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AfrAsia Visa Business Debit Card

Travel Insurance Policy

AFRASIA_BUSINESS_30 062026

SWAN

LINKHAM
SERVICES

TRAVEL INSURANCE POLICY

Annual multi-trip travel insurance
for holiday travel and business travel
AFRASIA VISA BUSINESS DEBIT CARD

AFRASIA BANK LTD

Bowen Square
10, Dr Ferrière Street
Port Louis
Mauritius

SWAN GENERAL LTD

10, Intendance Street,
Port-Louis,
Mauritius

LINKHAM SERVICES LTD

Level 5 TM Building,
26 Pope Hennessy Street,
Port Louis,
Mauritius

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SWAN

LINKHAM
SERVICES

AfrAsia Card Insurance
POLICY TERMS & CONDITIONS

AFRASIA bank different

Important Information

This is **Your** travel insurance **Policy**. It contains details of what **You** are covered for along with conditions and exclusions relating to each **insured person** as well as information on how **We** will deal with **Your** claim.

For submission of claims please contact Us within 31 days of returning to Your Home with full details of anything which may result in a claim.

Contact The Assistance provider on +230 650 5061 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.

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CONTACT PHONE NUMBERS	
AFRASIA ASSISTANCE (24-hour medical emergency and travel assistance)	+230 650 5061
SWAN GENERAL LTD	+230 207 3500
AFRASIA BANK LTD	+230 208 5500
LINKHAM SERVICES LTD	+230 650 5065
(If you are calling from abroad please use international dialing for Mauritius code +230)	

WhatsApp Support Available 24/7 for Medical Assistance abroad : **+27 60 550 4337**

Our Claims Support Team is available via WhatsApp from 9:00 a.m. to 4:30 p.m., Monday to Friday: **+230 59 40 22 41**

AFRASIA_BUSINESS_30062026

BENEFITS SCHEDULE

AFRASIA VISA BUSINESS DEBIT CARD

The Policy Holder: AfrAsia Bank Ltd

Period of Insurance: 1st July 2026 to 30th June 2027

			LIMITS	EXCESS
SECTION 1	Travel Accident	**Travel Accident, maximum**		
		- Loss of Limbs or Loss of Entire Sight of Both Eyes (Aged < 75yrs)	$ 100,000	NIL
		- Permanent Total Disablement (Aged < 75yrs)	$ 100,000	NIL
		- Death Benefit (Aged 18 to 75)	$ 100,000	NIL
		- Loss of One Limb or Loss of Entire Sight of One Eye (Aged < 75yrs)	$ 40,000	NIL
SECTION 2	Travel Inconvenience	Travel Delay	After 4hrs, $175 and additional $250 if delayed more than 10hrs	4 hours
		Delayed Baggage, maximum after 6 hours	After 6hrs, $850 and additional $170 if delayed more than 24hrs	6 hours
		Missed Departure	$ 700	NIL
		Missed Connection	$ 300	4 hours
		Missed Event	$ 500	$ 20
		Airline Seat Bumping	$ 500	NIL
		Lost or Stolen Passport	$ 1,000	$ 20
		Personal Possession	$ 2,000	$ 50
		- Single Article Limit	$ 1,000	
		- Valuables Limit in Total	$ 1,000	
		Hijack	$ 1,700 after 24hrs and a further $ 3,500 after 72hrs	24 hours
		Business Sample	$ 150	$ 20
		Business Colleague	Economy Flight + $ 230 per night up to $ 675	$ 20
SECTION 3	Trip Cancellation	Cancellation & Curtailment	$ 2,500	$ 50
SECTION 4	Travel Assistance	Pre-Travel Information	Service Only	NIL
		Cash Advance	$ 2,000	NIL
		Interpreter	Service Only	NIL
		Message Relay	Service Only	NIL
		Administrative Assistance	Service Only	NIL
		Retrieval and Re-Routing of Luggage	Service Only	NIL
SECTION 5	Medical Assistance	Medical Helpline (24/7 Service)	Service Only	NIL
		Hospital Benefit, maximum	$ 875	24 hours
		- per day	$ 35	
		Medical Expenses and Repatriation	$ 250,000	$ 50
		Below limits are included under the Medical Expenses and Repatriation Limit		
		Dispatch of Essential Medicine	Cost of Dispatch only	NIL
		Emergency Visit	$ 3,500 Maximum (including Economy Air Ticket + accommodation per day $ 250 Maximum $ 1,250)	$ 50
		Extended Stay (Insured/Companion)	Automatic Extension of cover	NIL
		Emergency Dental Pain Relief	$ 1,000	$ 50
		Convalescence, maximum	$ 1,250	$ 50
		- per day	$ 250	
		Beneficiaries Escort	Economy Return Air Ticket + accommodation Up to $250 per day Maximum $750 (3 nights)	$ 50
		Funeral Expenses	$ 2,000	$ 50
SECTION 6	Legal Assistance and Personal Liability	Overseas Legal Expenses and Assistance	$ 25,000	$ 50
		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
		Internet Delivery	$ 1,200	$ 55
		Extended Warranty		
		- Limit per 365 Days period	$ 2,500	
		- Limit per Incident	$ 500	$ 50
		ATM Theft / Assault Annual Limit	$ 400	NIL
		- Limit per Incident	$ 200	NIL
SECTION 8	Lifestyle	Concierge Services	Service Only	Nil
SECTION 9	CDW	Collision Damage Waiver	$ 1,600	$ 50
SECTION 10	Golf	Golf Equipment	$ 80 per day for hiring maximum $ 400	12 hours
		- Delayed Luggage (Equipment)		
SECTION 11	EPIDEMIC AND PANDEMIC	Sub-limit - Cancellation of Trip (Before Departure)	$ 1,200	NIL
		Sub-limit - Curtailment of Trip (After Departure)	$ 1,200	
		Sub-limit - Emergency Medical Expenses and Repatriation	$ 5,000	

This Benefits 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.

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 expenses incurred related to the under-mentioned conditions 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 230 650 5061 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) **You are having treatments for Pre-Existing Medical Conditions, treatments directly or indirectly arising out of a disclosed medical conditions or complications thereof.**

5) **You are on treatments for medical conditions not disclosed, their complications and related conditions.**

6) **You have been diagnosed with Heart, Cerebro-Vascular conditions, Blood Circulatory Disorders, Cancer and Chronic illnesses.**

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 21.

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 TM Building, 26 Pope Hennessy Street, Port Louis.

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 AfrAsia Visa Business Debit card issued by AfrAsia Bank Ltd. The information You have supplied in applying for 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 business trips abroad, each of maximum 90 consecutive days, starting and ending in the Home Country.**
- **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 23). A depreciation of 75% will apply for all claims not supported by receipts.**
- **Please read the general exclusion part carefully.**

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.

USE OF MOTOR VEHICLES - SCOOTERS, MOPEDS AND MOTORCYCLES

Scooters, Mopeds and Motorcycles.

This policy will automatically cover **You** on your trip for using hired Scooters, Mopeds and Motorcycles of 125cc or less **but You must wear a crash helmet and, if You are the rider, You must hold a valid licence to drive that vehicle type within Your home area. There will be no cover for off-road driving.**

Cover under Section 6 - Legal Assistance & Personal Liability does not apply to the use of any motor vehicle.

This insurance ONLY covers You and does not cover the motor vehicle.

USE OF MOTOR VEHICLES - QUAD BIKES (ALL TERRAIN VEHICLES)

No cover is provided for Your use of a quad bike or all-terrain vehicle, whether as a rider or passenger, on road or off-road.

ACTIVITIES AND HAZARDOUS ACTIVITIES

This policy will automatically cover You for participation in some but not all activities. See below for full details.

You are not covered under Section 5 - Medical Assistance, Section 1 - Travel Accident, or Section 6 - Legal Assistance & Personal Liability if You take part in any activity:

i) That is not listed under Included Activities below;
ii) Where such activities are part of Your professional duties, or where You are receiving financial reward for participating in such activities;
iii) Where such activities are organized on Your trip for competitive or racing purposes.

INCLUDED ACTIVITIES

LAND BASED ACTIVITIES:

- Aerobics
- Archery **(under qualified supervision only, no cover under Section 1 - Travel Accident or Section 6 - Legal Assistance & 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 1 - Travel Accident or Section 6 - Legal Assistance & 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 1 - Travel Accident or Section 6 - Legal Assistance & 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 6 - 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 1 - Travel Accident or Section 6 - Legal Assistance & 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 6 - Legal Assistance & 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)**

Data Protection Act - In accordance with the Data Protection Act 2017, **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 Business Travel.

Governing Laws - This policy is governed by "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.

Policy 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

Age limit – 80 Years

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 account cardholder or supplementary cardholder of a Visa Business Debit card 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 Visa Business Debit Cardholder**, only the **Cardholder** is covered.

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 4

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.

Event
Means a planned or organized occasion prior to the **Insured Person**'s coverage effective date.

Event Tickets
Means any pre-paid concert, sport or other event ticket charged to your AfrAsia Business Debit Cards for use by you prior to the **Insured Person**'s coverage effective date.

Hijack - The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.

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

Insured Person's/Your Coverage Effective Date - Means the date on which **Your Trip** is booked.

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

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 Benefits 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 risked 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 Trip** commences.

Supplementary Card – an AfrAsia Visa Business Debit Card 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**.

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.**

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)
- the **AfrAsia Visa Business Debit Cardholder**, only the **Cardholder** is covered.

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 (Aged 18yrs to 75 yrs)	$100,000
Loss of Limbs or Loss of Entire Sight of Both Eyes (Aged < 75yrs)	$100,000
Permanent Total Disablement (Aged < 75yrs)	$100,000
Loss of One Limb or Loss of Entire Sight of One Eye (Aged < 75yrs)	$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.

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:
$175 after the first full 4 hrs of delay and an addition of $250 if delay is more than 10hrs.

What is Not Covered

1. Anything which is caused by You not checking in at the departure point when You should have done.
2. 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.
3. 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.
4. Travel tickets paid for using any airline mileage reward scheme.
5. Anything mentioned in GENERAL EXCLUSIONS.

LUGGAGE DELAY

We will also pay **You** up to amount shown in the Benefits 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 24 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 is Not Covered

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. Anything mentioned in GENERAL EXCLUSIONS.

MISSED DEPARTURE

We will pay **You** up to the amount shown in the Benefits 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** if **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. Anything mentioned in GENERAL EXCLUSIONS.

MISSED CONNECTION

If **Your** onward connecting Scheduled Flight is missed at the transfer point due to late arrival of **Your** incoming connecting Scheduled Flight, and no alternative onward transportation is made available to **You** within four (4) hours of the actual arrival time of the incoming flight, **We** will reimburse **You** for the charges incurred in respect of the hotel accommodation, restaurant meals, refreshments or travel expenses to get **You** to **Your Trip** destination on **Your** outward journey up to the amount shown in the Benefits Schedule.

Alternatively, **You** may choose to continue to **Your** intended destination by alternative means, in which case **We** will cover **You** for the lower of the costs so incurred.

What is not covered

1. **Any costs or charges for which the airline will compensate You.**
2. **Anything mentioned in GENERAL EXCLUSIONS.**

MISSED EVENT

What is Covered

We will reimburse **You** up to the amount listed in the Benefits 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 the occurrence or manifestation or discovery or diagnosis of a Medical Condition which would be covered by this insurance.**
3. **Anything mentioned as not covered under any sections of this Policy and under the 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 Benefits 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**.

What is Not Covered

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 Benefits 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 Benefits 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 Benefits Schedule. The maximum We will pay for all Valuables in total is equal to the Valuables Limit shown in the Benefits Schedule.**

HIJACK

What is covered

1. **We** will pay **You** up to the amounts shown in the Benefits Schedule for each 24 hours **You** are detained in the event that the aircraft or sea vessel in which **You** are travelling as a fare paying passenger is hijacked.

What is not covered

- **Anything mentioned in the General Exclusions section of this policy.**

Claims evidence

We will require the following evidence where relevant:

- **A police report from the local police in the country where the incident occurred.**

BUSINESS SAMPLE

What is covered

We will cover **You** if **Your** business samples are lost, stolen or accidentally damaged during **Your Trip**.

The most We will pay

The most **We** will pay for each insured person is as specified on the Benefits Schedule.

Special conditions

1. **You must report any theft or loss of business samples to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.**
2. **If Your business samples are lost, stolen or damaged while they are in the care of an airline You must get a Property Irregularity Report within the time limit shown in their conditions of carriage and keep Your tickets and luggage tags.**
3. **If Your business samples are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority You must get a report from them.**

4. **You must always take reasonable care of Your business samples to keep them safe and take all reasonable steps to recover business samples that are lost or stolen.**
5. **You must provide us with proof of ownership and value for the items of business samples for which You are claiming to substantiate Your claim.**
6. **We will at our option either: pay the cost of repairing or replacing the item; or make a cash payment to you.**
7. **We will not pay more than the market value of your business samples at the time of the loss.**

BUSINESS COLLEAGUE

What is covered

1. **We** will cover **You** to be replaced by a colleague (return travel tickets only) if **You** are treated as an in-patient for at least three days while **You** are on a **Trip;** or
2. **We** pay any claim under **Section 3 - Curtailment** (after **Your Trip** has started) due to **Your** death, injury or illness.

Special conditions

1. **All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense as well as any other supporting documents that we require in support of your claim.**
2. **You must provide receipts for the travel tickets obtained for your colleague.**

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 Benefits 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 Benefits 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. **Anything mentioned in 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 emergency happens, contact the Assistance Company as soon as possible using the appropriate international dialing code followed by the **Emergency phone number +230 6505061**.

You will be required to provide to the Assistance Coordinator **Your** full name, age and state whether **You** hold an Afrasia Visa Business Debit Card.

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.**

SECTION 5 - MEDICAL ASSISTANCE

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 is Covered

We will pay **You** or **Your** legal representatives for the following necessary Emergency medical expenses which are incurred outside **Your Home Country** as a result of **You** 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 90 days of arriving at **Your** final destination.

Outside **Your Home Country** during **Your Journey** or **One-way Trip**:

Up to the amount shown on your schedule of benefits 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 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 Benefits Schedule incurred outside **Your Home Country**.

Hospital Benefits
We will pay **You**, up to the amount shown in the Benefits 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 Benefits 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 Your Country of Residence, We will pay for the reasonable cost of funeral or cremation 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**.

SECTION 6 - LEGAL ASSISTANCE & PERSONAL LIABILITY

OVERSEAS LEGAL EXPENSES AND ASSISTANCE

What is Covered
We will pay up to the amount shown in the Benefits 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 Benefits 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 Benefits 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 Benefits 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**

SECTION 7 - RETAIL PROTECTION

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 Visa Business Debit Cardholder's 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.

PURCHASE PROTECTION

What is Covered

This benefit is valid on usage of the card

This **Policy** provides purchase protection cover up to $ 2,000 for Eligible Items when their purchase is made using **Your** AfrAsia Visa Business Debit Card. Eligible Items must have a minimum value of $ 150.

Special Conditions

1. **The Eligible 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 Eligible Items insured under this Policy and protect them against loss, damage, or theft.**
3. **In the event that any Eligible Items are stolen, accidentally 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 is Not Covered
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 Eligible Items.**
5. **Disappearance of the Eligible Items 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 Visa Business Debit Card.**
9. **An excess of $ 150.**
10. **Anything mentioned in GENERAL EXCLUSIONS.**

INTERNET DELIVERY

If You use Your card to purchase an **eligible item** and in case the eligible item not delivered, this insurance covers **your** purchases in Mauritius via the Internet up to the amount shown on the schedule of benefits. In a first step, an amicable solution shall be negotiated on **your** behalf with the carrier or retailer to make sure deliveries conform to **your** command.

Special Conditions
1. **The items are insured anywhere in the world for 90 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, accidental damaged or accidentally lost, a report must be made to the police. If a claim is made, the report will be required by our claim processing department.**

What is not covered:
1. **The excess amount as specified on the schedule of benefits for every claim for each insured person; or**
2. **Damage to eligible items caused intentionally by an insured person; or**
3. **Theft or damage to eligible items bought fraudulently by you; or**
4. **False or fraudulent claims; or**
5. **Lost or stolen eligible items not reported to the Police within 48 hours of discovery and a written report obtained; or**
6. **Eligible items left unattended in a place accessible to the public; or**
7. **Normal wear and tear of eligible items; or**
8. **Mysterious disappearance of eligible items with no proper reason; or**
9. **Damage to defective eligible items; or**
10. **Theft or damage to eligible items in a motor vehicle or as a result of the theft of said motor vehicle; or**
11. **Theft or damage to eligible items caused by declared or undeclared war, confiscation by order of any governmental or public authority, or arising from illegal acts; or**
12. **Theft, or damage to jewellery, watches, glasses, sunglasses, precious metals and gemstones in baggage unless carried by hand and under the insured Person's personal supervision or under the supervision of a travelling companion previously known to the insured person;**
13. **Loss to jewellery, watches, glasses, sunglasses, precious metals and gemstones;**
14. **Theft, or damage to cash, or its equivalents, travellers cheques, tickets or any negotiable instruments; or**
15. **Theft, or damage to animals and living plants; perishable goods; or**
16. **Theft, loss or damage to electronic items and equipment, including but not limited to, personal stereos, MP3 players, such as computers or computer-related equipment whilst at an insured person's place of employment;**
17. **Theft, loss or damage to mobile phones, smart phones, drones and i-pads;**
18. **Any mentioned in the General Exclusions section of this policy.**

EXTENDED WARRANTY

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 $ 2,500.**

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 Visa Business Debit Card 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 Visa Business Debit Card 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.**

What is Not Covered

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.**
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 being 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 that those specifically covered under the terms of the original manufacturer's written repair warranty.**
32. **Anything mentioned in GENERAL EXCLUSIONS**

ATM THEFT/ ASSAULT

What is Covered

We will pay **You**, up to the amount shown in the Benefits Schedule, if **You** are mugged or robbed and the cash that **You** have withdrawn from an ATM with **Your** AfrAsia Visa Business Debit Card 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 Visa Business Debit Card.**
2. **Anything mentioned in GENERAL EXCLUSIONS**

SECTION 8 - 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 650 5061. Please give the **Us Your** valid Card number.

CONCIERGE SERVICES AND EXAMPLES OF USE:

1) Business
- Trade fair dates and information on exhibitors
- Hotel conference facility bookings
- Location of business supplies and technical equipment

2) Entertainment
- Event information
- Sports schedules
- Sightseeing information
- Reservations at health spas and resorts
- Referrals and reservations for restaurants, bars and bistros

3) Fine foods and flowers
- Cake purchase and delivery
- Flower purchase and delivery
- Fruit basket purchase and delivery
- Hamper purchase and delivery

4) Travel and transportation
- Travel and ticket information
- 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
- Vaccination requirements
- Cultural and etiquette information
- Customs and Excise information

7) Local assistance and referrals
- Appointments with local services
- Urgent message relay

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.**

SECTION 9 - 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.

What is Covered
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 is Not Covered
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 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**

SECTION 10 - GOLF EQUIPMENT

What is Covered.

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.

SECTION 11 - EPIDEMIC AND PANDEMIC COVER

Subject to the terms, conditions, exceptions and exclusions of this Policy, it is hereby declared and agreed that this Policy is extended to cover Cancellation and/or Curtailment Charges, Emergency Medical and other expenses, up to the limits stated in the Schedule of Benefits, arising directly from Coronavirus or any epidemic or pandemic related disease, illness or virus as provided for hereunder:

SPECIFIC DEFINITIONS

Coronavirus
Coronavirus disease (COVID-19) or a severe acute respiratory syndrome Coronavirus (SARS-COV-2), or any mutation of the virus or disease.

Epidemic
A disease, illness or virus spreading in a certain region or country and which is defined as such by the World Health Organisation (WHO).

Pandemic
A disease, illness or virus which is simultaneously transmitted globally and declared as such by the World Health Organisation (WHO).

PART A. CANCELLATION AND/OR CURTAILMENT CHARGES COVER

We will pay **You** up to the limit shown in the Schedule of Benefits for expenses which are necessarily incurred, during or in relation to a **Trip**, arising directly from **Coronavirus** or any **epidemic** or **pandemic** related disease, illness or virus.

What is Covered
We will pay **You**, up to the amount shown in the Schedule of Benefits for unused and non-refundable portion of travel and accommodation costs that **You** have paid or contracted to pay and **You** suffer financial loss if **You** cancel before the start of **Your Trip** because of any of the following:

1. **You**, **Your Travel Companion(s)** or any person **You** have arranged to stay with during **Your Trip** receiving a positive diagnosis of **Coronavirus** or any **epidemic** or **pandemic** related disease, illness or virus within 14 days of the start of the **Trip**;
2. **You**, **Your Travel Companion(s)** or any person **You** have arranged to stay with during **Your Trip** being admitted to hospital due to **Coronavirus** or any **epidemic** or **pandemic** related disease, illness or virus within 28 days of the start of the **Trip**;
3. **Your** booked accommodation being required to close after **You** checked in at **Your** booked accommodation because of **Coronavirus** or any **epidemic** or **pandemic** related disease, illness or virus;
4. **You** or **Your Travel Companion(s)** being denied boarding following either a positive **Coronavirus** or any **epidemic** or **pandemic** related disease, illness or virus diagnosis or receiving a temperature or other medical test reading which falls outside of the transport provider's terms of travel.

Special conditions

1. **We will only consider claims relating to Coronavirus or any epidemic or pandemic related disease, illness or virus that are supported with a positive result from a government certified test in the country of departure prior to departure or from the country of destination prior to Your return journey.**
2. **If You are denied boarding as a result of Coronavirus or any epidemic or pandemic related disease, illness or virus You must have documented proof of this from the airline.**
3. **The cancellation benefit is only applicable if Your Trip is booked more than 14 days prior Your departure date.**

What is Not Covered

1. **Claims if Your Trip was not booked more than 14 days prior to Your originally booked departure date;**
2. **Claims for cancellation due to Coronavirus or any epidemic or pandemic related disease, illness or virus where You have failed to obtain a positive Coronavirus or any epidemic or pandemic related disease, illness or virus test in the country of departure prior to departure or an official government certified test from the country of destination prior to Your return journey;**
3. **Claims where You have failed to adhere to government and/or airline guidelines, either in Your country of departure or arrival, on obtaining the necessary test prior to travel;**
4. **Claims arising if You or Your Travelling Companion(s) or close relative had officially recognised symptoms associated with Coronavirus or any epidemic or pandemic related disease, illness or virus at the time of buying this insurance policy or booking the Trip;**
5. **Claims arising if You, Your Travelling Companion(s) or close relative are awaiting results after undertaking a Coronavirus or any epidemic or pandemic related disease, illness or virus test or have tested positive within the 14 days prior to booking Your Trip;**
6. **Claims arising from Your travel to a country or area to which a government or Foreign and Commonwealth Office advice or the World Health Organisation (WHO) has advised the public not to travel, except where essential travel (solely for an essential function or need) is allowed or permitted, due to Coronavirus or any epidemic or pandemic related disease, illness or virus;**
7. **Claims for cancellation or curtailment arising from the following seasonal infectious diseases:**
   - **Chikungunya**
   - **Cholera**
   - **Chickenpox**
   - **Dengue fever**
   - **Gastroenteritis**
   - **Influenza and sequelae thereof**
   - **Malaria**
   - **Measles**
   - **Plague**
   - **Rubella**
   - **Smallpox**
   - **Yellow fever**
   - **Zika**
8. **Anything mentioned in "What is not covered" applicable to all sections of the policy.**

PART B. EMERGENCY MEDICAL AND OTHER EXPENSES COVER

What is Covered
We will pay **You** up to the limit shown in the Schedule of Benefits for the following expenses which are necessarily incurred, during a Trip as a result of **You** suffering from **Coronavirus** or any epidemic or pandemic related disease, illness or virus:

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

Special Conditions
We will only consider claims relating to Coronavirus or any epidemic or pandemic related disease, illness or virus that are supported with a positive result from a government certified test in the country of departure prior to departure or from the country of destination prior to Your return journey.

What is Not Covered

1. **Claims arising if You had officially recognised symptoms associated with Coronavirus or any epidemic or pandemic related disease, illness or virus at the time of buying this insurance policy or booking Your Trip;**
2. **Claims arising if You are awaiting results after undertaking a Coronavirus or any epidemic or pandemic related disease, illness or virus test;**
3. **The cost of Your unused original tickets where the Emergency Assistance Service or We have arranged and paid for You to return to Your home, if You cannot use the return ticket. Where medically necessary for us or the Emergency Assistance Service to repatriate You to Your home as a result of Coronavirus or any epidemic or pandemic related disease, illness or virus and You had not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from the expenses;**
4. **Any claims arising directly or indirectly for the cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which necessitated Your admittance into hospital;**
5. **Any expenses which are not usual, reasonable or customary to treat Coronavirus or any epidemic or pandemic related disease, illness or virus;**
6. **Any form of treatment or surgery which, in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until Your return to Your home;**
7. **Additional costs arising from single or private room accommodation;**

8. Any costs relating to self-isolation or quarantine due to Coronavirus or any epidemic or pandemic related disease, illness or virus or any epidemic or pandemic related disease, illness or virus. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service;
9. Any costs incurred by You to visit another person in hospital;
10. Any costs relating to herbal or homeopathic medicines or therapies, acupuncture, or traditional medicines or therapies unless agreed with the Emergency Assistance Company;
11. Any expenses incurred after You have returned to Your home;
12. Any expenses incurred after the date on which We exercise Our rights under this section to move You from one hospital to another and/or arrange for Your repatriation but You decide not to be moved or repatriated;
13. Claims arising from Your travel to a country or area to which a government or Foreign and Commonwealth Office advice or the World Health Organisation (WHO) has advised the public not to travel, except where essential travel (solely for an essential function or need) is allowed or permitted, due to Coronavirus or any epidemic or pandemic related disease, illness or virus;
14. Claims for any expenses arising from the following seasonal infectious diseases:
    - Chikungunya
    - Cholera
    - Chickenpox
    - Dengue fever
    - Gastroenteritis
    - Influenza and sequelae thereof
    - Malaria
    - Measles
    - Plague
    - Rubella
    - Smallpox
    - Yellow fever
    - Zika
15. Anything mentioned in "What is not covered" applicable to all sections of the policy.

IMPORTANT INFORMATION IN THE EVENT OF A 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 Eligible Items for inspection.

8. Insurance Internet Delivery
    - Email from provider acknowledging non delivery of product
    - 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 Eligible Items for inspection.

9. 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 Benefits 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.

3. Providing accurate information

- **You must take care to provide us with accurate information which is correct to the best of your knowledge.**
- **Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.**

4. Evidence of claims

- **You or your legal representatives must provide at your own expense all certificates, information and evidence that we need in order to consider your claim;**
- **If your claim is for injury or illness we may ask for your permission that we may contact your doctor to get access to your medical records. If you refuse permission we may not be able to deal with your claim;**
- **We may arrange, at our own expense, for you to be medically examined on our behalf including postmortem if you die.**

5. Duty of care

You must take all reasonable steps to prevent any loss, damage or accident involving you or your baggage.

6. Cancellation

The present contract may be cancelled before its normal expiry date in the following cases, inter alia:

i) **In the event of your death as provided for in Articles 1983-48 of the Mauritius Civil Code.**
ii) **For non-payment of premium (Articles 1983-21 to 24 of the Mauritius Civil Code).**
iii) **In the event of aggravation of risk (Article 1983-25 of the Mauritius Civil Code).**
iv) **In case of withholding of facts or intentional false declaration by you (Article 1983-30 of the Mauritius Civil Code).**
v) **In the events set out in Article 1983-35 of the Mauritius Civil Code.**
vi) **In the event of our or your bankruptcy as provided for in Articles 1983-27 and 28 of the Mauritius Civil Code.**
vii) **In the event we refuse to reduce the premium in circumstances provided for in Article 1983-29 of the Mauritius Civil Code.**

Whenever a party purports to cancel the present contract, he shall give notice thereof to the other party by way of a registered letter, and in cases falling under Article 1983- 35 of the Mauritius Civil Code, in accordance with the provisions of Article 1983-36 of the Mauritius Civil Code.

However, this insurance is included as an integral benefit with your Afrasia Card. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy.

7. 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

8. Applicable law and jurisdiction

This Policy shall be governed by the Laws of Mauritius whose Courts shall have valid and exclusive jurisdiction in any dispute, difference, Claim, doubt or question.

Our liability to indemnify the Insured shall always be limited to judgements delivered or obtained by a court of competent jurisdiction within Mauritius and shall be solely in respect of:

i) Judgements, orders, declarations, awards or settlements, inclusive of interest, defence costs and expenses, in respect of claims, actions or demands lodged or entered before a court of competent jurisdiction within Mauritius;

ii) Awards delivered following a Mauritian arbitration made within the jurisdiction of Mauritius, inclusive of interest, costs and expenses.

This Policy shall, however, exclude:

a) Judgements, orders, awards, pronouncement, interpretation or declaration given or delivered by any court, tribunal, arbitrator or other authority in any foreign jurisdiction;

b) The cost of taking up of the defence in any case before any foreign court;

c) The enforcement, registration, recognition, exequatur or other similar procedures in connection with a foreign judgement or foreign pronouncement or foreign interpretation or foreign declaration or foreign award in Mauritius.

9. Acceptance of Policy Terms

Subject to any special term to the contrary, this policy shall commence and be effective as from the date specified in the policy schedule and any subsequent endorsement shall be effective as from the date mentioned in the relevant endorsement.

You should take care in reading the terms and conditions of this insurance cover and more particularly the exclusions, limitations and warranties. You should carefully peruse the policy document and/or any endorsement attaching to it to precisely ascertain that the type and extent of coverage provided and the other terms stipulated thereon correctly describe and meet entirely your insurance request.

If any policy term and/or schedule or other detail or information is found missing, incorrect, incomplete or defective, kindly inform us of the matter without delay and in any event not later than 30 days after receipt of the said policy document, schedule and/or endorsement.

Should you, within a period not exceeding thirty (30) days as from receipt of the relevant policy documentation, schedule and/or endorsement not make any written :

a) Request for correction or rectification of the said policy documentation, schedule and/or endorsement; or

b) Objection or representation or reservation of your rights; or

c) Request for policy to be cancelled; AND thereby continue to have dealings with us in relation to the said policy and/or endorsement, either directly or through intermediaries, by exercising any right or fulfilling any obligation under the policy.

It shall be deemed that you have affirmed the policy and are in agreement with its terms as set out in the policy document, schedule and/or any endorsement attaching thereto and that the correctness, accuracy, completeness and admissibility of the said policy terms, schedule and/or endorsement shall not thereafter be challenged or questioned in case of any claim, dispute, difference or litigation including arbitration between the parties.

10. Aggravation of Risk

During the currency of the Policy, you must report to us, by registered letter, any modification likely to aggravate the risk insured and which, had the new state of affairs existed at the writing of the Policy, we would not have contracted or would only have done so against a higher premium.

Such report must be made prior to the aggravation if it is caused by your own doing and in other cases, within eight days from the time it has come to your knowledge.

In either case it shall be open to us:

a) to cancel the Policy; or

b) to claim an increased premium in which case if you do not accept the new rate of premium the Policy shall be cancelled.

In the event of the aggravation of the risk being due to your act, we will be entitled in addition to claim Damages.

11. Conduct of the claim

We shall be entitled at any time to:

- **Take over and conduct in your name the defence of any claim;**
- **Prosecute in your name for our benefit any claim for indemnity or damage or otherwise against any third party;**
- **Conduct any negotiations and proceedings and settlement of any claim.**

You shall give to us such information and assistance as we may reasonably require.

If having taken over the legal proceedings on your behalf, we later discover that:

- **You have failed to disclose to it a material fact either at the time of the making of the contract or during its currency;**
- **You have breached a condition or a warranty of the policy; or**
- **Any one of the exclusions applies to the policy.**

We will be entitled to withdraw from the said proceedings whereupon we shall be under no further liability towards you in respect of such proceedings.

12. Duration of the Contract

a) Subject to the provisions of paragraphs (b), (c) and (d) of the present Condition the duration of the contract shall be for the period expressed in the Schedule attached to the present Policy.

b) We and you shall be at liberty to terminate the contract at any time prior to the expiry date mentioned in the Schedule to the Policy on the party so desiring giving 30 days' notice in writing to that effect to the other party.

c) In cases where the Policy covers several risks or several properties, it shall be permissible to either us or you to terminate by anticipation in the manner set out in paragraph (b) above the contract in respect of any one or more of the several risks and/or properties insured.

d) In the event of a cancellation by anticipation as provided in paragraphs (b) and (c) above we shall:

i) when such cancellation is made at your request, have the right to claim or retain either the customary short-term premium or the premium on a pro-rata basis;

ii) when such cancellation is made by us, refund or retain the premium on a pro-rata basis.

13. Duty of Full Disclosure

In accordance with Article 1983 – 30 of the Mauritius Civil Code any withholding of facts (Reticence) or false declaration wilfully made by you shall entail the nullity of the Policy, when such withholding or false declaration alters the nature (objet) of the risk or makes it appear less hazardous to us, even though the fact omitted or distorted or misrepresented has been without influence on the Loss; and in such a case we shall retain the premium paid and shall be entitled to claim as Damages all premiums remaining due to be paid.

Where the omission or incorrect declaration was not made in bad faith, we shall be entitled:

a) **If the establishment of such a fact is made before the Loss:**
   i) **To maintain the Policy subject that you agree to pay an increased premium; or**
   ii) **To cancel the Policy after giving 14 days' notice to that effect to you and refunding a proportionate part of the premium paid.**

b) **If the establishment of such a fact is made after the Loss, to reduce the indemnity payable in the proportion that the rate of the premiums paid bears to the rate of the premiums that would have been payable had the risk been completely and exactly declared.**

14. Interpretation

This Policy (including its terms, Exclusions, limitations and conditions) shall be construed in accordance with and governed in all respects by the Laws of the Republic of Mauritius (including without limitation any issues arising out of or in connection with the validity or enforceability of the Policy) and in accordance with express definitions interpretations provisions (if any) set out and incorporated in the Policy.

15. Integration

The Policy and the Proposal Form and/or any Endorsement shall constitute the entire and exclusive agreement between you and us with respect to its subject matter.

The parties to this insurance Policy formally agree that no evidence can be introduced to demonstrate that the parties intended something different from what the Policy and/or Proposal Form and/or Endorsements provide.

16. Sanction Limitation

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations Resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

17. Severability

If a provision or condition or section or sub-section of the Policy is found to be legally prohibited or unenforceable or inapplicable or invalid in the circumstances, the offending provision or condition or section or sub-section shall be severed from the rest of the Policy which otherwise continues to operate as originally written.

18. 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 Benefits Schedule to anyone else.

SECTION 2 - CLAIMS CONDITIONS

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

YOU MUST NOTIFY LINKHAM SERVICES ON TEL: +230 650 5061

Our Claims Support Team is available via **WhatsApp** from 9:00 a.m. to 4:30 p.m. Monday to Friday: **+230 59 40 22 41**

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 Benefits 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.**

SECTION 3 - SPECIAL CONDITIONS

Applicable To Emergency And Medical Conditions

CONTACT THE ASSISTANCE SERVICE PROVIDER ON TEL:+230 650 5061

WhatsApp Support Available 24/7 for Medical Assistance abroad : **+27 60 550 4337**

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 USD ($) or EUR (€) 200.

The 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 Us as 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 contact Your 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 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 Benefits 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.
15. An Epidemic and/or Pandemic.

YOU ARE NOT COVERED FOR ANY OF THE FOLLOWING:

1. **Uninsured costs**

We will not cover any claim for:

- Any loss not specifically covered by this policy (for example loss of earnings because you are not able to return to work after an injury or illness that happened on a trip or costs associated with returning your vehicle to your home area); or
- Any payment that you would normally have to make during your trip.

2. **Events beyond the restrictions of your policy**

We will not cover any claim for:

- Any claim relating to a trip outside the trip limits – please see period of insurance in the Definitions section;
- Any claim where you no longer have a valid Afrasia account under which you are entitled to receive the benefit of this policy.

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.

HOW TO CLAIM, HOW TO COMPLAIN AND OUR REGULATOR

HOW TO MAKE A CLAIM

While You are away:

- If **You** are injured or ill while **You** are away, call **Our Emergency Assistance Company** and provide **Your** full name and **Your** card type, **Your** card number (first 4 and 4 last digits) and the expiry date of **Your** card.

When You are back:

- Call **Our Emergency Assistance Company** or email **Us** and provide **Your** full name and **Your** card type, **Your** card number (first 4 and 4 last digits) and the expiry date of **Your** card.

HOW TO GET HELP/IN AN EMERGENCY CALL US ON

LINES ARE OPEN 24 HOURS A DAY, 365 DAYS A YEAR (NON EMERGENCY CLAIMS - Monday to Friday 9am to 5pm)

TEL: +230 650 5061 / EMAIL: travelclaims@linkham.com

WhatsApp Support Available 24/7 for Medical Assistance abroad : **+27 60 550 4337**

Our Claims Support Team is available via WhatsApp from 9:00 a.m. to 4:30 p.m.
Monday to Friday: **+230 59 40 22 41**

COMPLAINTS PROCEDURE

MAKING YOURSELF HEARD

We are committed to providing **You** with an exceptional level of service and customer care. **We** realize that there may be occasions when **You** feel that **You** have not received the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

WHEN YOU CONTACT US:

i) Please give **Us Your** name and contact telephone number.
ii) Please quote **Your Policy** number and/or claim Claim reference number.
iii) Please explain clearly and concisely the reason for **Your** complaint.

STEP ONE - INITIATING YOUR COMPLAINT

You need to write to:

LINKHAM SERVICES LTD
Level 5, TM Building,26 Pope Hennessy Street, Port-Louis, Mauritius

We expect that **Your** complaint will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

STEP TWO - CONTACTING SWAN HEAD OFFICE

If **Your** complaint is one of the few that cannot be resolved by this stage please write to:

SWAN GENERAL LTD
10, Intendance Street, Port-Louis, Mauritius Or call Swan General Ltd on **+230 207 3500**

The insurer for this **Policy** is Swan General Ltd.

DEPRECIATION TABLE

Age	Valuables	Electrical	Personal Possessions Baggage
0-1 Month	0%	0%	0%
2-3 Months	0%	0%	20%
4-6 Months	0%	5%	20%
7-12 Months	0%	10%	30%
1-2 Years	0%	20%	40%
2-3 Years	0%	30%	50%
3-4 Years	0%	40%	75%
4-5 Years	0%	50%	75%
5-6 Years	0%	50%	75%
6+ Years	0%	50%	75%

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AFRASIA
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https://www.afrasiabank.com/en/cards/visa-business-debit-card?ref=International
Mauritius – South Africa