.7.5.21. Anything mentioned in the General Exclusions

4.8. Legal - You are covered for:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to a third party's property, then on condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your estate) against;

- 4.8.1. All sums which You shall become legally liable to pay as compensation; and
- 4.8.2. All legal costs awarded to any claimant or incurred in the defense of any claim that is contested by us or with our consent.
- 4.8.3. Note: In the event that legal proceedings are instituted against you or your authorized representative, you must immediately inform us within 48 hours thereof failing which you will not be entitled to claim any legal costs incurred.
- 4.8.4. **Legal – You are NOT covered for**
 - 4.8.4.1. Injury to, or the death of, any member of Your family or household, or any person in Your service;
 - 4.8.4.2. Property belonging to, or held in trust by You or Your family, household or servant;
 - 4.8.4.3. Loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
 - 4.8.4.4. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
 - 4.8.4.5. Claims for injury, loss or damage arising directly or indirectly from:
 - 4.8.4.5.1. ownership or use of: airborne craft; horse-drawn, motorized, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats or canoes); animals; firearms;

- 4.8.4.5.2. the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
- 4.8.4.5.3. the ownership or occupation of any land or building;
- 4.8.4.5.4. wilful or malicious acts.
- 4.8.4.6. Liability or material damage for which cover is provided under any other insurance;
- 4.8.4.7. Accidental injury or loss not caused through Your negligence;
- 4.8.4.8. Any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- 4.8.4.9. Any claim arising in connection with a Trip within Your Home Country;
- 4.8.4.10. Liability arising from the conduct by You of any profession, trade or business;
- 4.8.4.11. Judgements which are not in the first instance either delivered or obtained from a court within Zambia or the country in which the event occurred;
- 4.8.4.12. The Policy Excess;
- 4.8.4.13. Anything mentioned in the General Exclusions.

4.9. Personal Accident - You are covered for:

4.9.1. If you suffer Accidental Bodily Injury during your trip, which within 12 months from the date of the accident or injury is the sole and direct cause of death or Permanent Disablement, We will pay up to the Limit of Liability in the Schedule of Benefits as per the defined insured event below:

INSURED EVENT	SUM INSURED, Expressed as a percentage of the Limit of Liability
a) Death	100%
b) Total, permanent and irrecoverable loss of hearing in both ears	100%
c) Total, permanent and irrecoverable loss of hearing in one ear	50%
d) Total, permanent and irrecoverable loss of sight in both eyes	100%
e) Total, permanent and irrecoverable loss of sight in one eye	50%
f) Total, permanent and irrecoverable loss of both hands or feet	100%
g) Total, permanent and irrecoverable loss of one hand and one foot	100%
h) Total, permanent and irrecoverable loss of one hand or one foot	50%
i) Permanent and total loss of speech	100%
j) Permanent and incurable paralysis	100%
k) Permanent and total loss of four fingers and thumb of either hand	70%
l) Permanent and total loss of four fingers or thumb of either hand	40%
m) Permanent Total Disablement	100%
n) Permanent Disabilities not provided for under the listed Insured Events “a to m”	15%

4.9.2. Personal Accident – Your responsibilities



- 4.9.2.1. The diagnosis and determination of Permanent Total Disablement must be made and documented by Our Medical Officer, and must be continuous and permanent for at least 24 consecutive months from the onset of the disablement;
- 4.9.2.2. Permanent total loss of use of a limb shall be treated as a loss of limb;
- 4.9.2.3. In the event of compensation becoming payable under more than one benefit, the total amount payable shall not exceed 100% of the Limit of Liability for each Insured Person, not exceeding the Accumulation Limit;
- 4.9.2.4. Notice of death must be given immediately and We will have the right to have a post mortem examination of the body.

4.9.3. Personal Accident – You are NOT covered for

- 4.9.3.1. Injury not caused solely by outward, violent and visible means;
- 4.9.3.2. Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- 4.9.3.3. Disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- 4.9.3.4. Any payment in excess of the amount legislated by law arising from death of Insured Persons under 18 years of age;
- 4.9.3.5. An Insured Person engaging in any Adventure Sports and Activities
- 4.9.3.6. Personal Accident benefits will cease on Your 66th birthday;
- 4.9.3.7. Any claim arising directly or indirectly from any type of Illness and/or bacterial infection, except that this exclusion shall not apply to medically acquired infections or blood poisoning which may result from an accidental cut or wound;
- 4.9.3.8. Any claim arising If you have reached the age of 66 years.
- 4.9.3.9. Anything mentioned in the General Exclusions.

Schedule of Benefits

Schedule of Benefits	Limits of Liability: International Travel Insurance		
	70 Years	70 Years	70 Years
Account Type and Number	Gold Account	Platinum Account	Private Account
1. Overseas Medical and Medical Related Expenses	US\$ 65,000	US\$150,000	US\$250,000
1.1. Medical Evacuation/ Repatriation/ Transportation	Included in 1	Included in 1	Included in 1
1.2. Burial/ Cremation/ Return of Mortal Remains	Actual Expenses	Actual Expenses	Actual Expenses
1.3. Medical expenses related to Terrorism	Nil	Nil	US\$30,000
1.4. Emergency Dental Treatment	US\$100	US\$250	US\$350
1.5. Additional Travel and Accommodation Expenses	Refer Below	Refer Below	Refer Below
1.5.1. Accompanying Travel Companion & up to 4 Children	Included in 1	Included in 1	Included in 1
1.5.2. Visit by any one person	Included in 1	Included in 1	Included in 1
1.5.3. Child Repatriation	Included in 1	Included in 1	Included in 1
1.6. Pre-existing Medical Conditions	Nil	Nil	US\$50,000
1.7. Adventure/ Winter Sport Extension	Nil	US\$50,000	US\$100,000
1.8. Hospital Daily Benefit	US\$200 (US\$20 per day)	US\$300 (US\$30 per day)	US\$500 (US\$50 per day)
Medical Excess: In-patient	US\$100	US\$50	US\$50
Medical Excess: Out-patient	US\$100	US\$50	US\$50
2. Cancellation and Curtailment	US\$1,000	US\$2,000	US\$2,000
3. Personal Assistance	Assistance Services	Assistance Services	Assistance Services
4. Loss of Cash and or Passport (Additional accommodation)	Assistance Services Only	Assistance Services Only	US\$500
5. Personal Liability	US\$5,000	US\$15,000	US\$25,000
6. Personal Accident	Refer below	Refer below	Refer below
6.1. Permanent Disablement	US\$4,000	US\$6,000	US\$10,000
6.2. Death	US\$7,000	US\$10,000	US\$15,000
7. Hijack of Public Conveyance (Excess: 12 Hours)	US\$2,500	US\$2,500	US\$2,500

Terms and Conditions apply. First National Bank Zambia is a licensed Commercial Bank



8. Carrier Accumulation Limit	
Period of Cover	90 Days per trip