



Policy handbook

Travel Inbound

TRAVEL INSURANCE

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1 Your Policy at a glance

	Inbound	Cover (BHD)	Excess (BHD)
A	Emergency Medical (Inpatient Only)	15,000	Nil
B	Emergency Transportation	5,000	Nil
C	Repatriation of Mortal Remains	1,500	Nil

	Inbound Plus	Cover (IN BHD)	Excess (IN BHD)
A	Emergency Medical (Inpatient + Outpatient)	15,000	40
B	Emergency Transportation	5,000	
C	Repatriation of Mortal Remains	1,500	
D	Cancellation or Curtailment	500	
E	Delayed Departure	5 up to 75	
F	Delayed Baggage	75	
G	Personal Baggage & Money	1,000	40
H	Lost of passport	150	40

(Inbound Plus Including Adventure Sports)

2 Introduction

This is your 'Travel Insurance Policy' It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully, keep them in a safe place, and take them with you when you go on holiday.

Insuring Agreement

In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy.

The Schedule and any Endorsements are all part of the Policy.

The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Plan Chosen

Your Schedule specifies the plan you have chosen. The Plan names are as follows:

- Inbound
- Inbound +

Availability of Cover

The Policy is only available to visitors of the following

countries: UAE, Oman , Bahrain and Qatar. who are not a citizen or do not have a valid resident status of these countries.

Travel to a danger area

In your interest and for your safety, we advise caution if you are travelling to any dangerous area where there is known to be war or civil commotion or unrest. Unless specifically mentioned in the Schedule, your cover does not apply to Iraq, Afghanistan, Somalia and in countries where war has been declared or after it has been recognized as a war zone by the United Nations.

3 Important Information

We would like to draw your attention to important features of your Policy including:

Conditions and Exclusions

Special Conditions apply to individual Sections of your Policy, while General Exclusions and General Conditions will apply to the whole of your Policy. Refer also to 'What is not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged 65 or below. If 6 months Multi-Trip Cover is selected, and you reach 66 during the Period of Insurance, Cover will continue until expiry or cancellation of the policy.

Excess

Under some Sections of the Policy, claims will be subject to an Excess. This means that you will be responsible for paying the first part of each claim.

Health

This Policy contains

restrictions and conditions regarding pre-existing medical problems concerning the health of the people travelling and of other people not travelling upon whose health the booking or continuation of the Trip may depend. You are advised to read carefully the Conditions relating to Health.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of the country where this Policy is issued and GIG Gulf is present.

Material Fact

All material facts must be disclosed to us. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by us.

Policy Document

Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from Insurer to Insurer.

Policy Limits

Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also

have specific inner limits: for example, for Valuables. Please check your Policy to ensure that the cover is adequate for your needs.

Baggage Claims

These claims are settled based on the value of the baggage at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain Police reports within 24 hours.

Claims

Claims must be reported within 15 days of occurrence of the event to GIG offices and proof of travel; copy of ticket or boarding pass needs to be provided.

Reasonable Care

You must take all reasonable care to protect yourself and your property as if you were not insured.

Contact for Queries

If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us.

4 Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

Adventure Sports

This refers to Winter and Water Sports, Trekking and Safari.

Baggage

This refers to luggage, clothing, personal effects, Valuables and other articles which belong to you (or for which you are legally responsible) and are worn, used or carried by you during any Trip.

Bodily Injury

This refers to an identifiable physical injury sustained by you during the Period of Insurance by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to mean Bodily Injury.

Close Relative

This refers to mother, father, sister, brother, wife, husband, daughter, son.

Curtailment/Curtail

This refers to abandoning the trip by immediate return to your Home or by attending a hospital within

the destination country for a period in excess of 48 hours as an in-patient.

Home / Country of Residence

means your normal place of residence of which you are a citizen or hold a valid resident status as of the date of your outward journey.

Illness

means any sudden and unforeseen change in health that is certified by a Medical Practitioner and prevents normal continuation of your journey.

Medical Condition

means any disease, illness or injury.

Medical Practitioner

means a registered practicing member of the medical profession who is not related or known personally to you or any person with whom you are travelling.

Period of Insurance

- If 6 months Multi-Trip cover is selected then the period for which we have accepted the premium as stated in the Schedule. Under these Policies, Cancellation Cover shall be operative from the time of booking any

Trip and terminates on commencement of any Trip.

- If a Single Trip Cover is selected then the period of the Trip as stated in the Schedule. Under these Policies, Cancellation Cover shall be operative from the time you pay the premium.

For all other Sections of the Policy, the Insurance commences when you leave your Home or, in respect of a Business Trip, your place of residence in your Country of Residence (whichever is the later) to commence the Trip and terminates at the time of your return to your Country of Residence on completion of the Trip or the expiry of the Policy (whichever is earlier).

In any event, no Cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after booked return to Home.

The Period of Insurance is automatically extended for the period of the delay, upto a maximum of 7 days in the event that your return to Home is unavoidably delayed due to an event insured by this Policy, subject to local immigration rules.

Personal Money

means bank notes, currency notes and coins in current use, travellers' and other cheques, phone cards, replacement cost of credit cards and electronic money cards, all held for private purposes.

Pre-existing Medical Condition

- Any medical condition which existed prior to Your trip including, but not limited to a condition for which You are on a waiting list for hospital in-patient treatment, a condition referred to a Medical Practitioner or the cause of in-patient treatment within the 12 months prior to the journey or a condition for which a terminal prognosis has been provided by a Medical Practitioner.

Public Transport

means any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Schedule

means the validation page attached to this Travel Policy setting out the names of those persons insured (You/Your/Insured Person), the Area of Travel, the Policy

type, the Period of Insurance and any other Special Conditions and terms.

Trip

means any holiday, pleasure trip or journey made by you within the Area of Travel shown in the Schedule which begins and ends in the Country of Residence during the Period of Insurance but excluding one-way trips or journeys.

Any Trip solely within the Country of Residence is not insured.

If a 6 month Multi-Trip cover is selected, any such trip over 62 days is not insured.

Each trip is deemed to be a separate Insurance, each being subject to the Terms, Definitions, Exclusions and Conditions contained in the Policy. For Family Plan, coverage is provided only when the family members mentioned on the policy travel together.

Unattended

means when you are not in full view of or in a position to prevent unauthorised interference with your property or vehicle.

Valuables

means antiques, jewellery, gold, silver, precious metal

or precious or semi-precious stone articles, watches, furs, cameras, camcorders, photographic audio video computer (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), mobile telephones, computer games and associated equipment and binoculars.

Water Sports

means fishing, sail boarding, sailing (inland or coastal waters only), surfing, water skiing, wind surfing.

Notes:

- Swimming &/ or snorkelling for recreational purposes is considered as a normal activity covered by the policy without additional premium and hence does not come under the definition of Water Sports.
- Coastal waters are defined as within a 5 miles limit of a coastline.

We/Us/Our

means Gulf Insurance Group (Gulf) B.S.C. (c)

Winter Sports

means cross country skiing, ice skating (no speed skating), mono skiing, ski boarding, sledging,

snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only.

You/Your/Insured Person

means each person travelling on a Trip whose name appears in the Policy Schedule.

5 Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has a Pre-Existing Medical Condition.
2. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
3. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
4. You are travelling against the advice of a Medical Practitioner or would be travelling against the advice of a Medical Practitioner had you sought his/her advice.
5. You are travelling with the intention of obtaining medical advice outside of the Country of Residence.
6. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.

7. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the following Sections:

Section A:

Emergency Medical Expenses

Section B:

Emergency Medical Transportation

Section C:

Repatriation of mortal remains

Section D:

Cancellation or Curtailment

6 What to do in case of a claim

Procedure A: Situations that require immediate assistance

What kind of situations?

If you are in need of:

- Emergency Medical Treatment - Section A
- Medical Transportation - Section C
- Repatriation of mortal remains - Section E

Immediately after the occurrence of any event the consequence of which could result in a claim, you or any other person acting on your behalf should contact as soon as possible the Alarm Centre in order to receive our prior approval and indication on the procedure to follow.

Contact Medex:

+971 4 4294003

24 hours a day, 7 days a week

You should state:

- Your family name and first name;
- The name of the Insurance company (Gulf Insurance Group (Gulf) B.S.C. (c)) as well as the insurance Policy Number and Period of Insurance;

- The date of entry in the visited country;
- The name, address and telephone number of the Medical Centre to which the Insured Person has been admitted;
- The name and address of the Medical Practitioner in charge of the Insured Person;
- A brief description of the problems encountered.

A medical expert appointed by us will have free access to the Insured Person and his/her medical file to assess the validity of the claim.

In the event of a medical transfer or repatriation, the means of transportation will be ambulance, train or scheduled flight.

In any case of Illness or Bodily Injury requiring hospitalization, the Insured Person or any person acting on his/her behalf must inform us within 48 hours from the time of occurrence.

When we take care of the repatriation of the Insured Person, the Insured Person shall return the ticket or the refund thereon to us.

As soon as a claim occurs, the Insured Person must make every endeavour

to limit or stop its consequences.

If during an emergency, or due to any valid reason, GIG Gulf cannot be contacted for prior approval, the claim may still be considered subject otherwise to the policy terms and conditions. In all such cases, the expenses must be reasonable and customary and all documents (medical report, bills, etc) must be forwarded to Medex for their approval and acceptance. No claim will be considered if Medex have not been contacted within 15 days of the accident or illness.

Procedure B: Travel inconvenience that does not require immediate assistance

- What kind of situations?
- Cancellation or Curtailment of your Trip - Section L
- Delayed Departure - Section M
- Delayed Baggage - Section N
- Personal Baggage and Personal Money - Section O
- Loss of Passport - Section P

Contact our GIG branches:

**Bahrain: 8000 1060,
+973 6632800**

Please refer to the related sections for more details on what to do in case of a claim.

7 Covers

Section A - Emergency Medical Expenses

What is covered

We shall pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of a Medical Condition which has occurred during the Trip, as well as ambulance expenses from the place of the accident or illness to the nearest medical centre.

We shall also pay for follow-up outpatient treatment necessarily incurred following an in-patient treatment but this is limited to a maximum period of 10 days after discharge from the hospital.

In case of illness due to infectious disease (epidemic/pandemic) in any country apart from the country the Trip originated, we shall pay for the Emergency Medical Expenses.

Following a positive diagnosis, we shall also pay for any mandated quarantine expenses up to USD 100 per day for a maximum of 15 days in any country apart from the country the Trip originated.

We will also pay for any reasonable and customary additional costs incurred for changing Your flight if, following Your positive diagnosis for an infectious disease, You are unable to take your existing flight home.

How much we will pay

Please refer to the Table of Benefits on page 4 as per your selected plan.

Excess

The applicable Excess in respect of this cover is AED/QAR 400 or BHD/OMR 40.

Section B - Medical Transportation

What is covered

We undertake and bear the cost of your transport as per our policy benefits table and as prescribed by the medical practitioner.

Section C - Repatriation Of Mortal Remains

What is covered

We shall pay for the cost of post-mortem, of preparation of the body and of the coffin essential for the transport thereof, but not including the expenses of burial and inhumation as per the policy benefits table.

What is not covered under SECTIONS A, B, and C

- a) Expenses incurred for any treatment or repatriation which have not been notified to and authorized by GIG as detailed in Procedure A on pages 11.
- b) Costs of telephone calls, other than calls to GIG notifying them of the problem for which you are able to provide a receipt or other evidence to show that the call took place, its cost and the number telephoned.
- c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or Illness which necessitated your admittance into hospital.
- d) Any form of treatment or surgery which, in the opinion of the Medical Practitioner in attendance and us, can be delayed reasonably until your return to your Country of Residence.
- e) Medication, which, at the time of departure, is known to be required

- or to be continued outside your Country of Residence.
- f) Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - g) Emotional disorders unless they result in admission to a hospital.
 - h) Any expenses incurred after you have returned to your Country of Residence.
 - i) Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
 - j) Your decision not to be repatriated after the date when, in the opinion of GIG, it is safe to do so.
 - k) Costs of prosthetics, cosmetics, plastic surgery and physiotherapy.
 - l) Investigations, checkup, medical examination being part of preventive medicine.
 - m) Pre-existing Medical Condition, pregnancy, convalescence or relapses.
 - n) Any mandated medical test or examination required by Airlines, governmental entities or airport authorities.
 - o) If you have traveled against government authority or medical advice.

Section D – Cancellation Or Curtailment

What is covered

We will pay you as per your table of benefits per Insured Person for any irrecoverable, unused travel and accommodation costs and other pre-paid charges, which you have paid or are contracted to pay if:

1. The Trip is completely canceled or Curtailed before completion.

As a result of any of the following events occurring during the Period of Insurance:

1. The death, Bodily Injury or Illness of:
 - i. You
 - ii. Any person with whom you are travelling or have arranged to travel
 - iii. Any Close Relative
2. Accidental damage to

your Home rendering it uninhabitable or the Police requesting your presence following theft at your Home during your Trip or the preceding 7 days.

3. Hijack of the Insured Person or of any person with whom the Insured Person intends to travel or is traveling.

Special Conditions

1. You must obtain a medical certificate from a Medical Practitioner and prior approval of GIG to confirm the necessity to return Home prior to Curtailment of the Trip due to medical reasons.
2. If you fail to notify the Travel Agent, Tour Operator or provider of transport/ accommodation 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.
3. If you cancel the Trip due to Bodily Injury or a Medical Condition you must provide a medical certificate from a Medical Practitioner stating that

this necessarily and reasonably prevented you from travelling.

What is not covered

1. Any claim arising directly or indirectly from your failure to comply with the Important Conditions relating to Health mentioned on page 10.
2. Any claim arising directly or indirectly from Government Regulation or Act, delay or amendment of the itinerary, or failure in provision of any part of the Trip (including error, omission, financial failure or default) of or by the provider of any service forming part of the Trip as well as of the Travel Agent or Tour Operator through whom the Trip was booked.
3. Failure to obtain the required passport or visa.
4. Circumstances known to you prior to the booking of the Trip which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
5. Airport Departure
6. Bodily Injury or Illness unless a Medical Practitioner provides a certificate stating that this necessarily and reasonably prevented you from travelling.
7. Bodily Injury or Illness resulting from pregnancy where the mother is expected to give birth before, during or within two months of the Trip.
8. Cancellation due to travel restrictions as a direct result of the World Health Organisation declaring a pandemic/epidemic or any cancellation of the flight route by the carrier or any government.
9. Cancellation where You have not had a positive diagnosis, but when you have been asked to isolate for any reason.

Section E – Delayed Departure

What is covered

If departure of the Public Transport on which you are booked to travel from or

Duty or irrecoverable payments exceeding US\$ 250 for lost excursions.

return to Home is delayed for at least 12 hours from the scheduled time of departure due to strike, industrial action, adverse weather conditions, mechanical breakdown or technical fault, we will pay:

1. AED/QAR 50 or BHD/OMR 5 for the first completed 12-hour delay and AED/QAR 50 or BHD/OMR 5 for each full 12 hours delay thereafter up to a maximum of AED/QAR 750 or BHD/OMR 75 per Insured Person.
2. Up to AED/QAR 750 or BHD/OMR 75 per Insured Person for any irrecoverable unused travel and accommodation costs and other prepaid charges, which you have paid or are contracted to pay if, after a minimum 12-hour has elapsed, you choose to cancel your Trip.

Special Condition

You may claim only under sub-section 1. or 2. above, not both.

What is not covered

1. Your failure to check in according to the itinerary supplied to you and your failure to obtain confirmation

from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for such delay.

2. Your failure to comply with the terms of contract of the Travel Agent, Tour Operator or provider of transport.
3. Strike or industrial action or air traffic control delay existing or publicly declared by the date this Insurance is effected by you.
4. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

Section F – Delayed Baggage

What is covered

We will pay you for emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, provided written confirmation is obtained and sent to us from the Airline Company,

confirming the number of hours the Baggage was delayed.

How much We will pay

Please refer to Table of Benefits page 4 as per your selected plan.

If the loss is permanent, the amount paid under this Section will be deducted from the final claim paid by any other Section of the Policy covering the Baggage.

Special Condition

You must provide receipts or bills for any expenses claimed under this section.

Section G – Personal Baggage, Valuables, And Personal Money

What is covered

We will pay for the accidental loss of, theft of or damage to Baggage occurring during the Period of Insurance. The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (or we may, at our option, replace, reinstate or repair the lost or damaged Baggage).

We will also pay for the accidental loss of, theft of or damage to Personal Money

occurring during the Period of Insurance.

How much We will pay

The maximum we will pay is AED/QAR 10,000 or BHD/OMR 1000 per insured member.

Valuables
AED/QAR 3500 or
BHD/OMR 350.

Personal Money
AED/QAR 10,000 or
BHD/OMR 1000.

Please note that children are covered for 10% of the insured person.

Excess

The applicable Excess in respect of this cover is AED/QAR 400 or BHD/OMR 40 per claim for each Insured Person.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage and Money, and you should take all practicable steps to recover property lost or stolen. If it is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report.
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy).
- c. A confirmation e-mail/report to be obtained from Airline if baggage permanently lost.
- d. Retain all travel tickets and tags for submission if a claim is to be made under this Policy.
- e. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim.

You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Baggage and/or Money.

What is not covered

1. Valuables left Unattended at any time (including in a motor vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or
2. Baggage and Money contained in or stolen from an unattended motor vehicle.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or theft of travellers' cheques not reported to the local branch, agent or issuing authority within 24 hours of the discovery of the loss or theft or where the instructions of the issuing agents have not been carried out.
5. Depreciation in value or shortages due to error or omission.
6. Unset precious stones, contact or corneal lenses, hearing aids and dental or medical fittings, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles.
7. Cracking, scratching, breakage of or damage to china glass, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain

left in your locked accommodation.

or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried.

8. Breakage of sports equipment or damage to sports clothing whilst in use.
9. Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation.
10. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

Section H – Loss Of Passport

What is covered

We will reimburse you for the cost of making a duplicate Passport which is lost or unintentionally and accidentally damaged or defaced during the Period of Insurance.

How much we will pay

Please refer to the Table of Benefits as per your selected product.

Excess

The applicable Excess in respect of this cover is AED/QAR 400 or BHD/OMR 40 per Insured Person.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your Passport and you should take all practicable steps to recover it if lost or stolen. If it is lost or stolen while in the care of a carrier, transport company, authority or hotel, you must report to them, in writing, details of the loss or theft and obtain written confirmation.

If Passport is lost or stolen whilst in the care of an airline:

- a. You must obtain a Property Irregularity Report.
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy).
- c. Retain all travel tickets and tags for submission

if a claim is to be made under this Policy.

What is not covered

1. **Passport left Unattended at any time (including in a motor vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.**
2. **Loss or theft of Passport not reported to the Police, local embassy, consulate or issuing authority within 24 hours of the discovery of the loss or theft.**
3. **Loss or damage due to delay, confiscation or detention by customs or other authority.**
4. **Fines, penalties, punitive damages.**
5. **Cost of passport renewal.**

8 General Exclusions

Applicable to All Sections of the Policy.

We will not pay for claims arising directly or indirectly from:

- a) War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion.
- b) Any act of Terrorism (unless Section R - Terrorism Extension - has been specifically purchased). 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 threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- d) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- e) Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss.
- f) The following activities: bob sleigh/skeletons, bobsled, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snowmobiling, snowcat skiing or skiing against local authoritative warning or advice.
- g) Your engagement in or practice for: manual work in connection with a profession, business or trade, the use of motorised two- or three-wheeled vehicles unless a full driving licence is held permitting the use of such vehicles in those countries which you are visiting/ travelling through, motor competitions/ rallies, professional entertaining, professional sports or racing.
- h) Your engagement in or practice for: base jumping,

- bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities.
- i) Your engagement in or practice for: boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/ parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling.
- j) Your wilfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
- k) Your own unlawful action or any criminal proceedings against you.
- l) Bodily Injury, Illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness.
- m) Consequential loss of any kind.
- n) A Trip from which you are not booked to return within the Period of Insurance.
- o) Incidents which may give rise to a claim not notified to us in writing within 15 days of the end of the Trip.
- p) Operational duties as a member of the Armed Forces.
- q) Your suffering from stress, anxiety, depression or any other mental or nervous disorder.
- r) Any non medical charges incurred if your Trip has to be extended.
- s) Circumstances known to you prior to the booking of the Trip or the purchase of the Insurance policy which could reasonably have been expected to give rise to any claim.
- t) Any claim arising from a reason not listed in the "what is covered" sections.

9 General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Duty of Disclosure

It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of the following:

- For Sections A, B, C, D, E, F, G, H, I, J and K: Apply Procedure A on page 11
- For all other Sections: Apply Procedure B on page 11 and 12 as soon as possible, but not later

than 31 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share.

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimise accident, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in your name the defence and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Policy to anyone else.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you:

- Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or
- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your wilful act or with your connivance.

Then

- We shall not pay the claim.
- We shall not pay any other claim which has been or will be made under the Policy.
- We may, at our option, declare the Policy void.
- We shall be entitled to recover from you the amount of any claim already paid under the Policy.
- We shall not make any return of premium.
- We may inform the Police of the circumstances.



8000 1060
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Gulf Insurance Group (Gulf) B.S.C. (c)

Unit 51, Building 298, Road 4609, Block 346 Manama/Sea Front
P.O. Box 11442, Kingdom of Bahrain
Telephone: +973 66328005

Email: info@gig-gulf.com, Website: www.giggulf.bh

A company incorporated in the Kingdom of Bahrain (CR 22373) with an authorised and paid up capital of BD 15,000,000 and regulated by the Central Bank of Bahrain as a Bahraini insurance licensee.