



AfrAsia Titanium MasterCard®

Travel Insurance Policy

TRAVEL INSURANCE POLICY

Annual multi-trip travel insurance
for holiday travel and business travel

AFRASIA TITANIUM MASTERCARD

AFRASIA BANK LTD

Bowen Square
10, Dr Ferrière Street
Port Louis
Mauritius

SWAN GENERAL LTD

Swan Group Centre
10 Intendance Street
Port Louis
Mauritius

LINKHAM SERVICES LTD

Level 5, NeXTeracom Tower 1
Ebene Cybercity
Ebene
Mauritius



SWAN

**LINKHAM
SERVICES**

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AFRASIA TITANIUM MASTERCARD BENEFITS SCHEDULE

			LIMITS	EXCESS
SECTION 1	Travel Accident	Travel Accident, maximum		
		- Loss of Limbs or Sight (Aged <75)	\$100,000	
		- Permanent Total Disablement (<75)	\$100,000	
		- Death Benefit (Aged 18 to 75)	\$100,000	
		- Loss of one Limb or one Sight	\$40,000	
SECTION 2	Travel Inconvenience	Travel Delay (per 6hr period)	Each 6 hour \$ 50 per hour max \$400	
		Delayed Baggage, maximum after 6 hours	\$350 - delay > 48hrs Extra \$350	
		Missed Departure	\$700	
		Missed Event	\$500	
		Airline Seat Bumping	\$500	
		Lost or Stolen Passport	\$1,000	
		Personal Possession	\$2,000	
		- Single Article Limit	\$1,000	\$50
		- Valuables Limit in Total	\$1,000	
SECTION 3	Trip Cancellation	Cancellation & Curtailment	\$2,500	\$50
SECTION 4	Travel Assistance	Pre-Travel Information	Y	
		Cash Advance	\$2,000	
		Interpreter	Y	
		Message Relay	Y	
		Administrative Assistance	Y	
		Retrieval and Re-Routing of Luggage	Y	
SECTION 5	Medical Assistance	Medical Helpline (24/7 Service)	Y	
		Medical Expenses and Repatriation	\$250,000	\$50
		Dispatch of Essential Medicine	Y	
		Emergency Visit	\$3,500 Maximum (including Air Ticket + accommodation per day 250\$ Maximum \$1,250)	
		Extended Stay (Insured/Companion)	Y	
		Emergency Dental Pain Relief	\$500	
		Hospital Benefit, maximum	\$875	
		- per day	\$35	
		Convalescence, maximum	\$1,250	
		- per day	\$250	
		Beneficiary Escort	Economy Return Air Ticket + accommodation Up to 250\$ per day Maximum 750 \$ (3 nights)	
SECTION 6	Legal Assistance and Personal Liability	Funeral Expenses	\$2,000	
		Overseas Legal Expenses and Assistance	\$25,000	
		Personal Liability	\$500,000	\$50
SECTION 7	Retail Protection	Purchase Protection		
		- Limit per 365 Days period	\$2,000	
		- Limit per Incident	\$1,000	
		- Single Article Limit	\$500	\$150
		Extended Warranty		
		- Limit per 365 Days period	\$2,500	
		- Limit per Incident	\$500	
		ATM Theft / Assault Annual Limit	\$400	
SECTION 8	Lifestyle	- Limit per Incident	\$200	
		Concierge Services	Y	
SECTION 9	CDW	Collision Damage Waiver	\$1,600	\$50
SECTION 10	Golf	Golf Equipment		
		- Delayed Luggage (Equipment)	\$80 per day for hiring maximum \$400	

This Benefit Schedule forms an integral part of your contract with Us. The terms and conditions of the contract are fully set out in the policy issued to you.

CONTACT PHONE NUMBERS	
AFRASIA ASSISTANCE (24-hour medical emergency and travel assistance)	+230 405 5801
SWAN GENERAL LTD	+230 207 3500
AFRASIA BANK LTD	+230 208 5500
LINKHAM SERVICES LTD	+230 405 5800
(If you are calling from abroad please use international dialing for Mauritius code + 230)	

INSURANCE CONDITIONS RELATING TO HEALTH

You must comply with the following conditions to make sure **your** cover is not affected.

If you do not comply with these conditions we may at our option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

No journey will be covered if:

a) At the time of taking out this policy:

- 1. You have a pre-existing medical condition unless you have telephoned Our Assistance Company on 230 405 5801 and they have agreed to provide cover.
- 2. You have received a terminal prognosis.
- 3. You are on a waiting list for, or have knowledge of the need for surgery or treatment, or are awaiting the results of any tests or investigations.
- 4. All treatments for Pre-existing medical conditions, treatments directly or indirectly arising out of a disclosed medical conditions or complications thereof, are not covered.
- 5. All treatments for medical conditions not disclosed, their complications and related conditions are not covered.
- 6. Heart, Cerebro-Vascular conditions, Blood Circulatory Disorders, Cancer and Chronic illnesses are not covered.
- 7. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy.

b) At any time:

- 1. You are travelling against the advice of **your**

doctor or would be travelling against the advice of **your** doctor had you sought his/her advice.

- 2. You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside **your** Home country.
- 3. You are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed by a consultant specialising in the relevant field.
- 4. You are expected to give birth before, during or within twelve weeks of the end of the journey or one-way trip.

You should also refer to the General Exclusions on page 19.

PROMISE OF SERVICE

We aim to give all our customers a first-class service, but if you are not happy with our service, please do the following:

STEP 1 – You should first write quoting **your** insurance details to:

Travel Customer Service Dept, LINKHAM SERVICES
Level 5 NeXteracom Tower 1, Ebene Cyber city, Ebene

STEP 2 – If you are still not satisfied, please write to: Swan General Ltd, 10 Intendance Street Port Louis, Mauritius. Phone No. +230 207 3500

IMPORTANT NOTES

- This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be considered and settled.
- Before you travel – Please read the whole of this policy carefully and make sure you understand

exactly what is and is not covered. It is important because it contains information on how we will deal with **your** claim.

- This policy is only valid if you hold a Titanium MasterCard issued by AfrAsia Bank Ltd. The information you have supplied in applying **your** Card forms part of the contract of insurance with **Us**. **Your** Card is evidence of that contract. The Card Holder is covered worldwide, during an unlimited number of private or business trips abroad, each of maximum 90 consecutive days, starting and ending in the **Home Country**.
- Contact The Assistance provider on +230 405 5801 before incurring expenses over USD (\$) or EUR (€) 200 or else we will not cover **your** claim. Any claim which has not obtained the prior approval of our Assistance company will not be covered without any liability whatsoever to **Us**.
- You should submit **your** claim within **31 days** from **your** date of return to **your** country of Residence.
- Pre-existing medical conditions (see definitions on page 6) are not covered.
- All medical claims must be supported by a medical report from **your** treating doctor otherwise **your** claim will not be entertained without any liability whatsoever to **Us**.
- Any negligent or fraudulent misrepresentation will render the policy null and void without any liability whatsoever to **Us**.
- Claims under the sub section 'Personal Possessions' should be supported by receipts and shall be subject to depreciation as provided for in Depreciation Table (page 21). A depreciation of 75% will apply for all claims not supported by receipts.
- Please read the general exclusion part carefully.

Age limit – 80

Trip limits – You are covered under this policy for single trips and one-way trips. You are not covered on this policy for any journey, which last more than 90 days.

Policy excess – Under specific sections of **your** policy there is provision for an excess to be borne solely by you. **We** will indemnify you only in respect of the amount by which any valid

claim exceeds the amount of the excess where applicable; you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. The amount you have to pay is the excess.

Data Protection Act - In accordance with the Data Protection Act 2004, **We** as data controllers will collect and maintain personal information in order to underwrite and administer the policies of insurance that we issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **Your** information longer than is necessary.

Your information will be protected from unauthorized disclosure. **We** will only reveal **Your** information if it is allowed by law, authorised by You, to prevent fraud, or in order that **We** can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information **We** hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **We** hold **Your** information on paper or in electronic form.

Enquiries in relation to data held by **Us** should be directed to the Compliance Manager.

We wish You an enjoyable, safe and trouble free holiday and/or Business Travel.

Governing Laws - The Travel Insurance policy will be governed by and construed in accordance with "Livre III, Titre Douzième, Chapitre Troisième of the Mauritius Civil Code" except to the extent the articles mentioned in Article 1983-12 are varied by Terms & Conditions herein. Any disputes arising out of and in connection with this Travel Insurance Policy, unless amicably settled, shall be dealt with exclusively by the competent Mauritian Court.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading and understanding the definitions are highlighted in bold print and start with a capital letter.

Accident - A sudden, unexpected, unintended and external event, which causes Injury.

Administrator

Linkham Services Ltd

Bodily Injury

- An identifiable physical injury caused by an accident which :
 - i) occurs while **your** coverage is in effect under the policy and
 - ii) requires examination and treatment by a medical practitioner. The injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, sickness.

Card Holder – means the main or supplementary account holder of an AfrAsia Titanium MasterCard issued by the AfrAsia Bank Ltd.

Close Business Associate

- Any person who shares in the management of **your** business and whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

- Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent- in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancé/fiancée or Common-Law Partner (any Couple, including same sex, in a common law relationship or who have cohabited for at least 6 months).

Country of Residence

The country in which You legally reside and/or the country in which **Your** card is issued.

Couple

- You and either **your** Fiancé (e), spouse/ partner who is normally resident at the same address as yours.

Covered Person - Insured person, you, your – the **AfrAsia Titanium MasterCard Cardholder**, the spouse and the children up to 21 years, on full time education, provided the air tickets of the spouse and children are paid with the **Main Titanium MasterCard Cardholder**.

Curtailment / Curtail

- Abandoning the **Trip** by alternative return to **Your Country of Residence** or by attending a hospital abroad for a duration in excess of 48 hours as an in-patient and then being repatriated directly from the hospital to **Your Country of Residence**.

Dangerous activity - Any kind of:

- a) professional sporting activity
- b) sporting activity except as listed on page 20

Departure point - the airport, international train station or port where **your** journey from **Your Country of Residence** to **your** destination begins and where the final part of **your** journey back to **Your Home** begins.

Home/Home Country - **Your** normal place of residence in **Your Country of Residence**.

Illness – deterioration in health ascertained by a competent medical authority and which not the consequence of the existing one is.

Journey - a holiday or business trip that takes place during the period of insurance which begins when you leave **your** home or business address (whichever is later) and ends when you get back home or to a hospital or nursing home in **Your Home**, whichever is earlier.

Loss of limbs - loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight - total and permanent loss of sight in one or both eyes.

Medical Condition - any disease, illness or injury.

Medical Practitioner - A qualified registered practising member of the medical profession who is not related, directly or indirectly, to You and who is not a person with whom You are travelling.

One-way trip – a holiday or trip that takes place during the period of insurance which begins when you leave **your** home and ends 90 days after you arrive at **your** final destination at which time all cover under this policy ceases and we will not be liable for any expenses fees or charges incurred after this date.

Personal Possession – Luggage, clothing, personal

effects, Valuables, and other articles which belong to You and are worn, used or carried by You during the **Trip**.

Period of insurance - The cover for all sections starts at the beginning of **your** journey or one-way trip and finishes at the end of **your** journey or one-way trip.

Policy - The brochure/document issued to the Policyholder setting out the terms and conditions for providing the benefits specified in the Benefit Schedule annexed to it.

Pre-Existing Medical Condition(s)

Any medical or mental condition existing prior to **Your Trip** and/ or causing You pain or physical distress or severely restricting **Your** normal mobility, including (but not limited to):

1. A condition for which You are on a waiting list or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
2. A condition referred to a medical specialist or the cause of in-patient treatment within one year prior to **Your Trip**.
3. Any mental condition including fear of flying or other travel phobia.
4. A condition for which a Medical Practitioner has provided a terminal prognosis.
5. Any circumstances You are aware of prior to **your** departure including the manifestation of any symptoms on the basis of which a claim for medical expenses could arise during **Your** travel under this policy.
6. Any condition diagnosed during **Your** period of travel the existence of which would have been revealed by a diagnostic test or medical examination carried out prior to **your** departure.
7. Complications directly or indirectly linked to a risk factor e.g. heart conditions for a diabetic, Hypertensive or Hyperlipidemia person.

Public Transport - Any duly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Redundancy - loss of permanent paid employment (other than when you are self employed or accept voluntary redundancy) after a continuous working

period of two years with the same employer, when you are over 18 and under 65.

Start date – the date when **your** policy schedule was issued

Supplementary Card – an AfrAsia Titanium MasterCard issued to an individual other than Main Card Holder, at the request of Main Card Holder and on the same card account.

Territorial Limits - Worldwide, excluding the **Country of Residence**.

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

Trip- Any holiday, or journey for business or pleasure made by You within the Territorial Limits during the Period of Insurance.

Unattended- When **Your** property or vehicle. is not within **Your** full view and You are not in a position to prevent unauthorised interference with same.

Valuables - Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders.

We/our/us– means Swan General Ltd (also referred to SWAN) and/or Linkham Services Ltd.

You/Your/Beneficiary(ies)

- Each person in respect of whom an insurance premium has been paid as stipulated in the policy schedule.

SECTION 1 - TRAVEL ACCIDENT

We will pay one of the benefits shown below if you sustain a **Bodily Injury** which shall solely and independently of any other cause, result within two years in **your** death, loss of limb, loss of sight or permanent total disablement and for which you cannot carry out any gainful employment or gainful occupation of any kind.

BENEFITS	UP TO 75 YEARS
24 Hr Travel Accident	Amount
Death Benefit	\$100,000
Loss of Limbs or Sight	\$100,000
Permanent Total Disablement	\$100,000
Loss of one Limb or one Sight	\$40,000

Special Conditions

1. Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.
2. Anything mentioned in GENERAL CONDITIONS.

The benefit is not payable to You:

- a) Under more than one of the items shown in the policy schedule
- b) Under Permanent Total Disablement, until one year after the date You have sustained **Bodily Injury**
- c) Under Permanent Total Disablement, if You are able or may be able to carry out any gainful employment or gainful occupation.) Pre-Existing Medical Conditions) Anything mentioned in **GENERAL EXCLUSIONS**

SECTION 2 – TRAVEL INCONVENIENCE

TRAVEL DELAY

If the public transport you are booked on is delayed at its departure point by more than 6 hours from the time shown in **your** travel itinerary (plans) because of:

1. A serious fire, storm or flood damage to the departure point
2. Industrial action
3. Bad weather
4. Mechanical breakdown of the public transport
5. The grounding of an aircraft due to a mechanical or a structural defect

We will pay:

\$50 after the first full 6 hours of delay and \$50 after each extra delay of 6 hours, up to \$400 compensation in total.

What you are not covered for

1. Anything which is caused by you not checking in at the departure point when you should have done
2. Missed connections
3. Compensation unless you get a letter from the public

transport provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the public transport

4. Any delay caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy or at the time of booking any journey or one- way trip
5. Travel tickets paid for using any airline mileage reward scheme
6. You are not covered for anything mentioned in the general exclusions

LUGGAGE DELAY

We will also pay You up to amount shown in the Benefit Schedule for the 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 6 hours and up to the full amount after 48 hours, provided written confirmation is obtained from the carrier, confirming the number of hours the Baggage was delayed. All receipts must be retained and produced in support of **Your** claim.

What you are not covered for

1. Compensation, unless you get a letter from the airline, railway company or shipping line, showing the length of the delay in getting **your** personal possessions to you
2. Personal possessions sent as freight (such as suitcases you send ahead of you)
3. You are not covered for anything mentioned in the general exclusions

MISSED DEPARTURE

We will pay you up to the amount shown in the Benefit Schedule in total for the cost of extra accommodation and transport which you have to pay to get to **your** journey or one-way trip destination or back home because you do not get to the departure point by the time shown in **your** travel itinerary (plans) because:

- a) public transport does not run to its timetable, or
- b) the vehicle you are travelling in has an accident or breaks down.
- c) an accident or breakdown occurring ahead of you on a motorway or dual carriage way causes an unexpected delay to the vehicle in which you are travelling.

What is Not Covered

1. Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.
2. Any claim unless:
 - a) You get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
 - b) You get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the private vehicle you were travelling in; and
 - c) You have allowed time in **your** travel plans for delays which are to be expected.
3. You are not covered for anything mentioned in the general exclusions.

MISSED EVENT

What is covered

We will reimburse You up to the amount listed in the Benefit Schedule for Event Tickets that You are unable to use due to **Your Bodily Injury** or Medical Condition, for which You are hospitalised as an in-patient, or the death or hospitalisation of a Close Relative.

What is Not Covered

1. Any event which You could reasonably attend
2. Any Event Tickets which were reserved, booked or purchased after a Medical Condition, which would be covered by this insurance, existed
3. Pre-Existing Medical Conditions
4. Anything mentioned in GENERAL EXCLUSIONS

AIRLINE SEAT BUMPING

Your involuntary inability to travel on a publicly licensed schedule aircraft on which you have reserved a seat due to the airline over booking, **we** will pay you up to the amount shown in the Benefit Schedule. In the event You receive compensation from the airline, the amount that **we** will pay You will be reduced by the compensation You have already or are due to receive from the airline.

You are not covered for

1. Any costs or charges for which the airline will compensate You;
2. Any costs or charges incurred where seat bumping was not involuntary and/or on a mandatory basis;
3. Any claims where written proof from the airline

is not obtained confirming **Your** inability to travel through over-booking and the period of delay until **Your** next available flight is confirmed.

4. Anything mentioned in GENERAL EXCLUSIONS

LOSS OR STOLEN OF PASSPORT

We will pay You up to the amount shown in the Benefit Schedule for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport.

PERSONAL POSSESSION

We will pay You, up to the amount shown in the Benefit Schedule, for the accidental loss of, theft of or damage to Baggage. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at Our option replace, reinstate or repair the lost or damaged Baggage). The maximum **We** will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit Schedule. The maximum **We** will pay for all Valuables in total is equal to the Valuables Limit shown in the Benefit Schedule.

SECTION 3 - CANCELLATION AND/OR CURTAILMENT CHARGES

YOU SHOULD ALWAYS CONTACT OUR ASSISTANCE COMPANY BEFORE CURTAILMENT

We will calculate curtailment claims from the day you start **your** journey from **your** home country or the day you are hospitalized as an inpatient, for the rest of **your** journey. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period you have lost. Our Assistance Company reserves the right to request you to curtail **your** journey where you have been or need to be admitted for treatment at a hospital or clinic or other health institution during **your** journey but are all the same medically fit to travel back home for treatment in **your Country of Residence**. In such a case Our Assistance Company will bear the cost of **your** return home only. Should you refuse curtailment, then you will have to bear the whole cost of **your** treatment abroad without any liability whatsoever by **Us**. If **We** pay extra transport costs in the event of **Your** repatriation, **Your** unused travel tickets will then belong to **us**.

What is Covered

We will pay You, up to the amount shown in the Benefit Schedule, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) Cancellation of the **Trip** is necessary and unavoidable or
- b) the **Trip** is Curtailed before completion as a result of any of the following events occurring:

- 1. The death, **Bodily Injury** or illness of:
 - a) You
 - b) any person with whom You are travelling or have arranged to travel with
 - c) any person with whom You have arranged to reside temporarily
 - d) **Your** Close Relative
 - e) A Close Business Associate
- 2. Compulsory quarantine, jury service attendance or being called as a witness by a Court of Law regarding Yourself or any person with whom You are travelling or have arranged to travel with.
- 3. Redundancy (which qualifies for payment under the current redundancy payment legislation in the County of Residence where applicable and at the time of booking the **Trip** there was no reason to believe You and/or any person with whom You are travelling or have arranged to travel with would be made redundant).
- 4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Curtailment could not reasonably have been expected or foreseen at the time of the grant of leave or booking **Your Trip** (whichever is the later).
- 5. The Police requesting You, within 7 days of **Your** departure date, to remain at or subsequently return to **Your** Home due to serious damage to **Your** Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions

- 1. You must obtain a medical certificate from **Your** treating Medical Practitioner and prior approval of Our Assistance Company to confirm the necessity to return Home prior to Curtailment of the **Trip** due to death, **Bodily Injury** or illness.
- 2. If You delay or fail to notify the travel agent, tour

operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, Our liability shall be restricted to the cancellation charges that would have applied had such failure or delay on **Your** part not occurred.

- 3. If You cancel the **Trip** due to **Bodily Injury** or illness You must provide a medical certificate from the Medical Practitioner treating the injured/ill person, stating that such medical condition does not allow You to travel.
- 4. This Section is in addition to the GENERAL CONDITIONS and all other conditions herein set out.

What is Not Covered

- 1. Pre-Existing Medical Conditions regarding Yourself or anyone coming under the item
- 2. The excess shown in the Benefit Schedule applies to each and every claim per incident for each Beneficiary.
- 3. The cost of recoverable airport charges and levies.
- 4. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any **Trip** (whichever is the earlier).
 - b) Circumstances known to You prior to the date these benefits became effective or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the **Trip**.
- 5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes.
- 6. This Section is in addition to the GENERAL EXCLUSIONS.

24-HOUR MEDICAL EMERGENCY AND REPATRIATION

You can use the 24-hour medical emergency and repatriation service outside **your** home country during **your** journey. If a medical problem happens, contact our Assistance Company.

Please give the Assistance coordinator **your** age and say that you hold an AfrAsia Titanium MasterCard. Use the appropriate international dialing code followed by:

Emergency phone number +230 405 5801, If a medical problem happens, contact the Assistance Company as soon as possible. Please give the Assistance

coordinator **Your** full name. Assistance doctors and nurses and other technical support staff are on call 24 hours a day throughout the year at **your** service. They provide immediate help as follows when contacted on their medical emergency service help line.

The service is available as provided for under this policy if medically necessary and on condition that You provide a valid proof of insurance. Satisfaction of a valid claim includes:

- Payment of hospital or doctors' fees
- Repatriation arrangements to send you home by land, sea or air and if necessary a nurse or doctor to travel with you and if **your** condition needs urgent treatment, an air or road ambulance
- Necessary travel arrangements for other members of **your** party or next-of-kin
- An ambulance service to a hospital or nursing home or **your** home when you arrive in **your** home Country; and
- Search, mountain rescue and evacuation arrangements to a hospital by land, sea or air using an air or road ambulance if necessary.

SECTION 4 - TRAVEL ASSISTANCE

PRE TRAVEL INFORMATION

Upon request by the Covered Person, **Your** Assistance Provider will provide information prior to the Covered Person's trip about the following items:

- Information for preparing a journey
- Information on visas, passports
- Information on inoculation requirements for foreign travel
- Information on customs and duty regulations
- Information on foreign exchange rates and value added taxes
- Referrals to Embassies or Consulates

ADVANCE OF FUNDS. (CASH ADVANCE)

We will advance or guarantee payment up to \$2,000, on behalf of the Covered Person, in order to cover immediate expenses in an unexpected emergency situation where the Card cannot be used for payment, following a loss or theft duly reported to the appropriate public authorities and the Issuer or the person assigned by the Issuer.

If necessary, the above-mentioned limit shall be extended with the prior authorisation by the Issuer.

In any case, the Covered Person or any person acting on his behalf shall sign an IOU (I owe You) prior to any advance or guarantee by **Us**. **We** shall be entitled to ask for the reimbursement of the sums advanced as soon as the Covered Person returns to his Country and within a maximum of 3 months from the date of advance or guarantee by **Us**.

INTERPRETER

Help in different languages

MESSAGE RELAY

Upon request by the Covered Person, **We** will endeavour to transmit to any person named by the latter any urgent message related to any emergency occurring during a trip Abroad. However we will not be liable in any manner whatsoever in the event the person named by the Covered Person cannot be reached despite our best endeavours.

ADMINISTRATIVE ASSISTANCE

In case of loss or theft of essential travel documents such as passport, entry visa, Airline ticket, **We** will provide the Covered Person with the necessary information and assist him with regards to the formalities to be fulfilled with appropriate local authorities in order to obtain the replacement of such lost or stolen documents.

RETRIEVAL AND RE-ROUTING OF LUGGAGE

In the event of loss or misrouting of the Covered Person's luggage by a common carrier, **We** will liaise with the relevant entity, such as an airline company, and will organise the dispatch of such luggage, if recovered, to a place where the Covered Person is staying. Costs of dispatch, if any, shall be borne by the Covered Person without prejudice of its possible claims against the responsible and/or the travel agent.

MEDICAL EMERGENCY, REPATRIATION AND ASSOCIATED EXPENSES.

If you are taken into hospital or you think you may have to come home early or extend **your** journey because of illness or accident, Our Assistance Company must be made aware immediately.

What you are covered for

We will pay you or **your** legal representatives for the following necessary emergency expenses which are incurred outside **your** home country as a result of **Your** suffering **Bodily Injury** or a Medical Condition

and/or compulsory quarantine, that you run up either for a journey within three months of the incident or for a one-way trip within the first 30 days of arriving at **your** final destination.

Outside **your** home country during **your** journey or one-way trip:

Up to \$250,000 for reasonable fees or charges.

- a) Medical, surgical, hospital, nursing services;
- b) Medical Transportation and Medical Evacuation
- c) Repatriation of dead body

Medical Expenses

Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside the **Country of Residence**.

Medical transportation / Medical Evacuation

Transportation of the Covered Person to a better equipped or more specialised hospital.

Transportation of the Covered Person to the closest hospital to home if he/she is outside his/her **Country of Residence**, Transportation of the Covered Person to his/her place of residence, provided that his/her condition allows him/her to leave the hospital.

Repatriation of the body in the event of the death of the Covered Person

Repatriation of the body to the place of burial in his / her **Home Country**. Coffin provided (transportation of coffin subject to regulations within international laws).

Dispatch of essential medicine

In case of duly ascertained medical necessity, **We** will dispatch essential prescribed medicine to the Covered Person. **We** will bear only the costs for dispatching.

In any case, **YOU** will bear the cost of such medicine, the transportation of the medicines remains subject in any case to the regulations at the time imposed by the airline companies or any other transportation company, as well as local and/or international law.

Emergency visit

Should the Covered Person be hospitalised as a result of a physical injury or illness and if recommended based on medical grounds by the Medical team, **We** will organise and bear the costs for Economy class return air ticket and accommodation expenses for a Close Relative from the **Country of Residence** to visit

You or escort You to **Your** Home if You are travelling alone and if You are hospitalised as an in-patient for more than 10 days, with Our prior authorisation, up to \$3,500, including air return ticket and accommodation of \$250 per day up to \$1,250 (5 days).

Extended of Stay

If you or anyone travelling with you cannot finish the journey as planned because there is an unavoidable delay to the public transport system, we will extend **your** cover free of charge for such reasonable period as may be necessary for you to finish **your** journey. **Your** cover will also be extended in respect of death, injury or illness subject to our express prior authorization.

Emergency Dental Pain Relief

Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to then limit in the Benefit Schedule incurred outside **your** **Home Country**.

Hospital Benefits

We will pay You, up to the amount shown in the Benefit Schedule, for every completed 24 hours You have to stay in hospital as an in-patient outside the **Country of Residence** as a result of **Bodily Injury** or Medical Condition You sustain. **We** will pay the amount in the Benefit Schedule in addition to any amount payable under Emergency Medical and Other Expenses.

Convalescence

Up to \$250 per night for 5 nights for reasonable accommodation expenses incurred, based on the standard of **Your** original booking, if it is medically necessary for You to stay beyond **Your** scheduled return date. This includes, with Our prior authorization, up to \$250 per night for reasonable additional accommodation expenses for a friend or a Close Relative to remain with You and escort You Home. If You and **Your** friend or **Your** Close Relative are unable to use the original return ticket, The Assistance Company will provide additional travel expenses on the basis of the standard of **Your** original booking to return You to **Your** Home.

Beneficiaries Escort

Economy class return air ticket and up to \$250 per night for 3 nights' accommodation expenses for a friend or Close Relative to travel from the **Country of Residence** to escort Beneficiaries under the age

of 16 to **Your** Home in the **Country of Residence** if You are physically unable to take care of them. If You cannot nominate a person **We** will then select a competent person.

Funeral Expenses Local Burial

In the event of **Your** death outside the **Country of Residence** the reasonable additional cost of funeral expenses abroad up to a maximum of \$2,000.

The cost of transportation, excluding the cost of a coffin, of the remains to a designated funeral home within the **Country of Residence**; or The cost of cremation and subsequent transportation, excluding the cost of a coffin, of the remains to a designated location within the **Country of Residence**.

OVERSEAS LEGAL EXPENSES AND ASSISTANCE

What is Covered

We will pay up to the amount shown in the Benefit Schedule, for legal costs to pursue a civil action for compensation if someone else causes You **Bodily Injury**, Medical Condition or death during **Your Trip**. **We** will also pay reasonable costs of an interpreter that is arranged by **Us** for court proceedings.

Special Conditions

1. **We** shall supervise any legal action through agents **We** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **Us**.
2. If You or **Your** lawyer receive any compensation, You must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.
3. Anything mentioned in **GENERAL CONDITIONS**

What is Not Covered

1. Legal costs in respect of:
 - a) Claims which in Our opinion cannot reasonably succeed.
 - b) Claims against a carrier, the travel or holiday agent or tour operator arranging any **Trip**, **Us**, or their agents.
 - c) Claims against someone You were travelling with or another Beneficiary.
 - d) Legal action where in Our opinion the estimated amount of compensation is less than \$ 1,000.
 - e) Actions undertaken in more than one country.
 - f) Lawyers' fees incurred on the condition that **Your** action is successful.
 - g) Claims by You other than in **Your** private capacity.

- h) Claims occurring within the **Country of Residence**.
2. Legal costs or expenses incurred before **We** accept **Your** claim in writing.
 3. Claims not notified to **Us** within 30 days of the incident giving rise to the claim.
 4. Anything mentioned in **GENERAL EXCLUSIONS**

PERSONAL LIABILITY

What is Covered

We will pay up to the amount shown in the Benefit Schedule, (inclusive of legal costs and expenses up to the amount shown in the policy schedule) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a Close Relative or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of Yourself, a Close Relative, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by You.

Special Conditions

1. You must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to **Us** as soon as You receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of the Benefit Schedule provided that such representative(s) comply (ies) with the terms and conditions outlined in this document.
6. Anything mentioned in **GENERAL CONDITIONS**

What is Not Covered

1. The excess shown in the Benefit Schedule applies to each and every claim per incident for each Beneficiary.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first \$ 150 of each and every claim arising from the same incident).
 - f) Arising out of **Your** criminal, malicious or deliberate acts.
 - g) Anything mentioned in GENERAL EXCLUSIONS

PURCHASE PROTECTION

This benefit is valid on usage of the card

This policy provides purchase protection cover up to \$ 2,000 for goods when their purchase is made using **Your** AfrAsia Titanium MasterCard. Insured items must have a minimum value of \$ 150

1. The items are insured anywhere in the world for 365 consecutive days from the date of purchase in the event of loss, theft or damage.
2. The Cardholder must take all reasonable care to protect and maintain the goods insured under this policy and protect them against loss, damage, or theft.
3. In the event that any goods are stolen, willfully damaged or accidentally lost, a report must be made to the police within 24 hours. If a claim is made, the report will be required by our claim processing department.

WHAT YOU ARE NOT COVERED FOR

We shall not be liable to pay any claim under this Policy resulting from:

1. Flood.
2. War or war-like hostilities.

3. Any act of terrorism.
4. Damage arising from inherent defect in the goods.
5. Disappearance of the goods in circumstances which cannot be explained by the Cardholder to our satisfaction.
6. Confiscation by authorities or illegal activities.
7. Any event that is intentionally caused by the Cardholder or a person acting with the Cardholder's consent.
8. Items not purchased using **Your** AfrAsia Titanium MasterCard.
9. An excess of \$ 150.

EXTENDED WARRANTY

DEFINITION – Applicable to this section

Eligible Item - means an electrical household good, purchased by the Card Holder solely for personal use, which has been charged fully to the AfrAsia Titanium MasterCard Holders account, in a store located in the **Country of Residence** (other than a Duty-Free Zone) or via an Internet site where the sales company is registered in retail item is meant for the **Country of Residence** market and is not listed as an item which is not covered.

What is Covered

One additional year of cover will be added to the end of the original manufacturer's warranty, for every registered Eligible Item. Repair expenses will be paid up to the maximum shown in the scheduled of benefits, whichever is the smaller amount. The maximum amount paid per Card Holder per 365 day period is \$ 2,000.

In the Event of a Claim

If a registered Eligible Item breaks down, please call **Us**, giving **Your** name, the last 4 digits of **your** AfrAsia Titanium MasterCard number, Eligible Item brand and model and the breakdown date. **We** will confirm that the Eligible Item is registered and You will be directed to an authorised service centre. **We** will send You a claim form. Please retain the repair receipt from the service centre specifying the breakdown and price for repair. Claim form and all documentation must be sent to **Us** within 90 days of the repair date.

Special Conditions

1. To qualify for cover, all Eligible Items must be registered on a Purchase Registration Form before the manufacturer's original warranty expires or

- within the first 90 days from the date of purchase or delivery, whichever is sooner.
- 2. Only electrical household products with well – known brand names, with original manufacturer’s warranties can be registered.
- 3. You must keep the original sales receipt from store, original of card receipt, original of account statement showing the transaction was paid in full with **your** AfrAsia Titanium MasterCard and the original manufacturer’s warranty card.
- 4. Extended warranty only covers Mechanical Breakdown – Repair expenses if **your** product breaks down after the manufacturer’s original warranty has expired.
- 5. Cover for Mechanical Breakdown starts from the date the original manufacturer’s warranty ends and lasts for (one) year from that date.
- 6. There is no limit to the number of purchases the Card Holder may make and register.
- 7. If You submit details on the Registration Form of products that cannot be registered, **We** will inform you why the product(s) cannot be registered.
- 8. You must use the service centre authorised by **Us** for the repair of the Eligible Item.
- 12. Expenses linked to supplier’s withdrawal of a product.
- 13. Expenses linked to rebuild.
- 14. Items used for business purposes.
- 15. Items permanently affixed to the Home or office.
- 16. Expenses linked to repairs caused by routine service, inspections or installations, or call out charges where an authorised repairer cannot find any fault with the item.
- 17. Computer software and other accessories to computers not fully assembled by the manufacturer.
- 18. Damage caused by not following the supplier’s manual, instructions or installations, or the use of unapproved accessories.
- 19. Corrosion.
- 20. Damage caused by mistreatment or carelessness.
- 21. Lightning, storm or flood.
- 22. War or hostile surroundings including invasions, revolts.
- 23. Expenses due to supplement equipment.
- 24. Expenses due to repairs not performed by workshops approved by the manufacturer.
- 25. Expenses when a repairman can’t find anything broken.
- 26. Loss due to not able to use the item, or other loss other than the product itself, exception destroyed food.
- 27. Electrical items which are purchased for resale.
- 28. Consequential damages, including **Bodily Injury**, property damage, punitive damages, exemplary damages and legal fees.
- 29. Items without a serial number.
- 30. Vehicles and their parts.
- 31. Any costs other than those specifically covered under the terms of the original manufacturer’s written repair warranty.
- 32. Anything mentioned in GENERAL EXCLUSIONS

EXCLUSIONS

- 1. The excess shown in the schedule of benefits, applying to each and every claim.
- 2. Non-electrical items.
- 3. Items registered later than 90 days of date purchase or delivery, whichever is sooner, or after the expiration of the manufacturer’s warranty.
- 4. Items which do not have an original manufacturer’s warranty valid in the **Country of Residence**.
- 5. Items which do not have a **Country of Residence** specification or that are not available in the **Country of Residence**.
- 6. Items not bought as new, or modified, rebuilt or refurbished items.
- 7. Items that are specified by supplier as a consumable item or items that shall be thrown away after usage, included, but not limited to bulbs, fuses batteries, filters and printing cartridges.
- 8. Installation expenses or changes on an item.
- 9. Cleaning expenses, included, but not limited to filter on a washing machine, video and cassettes.
- 10. The cost of rectifying blockages (except in the cooling system of refrigeration equipment).
- 11. Any costs incurred in gaining access for repair to any appliance that has been incorporated into fitted units.

ATM THEFT/ ASSAULT

What is Covered

We will pay You, up to the amount shown in the benefit schedule, if You are mugged or robbed and the cash that You have withdrawn from an ATM with **Your** AfrAsia Titanium MasterCard is taken from You within 500 meters of the ATM or within 1 hour of the withdrawal.

Special Conditions

- 1. You must report the theft to the police within 4 hours of the attack/robbery.
- 2. You must report the incident to our Assistance Company within 72 hours of the attack/robbery.

3. You must obtain a written report from the police which include an incident number.
4. You must provide proof of the amount, date and time of the covered withdrawal.
5. Anything mentioned in GENERAL CONDITIONS.

What is Not Covered

1. Any cash that is withdrawn before 1 hour of the time of the robbery and/or not withdrawn using the AfrAsia Titanium MasterCard.
2. Anything mentioned in GENERAL EXCLUSIONS

LIFE STYLE SERVICES

Our Assistance Company will provide you with a concierge service with many benefits for business and leisure travelers. The Assistance team can help you with pre-travel advice and information and can provide a range of other services whilst you are on **your** journey. The Assistance Company will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for you, make restaurant reservations and assist you in **your** travel arrangements.

You can use this service both before and during **your** journey.

Use the appropriate international dialing code for the Mauritius followed by 405 5801 Please give the Usyour valid Card number.

Concierge services and examples of use:

1) Business

- Trade fair dates and information on exhibitors
- Hotel conference facility bookings
- Translators for conferences
- Temporary secretarial services
- Location of business supplies and technical equipment
- Information on executive airport lounges
- Mobile phone availability and rental

2) Entertainment

- Event information
- Sports schedules
- Sightseeing information
- Reservations at health spas and resorts
- Referrals and reservations for restaurants, bars and bistros
- Organisation of catering and hospitality services
- Wedding arrangements

3) Fine foods and flowers

- Cake purchase and delivery
- Flower purchase and delivery
- Fruit basket purchase and delivery
- Hamper purchase and delivery
- Fine foods purchase and delivery
- Champagne, wine and spirits purchase and delivery

4) Travel and transportation

- Travel and ticket information
- Out of hours emergency ticket reservations
- Luxury car rental
- Chauffeurs and transfers

5) Hotels and restaurants

- Hotel referrals Out of hours emergency hotel bookings
- Restaurant reservations

6) Information

- Currency and exchange rate information
- Passport and visa requirements
- Travel safety and security information
- Route planning
- Weather information
- Vaccination requirements
- Cultural and etiquette information
- Customs and Excise information

7) Local assistance and referrals

- Appointments with local services
- Urgent message relay
- Shipping arrangements

Conditions relating to use:

1) The Assistance Company cannot undertake any request that they consider to be:

- a) for re-sale, professional or commercial purposes;
- b) virtually impossible or unfeasible;
- c) subject to risk e.g. illegal sources;
- d) a violation of the privacy of another person;
- e) a violation of national or international laws;
- f) unethical and/or immoral;
- g) price-shopping for discounted items.

2) When goods or services are purchased on your behalf:

- a) items will be purchased and/or delivered in accordance with national and international regulations;
- b) you will be responsible for customs and excise fees and formalities at all times;
- c) **We** recommend that they are insured for

mailing and shipping. **We** will accept no responsibility for any delay, loss, damage or resulting consequences.

- 3) **We** reserve the rights to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, **We** will endeavour to offer an alternative.
- 4) You will be responsible for all costs and expenses related to our request. All expenses will be debited, in some cases in advance of purchase, to a payment card that you provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
- 5) **We** will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
- 6) **We** will endeavor to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, **We** will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
- 7) **We** will accept no liability arising from any provider that does not fulfill their obligation to you.

COLLISION DAMAGE WAIVER

This benefit is valid on usage of the card

We will compensate You up to \$ 1,600 for covered damage or theft to a rental vehicle while it is in **Your** responsibility as well as valid administrative and loss of use charges imposed by the auto rental company and reasonable towing charges.

Only vehicle rental periods that neither exceed nor are intended to exceed 31 consecutive days outside **Your** home country are covered.

We will cover:

1. Physical damage and/or theft of the rental vehicle.
2. Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilisation log.
3. Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

WHAT YOU ARE NOT COVERED FOR

Insurance is not provided for:

1. Damages to the rental car that arise from gross negligence conduct in the road traffic, due to driving under the influence of intoxicating substances (e.g.

drugs, medicine), to the influence of alcohol, (i.e. the blood alcohol concentration of the driver at the time of the claim - the credit Cardholder or the authorised person - being over the statutory blood alcohol content, as specified by prevailing court decisions in the relevant country) or reckless driving.

2. Damages to the rental car that arise through breach of the car rental contract.
3. Damages caused by gross negligence or willful misconduct.
4. Loss or damage as a result of the Cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
5. An excess of \$50

Where golf equipment and green fees cover is in place:

We will pay up to \$80 for each full 24-hour period, up to a maximum of \$400, for necessary costs to hire golf equipment. **We** will pay this if **your** own golf equipment is lost or stolen on **your** outward journey and is not returned to you within 12 hours after arrival at **your** destination.

WHAT TO DO IF YOU WANT TO CLAIM

1. Medical emergency, repatriation and associated expenses

- If you are taken into hospital, or you think you may have to come home early or extend **your** journey because of illness or accident, Our Assistance Company must be told immediately.
- All receipts and bills must be kept.

2. Missed departure

- Get a letter from the public transport provider (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in.

3. Travel delay

- Get a letter from the public transport provider giving the reason for the delay and showing the scheduled departure time and actual departure time of the public transport.
- For all claims for damage, you must get an estimate for repair. Keep all receipts and vouchers for items that you want to claim for to help you with **your** claim.

4. Personal possessions

- For all claims for loss or theft that happen while you are travelling, you must tell the carriers and get a property irregularity report form from them.
- If possible, you should keep damaged items that you want to claim for so that we can inspect them.
- You must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. You should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.

5. Loss of passport and delayed personal possessions

- If **your** passport is lost, stolen or destroyed we need a letter confirming this from the Consulate you reported the loss to. Make sure you keep all receipts for the cost of getting a replacement passport.
- Make sure you keep all receipts for anything that you buy when **your** personal possessions are lost or stolen on **your** outward journey.

6. Personal accident

- If you die, we need to see the death certificate and any other necessary documents.

7. Purchase protection cover

- In the event of theft or loss, you must supply a written loss report from the local police.
- **We** will require the sales receipt and credit card statement showing the purchase.
- Retain damaged goods for inspection.

8. Collision damage Waiver

- Get a damage report from the police or **your** rental company.
- A copy of the repair estimate or itemised repair bill.
- If available, 2 photographs of the damaged vehicle.

GENERAL CONDITIONS

APPLICABLE TO THE WHOLE CONTRACT

You must fully comply with the following conditions to have the protection of the Benefit Schedule.

The policy shall be void and of no effect whatsoever with no liability to **Us** in the event of negligent or fraudulent misrepresentation, wrongful description or non disclosure or incomplete disclosure of material facts.

SECTION 1 - GENERAL CONDITIONS

1. 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 (not applicable to Section Travel Accident).

Under Section Medical Expenses – **Your** private health insurer must pay the first amount as stated in their policy and **We** will commence cover once that limit has been reached. You must claim against **Your** private health insurer, stated health provider and/ or other travel insurer first for any inpatient medical expenses abroad up to all applicable limits.

Is not covered any claim where You are entitled to indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source.

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

SECTION 2 - CLAIMS CONDITIONS

You must fully comply with the following conditions to have the protection of the Benefit Schedule.

**You must notify Linkham Services on
Tel: +230 405 5801**

- 1) The notification must be made within **31 days** following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under the Benefit Schedule.
- 2) You must also inform **Us** if You are aware of any writ, summons or impending prosecution against You. 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 express prior written consent.
- 3) You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require You to undergo an independent medical examination at Our expense in which case you will have to comply with such requirement. **We** may

also request a post-mortem examination at our cost, to which you hereby agree.

- 4) 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 or goods for which You cannot provide receipts or bills without any liability whatsoever to **Us**.

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 Benefit Schedule to anyone else.

Fraud

You must not act in a fraudulent or deceptive manner.

If You either directly or through anyone else:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then the whole policy shall as of right be null and void and :

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** shall be entitled to recover from You the amount of any claim already paid under the policy
- d) **We** may inform the police of the circumstances

SECTION 3 - SPECIAL CONDITIONS

Applicable To Emergency And Medical Conditions

**Contact The Assistance Service provider on
Tel:+230 405 5801**

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of Curtailment necessitating **Your** early

return Home, or in the event of You incurring medical expenses in excess of 200 € or USD.200.

You must contact UsThe service is available to You and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You must contact Usas soon as possible. Notice should include the claimant's name, the policy number and enough information to identify him or her.

This Policy is a Travel insurance policy and NOT a medical insurance policy. Pre- existing medical conditions are not covered. **We** shall not be liable in respect of treatment of any medical condition diagnosed upon medical checkup during **Your** travel. Cover extends only to unforeseeable medical urgency arising unexpectedly during **Your** travel.

Private medical treatment is not covered unless authorised specifically by **Us**.

Medical Assistance Abroad

Your Assistance Provider has the medical expertise, contacts and facilities to help should You be injured in an accident or fall ill. **Your** Assistance Provider will also arrange transport Home when this is considered to be medically necessary, or when You have notice of serious illness or death of a Close Relative at Home.

Payment for Medical Treatment Abroad If You are admitted to a hospital/clinic during **your** travel outside **Your Country of Residence**, **Your** Assistance Provider will, subject to the terms, conditions and exclusions hereof, arrange for medical expenses covered by the policy to be paid directly to the hospital/clinic. To take advantage of this benefit you must contactYour Assistance Provider, directly or through a third party, and obtain our authorisation before incurring any cost whatsoever. For simple out- patient treatment, You should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return to **Your Country of Residence** subject to the terms, conditions and exclusions hereof. Beware of requests for You to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **Your** Assistance Provider for guidance. Failure to do so may result in **your** claim not being entertained without any

liability to **Us**. If You are admitted to hospital contact must be made with **Your** Assistance Provider the immediately and their authority obtained in respect of any treatment NOT available.

SECTION 4 – SPECIAL CONDITIONS APPLICABLE TO PERSONAL POSSESSIONS

1. You must report all incidences of loss, theft, or attempted theft of Baggage or Business Equipment, to the local Police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
2. For items damaged whilst on **Your Trip** You must obtain an official report from an appropriate local authority.
3. If Baggage or Business Equipment 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 an official report from an appropriate local authority.
4. If Baggage or any Business sample is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline.
 - 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 the Benefit Schedule.
5. You must provide an original receipt or proof of ownership in support of any claim for items lost, stolen or damaged.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

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

1. Any Pre-Existing medical condition (see page 6 – definitions)
2. A condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/ her advice.
3. A condition for which You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside **Your Country of Residence**.
4. A condition for which You are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
5. **Your** engagement in or practice of: Manual Work involving the use of dangerous equipment in

connection with a profession business or trade, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft, the use of vehicles unless a full driving licence issued in **Your Country of Residence** is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.

6. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, 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).
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Emergency Medical and Other Expenses, Hospital Benefit and Travel Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
8. 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.
9. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. **Your** own unlawful action or any criminal proceedings against You.
11. Consequential loss of any kind (for example the replacement of locks following loss of keys).
12. Operational duties as a member of the Armed Forces.
13. **Your** travel to a country or specific area or event to which a government agency in the **Country of Residence** or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.
14. Pregnancy:
 - Childbirth, Miscarriage during **Your** Travel is not covered
 - Any other Medical Conditions related to **Your** Pregnancy, where Pregnancy is more than 24 weeks will not be covered.

SECTION 1 - SPECIAL EXCLUSIONS APPLICABLE TO TRAVEL INCONVENIENCE

- Any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or

recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country.

- Internal flights which do not form part of **your** outbound or inbound journey to/from **your Country of Residence**.

SECTION 2 - SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL POSSESSIONS

Payment will be made based on the value of the property at the time it was damaged, lost or stolen.

A deduction will be made for wear, tear and loss of value depending on the age of the property.

The following are not covered:

1. Loss, theft of or damage to Valuables or **Your** passport left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
2. Loss, theft of or damage to Baggage contained in an Unattended vehicle. a) overnight between 9pm and 8am (local time) or b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss, theft of or damage to cheques, travelers cheques, money, postal or money orders, pre- paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, credit/ debit or charge cards.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items

used in connection with **Your** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
11. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
12. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
13. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or Baggage.
14. Claims arising from loss, theft or damage of Baggage, Business Equipment, shipped as freight or under a bill of lading.

INCLUDED ACTIVITIES

Land based activities:

- Aerobics
- Archery (under qualified supervision only, no cover under Section G, Personal Accident or Section H, Personal Liability)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only, no cover under Section G, Personal Accident or F Personal Liability)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cruises
- Cycling (but not BMX or off-road biking)
- Dancing
- Dog sledding
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, no cover under Section G Personal Accident or Section H Personal Liability)
- Golf
- Grass skiing
- Gymnastics
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Horse riding or hacking (not hunting, jumping or polo) (helmet must be worn)
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be

- worn, no cover under Section H Personal Liability)
- Netball
- Orienteering
- Pony trekking (helmet must be worn)
- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, no cover under Section G Personal Accident or F Personal Liability)
- Roller skating or roller blading
- Rounders
- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball

Water based activities :

Must be in inland or coastal waters only unless otherwise stated:

- Angling (pier, freshwater or sea angling)
- Body or boogie boarding
- Banana boating (buoyancy aid must be worn)
- Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Dinghy sailing (buoyancy aid must be worn)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under Section H Personal Liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- Scuba diving - scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

PADI Open Water - 18 metres
PADI Advanced Open Water - 30 metres
PADI Advanced Plus - 40 metres
BSAC Club Diver - 20 metres
BSAC Sports Diver - 35 metres
BSAC Dive Leader 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast)

Air based activities:

- Gliding (as a passenger only)
- Hot air balloon rides (as a passenger only)
- Parascending (over water)

DEPRECIATION TABLE

AGE	VALUABLES	WATCHES	ELECTRICAL	PERSONAL POSSESSIONS	COSMETICS	WINTER SPORTS
0-1 Month	0%	0%	0%	0%	25%	10%
2-3 Months	0%	0%	0%	20%	25%	10%
4-6 Months	0%	0%	5%	20%	50%	10%
7-12 Months	0%	10%	10%	30%	75%	10%
1-2 Years	0%	20%	20%	40%	100%	20%
2-3 Years	0%	30%	30%	50%	100%	30%
3-4 Years	0%	40%	40%	75%	100%	40%
4-5 Years	0%	40%	50%	75%	100%	50%
6-6 Years	0%	50%	50%	75%	100%	50%
6+ Years	0%	70%	50%	75%	100%	50%



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