

HOLLARD TRAVEL INSURANCE

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Important Information

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IMPORTANT INFORMATION

1. Cancel your policy

- 1.1. **You** may cancel the policy:
 - 1.1.1. **We** hope **you** are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with **your** requirements, **you** must notify **us** in writing if **you** wish to cancel **your** policy. **You** must give **us** proof that you did not obtain a visa using **our** policy, for example: a copy of other insurance, a letter from the Embassy or your cancelled reservation.
- 1.2. **We** may cancel the policy:
 - 1.2.1. **We** may **cancel** the policy when **we** give **you** 30 days written notice.
- 1.3. Premium refund:
 - 1.3.1. **We** will not refund any premium if:
 - 1.3.1.1. **you** cancel after the date of departure on **your** policy schedule, irrespective of whether **you** travelled or not
 - 1.3.1.2. **you** obtained a visa using our policy
 - 1.3.1.3. **you** have a claim against this policy

2. Complaints

If **we** do not accept **your** claim or if **you** do not agree with the amount of the claim, **you** may ask **us** to review **our** decision. **You** must send **us** a written request to review within 90 days of the date that **you** receive **our** claims letter. Please follow the steps below:

Hollard Insurance Ghana Limited
PO Box GP 20084
Accra
Ghana

Tel: +233 302 220 966

E-mail: irisL@hollard.com.gh

You may also contact the National Insurance Commission (NIC), an independent body that investigates insurance complaints from consumers.

3. Financial loss

- 3.1 Personal Accident: **we** will pay up to the limit in the policy schedule
- 3.2 **We** will not pay more than the actual financial loss **you** suffered for all other benefits

4. Information you give us

The information **you** give **us** will be stored on databases and shared with other parties in the insurance industry in order to gather industry statistics and combat fraudulent claims. **We** can access the information even after **your** policy with **us** ends.

IMPORTANT INFORMATION

- 4.1. **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.
- 4.2. **You** hereby waive any right to privacy with regard to any underwriting and claims information (on **your** behalf and on behalf of anyone **you** represent herein), in respect of any insurance policy or claims made or lodged by **you**, or on **your** behalf.
- 4.3. **You** consent to such information being stored in the shared database and **we** may use the information as set out above.
 - 4.3.1. **You** also consent that **we** may disclose such information to any insurer or its agent.
 - 4.3.2. **You** further consent that **we** may verify any underwriting information against legally recognised sources or databases.
 - 4.3.3. **You** agree that this consent clause will survive the termination for whatever reason of the policy, including its cancellation or lapsing.

5. Interest

We do not pay interest unless ordered to do so by a court of law in **your home country**.

6. Insurable interest

This is **your** policy, and only **you** have rights under this policy. **You** can only claim for items that belong to **you**, or expenses paid by **you**.

7. Legal

- 7.1. The policy is a legal contract between **you** and **us**. This policy document provides **you** with the terms, conditions and exclusions of the insurance cover.
- 7.2. This policy is subject to **your home country's** law.

8. Not a medical aid

The intention of cover is to stabilise and repatriate **you**. This policy is not a medical aid and does not provide cover for treatment in **your home country** after repatriation. For example, if you fall and break your leg while skiing in Italy and it needs further operations and physiotherapy once you have returned to **your home country**, this policy does not cover any of the costs incurred in **your home country**.

9. More than one policy underwritten by us

We shall never pay more than the **limit** of whichever policy has the highest **limit** of cover. Example, if one section in terms of this policy covers **baggage** up to 5,000 and the second policy with us covers baggage up to 7,000 the maximum **we** will pay is 7,000.

10. Policy documents

- 10.1. The policy wording explains the benefits, conditions, exclusions and claims requirements.

IMPORTANT INFORMATION

- 10.2. The policy schedule (which forms part of the policy contract) shows **your** personal details, how much **you** paid, the **excess** amount, the benefits **you** chose, and the sum insured. Each product contains different levels of cover. **You** must check **your** schedule to see if a benefit applies to **you**.
- 10.3. **You** must read the policy wording, the schedule and any endorsement as one document. All the headings that **you** see are merely to help **you** find information quickly. **You** must not take them to affect the interpretation of the policy. **You** must read all the sections in **your** policy document and ensure that **you** understand **your** cover and responsibilities. **You** must contact **us** if **you** have any questions.
- 10.4. Should there be any conflict between the contents of the policy wording and the contents of the schedule, **we** will give the schedule precedence.

11. Third party claims

We may finalise the claim by paying **you** up to the **limit**, or an amount for which the third-party claim may be **settled**. This will release **us** from any further liability for the claim.

Who qualifies for the cover?

Nine things **you** must know about **our** travel insurance policies.

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1. Age limits

- 1.1. Specific Benefits - **You** qualify for the Personal Accident benefit if **you** are older than 18 years of age and younger than 65 years of age
- 1.2. Specific products - **You** must be younger than the below ages at the time the loss occurs:
 - 1.2.1. 82 years for the Senior policy
 - 1.2.2. 71 years for all other policies.
- 1.3. **We** will void the policy and refund the premium if **you** exceed the age limit.

2. Business cover

Business travel is a **trip** specifically taken on behalf of **your** employer. Business cover excludes daily commutes, leisure **trips**, working in another country or holidays. Examples of business travel:

- 2.1. Attend meetings
- 2.2. Visit suppliers
- 2.3. Attend a conference or course

3. Children

Children younger than 21 years old will share cover with the adult/s at no extra premium when the schedule shows them as minors. For example - Medical sum insured is €20, 000,000. Total sum insured when one adult and two **children** travel on an identical journey is €20, 000,000.

4. Resident of your home country

You must have the necessary written permission from **your home country's** authorities to reside and/or work in **your home country**, and **you** must be physically present in **your home country** for more than 6 months during the last 12 months. If **you** cannot produce a written consent, **we** will not pay any claim.

5. Return Ticket

Before **you** leave **your home country**, **you** must have booked a reservation with a confirmed departure date from **your home country** and a confirmed departure date back to **your home country**.

6. Top Up cover

Top-up cover is only available if **you** receive free medical cover outside the borders of **your home country** from either your bank or your medical aid. For example, **you**:

- 6.1. Purchased **your** flight ticket using **your** credit card, or
- 6.2. **Your** medical aid gives **you** free medical cover outside the borders of **your home country**.

7. Where we will cover you

- 7.1. **We** do not cover claims for travel within the borders of **your home country** unless **you** are booked on a **connecting** flight for **your trip**. For example, if you are flying to London from Kumasi via Accra (**connecting** flight), your cover will begin when you have checked in for your flight from Kumasi.

WHO QUALIFIES FOR THE COVER

- 7.2. **We** do not cover **you** when **you** travel to the high-risk countries listed below:
- 7.2.1. Afghanistan, Burkina Faso, Central African Republic, Egypt (the area of North Sinai), Eritrea, Guinea, Guinea – Bissau, Haiti, Iraq, Iran (within 100km of the entire Iran/Afghanistan border, Iran within 10km of the entire Iran/Iraq border and the province of Sistan-Baluchistan, the area east of the line running from Bam to Jask, including Bam), Liberia, Libya, Mali, Niger, North Korea, Sierra Leone, Somalia, Syria and within 10km's of the border to Syria in any other country, South Sudan, Venezuela, Yemen.
 - 7.2.2. Any country where the government has announced a state of emergency with the exception of emergencies relating to medical pandemics or emergencies.
 - 7.2.3. Any country where the United Nations Armed Forces are present and active.

8. When cover starts

- 8.1. **Your** cover (and this policy) starts at different times depending on the benefit:
- 8.1.1. The Cancellation benefit starts 12:01 am (just after midnight) on the date after **you** bought this policy.
 - 8.1.2. Top-Up cover starts after **your** free cover limit is finished.
 - 8.1.3. Medical benefit starts when **you** pass through passport control from **your home country**.
 - 8.1.4. All other benefits start as soon as **you** have checked in for your flight related to **your trip**.

9. When cover ends

- 9.1. **Your specific** covers (and this policy) ends at different times depending on the benefit **you** are claiming under and chose and whether **you** have **connecting** flights in **your home country**:
- 9.1.1. The **Cancel** for Named Reason benefit ends on the date of departure from **your home country**, when **you** check in for your first flight.
 - 9.1.2. The **Cancel** for Any Reason benefit ends 48 hours before **your** time and date of departure from **your home country**.
 - 9.1.3. The **Curtailment** benefit ends on **your** booked date of return to **your home country** as shown in **your** itinerary.
 - 9.1.4. The Overseas Medical benefit ends when you pass through passport control back into **your home country**
 - 9.1.5. All other benefits end on the earliest of the following dates:
 - 9.1.5.1. when **you** pass through customs back into **your home country**
 - 9.1.5.2. 00:01 on the date **you** reach the maximum age limit
 - 9.1.5.3. 00:01 on the termination / return date on your policy certificate
 - 9.1.5.4. On the date **we** arrange an available flight/transport for repatriation back to **your home country**, if **you** refuse to be repatriated.
 - 9.1.6. **We** will extend **your** policy automatically if **you** have an overseas medical claim approved by **us** whilst on **your trip** before **your** policy end date.

Key words to understand

We show words that have special meanings in **bold**. We define the words in the next pages to assist you in understanding your policy.

KEY WORDS TO UNDERSTAND

1. Baggage

- 1.1. Checked-in **baggage**: Items **you** check-in to **your baggage** before **you** depart from **your home country**.
- 1.2. Personal **baggage**: Items of clothing worn by **you**, toiletries for **your** individual use during **your trip** and a bag to carry the items, example: a suitcase, backpack or handbag.
- 1.3. **Baggage** Delay: the airline or cruise line delays **your** checked-in **baggage** for a specified amount of time whilst **you** are outside the borders of **your home country**.

2. Cancel

You cancel your trip due to a listed **event** before **you** depart from **your home country**.

3. Carrier

A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) or cruise ship licensed to carry passengers for hire and in (or on) which **you** are travelling as a fare paying passenger.

4. Children / Child

Your natural or adopted **child** (son/daughter) not in full-time employment, under the age of 21 years.

5. Complications of pregnancy and childbirth

The following unexpected medical events that occur more than 15 weeks prior to the expected delivery date: toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections and any premature births.

6. Civil unrest

Fighting between different groups of people living in the same country or nearby the borders of that country.

7. Close relative

Limited to the below relatives who reside in **your home country**. **Your**:

- 7.1. Legal spouse
- 7.2. parent, parent-in-law, step-parent or legal guardian
- 7.3. biological **child**, legally fostered **child**, legally adopted **child**, step**child**, grand**child** or daughter/son-in-law
- 7.4. biological or stepsister/brother
- 7.5. grandparents

8. Connecting flight / connecting cruise

A flight/cruise that requires **you** to change from one aircraft or cruise to another, with a connecting time of less than 12 hours. The 2nd flight or cruise is the connecting flight or cruise.

KEY WORDS TO UNDERSTAND

9. Curtailment

You return to **your home country** earlier than the return date on **your** policy schedule due to a covered reason.

10. Dental

Emergency pain-stilling treatment to teeth. This cover does not include capped teeth or dentures or existing conditions related to your teeth such as cracks.

11. Eligible expenses

Inpatient and **outpatient** treatment related to:

- 11.1. Doctor's fees, surgery, x-rays, **inpatient** treatment, prescription medication, the once-off cost of **your** taxi to the nearest suitable hospital or the cost of an ambulance to the nearest suitable hospital when **you** are admitted as an inpatient.

12. Emergency assistance provider

Refers to a company authorised by Hollard to provide **you** with assistance whilst **you** are on **your trip**.

13. Essential items

Items of clothing and toiletries **you** purchased for use by yourself at the time of a **baggage** delay.

14. Evacuation

- 14.1. **Medical evacuation:** we arrange either an ambulance or a commercial flight from the place where **you** are injured or sick (during a **trip**) to the nearest appropriate hospital.
- 14.2. **Security evacuation:** Airport closure (from which **you** are booked to depart) for 2 days or more due to unexpected **civil unrest**, **military coup**, a **terrorist** attack or **political unrest**.

15. Excess

The amount you have to pay first before you can claim under any section of this policy, per person, per benefit.

16. Home / Home Country

Means **your** usual place of residence in **Ghana**.

17. Infectious or contagious disease

Means any disease transmitted from an infected person, animal or species to another person, animal or species by any means when the World Health Organisation (WHO) declares the outbreak a Public Health Emergency of International Concern (PHEIC).

18. Illness

An illness or disease that a **medical practitioner** diagnosed and that meets all of the following criteria:

- 18.1. There is a present severe or acute symptom requiring immediate care.

KEY WORDS TO UNDERSTAND

18.2. The failure to obtain such care could reasonably result in serious deterioration of **your** condition or place **your** life in jeopardy

19. Injury

A sudden **injury** because of violent, external and **accidental** means that happened at an identifiable place and time whilst on **your trip**.

20. Inpatient

Hospital admission by a doctor (including day care) where **you** receive treatment, accommodation and food and spend at least 24 consecutive hours.

21. Insured event / benefit

An **insured event** is a single incident, or series of incidents directly related to the same cause, that is listed in this policy and results in a claim. **We** do not cover claims for any event **we** do not list in this policy.

22. Life threatening medical condition

Medical emergency where there is a possibility that **you** may die if not treated immediately, for example:

- a serious allergic reaction that appears quickly and may cause death
- broken bone/s
- high risk burn wounds, for example burns to **your** face, hands or feet
- diving accidents or drowning
- heat stroke with a temperature higher than 39 degrees Celsius
- diabetic coma or insulin shock
- low body temperature (below 35 degrees Celsius)
- joint dislocation
- poisoning
- choking
- convulsions, seizures or loss of consciousness
- heavy, uncontrollable bleeding that **you** cannot stop
- Deep knife wounds or gunshot wounds
- (Signs of) a heart attack (i.e. chest pain lasting longer than two minutes)
- (Signs of) a stroke (loss of vision, sudden numbness, weakness, slurred speech)

23. Limit

The maximum amount that **we** will pay per insured person, per benefit for a **loss**. The **limits** for all benefits are **set** out in the schedule.

24. 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.

KEY WORDS TO UNDERSTAND

25. Loss of sight

Total and irrecoverable **loss of sight** in one or both eye(s).

26. Manual work

Unskilled, semi-skilled or skilled physical labour other than in a purely managerial/supervisory, sales or administrative capacity.

27. Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where **you** are treated and who, in rendering such treatment is practising within the scope of his/her licence and training. This person cannot be a **close relative** of either yourself or **your** travel companion.

28. Military coup

A coup organized and carried out by members of armed forces.

29. Missed connection

Your connecting flight or cruise arrives late due to a covered event that causes **you** to miss **your connecting** flight or cruise.

30. Outpatient

Emergency department services, **urgent care** or **outpatient** services when a doctor has not written an order to admit **you** to a hospital as an **inpatient**.

31. Payment or deposit

EFT or credit card amounts paid in full or part for **your trip**. **Payments** or **deposits** do not include certificates, vouchers, frequent traveller rewards/miles/points, discounts and/or credits applied (in part or in full).

32. Pair or set

The proportionate value **we** will pay for any article that is part of a **pair** or **set**, for example – if one bag is lost but **you** purchased it as a **set** of 3 for €3 000, **we** will pay out €1 000 (the value of only that one bag).

33. Period of insurance

The period shown on **your** schedule, subject to the policy start date and policy end date.

34. Political unrest

Widespread protests against a government.

35. Pre-booked

Booked and paid for before **you** departed from **your home country**.

KEY WORDS TO UNDERSTAND

36. Pre-existing medical condition

- 36.1. Permanent or long-term chronic medical conditions, for example:
- 36.1.1. Alzheimer's, stroke, aneurysm, heart attack, dementia, depression or a terminal disease,
 - 36.1.2. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
 - 36.1.3. **You** periodically visit a medical practitioner for treatment, or **you** are prescribed medication over an extended period of time, for example: diabetes, epilepsy, asthma, high blood pressure, high cholesterol or blood clots.
- 36.2. Medical conditions that existed 6 months or less before **your** date of departure, for which:
- 36.2.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication
 - 36.2.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
 - 36.2.3. **you** undergone surgery
 - 36.2.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.
 - 36.2.5. **you** are on the waiting list for medical treatment
 - 36.2.6. Been hospitalised or attended the emergency department
 - 36.2.7. Experienced angina (chest pain)
 - 36.2.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
 - 36.2.9. Received physiotherapy or chiropractic treatment
- 36.3. Any condition for which you have ever required spinal or brain surgery
- 36.4. Any condition which has caused a seizure in the last 12 months
- 36.5. Joint replacement surgery over 10 years ago
- 36.6. You have had, or are on the waiting list for an organ transplant
- 36.7. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 36.8. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 36.9. A pacemaker or AICD (internal defibrillator)
- Note:** This definition applies to **you**, **your** travel companion or a **close relative** when **you** know about their medical conditions

37. Quarantine

A **medical practitioner** gives **you** a letter to isolate **yourself** from other people (no contact with other people) when:

- 37.1. **you** test positive for an **infectious or contagious disease**, or
- 37.2. **you** were in **close contact** with someone.

NOTE: If **you** have been fully vaccinated against the disease and show no symptoms **you** do not qualify for quarantine.

38. Repatriation

Your return to **your home country**.

KEY WORDS TO UNDERSTAND

39. Snow sports - approved

- 39.1. Snow skiing and snowboarding on-piste within the resort boundaries on groomed runs patrolled or monitored by resort authorities.
- 39.2. Using a snowmobile/skidoo when provided by the recognised piste authority on a guided tour with a licensed tour operator.
- 39.3. Husky sledge driving (exclude endurance and racing)
- 39.4. Ice skating (indoor and outdoor rinks / exclude racing)
- 39.5. Tobogganing (exclude racing and competition)

40. Sporting activities – approved

When **you** participate on a non-professional basis in the listed **sports** below:

- 40.1. Abseiling
- 40.2. Acrobatics
- 40.3. Aerobics
- 40.4. American football
- 40.5. Athletics
- 40.6. Archery
- 40.7. Badminton
- 40.8. Banana boat rides
- 40.9. Baseball
- 40.10. Basketball
- 40.11. BMX cycling (exclude racing and competition)
- 40.12. Blackwater rafting
- 40.13. Boating, sailing
- 40.14. Bowling (lawn & ten pin)
- 40.15. Boxing (training, no contact)
- 40.16. Bungee jumping less than 30 meters when **you** use a body harness as a back-up
- 40.17. Camel riding for a day or if **you** are on a camel trek
- 40.18. Canoeing (inland or 10km coastal waters **limit**)
- 40.19. Canyon swing less than 30 meters when **you** use a body harness as a back-up
- 40.20. Clay pigeon shooting
- 40.21. Cricket
- 40.22. Curling
- 40.23. Cycling (exclude racing and competition)
- 40.24. Dancing (ballroom, salsa, Capoeira, ballet, contemporary, jazz, hip hop)
- 40.25. Dirt boarding
- 40.26. Dragon boating
- 40.27. Dune buggy
- 40.28. Elephant riding for an hour, a day or overnight
- 40.29. Fencing
- 40.30. Fishing (deep sea, angling, fly fishing, on a river, boat, or standing in a lake: exclude ice fishing or commercial fishing)
- 40.31. Fly by wire

KEY WORDS TO UNDERSTAND

- 40.32. Football
- 40.33. Go karting (recreational)
- 40.34. Golf
- 40.35. Gym - including weights, Pilates, aqua aerobics, yoga
- 40.36. Gymnastics
- 40.37. Handball
- 40.38. Hiking (under 6,000 meters altitude / organised tours / clearly marked routes. Exclude solo treks, mountaineering, search and helicopter rescue)
- 40.39. High diving (less than 10 meters)
- 40.40. Hockey (field or indoor / exclude ice hockey)
- 40.41. Horse riding (leisure, on a tour with a licenced tour operator, non-competitive / exclude polo, hunting and jumping)
- 40.42. Hot air ballooning (exclude racing and competition)
- 40.43. Jet boating
- 40.44. Jet skiing (exclude competitions)
- 40.45. Jogging
- 40.46. Kayaking - white water, sea, river, lake
- 40.47. Kite boarding
- 40.48. Kite surfing (exclude racing, competition and surfing during a storm)
- 40.49. Land surfing
- 40.50. Marathons
- 40.51. Martial arts training (exclude contact and competitions)
- 40.52. Moped, scooter (Valid driver's licence for operating this class of vehicle required; must be wearing a helmet)
- 40.53. Motor experience as a passenger only (excluding racing)
- 40.54. Motorcycle riding / touring: independent or an organised tour (Valid driver's licence for operating this class of vehicle required / must be wearing a helmet / exclude off-road, racing and competition)
- 40.55. Mountain biking (exclude racing and competition)
- 40.56. Mountaineering or hiking: not using ropes, at an altitude less than 4,000 meters as part of an organised group on a marked route.
- 40.57. Netball
- 40.58. Paint ball
- 40.59. Quad biking (not exceeding 250 cc / exclude racing and competition)
- 40.60. Racquetball
- 40.61. Roller skating
- 40.62. Roller blading/inline skating
- 40.63. Rowing/sculling, surf boat rowing (inland or 10km coastal waters **limit**)
- 40.64. Rugby school level participation only
- 40.65. Running or jogging, including half-marathon or less, marathon and ultra-marathon distances
- 40.66. Safari tours (exclude hunting/guns)
- 40.67. Sail boarding/wind surfing
- 40.68. Sailing
- 40.69. Sandboarding/sandskiing

KEY WORDS TO UNDERSTAND

- 40.70. Scuba diving (when an open water diving licence is held and diving with a buddy diver, or diving with a licensed instructor / maximum depth 30m)
- 40.71. Shark cage diving
- 40.72. Segway tours
- 40.73. Skateboarding (exclude competitions)
- 40.74. Snorkelling
- 40.75. Soccer
- 40.76. Softball
- 40.77. Speed boating (as a passenger on a licensed **carrier**)
- 40.78. Squash
- 40.79. Stand-up paddle surfing/paddle boarding
- 40.80. Surfing (exclude competition)
- 40.81. Swimming
- 40.82. Tennis
- 40.83. Tuk Tuk as a passenger (excludes Tuk Tuk racing)
- 40.84. Volleyball
- 40.85. Wakeboarding (exclude competition)
- 40.86. Wall climbing (artificial / Proper harness wear and usage / exclude racing and competition)
- 40.87. Water polo
- 40.88. Water skiing (exclude competition)
- 40.89. White water rafting (grades 1 to 4)
- 40.90. Windsurfing (exclude competition)
- 40.91. Yachting (inside territorial waters / exclude racing and competition and being a member of the crew)
- 40.92. Yoga
- 40.93. Zip line
- 40.94. Zorbing (exclude racing and competition)

41. 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.

42. Supplier financial default

A scheduled airline (excluding charter airlines) registered to fly from **your home country**, where the airline is unable to provide the flight/s due to financial insolvency.

43. Terrorism or Terrorist attack

- 43.1. An act of force or violence against the civilian population committed for political, religious, ideological or ethnic purposes.
- 43.2. The country where the act took place must certify the act or acts as an act of **terrorism**.

KEY WORDS TO UNDERSTAND

44. Travel supplier

A scheduled airline, excluding charter airlines, exiting Ghana as well as **connecting** flights forming part of **your** international journey, and/or cruise line and or rail and/or coach and/or car rental company and/or hotel accommodation, booked prior to **your** departure from the afore mentioned countries.

45. Trip

When travelling in a direct and uninterrupted manner on an international journey outside the borders of **your home country**.

46. Unattended

When **you** leave items with nobody to look after them or you cannot see them, for example:

- 46.1. on the beach or beside the pool while you go swimming
- 46.2. more than 5 meters away from you at train stations and bus terminals
- 46.3. when you are taking photos
- 46.4. when you are eating at a restaurant or using an ATM and the item is not on your person
- 46.5. when you leave your items with a stranger

47. United States of America: Preferred Provider Organisation (PPO)

This policy provides cover within a PPO network in the U.S.A. If you receive treatment at a provider in our PPO network, we will pay authorised expenses directly to the provider. You may call our emergency number listed on your policy schedule for details of the nearest PPO provider when you are in the U.S.A. We do not pay for expenses or treatment you received from a provider that is not within our PPO network.

48. United States of America: Urgent care centre

Urgent care centres in the U.S.A. are different from emergency rooms. **Urgent care** centres assist patients with an **illness** or **injury** that does not appear to be **life threatening**, but also cannot wait until the next day, for example:

- Flu or Cold, Fever, Headaches, and Chills
- Sprains
- Allergic reactions
- Minor burns
- Dehydration
- Earache, Headaches
- Sprains and strains
- Urinary tract infections
- Diagnostic services **limited** to X-rays and laboratory tests
- Eye irritation and redness
- Vomiting, diarrhoea or dehydration
- Severe sore throat or cough

KEY WORDS TO UNDERSTAND

49. Valuable items (including their accessories)

- 49.1. Cameras including photographic equipment and video equipment
- 49.2. games consoles including PlayStation, Gameboy, Nintendo and games
- 49.3. personal organisers
- 49.4. mobile telephones
- 49.5. televisions
- 49.6. portable audio equipment including all associated disks
- 49.7. spectacles
- 49.8. sunglasses
- 49.9. telescopes
- 49.10. binoculars
- 49.11. jewellery and watches
- 49.12. furs and leather articles
- 49.13. perfumes
- 49.14. precious stones and articles made of or containing gold, silver or other precious metals
- 49.15. laptops, tablets and e-readers

50. We, our or us

Hollard Insurance Ghana Limited. Hollard is a licensed non-life insurer with the National Insurance Commission.

51. Weather

The state of the atmosphere with respect to wind, temperature, cloudiness, moisture and pressure changes.

52. You/Your

Includes each person named on the schedule that qualifies for the cover.

The rules of cover

If **you** do not follow them **we** may refuse to pay **you** out for a claim, **we** may **cancel your** policy or reduce the amount **we** pay **you**.

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THE RULES OF COVER

1. Authorise expenses

- 1.1. **You** must call **us** on the emergency number provided on your policy schedule:
 - 1.1.1. before **you** receive treatment if you are conscious and do not require life-threatening treatment, or
 - 1.1.2. before **you** are admitted into a hospital, or
 - 1.1.3. immediately when **your** condition has been stabilised in the emergency department.
 - 1.1.4. In the event of treatment for a life-threatening emergency, **you** must call **us** within 24 hours of the initial treatment unless **you** are unconscious. If **you** are conscious but cannot call because of your condition, someone else (family member or travel companion) must call **us** on **your** behalf immediately when they know about your treatment.
- 1.2. **We** will give authorisation of treatment for a specific procedure and/or a number of days when **we** have confirmed the medical necessity of the treatment you require. We base our decision upon the accuracy and completeness of information **you/your close relative/travel companion** or **medical practitioner** give to **us**.
- 1.3. **You** must call us immediately if **your** condition changes or additional days of inpatient treatment is required.
- 1.4. **We** reserve the right to dispute or challenge any authorisation **we** have given if **we** receive new information that changes our decision.
- 1.5. Authorisation is not a guarantee of payment. The fact that **we** give authorisation does not guarantee payment or the availability of treatment. Authorisation remains subject to the terms, conditions and exclusions listed in this policy.
- 1.6. **You** must tell the medical practitioner or hospital that this policy requires authorisation from **us** and **you** must ask them to cooperate with us fully.
- 1.7. If **you** do not follow our instructions or treatment is not authorised **we** will limit **your** claim or not pay **your** claim at all.

2. Bring back damaged property

You must bring back property damaged during **your trip** at **your** own cost and keep the damaged property until **we** have finalised **your** claim.

3. Buy your policy timeously

- 3.1. **You** must buy **your** travel insurance before **you** depart from **your home country**, and the cover must be from **your** date of departure from **your home country**.
- 3.2. **You** must buy **your** policy within 24 hours of making **your** first **payment** towards **your trip** to qualify for the following benefits:
 - 3.2.1. **Pre-existing** medical conditions
 - 3.2.2. **Complications in pregnancy**
 - 3.2.3. A city isolated due to the outbreak of a virus
 - 3.2.4. **Cancel** for any reason not listed
 - 3.2.5. Sporting event or conference cancelled

THE RULES OF COVER

4. Cancel your flights and accommodation

- 4.1. **Cancel** for Named Reason: **You** must **cancel your** flight, cruise and accommodation at least 24 hours or more before **your** scheduled departure time from **your home country**.
- 4.2. **Cancel** for Any Reason: **You** must **cancel your** flight, cruise and accommodation more than 48 hours before **you** depart from **your home country** for a reason not listed under the **Cancel** for Named Reason benefit.
- 4.3. **You** must give **us** a letter from the airline and accommodation provider confirming the amount **you** paid, their cancellation policy and the amount refunded to **you**.

5. Check-in and board your flight or cruise on time

You must check-in for **your** flight or cruise before the **carrier** closes check-in and report to the boarding gate before it is closed by the **carrier**.

6. Claim form and supporting documents

You must send **us** the completed claim form and all the supporting documentation within 30 days of **your** date of return to **your home country**. **We** do not pay for the cost to obtain supporting documentation. Some documentation may be required immediately before **we** can confirm cover in case of a medical emergency. Examples of supporting documentation **we** may require:

- 6.1. A medical report from the treating doctor with the following information:
 - 6.1.1. Hospital admission and discharge reports
 - 6.1.2. diagnosis
 - 6.1.3. date of first consultation
 - 6.1.4. treatment provided
 - 6.1.5. cause of medical problem
 - 6.1.6. medical reason if **You** are unfit to fly
 - 6.1.7. 6 months medical history for claim relating to **illness**
- 6.2. A doctor's letter to confirm **you** must place yourself in **quarantine**.
- 6.3. Receipts listing items purchased, or an itemised invoice listing the cost of services
- 6.4. Proof that **you** paid for all expenses claimed, for example a copy of **your** bank statement.
- 6.5. **Your** original airline tickets that were booked from and back to **your home country**
- 6.6. If **your** flights were changed, the amended airline tickets
- 6.7. Written confirmation of the accident from the official body in the country where the accident happened, for example the police report.

7. Claim from the airline first

- 7.1. **You** must report damage or loss to the airline before **you** leave the **baggage** area and give **us** a copy of the property irregularity report from the airline. **You** must give **us** a letter from the airline or cruise company confirming the damage or loss and how much they paid **you**.
- 7.2. **You** must give **us** a letter from the airline or cruise company confirming the delay and the reason for the delay.

THE RULES OF COVER

8. Court judgement

You must give **us** any court judgement demanding payment within 48 hours of receipt.

9. Death

We must receive notice of death within 48 hours of issuance.

10. Do not admit liability

You must not admit liability, make misleading promises to anyone, or offer to pay anyone without **our** written approval.

11. Flight ticket

You must send **us** proof of your reservation to **your home country** immediately when **you** notify **us** of a possible claim. **We** have the right to use **your** return ticket when **we** agree to repatriate **you** to **your home country**.

12. Information you give to us

- 12.1. **We** base **our** decision to insure **you** or **your** belongings on the information **you** give to **us**. **You** must make sure that all the information **you** give **us** about yourself and **your trip** is accurate and complete.
- 12.2. **You** must tell **us** immediately in writing of any material information that may increase the risk of loss. Material information is information that affects **our** decision to insure **you**. **We** will send **you** a written endorsement if **we** agree to cover the change/s. This also applies to changes to the health of **your** travel companion or a **close relative**, which could affect **your** cover under the **cancellation** and **curtailment** section.
- 12.3. **You** must be honest and act in good faith in relation to this policy. Examples of fraudulent or dishonest behaviour are:
 - 12.3.1. providing false information when **you** submit a claim or when **you** purchase a policy
 - 12.3.2. making a claim that **you** know to be false, fraudulent or exaggerated
 - 12.3.3. not telling **us** that **you** are also claiming from another insurance company for the same event or loss
- 12.4. If any of this information is incomplete or incorrect:
 - 12.4.1. **you** will lose **your** right to claim, and/or
 - 12.4.2. **we** may **cancel your** policy from the date that **you** gave **us** incorrect information, and **you** may lose **your** right to claim as well as the premium paid, and/or
 - 12.4.3. **we** may apply special conditions, for example a reduced sum insured or a higher **excess**.

13. Legal

You must help **us** if **we** decide to start legal proceedings against any person or company responsible for the loss. **We** may take legal action against another person or company in **your** name.

14. Pay back costs

You must pay back costs not covered by this policy to **us** within 30 days of the date **we** paid the cost.

THE RULES OF COVER

15. Pay your premiums on time

We must receive the premium before or on the policy start date or there will be no cover in place.

16. Proof of payment or ownership

- 16.1. If **you** paid for **your** tickets via an agent and not directly to the airline, the travel agent must provide proof that they paid the airline on **your** behalf.
- 16.2. **You** must give **us** evidence of amounts **you** paid, for example: **your** bank statement.
- 16.3. If **you** claim for stolen items, **you** must give **us** proof of ownership or purchase by the way of an original purchase receipts, credit card or bank statements or any other evidence that will be acceptable to us.
- 16.4. **You** must give **us** evidence of the purchase or withdrawal of foreign exchange when **you** claim for stolen cash.

17. Police report

- 17.1. **You** must inform the police immediately, but no later than 24 hours after theft/mugging/accident not involving a **carrier** and give **us** a copy of the police report.
- 17.2. **You** must give **us** a copy of the police report if **your** presence is required in **your home country** following damage to **your home** or theft from **your home**.

18. Prevent loss

You must take all reasonable steps to prevent or minimise loss or damage to **your** insured property after an event, or **we** will not pay **you** for any loss or damage. For example, **you** must not leave **your** cell phone on the table in the restaurant when **you** visit the toilet.

19. Sign a release

You must sign a release and provide **us** with evidence of **your** bank details before **we** pay **you**.

20. Unattended

You must not leave items alone or unwatched or beyond **your** reach in a public area, example airport.

21. Valuable items and cash

- 21.1. **You** must keep **valuable** items and cash in **your** pocket or a bag that **you** are holding or locked in a safe.
- 21.2. **You** must not check **valuable** items or cash into **your** checked-in **baggage**

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GENERAL EXCLUSIONS

1. After 12 months

We do not cover any medical expenses **you** have to pay for after 12 months of the date of loss, or the first treatment date, for example: if your baggage was damaged on 1 January 2020 and no claim is paid out by 1 January 2021 the claim will lapse and the claim will be time barred.

2. Age limit

We do not cover any claims where **you** have reached the age **limit** on the date of loss.

3. Alcohol and drugs

We do not pay any claim caused directly or indirectly by:

- 3.1. Excessive alcohol consumption where **you** exceed either a breath alcohol content of 0.24mg per 1,000ml, or a blood alcohol **limit** of 0.05g per 100ml at the time **you** are admitted to a hospital, or
- 3.2. The use of drugs or narcotics unless they were prescribed to **you** by a **medical practitioner**, and they were taken as per a medical prescription, or
- 3.3. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.

4. Alternative arrangements

We do not reimburse any amounts claimed when the **carrier** provided **you** with a voucher for future travel, or where the **carrier** offers **you** reasonable alternative arrangements.

5. Authorisation not obtained

- 5.1. Medical: **We** do not pay for any costs when **we** did not authorise the treatment as listed in this policy.
- 5.2. **We** do not pay for the cost of additional flights or accommodation not approved and/or booked by **us**.

6. Baggage – no pay out

We will not pay **you** for any loss or damage:

- 6.1. **you** cannot provide **us** with receipts for items purchased or claimed
- 6.2. **you** did not notify the **carrier** of **your** loss, and **you** did not obtain a claims report from them before **you** left the **baggage** area
- 6.3. **you** did not report theft to the police immediately
- 6.4. items are stolen from the overhead **baggage** compartment
- 6.5. wear and tear - the gradual deterioration caused by normal usage, the environment or living things and is not covered by this policy. It includes the following:
 - 6.5.1. mechanical, electrical or electronic breakdown or failure, or where a component fails to perform to its intended design specification
- 6.6. process of dyeing, cleaning, repairing or maintenance
- 6.7. damage caused directly by scorching, charring, melting, burning or smoke without flames;
- 6.8. exposure to sunlight and water
- 6.9. rust, mildew, corrosion or decay
- 6.10. cracking, denting or scratching where the item can still be used for its original purpose
- 6.11. damage caused by moth or vermin

GENERAL EXCLUSIONS

- 6.12. any loss, theft of, or damage to personal **baggage** left in an **unattended** motor vehicle if:
 - 6.12.1. the items concerned have not been locked in the boot of the vehicle
 - 6.12.2. no physical evidence that the vehicle was broken into, for example a broken window or door
- 6.13. items that have been forgotten or mislaid.
- 6.14. theft of **valuable** items or cash:
 - 6.14.1. checked into **your baggage**
 - 6.14.2. not in **your** pocket or a bag that **you** carry at the time of loss
 - 6.14.3. not in a safe at the time of loss
- 6.15. anything being shipped as freight or under a bill of lading
- 6.16. theft or damage to personal **baggage** not accompanying **you** on the same flight
- 6.17. **baggage** delay when **your** bag was delayed for less than the number of hours listed in **your** schedule
- 6.18. **baggage** delay if **you** did not keep the receipts as proof of the items **you** bought
- 6.19. items taken from **you** by customs, police or airport security.
- 6.20. theft or damage to **your baggage** whilst travelling on a bus or train
- 6.21. damage to photographic equipment or mobile phones (example a cracked screen or lens)
- 6.22. theft or damage to a baby stroller or pram

7. Carrier cancelled flight or cruise

- 7.1. **You** are not covered for any claim when the airline or cruise company could not provide the transport (whether as the result of error, omission, **default** or otherwise). **You** must request a refund from the carrier.
- 7.2. This policy does not cover claims where the **carrier** changed their operating time or schedule.
- 7.3. This policy does not cover any claims when:
 - 7.3.1. a regulatory body or government stopped the **carrier** from providing the transport.
 - 7.3.2. When any provider cannot supply the service or transport of any part of the **trip** (whether as the result of error, insolvency, omission, **default** or otherwise) unless the event is specifically covered by this policy.

8. Consequential loss

This policy is a “listed perils” policy. **We** do not pay any claims when the cause of the claim is not listed under the “What is covered” section. For example, **we** do not pay for the following consequential losses (these are just example and not the only reasons for non-payment):

- 8.1. cost of a taxi (other than **your** first **trip** to the hospital)
- 8.2. search and/rescue costs from a mountain or remote area
- 8.3. telephone calls or faxes
- 8.4. food and drinks (other than when it is purchased during a travel delay)
- 8.5. Interpreters’ fees
- 8.6. Inconvenience or lack of enjoyment
- 8.7. loss of earnings
- 8.8. time-share fees and holiday points
- 8.9. any additional travel or accommodation costs (unless booked by **us**)
- 8.10. the sentimental value the property may hold to **you**
- 8.11. The cost to postpone **your trip** to different date
- 8.12. Incentive **trips** paid on **your** behalf by another party or person

GENERAL EXCLUSIONS

8.13. Refundable airport taxes or service fees by **your** agent.

9. Criminal act

We do not cover any claims related to **your** own illegal or criminal act.

10. Delay in services received

The policy does not cover any loss, medical complication or death arising from the provision of, or any delay in providing the services to which this policy relates, whether provided by **us** or by anybody else.

11. Denied boarding or entry

This policy does not pay claims because of **your**:

- 11.1. denied boarding by the airline or cruise company, or
- 11.2. denied entry into a country

12. Disinclination to travel

We do not pay claims for **cancellation** or **curtailment** if **you** decide not to travel unless **we** list it as an **insured event** under "What **we** cover".

13. Employment

We do not pay claims related to:

- 13.1. **manual work** involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity)
- 13.2. the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry)
- 13.3. when **you** work as crew on any flight or any sea vessel
- 13.4. When **you** are not travelling as a fare paying passenger
- 13.5. working with explosives
- 13.6. performing work in any police force, military force, militia or paramilitary organisation
- 13.7. underground mining and tunnelling
- 13.8. the manufacture of ammunition and the refining of petroleum, and
- 13.9. professional sportsmen or women, for example ski instructors and motor racing drivers

14. Factors beyond our control

The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent **Medical evacuations** differ from country to country. **We** do not accept responsibility for any loss, medical complication or death resulting from any factor reasonably beyond **our** control.

15. Fit-to-travel

You are not covered when:

- 15.1. **You** travel against the advice of a medical doctor
- 15.2. **You** travel to obtain medical treatment

GENERAL EXCLUSIONS

15.3. Receive treatment for symptoms that started before **your trip** for which **you** are awaiting a consultation or results of tests and/or **you** have not confirmed the underlying cause.

16. Flights and accommodation

We do not pay for the below:

- 16.1. the cost of additional or new flights and accommodation unless it is listed under “What **we** pay”, for example: **we** do not pay for the cost of new flights if **you** cannot return to **your home country** on the booked date except when **we** have authorised **your** inpatient treatment and **we** arranged a medical repatriation flight to **your home country**.
- 16.2. unused flights if **you** cannot provide **us** with a detailed breakdown of the airfare and taxes.
- 16.3. unused flights and/or accommodation when **we** pay to bring **you** back to **your home country**

17. Infectious or contagious disease

- 17.1. **We** do not cover claims in any way caused by or resulting from an **infectious or contagious disease** (other than the cover provided for Covid19) when a **medical practitioner** diagnosed **you** after the WHO declaration. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- 17.2. **We** do not pay for Covid19 related claims when **you** are:
 - 17.2.1. 66 years or older, or
 - 17.2.2. If **your** BMI (body mass index) is 35 or above, or
 - 17.2.3. If **you** have a combination of both:
 - 17.2.3.1. Diabetes and high blood pressure (or using medication to control your blood pressure), or
 - 17.2.3.2. Diabetes and high cholesterol (or using medication to control your cholesterol)
 - 17.2.4. The cost of any tests when the test result is negative
 - 17.2.5. The cost of any tests that are a requirement for travelling clearance purposes

18. Known event

We do not pay claims arising from an **insured event** when it is public knowledge and/or **you** know before **you** buy this policy of circumstances that could lead to a claim for example: when there is a media article (paper or online), confirming a **strike** is planned for a specific date.

19. Medical (also refer to pre-existing medical conditions)

We do not cover any claim relating to the below (whether pre-existing or not):

- 19.1. Cancer or any terminal illness
- 19.2. Heart attack or stroke when **you** have a combination of:
 - 19.2.1. Diabetes and either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 19.3. Deep vein thrombosis (DVT) when **you** also have either/or high blood pressure, high cholesterol, high blood lipids (or **you** are using medication to control any of these conditions)
- 19.4. Specialist tests: This policy does not cover magnetic resonance imaging (MRI), computerised axial tomography CAT scans, sonograms, biopsies, cardiac catheterisation or any cardiac procedures, or

GENERAL EXCLUSIONS

surgeries of any kind unless we have approved these in advance or unless performed on a life-saving basis in the Emergency Department

- 19.5. Sexually transmitted diseases
- 19.6. Treatment or surgery for cosmetic purposes
- 19.7. Routine optical and/or dental treatment, for example – an eye test
- 19.8. myalgia, which is the medical term for general muscle pain
- 19.9. suicide, attempted suicide, intentional self-injury, anxiety, mental illness, insanity, psychiatric, psychological, emotional or nervous conditions including but not limited to:
 - 19.9.1. dementia, depression, anxiety or stress
 - 19.9.2. behavioural diagnosis such as autism
 - 19.9.3. eating disorders
- 19.10. Treatment received in a private clinic or private hospital that has not been authorised by **us** before **you** received treatment, and where there is no alternative facility within a 100-kilometre radius
- 19.11. Any costs incurred after **you** pass through passport control into **your home country**.
- 19.12. Treatment or surgery that in **our** opinion (in consultation with the treating doctor) can reasonably wait until **your** return to **your home country**
- 19.13. Over-the-counter medication (without a prescription)
- 19.14. when **you** are travelling:
 - 19.14.1. against the advice of a medical practitioner
 - 19.14.2. to another country for treatment or medical consultations
- 19.15. The cost of the coffin or urn.

20. One-way ticket, Emigration or self-drive

You do not qualify for any cover when **you** travel from **your home country** on a one-way ticket, or **you** travel with the intention to emigrate, or **you** drive to another country.

21. Other insurance

- 21.1. Expenses or claims covered by any other policy or insurance on the date of loss, other than this policy, for example, workers compensation or automatic cover from **your** medical aid or bank. This exclusion shall not apply to Personal Accident cover.
- 21.2. If the airline denies **your** claim because **you** did not file a claim or that **you** did not file the claim in time, **we** will also deny **your** claim since **we** are secondary to the airline.

22. Personal Accident

We do not cover Personal Accident claims resulting from the following:

- 22.1. **Illness** or infection not related to an accidental cut or wound
- 22.2. physical disability that **you** already had when the policy started
- 22.3. when **you** participate in a sporting activity

23. Personal liability

We do not pay claims as a direct or indirect result of the below:

- 23.1. **injury** to, or the death of any member of **your** family, household, or any person working for **you**
- 23.2. property belonging to, or held in trust by **you** or **your** family, household or servant

GENERAL EXCLUSIONS

- 23.3. loss of or damage to property which is the legal responsibility of **you** or **your** family, household or servant
- 23.4. ownership of any land or building
- 23.5. any claim that is covered under some other insurance policy
- 23.6. liability arising from **your** employment, business or profession
- 23.7. dishonest, fraudulent or malicious acts by **you**
- 23.8. physical assault committed by **you**
- 23.9. ownership or use of airborne craft, horse-drawn, motorised, mechanically-propelled or towed vehicles (for example, a car, taxi or motorbike), vessels, sail or powered boat (other than row boats or canoes), animals, firearms
- 23.10. the reckless disregard by **you** of the possible consequences of **your** actions or omissions
- 23.11. **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
- 23.12. Judgements or a court order which are not in the first instance either delivered or obtained from a court within **your home country** or the country in which the event occurred
- 23.13. If you use any form of mechanically propelled vehicle, (e.g. car, motor cycle, or scooter), no liability cover will apply under this policy.
- 23.14. You are not covered for liability arising from your ownership or use of vehicles, quad-bikes, scooters or three wheeled vehicles, motorcycles, golf carts, rental vehicles, aircraft or sail or powered boat (other than row boats and canoes).

24. Pregnancy

This policy does not cover any claim when:

- 24.1. **you** are 26 weeks or more pregnant on the date of loss
- 24.2. where the claim is not as a direct result of a **complication of pregnancy**
- 24.3. the claim is related to birth control, childbirth, antenatal care or the care of a new-born child.

25. Pre-existing medical conditions (also refer to medical)

We do not pay any claims related directly or indirectly to a **pre-existing medical condition** listed below:

- 25.1. **Outpatient** treatment
- 25.2. **Inpatient** treatment when **you** have been admitted for less than 48 hours
- 25.3. Medication regulating a **pre-existing medical condition** (chronic medication)
- 25.4. You require home oxygen therapy, or **you** will require oxygen for **your** trip
- 25.5. **You** have chronic renal failure
- 25.6. Epilepsy if **you** use two or more anti-convulsion medications or **your** medication has changed in the last 12 months
- 25.7. When **you** have any undiagnosed symptoms, for example: symptoms for which **you** are awaiting investigations / consultations, or awaiting results of investigations, where the underlying cause has not been confirmed by a **medical practitioner**
- 25.8. Medical conditions that existed 6 months or less before **your** date of departure, for which:
 - 25.8.1. **you** have been prescribed medication however **you** still have symptoms after **you** used the medication

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- 25.8.2. **you** consulted a medical doctor or specialist but **you** still have symptoms after the consultation
- 25.8.3. **you** had surgery or **you** are waiting for surgery
- 25.8.4. **you** have symptoms for which **you** are awaiting results of tests or investigations where the underlying cause has not been identified or **you** need a follow-up visit with a medical doctor.
- 25.8.5. **you** are waiting for medical treatment
- 25.8.6. Been hospitalised or attended the emergency department
- 25.8.7. Experienced angina (chest pain related to the heart)
- 25.8.8. Receive ongoing treatment with prednisone or other immunosuppressant therapy
- 25.8.9. Received physiotherapy or chiropractic treatment
- 25.9. Any condition for which you have ever required spinal or brain surgery
- 25.10. Any condition which has caused a seizure in the last 12 months
- 25.11. Joint replacement surgery over 10 years ago
- 25.12. You have had, or are on the waiting list for an organ transplant
- 25.13. Flu symptoms accompanied by shortness of breath, chest pain, sudden dizziness or confusion 2 weeks or less before departure
- 25.14. Congestive heart failure which required a coronary angiography, stents or bypass grafting
- 25.15. A pacemaker or AICD (internal defibrillator)
- 25.16. Had a stroke or heart attack
- 25.17. Diabetes when:
 - 25.17.1. **You** have been diagnosed in the last 12 months, and/or
 - 25.17.2. **you** have eye, kidney, nerve or vascular problems, and/or
 - 25.17.3. **you** have either/or high blood pressure, high cholesterol, high blood lipids (or you are using medication to control any of these conditions)
 - 25.17.4. Type I diabetes when you are older than 65 years of age
- 25.18. Any respiratory disease, for example: Emphysema, Chronic obstructive airways disease (COAD), Chronic obstructive pulmonary disease (COPD), Chronic bronchitis or Cystic fibrosis
- 25.19. Asthma when **you** are 60 years of age or older and **you** also have a respiratory disease as listed above

26. Ransom

We do not pay claims for the fulfilment of any ransom demands.

27. Repatriation

We have the right to demand that **you** return to **your home country**. If **we** confirm a date and time when it is feasible for **you** to return but **you** decide to stay overseas, all expenses incurred after **you** have decided not to return will not be covered by this policy.

28. Rescue costs

You are not covered for:

- 28.1. Any air-sea rescue costs
- 28.2. Any rescue costs related to altitude **illness**, including costs to bring **you** down from a mountain

GENERAL EXCLUSIONS

29. Specific items

We do not pay claims related to any of the following items:

- 29.1. **baggage** freight costs or theft/damage to **baggage** not accompanying **you** on the same flight
- 29.2. forgotten or mislaid items
- 29.3. contraceptive devices
- 29.4. prosthetic devices
- 29.5. crutches or a brace/sling of any kind
- 29.6. dentures
- 29.7. any expense or item not listed under "What **we** pay for"
- 29.8. bonds, securities, stamps or documents of any kind
- 29.9. driver's licences, visa fees and the cost to replace **your** passport
- 29.10. musical instruments, typewriters, glass, china, antiques, pictures, pedal cycles, hearing aids, coupons, car keys, food (where not listed under What **we** pay)
- 29.11. vehicles or accessories, samples or merchandise, business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments
- 29.12. damage to fragile, perishable or brittle items
- 29.13. **sports** gear whilst in use
- 29.14. items hired by **you**, loaned or entrusted to **you**
- 29.15. items purchased whilst on **your trip**, including but not limited to gifts
- 29.16. credit cards, debit cards and identity cards
- 29.17. New or replacement spectacles

30. Sport

You are not covered when **you** participate:

- 30.1. in any sport that is not listed as an approved sport in this policy
- 30.2. as a professional sportsman or women, for example ski instructors and motor racing drivers
- 30.3. in a competition

31. Terrorism, war and public disorder

- 31.1. This policy does not cover any claim(s) in any way caused or contributed to by an act of **terrorism** involving any nuclear weapon or device, chemical or biological agent or radioactive contamination.
- 31.2. **We** do not pay for any loss or damage directly or indirectly related to or caused by **your** active participation in:
 - 31.2.1. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war is declared or not) or civil war.
 - 31.2.2. Mutiny, military uprising, martial law or state of siege, insurrection, rebellion or revolution.
 - 31.2.3. Any act in protest against any state or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public.

32. Valuables and cash

We do not pay for any loss because of theft or loss of valuables or cash:

- 32.1. Left unattended. Example: from an **unattended** motor vehicle, checked-into **your baggage**, not in a safe, or

GENERAL EXCLUSIONS

32.2. Not on your person, for example: not in **your** pocket or not in a bag that **you** are holding

Policy benefits

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1. Overseas medical expenses

1.1 What we cover

Eligible expenses for the immediate treatment of **your**:

- 1.1.1. Unexpected **illness**
- 1.1.2. Serious **injury** not related to a sporting activity
- 1.1.3. Serious **injury** whilst participating in an approved snow sport
- 1.1.4. Serious **injury** whilst participating in an approved sporting activity
- 1.1.5. Emergency **dental** treatment due to an infection of a healthy, natural tooth or pain stilling treatment because of a broken tooth
- 1.1.6. **Your** sudden death
- 1.1.7. **Pre-existing medical condition** due to an unforeseen onset of symptoms that require **inpatient** treatment

1.2 What we pay

We will pay up to the **limit** in the schedule for:

- 1.1.1. **Eligible expenses** authorised by us before **you** receive treatment for an unexpected **illness** or serious **injury** or an **infectious and contagious disease**, that is not life threatening: **We** will pay the provider up to the limit in the policy schedule.
- 1.1.2. **Eligible expenses** received in the Accident & Emergency department (A&E), emergency room (ER) or casualty department for an unexpected illness or serious injury, that is life threatening: **We** will pay the provider up to the limit in the Schedule when **you** contact **us** immediately when **your** condition has been stabilised
- 1.1.3. **Eligible expenses** not authorised by us: **We** will reimburse **you** up to the limit in the policy schedule
- 1.1.4. One test per person for a virus contracted whilst on **your trip** when **your** test result is positive.
- 1.1.5. **We** will pay for the **cost of your cremation** at the **place of death** whilst on **your trip**, or the transport cost to fly **your body or ashes back to Ghana**. Covered expenses are **limited** to:
 - 1.1.5.1. The collection of the body of the deceased
 - 1.1.5.2. the transfer of the body to a professional funeral **home**
 - 1.1.5.3. embalming and preparation of the body or cremation if so desired
 - 1.1.5.4. standard shipping casket
 - 1.1.5.5. any required consular proceedings and permits
 - 1.1.5.6. the transfer of the casket to the airport and boarding of the casket onto the plane
 - 1.1.5.7. airfare and the transfer of the deceased to their final destination.
- 1.1.6. **Medical repatriation or evacuation**: If **we** confirm with **your** treating doctor that **you** can transfer to another hospital or return back to **your home country**, **we** will pay for the following expenses when arranged by **us**:
 - 1.1.6.1. The extra cost of same class transportation via the most cost-effective route, or
 - 1.1.6.2. The cost to be transportation as a stretcher case on a commercial flight via the most cost-effective itinerary, if a stretcher is medically necessary, and
 - 1.1.6.3. The return cost of a qualified medical escort to accompany **you**, if this is medically necessary or required by the airline, or

POLICY BENEFITS

- 1.1.6.4. The cost of an air ambulance
- 1.1.7. Treatment received from a licensed chiropractor or physiotherapist: **we** will reimburse you for one treatment/consultation per trip when a medical practitioner has referred **you**.
- 1.1.8. **Accompanying travel companion:** **We** pay for 3-star accommodation and an economy class return ticket **when booked by us**, for one person to stay with **you** and fly back with **you** when **you** receive **Inpatient** treatment for more than five consecutive days.
- 1.1.9. **Visit by any one person:** **We** will pay for the cost of an economy class airline ticket and up to €2 000 per room per night for accommodation when booked by **us** to allow one person to visit **you** after five consecutive days as an **inpatient**. The ticket will only be booked to fly from **your home country** on **your** 5th day as an **inpatient**.
- 1.1.10. **Repatriation of children:** **We** will pay for an economy class airline ticket/s and an escort when booked by **us** to fly with **your children** back to **your home country** when there is no other adult booked with them, and **you** receive **inpatient** treatment.
- 1.1.11. **Your compulsory medical quarantine:** **We** will pay for 3-star accommodation when booked by **us**.

2. Cannot Travel

2.1 What we cover

- 2.1.1. **Cancel for Named Reason:** **You cancel your trip** before **you** depart from **your home country** as a direct result of the below insured events affecting **you**, or **your** travel companion or **your close relative**:
 - 2.1.1.1. unexpected **illness, injury** or death (not pre-existing)
 - 2.1.1.2. damage or burglary affecting **your home** and **you** must report it to the police
 - 2.1.1.3. when **you** receive a notice of retrenchment from **your** employer
 - 2.1.1.4. a **terrorist** attack in a city listed in **your** itinerary 14 days or less before arrival
 - 2.1.1.5. **Pre-existing medical condition** due to an unforeseen onset of symptoms that require **inpatient** treatment when you purchased **your** policy within 24 hours of paying **your trip** deposit (1st payment towards the **trip**)
 - 2.1.1.6. **Complications in pregnancy** when you purchased **your** policy within 24 hours of paying **your trip** deposit (1st payment towards the **trip**)
 - 2.1.1.7. A city listed in **your** itinerary isolated by authorities due to an **infectious and contagious disease** when you purchased **your** policy within 24 hours of paying **your trip** deposit (1st payment towards the **trip**)
 - 2.1.1.8. compulsory quarantine when **you** test positive for an **infectious and contagious disease**
 - 2.1.1.9. A cancelled sporting event or conference **you** are booked to attend when you purchased **your** policy within 24 hours of paying **your trip** deposit (1st payment towards the **trip**)
- 2.1.2. **Cancel for Any Reason:** **You cancel your trip** more than 48 hours before **your** date of departure from **your home country** for any reason not listed under the **Cancel for Named Reason** when you purchased **your** policy within 24 hours of paying **your trip** deposit (1st payment towards the **trip**).
- 2.1.3. **Travel Delay:** When **your** pre-booked flight or cruise departs, however the departure is more than 6 hours later than the scheduled time of departure, as a direct result of:

POLICY BENEFITS

- 2.1.3.1. **Strike**
- 2.1.3.2. **industrial action**
- 2.1.3.3. severe **weather** conditions
- 2.1.3.4. failure of air traffic control systems
- 2.1.3.5. mechanical breakdown of the aircraft or cruise line
- 2.1.4. **Missed connection:** You miss **your connecting** flight or cruise because **your** incoming flight or cruise arrived more than 1 hour after the scheduled arrival time, as a direct result of:
 - 2.1.4.1. unexpected **strike** or **industrial action**
 - 2.1.4.2. severe **weather** conditions
 - 2.1.4.3. mechanical breakdown of the aircraft or cruise line
 - 2.1.4.4. A medical emergency on-board the flight
- 2.1.5. **Curtailed:** You return to **your home country** earlier than **your** scheduled date of return as a direct result of **your**, or **your** travel companion or **your close relative's**:
 - 2.1.5.1. unexpected **illness, injury** or death (not pre-existing)
 - 2.1.5.2. damage or burglary affecting **your home** and **you** must report it to the police
 - 2.1.5.3. when **you** receive a notice of retrenchment from **your** employer
 - 2.1.5.4. a **terrorist** attack in a city listed in **your** itinerary 14 days or less before arrival
 - 2.1.5.5. **Pre-existing medical condition** due to an unforeseen onset of symptoms that require **inpatient** treatment
 - 2.1.5.6. **Complications in pregnancy**
 - 2.1.5.7. A city listed in **your** itinerary isolated by authorities due to an **infectious and contagious disease**
 - 2.1.5.8. compulsory quarantine when **you** test positive for an **infectious and contagious disease**
 - 2.1.5.9. A cancelled sporting event or conference **you** are booked to attend

2.2. What we pay

We will reimburse **you** up to the **limit** in the schedule for the financial loss based on:

2.2.1. Cancellation (Named Reason or Any Reason):

- 2.2.1.1. The unused pre-paid airfare, accommodation, ski school fees, ski rental and ski lift pass, less any refunds due to **you**.

2.2.2. Travel Delay:

- 2.2.2.1. The additional costs **you** paid for meals, drinks and accommodation before **your** flight or cruise's actual departure time.

2.2.3. Missed connection:

- 2.2.3.1. The additional airfare and accommodation **you** paid for in order for **you** to travel to **your** booked destination by the most direct alternative route.

2.2.4. Curtailed

- 2.2.4.1. Unused accommodation: the non-refundable, unused, pre-paid accommodation **you** could not use after **your** return to **your home country**. We calculate **curtailed** claims on the difference between **your** scheduled date of arrival in **your home country** and **your** actual date of arrival in **your home country**, for example: if you are booked to return 10 January, however you return 5 January we will use 5 days as unused accommodation.

3. Baggage, Cash or Passport

3.1 What we cover

This policy covers the below **insured events** whilst **you** are on **your trip**, up to the **limit** in the Schedule:

- 3.1.1. Theft, loss or damage to **your personal baggage** by the airline or cruise line
- 3.1.2. Theft of **valuables** or foreign currency on **your person**
- 3.1.3. Theft of **valuables** or foreign currency in a safety **deposit box**
- 3.1.4. Theft of personal **baggage** (excluding **valuable** items and cash)
- 3.1.5. Theft of **your passport** whilst on **your person**
- 3.1.6. **Baggage delay**: when **your checked-in baggage** is misplaced by the airline or cruise line for more than 6 hours whilst **you** are outside the borders of **your home country**

3.2 What we pay

We pay up to the **limit** in the schedule. When **we** pay **you**, **we** base the amount on either:

- 3.2.2. Loss/theft of personal **baggage**: the replacement cost or “new for old”, or the cost of similar new property determined on the date of loss, or
- 3.2.3. Damage to **your personal baggage**: the cost of the **repair** of the damaged item, if **you** can **repair** the damaged item for less than the cost to replace.
- 3.2.4. Theft of **your passport**: the cost of an emergency travel document to return to **your home country**
- 3.2.5. Delay: The financial loss based on the purchase of **essential items** during the delay.

4. Personal Liability

4.1 What we cover

We cover **you** for money that a court of law will force **you** to pay to another party (third party) because of:

- 4.1.1. bodily **injury** or death of another person outside the borders of **your home country**
- 4.1.2. **accidental** loss or damage to property outside the borders of **your home country**
- 4.1.3. any legal costs paid with **our** written consent in the defence of **your** claim

4.2 What we pay

We will pay for judgements made against **you** for any **insured event** up to the **limit** in the Schedule. This **limit** applies to all claimants in any one period of insurance affected by all occurrences with any one original cause. **We** reimburse **you** in **your home country**, in **your home country's** currency.

5. Personal Accident

5.1 What we cover

We cover **you** for bodily **injury** sustained outside the borders of **your home country** that results in **your**:

POLICY BENEFITS

4.1.4. Death within 12 months, or

4.1.5. Permanent and total disablement within 12 months

You must sustain the bodily **injury** because of an event that was clearly violent and **accidental**.

If the **injury** results in death, **we** will be entitled to a post-mortem examination undertaken at **our** own expense. If the **injury** results in disablement, **our** medical officer will determine the level of disability.

5.2 What we pay

We pay **you** in the event of permanent and total disablement. In the event of **your** death, **we** pay **your** legal representatives, **your** estate or the person **you** have nominated in the policy as **your** beneficiary. **We** calculate claim **payments** as per below Disability table:

- 5.2.1. death - sum insured stated in the schedule
- 5.2.2. permanent and total disablement - as stated in the disability table

5.3 Disability table

Disability (total and permanent)* or Death	Percentage payment
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) Loss by physical separation or permanent total loss at or above the wrist or ankle of one or more limbs	100%

* The disability or loss of use of relevant parts of **your** body cannot be of a temporary nature. It must be total and permanent. Loss includes loss of use, with or without amputation. If **you** qualify under more than one benefit, **we** will not pay more than 100% of the **limit** in the schedule.

Claims

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CLAIMS

1. 365 Days: Your right to claim will lapse

Your claim will no longer be legally enforceable after 365 days of the date of loss, unless **you** have started legal action against **us**.

2. Accumulation limit

If more than one person is injured or dies as a result of a crash or accident involving the same aircraft, cruise ship or any public transportation, **we** will not pay more than the accumulation **limit** in the schedule for all persons insured by **us** (whether on the same policy, or individual policies).

3. Currency

We will use either **your** bank statement as evidence of **your** financial loss, or the rate of exchange on the date of loss if **you** paid in a foreign currency.

4. Excess

You will always pay the first amount of every valid claim, also known as the **excess**. For example, *if there is an excess of 500 on a 20,000 claim, you will receive a pay out from us of 19,500.* **We** show the **excess** in the Schedule.

5. How we calculate a claim

We consider a number of aspects in calculating the claim **payment** amount. These can include:

- 5.1. **We** may decide to **repair**, replace or pay in cash
- 5.2. **We** never pay more than the **limit** of cover
- 5.3. **We** always deduct the **excess** amount

6. Interest

We do not pay any interest, unless ordered by a court of law (or another presiding officer of a dispute such as the Ombudsman for Short Term Insurance) in **your home country**.

7. More than the actual loss

We will never pay out:

- 7.1. more than the value of the property even if **you** are over-insured
- 7.2. twice for the same event, for example - claiming under two different sections of this policy

8. Supporting documents

We do not pay any claim where **you** do not provide **us** with the requested supporting documents, for example: no medical history when **you** are claiming due to an **illness**.

9. Third party claim

We may finalise the claim by paying **you** the **limit** of liability, or any smaller amount for which the third-party claim may be **settled**. This will release **us** from any further liability for the claim.

CLAIMS

10. Other insurance

- 10.1. **More than one policy with us:** The maximum **we** will pay is the **limit** of the policy with the highest sum insured. For example: if **you** have a policy with **us** up to €10,000 and another policy up to €5,000 the maximum, **we** will pay is €10,000.
- 10.2. **Top-Up cover:** **You** must have a policy (main policy) that provides medical cover before **you** buy **our** top-up policy. **You** must claim from the main policy first. **We** will only pay for an **insured event** when the main policy has reached its **limit**.
- 10.3. **A policy with another company:** **We** will split the full amount of the claim between the different policies. **You** must tell **us** if **you** have any other insurance.
- 10.4. **Airline liability:** **You** must claim from the airline first when **your** claim relates to **cancelled flights**, long delays, **missed connections**, loss or damage to **your** personal **baggage** or **baggage** delay. **We** will calculate **our payment** on the difference between the airline's **payment** and **your** financial loss.

11. Where do we pay claims

- 11.1. Medical claims authorised by **us**: **We** pay the medical provider in the country of loss direct, up the **limit** in the schedule.
- 11.2. All other claims: **We** reimburse **you** in **your home country** up to the **limit** in the schedule.

12. Who do we pay

We pay medical claims authorised by **us** before **you** received treatment directly to the service provider (hospital). **We** pay all other claims to **you**, in **your home country**.