

HOLIDAYGUARD Policy Document

How Your Certificate Of Cover Operates

Your travel insurance certificate is a contract between us and you. We will pay for any claim you make which is covered by this insurance that happens during the period of cover.

The cover for travel cancellation insurance described in Section 4 starts from the date you buy the cover and ends at the start of your journey. The cover for all other sections start at the beginning of your journey and finishes at the end of your journey.

If you or anyone traveling with you cannot finish their journey as planned because they die, fall ill, are injured or there is a delay that cannot be avoided to the public transport system, we will extend your cover free of charge until you can reasonably finish your journey.

Important Information

Please read the whole of the Insurance Certificate before you travel and make sure you understand what is and is not covered. If you have any queries, please contact us using the "Contact Us" form.

The travel insurance is arranged by Status Insurance Management Limited on behalf of the K G Group Ltd, a company authorised and regulated by the **Financial Conduct Authority** - UK (FCA) . Their registration number is 308474. This may be checked on the FCA website at <http://www.fca.org.uk> or by telephoning 0845 606 1234.

The cover is underwritten by Dubai Islamic Insurance & Reinsurance Co. (Aman). To be eligible for the cover provided by this policy you must be a resident of a GCC country (Oman, Kuwait, Bahrain, Qatar, Saudi Arabia and United Arab Emirates). Should you cease to be resident in a GCC country, the cover will automatically lapse. Provided that you have not made a claim, a refund of premium will be available for any unused portion of the policy period. It will be calculated from the day you cease to be a resident in the GCC country until the expiry date of your policy.

The policy is valid for purchases made between the 1st February 2018 and the 31st January 2019 and for journeys completed by the 31st August 2019 (for single trip policies) and the 31st March 2020 (for annual multi trip policies).

The Policy must be purchased prior to you leaving your country of domicile, and must cover the entire trip including both the outward and return journeys, the period of cover can not be changed once the journey has commenced.

We aim to give you a first class service and to meet any claims covered by this certificate honestly, fairly and promptly. If you are not happy with our service please write to:

The Claims Manager

K G Group - Claims Services
8-10 High Street Billericay, Essex, CM 12 9BQ.

Quoting your certificate number. If you remain dissatisfied, please refer to:

The Manager

Dubai Islamic Insurance and Reinsurance Co. (Aman),
P.O.Box 157
Dubai, UAE

SECTION 1 - PERSONAL ACCIDENT

What you are covered for:

Bodily injury caused solely and directly by accidental external and visible means resulting in your death, loss of limbs or eyes or permanent disability during your journey.

We will pay one of the following benefits:

1. Death **US\$ 15,000**
2. Permanent and total loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet. **US\$ 25,000**
3. A permanent, total and irrecoverable disablement which totally prevents an Insured Person from working in gainful employment of any and every kind and which in all probability will continue for the remainder of their natural life as determined by a medical consultant, which occurs within 12 months of the accident, US \$ 25,000

What you are not covered for:

1. More than **US\$ 1,200** when you are under 16 years of age or over 65 years of age at the start of your journey.
2. More than **US\$ 5,000** when you are under 16 years of age or over 65 years of age at the start of your journey.

We will not pay more than one of the benefits resulting from the same injury under benefits 1, 2 and 3 above.

SECTION 2 - EMERGENCY MEDICAL & ASSOCIATED BENEFITS

Note: If you are taken into hospital, the emergency assistance company must be told immediately (see "24-Hour Emergency Service" details).

What you are covered for:

We will pay you or your legal representative for the following necessary and reasonable emergency expenses which you incur within 12 months of the incident.

Outside your country of residence:

1. Up to **US\$ 5,000,000** for reasonable fees or charges you incur for:
 - 1.1. Medical, surgical, hospital, nursing home or nursing services, and transportation charges for sending you to hospital.
 - 1.2. Additional transport and accommodation costs for you and any one other person who stays or travels with you, or to you from your country of residence.
 - 1.3. Transporting your body to your country of origin.
 - 1.4 Your burial or cremation in the place where you die as long as this is outside your country of origin up to **US\$ 3,000**, plus the cost of transporting your ashes back to your country of origin.
2. Up to **US\$ 20** per day for necessary taxi fares incurred in travelling to or from hospital whilst abroad. Up to a maximum of US\$200 in total under this certificate.
3. **US\$ 20** for each 24-hour period that you are in hospital as an in-patient during your holiday, up to **US\$ 500** in total in addition to fees or charges paid under 1a) above.
4. Up to **US\$ 1000** for emergency dental treatment to alleviate sudden pain only.

What you are not covered for:

1. Claims arising from a medical condition for which medication advice or treatment has been received within 12 months prior to the date of issue of this insurance.

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2. The cost of replacing any medication you were prescribed before you began your journey. Expenses incurred 12 months from the date of illness or accident.
3. Anything caused by:
 - 3.1. Pregnancy or child-birth if you are more than 28 weeks pregnant.
 - 3.2. Services or treatment you receive within your country of residence. Services or treatment received by you, including any form of cosmetic surgery or treatment which, in the opinion of the doctor in attendance and the emergency assistance company, can wait until you return home.
 - 3.3. In-patient treatment which the emergency assistance company has not authorised. The extra costs of having a single or private room in a hospital or nursing home.
 - 3.4. The cost of treatment which is not directly related to the injury or illness that caused the claim.
 - 3.5. The cost of replacing or repairing false teeth or dental work involving the use of precious metals.
 - 3.6. The excess detailed in the summary of the sums insured.
 - 3.7. Skiing off piste when the extra premium for winter sports has been paid.
 - 3.8 Participating in any hazardous activity other than those detailed later in the policy under 'definition of words'

SECTION 3 - PERSONAL POSSESSIONS & MONEY

What you are covered for:

1. Up to **US\$ 2,500** in total for the repair of your personal possessions that are damaged or the replacement cost of items, less an amount for wear, tear and loss of value if they are stolen, lost or destroyed on your journey.
2. Up to US\$200 in total for essential replacement items if your personal possessions are lost, stolen or misplaced on your outward journey for more than 12 hours from when you arrive at your destination. Then USD100 for each complete 12 hours up to a maximum of USD800. Receipts for all items purchased must be sent to us. We will deduct any amount we pay from the final claim settlement if the items are permanently lost or stolen.
3. Up to **US\$ 500** towards the cost of replacing your passport if it is stolen, lost or destroyed on your journey.
4. Up to **US\$ 750 (US\$ 300** when your age is under 16 years) for loss or theft of your personal money while on your journey.

What you are not covered for:

1. More than **US\$ 350** for any single article pair or set of any kind or more than **US\$ 400** for valuables in total, whether jointly owned or not. Loss or theft of/or damage to:
 - Perishable goods, bottles, cartons or any damage caused by these items or their contents.
 - Pedal cycles, wheelchairs, prams, push chairs or baby buggies other than while they are being conveyed by Public Transport.
 - Property specifically covered by other insurance.
 - Valuables carried in suitcases, trunks or similar containers unless they are with you at all times.
 - Valuables unless they are with you at all times or locked in your holiday or journey accommodation.
 - Contact or corneal lenses, sunglasses, spectacles, dentures or mobile phones, samples or merchandise or property used in connection with your business or trade.
 - Bonds, certificates, guarantees or documents of any kind.
 - Personal possessions left unattended away from your personal holiday or journey accommodation other than personal possessions (but not valuables) in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry.
 - Valuables left in a motor vehicle.
 - Breakage of or damage to fragile articles, audio, video, computer and television equipment, musical instruments, sculptures, household goods unless such breakage or damage is caused by fire or accident to the vehicle in which they are being carried.
 - Loss or damage due to atmospheric or climatic conditions, wear, tear, moth or vermin.

2. More than **US\$ 300 (US\$ 100** when your age is under 18 years) in cash in total while on your person whether jointly owned or not. Loss or theft of personal money:

- Unless it is in your possession, or locked in a safe or safety deposit box where available or locked in your personal holiday or journey accommodation.
- Not reported to the police within 24 hours of the discovery of the loss and a written report is obtained.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques not immediately reported to the local Bank or agent of the supplier in accordance with their instructions.
- The excess detailed in the summary of the sums insured.

SECTION 4 - TRAVEL CANCELLATION OR CURTAILMENT CHARGES

What you are covered for:

Up to **US\$ 3,500** in total for loss of personal accommodation, transport charges and extra travel expenses you have paid or are contracted to pay which you cannot recover from anywhere else following:

1. Necessary and unavoidable cancellation of your journey before it begins due to something outside of your control and which happens after you buy the certificate.
2. You cut short (curtail) your journey because of:
 - 2.1. The death, injury or illness of you, a close member of your family, someone you are travelling with, a close business associate who lives in your country of residence.
 - 2.2. Your journey is cut short (curtailed) because you are injured or ill and are in hospital for the remainder of your journey.

What you are not covered for:

1. Anything caused by:
 - Claims arising from a medical condition for which medication advice or treatment has been received within 12 months prior to the date of issue of this insurance.
 - You not having the correct passport or visa.
 - Legal restrictions of any country or any persons enforcing them.
 - Default of any transport or accommodation provider, their agent, any person acting for you or your conference organisers.
 - Theft or mechanical failure of your vehicle.
 - Unemployment other than that caused by redundancy which is notified to you after you buy the certificate.
 - Your disinclination to travel or lack of enjoyment of your journey.
 - Cancellation or restriction of activities at your journey destination.
 - Strike or lockout.
 - Death, injury or illness of any pets or animals.
 - Financial circumstances or financial failure of any kind.
2. Cancellation due to pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the beginning of your journey (unless it was confirmed after you bought the certificate). Only for single trip policies.
3. Cutting short (curtailing) your journey due to pregnancy or childbirth where the pregnancy is more than 28 weeks.
4. Any event which is the result of you not getting a medical certificate from the doctor that treats you in the locality where you were staying stating it was necessary for you to return home early because of death, injury or illness.
5. Any unused portion of your original travel ticket you were unable to use where repatriation has occurred.

6. Anything caused by you taking part in a hazardous activity (unless you have paid an extra premium for this cover).
7. The excess detailed in the summary of the sums insured.

SECTION 5 - INTERRUPTION OF TRAVEL SERVICES

What you are covered for:

Reasonable additional accommodation and travel expenses incurred by you consequent upon interruption or curtailment of normal travel services due to strike commencing during the period of the journey up to a maximum of **US\$ 300**.

What you are not covered for:

Any claims where you do not produce written independent evidence of the circumstances resulting in the interruption of travel services during your journey.

SECTION 6 - PERSONAL LIABILITY

What you are covered for:

Up to **US\$ 1,000,000** which you are legally liable to pay that relate to an event caused by you during the period of your journey which results in:

1. Injury, illness or disease of any person.
2. Loss of or damage to property that does not belong to or is not looked after or is not under the control of you or any member of your family.
3. Loss of or damage to your temporary holiday or journey accommodation that does not belong to you or any member of your family.

What you are not covered for:

1. Any liability for loss of or damage to property or injury, illness or disease:
 - Which you are covered for by any other insurance.
 - Suffered by anyone employed by you or any member of your family and is caused by the work they are employed to do.
 - Which is caused by something you deliberately did or did not do.
 - Which is caused by your or that of any member of your family's employment.
 - Which is caused by any animal you own, look after or control.
 - Assumed by you by agreement which would not have attached in the absence of such agreement.
 - Suffered by you or any member of your family.
2. Compensation or other costs caused by accidents arising from your ownership or possession or use of any:
 - Land or building, except for your temporary holiday or journey accommodation, motorised or mechanical vehicle and any trailer attached to them, aircraft, motorised water-craft, sailing vessel or windsurfing board.
3. The excess detailed in the summary of the sums insured.

SECTION 7 - HI-JACK

What you are covered for:

Up to **US\$ 150** for each 24 hour period that you are prevented from completing your journey due to the aircraft in which you are travelling being hi-jacked up to a maximum of US\$7,500 in total.

What you are not covered for:

Any claim where you do not produce written independent evidence of the hijacking.

SECTION 8 - DEPARTURE DELAY

What you are covered for:

1. Compensation if the flight, or sailing you are booked on is delayed at its departure airport or port, by more than 12 hours from the time shown in your travel documents of either:
 - 1.1. **US\$ 20** after the first full 12 hours delay and **US\$ 10** after each subsequent full 12 hours delay up to **US\$ 100** in total: or
 - 1.2. Up to **US\$ 3,500** for the cost of the journey if, after you have been delayed for more than 12 hours, you decide to abandon your journey before you leave your country of residence.
2. Compensation up to **US\$ 1,000** for the cost of extra accommodation and transport you have paid to get to your destination or back home because you do not get to the departure airport, or port by the time shown on your travel documents because of either:
 - 2.1. The failure of the public transport scheduled service or
 - 2.2 Accidental or mechanical failure of the motor vehicle in which you are travelling.

What you are not covered for:

1. Anything which is the result of your failure to check in at the departure airport or port according to the travel documents given to you.
2. Delays arising from scheduled refuelling stops on route during your journey.
3. Missed Connections. Compensation, unless you have written confirmation from the carrier showing the scheduled departure time and actual departure time of the flight or sailing.
4. Compensation, for the cost of the journey without written confirmation from the Tour Operator, transportation company or accommodation provider showing the amounts paid and the amounts not recoverable.
5. Any delay caused by a strike or industrial action which began or was announced before you bought the insurance.
6. Failure of scheduled public services caused by strike or industrial action which began or was announced before you left home.
7. The excess detailed in the summary of the sums insured.

SECTION 9 - LEGAL EXPENSES

What you are covered for:

We will pay legal costs and expenses incurred by You or Your legal representative taking legal proceedings for compensation and/or damages arising from Your bodily injury or death during the period of the trip up to the maximum stated in the schedule up to **US\$ 15,000**.

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Provided that:

1. We will have complete control over the legal proceedings and the appointment and control of a lawyer
2. You must follow the legal representatives advice and provide any information and assistance required. Failure to do so will entitle Us to withdraw cover
3. We must have access to any and all the legal representatives file of papers
4. We may include a claim for our costs and expenses
5. Your failure to comply with all or any of these conditions will entitle Us to render the legal expenses aspect of the Certificate void and thereby withdraw cover.

What you are not covered for:

We will not pay:

1. Costs incurred in pursuance of any claim against a travel agent, tour operator, carrier, accommodation provider, Underwriter or Underwriting Agent or any other person insured under the same Certificate, or family member.
2. Legal expenses incurred prior to the granting of support by Us, or the granting of an award.
3. Any claims reported more than 130 days after the commencement of the incident giving rise to such claim.
4. Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
5. Costs incurred in pursuance of a claim against any person with whom You had arranged to travel.
6. Any claim where You are insured for legal expenses under any other insurance Certificate.
7. Any claim where in our opinion there is insufficient prospect of success in obtaining a reasonable benefit.

SECTION 10 - CREDIT CARD BENEFITS

What is covered:

The amount outstanding on your credit card in your name following your death as a result of an accidental bodily injury occurring during the period of the trip up to a maximum of US\$3000.

What is not covered:

1. Any claim following the death which occurs 12 months from the date of the accidental bodily injury.
2. Any claim directly or indirectly to any disease, physical defect, infirmity or illness.
3. The excess detailed in the summary of the sums insured

SECTION 11 - SKI EQUIPMENT (Only When Winter-Sports Premium Is Paid)

What is covered:

We will indemnify You against loss or damage to skis, ski-sticks, ski-boards and ski-boots belonging to You up to **US\$ 750** (no single article or set of articles being insured for more than **US\$ 300**).

If You are temporarily deprived of Your ski equipment on the outward journey for a period of more than 12 hours from the time of arrival at the holiday destination due to delay or misdirection in delivery.

We will pay **US\$ 15** for each complete 12 hours delay up to a maximum of **US\$ 150** for the hire of alternative equipment.

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We will also indemnify you up to **US\$ 400** for loss or damage, to hired ski equipment (no single article or set of articles being insured for more than **US\$ 225**).

If You are deprived of your own equipment following loss of or damage to your equipment, we will pay for the necessary hire of replacement equipment up to **US\$ 400**, subject to you keeping your damaged equipment for our inspection following your return to your country of residence.

Provided that:

1. You take all reasonable precautions for the safety of the property insured.
2. You must retain all hire receipts, tags and baggage labels and in the event of delay or misdirection in delivery of your equipment, must obtain a property irregularity report from the airline or other carrier confirming the delay.
3. If at any time the property insured is of greater value than the sum insured, then you will be considered your own insurer for the difference and will bear a rateable share of the loss accordingly
4. You will supply at your own expense a statutory declaration regarding any claim arising under the section if so required.

What is not covered:

1. Losses due to delay, detention, confiscation, requisition or damage by Customers or other officials or authorities.
2. Loss or theft unless.
 - 2.1. You have reported the loss or theft to the nearest Police Authority within 24-hours of discovery.
 - 2.2. You have obtained a written Police Report.
3. Loss or theft of ski equipment left unattended unless from your locked holiday accommodation or from a locked motor vehicle provided all equipment is kept out of sight in a locked boot or compartment and the vehicle shows signs of forced entry, or from a secure area designated for the storage of ski equipment.
4. The amount of the Excess shown in the Schedule (the excess does not apply to temporary deprivation of ski equipment)

SECTION 12 - SKI PACK (Only When Winter-Sports Premium Is Paid)

What is covered:

We will indemnify you for the proportional amounts of irrecoverable prepaid charges up to **US\$ 600** you have paid or contracted to pay before the holiday departure date for ski equipment hire, lift passes and ski-school costs, and cannot recover, if during the period of your holiday you are necessarily prevented from skiing for more than 48 hours following your bodily injury or illness sustained during the period of your holiday.

Provided that:

You must submit to us a medical certificate from a qualified Medical Practitioner in the resort area in support of your claim.

What is not covered:

Claims arising from:

1. Your intentional self-injury, suicide or attempted suicide or willful exposure to a needless risk (Except in an attempt to save human life).
2. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Medical Practitioner) or substance or solvent abuse, venereal disease or psychological or psychiatric disorder, anxiety, stress, or depression.
3. Driving or being a passenger of a motor cycle, motor scooter or mechanically assisted cycle exceeding 125cc engine capacity.

4. You engaging in manual work during the holiday, bob sleighing, snow rafting, para penting, heli-skiing, ski acrobatics, ski joring, any form of power assisted skiing or use of mechanised snow-mobiles except as provided by the recognised Piste Authorities for transport to and from areas designed for recreational skiing, steeplechasing, polo, hunting, professional sport, mountaineering (normally requiring the use of ropes or guides), pot-holing, scuba diving, any race, speed or duration test or practice for such race or test (other than athletics or football) or any Hazardous Pursuit.

SECTION 13 - PISTE CLOSURE (Only When Winter-Sports Premium Is Paid)

What is covered:

We will indemnify you in the event of adverse snow conditions which result in the total closure of all skiing facilities in your resort a sum up to **US\$ 40** per day up to a maximum of **US\$ 750** to pay for transportation costs to the nearest available resort where there are adequate snow conditions, or compensation if **US\$ 40** per day in the event there is no suitable resort, up to the maximum shown in the Schedule.

What is not covered:

1. No benefit is payable if you are able to obtain a compensation from any other source.
2. Any payment for Piste Closure outside the period of 1st January to 10th April in the northern hemisphere and 1st June to 31st August in the southern hemisphere in any period of insurance.
3. Compensation if the resort area booked by you does not have any skiing facilities above 1,600 meters.

SECTION 14 - AVALANCHE (Only When Winter-Sports Premium Is Paid)

If as a direct result of an avalanche in your pre-booked resort area, occurring during your outward journey, or whilst staying in the accommodation forming part of your advanced booking, you incur additional irrecoverable expenditure, we will pay up to **US\$ 75** per 24 hours of delay up to a maximum of **US\$ 750**, in reaching your pre-booked accommodation or in the event of you being unable to connect with your pre-booked return flight, we will pay up to the limit stated in the schedule, for which you necessarily and reasonably incur in the purchase of a ticket for your return to your country of residence.



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TRAVEL INSURANCE BENEFITS (Sums Insured Sums Per Person In US\$)

Section	Insured Up To	Excess
1. Personal Accident	US\$	US\$
1.1 Death	15000	NIL
1.2 Loss of eye(s) or limb(s)	25000	NIL
1.3 Permanent Total Disablement	25000	NIL
2. Emergency Medical & Other Expenses		
2.1 Or medical expenses and additional Transport and accommodation expenses	5000000	125
2.2 Hospital In-Patient Benefit: US\$20 for each full 24 hour period	500	NIL
3. Personal Possessions & Personal Money		
3.1 Personal Possessions: - Single Article Limit US\$ 350 - Valuables Limit US\$ 400 in total	2500	125
3.2 Delayed Personal Possessions - After 12 hours US\$ 200 - Each subsequent full 12 hour delay US\$ 100	800	12Hours
3.3 Passport Indemnity	500	100
3.4 Personal Money	400	100
4. Cancellation or Curtailment Charges		
4.1 Cancellation or Curtailment Charges	3500	100
4.2 Loss Of Deposit	500	75
5. Interruption of Travel Services	300	NIL
6. Personal Liability	1000000	250
7. Hijack		
-US\$ 150 for each full 24 hour period	7500	NIL
8. Departure Delay		
8.1 Departure Delay: - After 12 hours delay US\$20 - Each subsequent full 12 hour delay US\$10	100	NIL
8.2 Missed Departure	1000	100
8.3 Departure delay Cancellation	3500	100
9. Legal Expenses	15000	NIL
10. Credit Card Benefits	3000	125
11. Ski Insurance		
11.1 Skis, Sticks & Bindings, Ski boards	750	125
11.2 Delayed Ski Equipment	150	NIL
11.3 Damage To Hire Skis	450	125
12. Ski Pack	600	125
13. Piste Closure	750	NIL
14. Avalanche	750	NIL

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GEOGRAPHICAL AREAS

Area 1

Worldwide, excluding the United States of America & Canada

Area 2

Worldwide including the United States of America & Canada

EXCESSES

Excesses apply to some sections of cover (see Summary of Insurance Benefits). This means that we take off the amount of the excess for each Person Insured for each incident and for each claim made.

DEFINITION OF WORDS

Throughout this certificate wording, the words and phrases listed below have the meaning given next to them.

Person-Insured/You/Your

Each person named on the premium receipt as being covered by this certificate.

We/Our/Us

Dubai Islamic Insurance & Re Insurance Co (Aman)

Resident

A person who has their current home in or begins their journey from and returns to Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.

Family

Husband, wife, sons and daughters.

Relative

Husband, wife, sons, daughters and husband's and wife's parents.

Country of Residence

Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.

Home

Your usual place of residence in your country of residence.

Country of Origin

The country in which you were born, live or would be paying taxes if you were not living in your Country of Residence.

Personal Possessions

Each of your suitcases, trunks and similar containers (including their contents and any article worn or carried by you including your valuables and passport).

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Valuables

Items made of precious metals or precious stones, jewellery, watches, furs, and any kind of photographic apparatus, binoculars, telescopes, computer games, audio, video, computer, television, fax, phone, portable satellite equipment, films, tapes, cassettes, compact or computer discs or cartridges and any other electrical goods.

Personal Money

Cash, cheques, postal and money orders, current postage stamps, coupons, and vouchers which have a monetary value and travel tickets all held for your private purposes and not for business purposes.

Hazardous Activity

Any kind of racing (except racing on foot), any sporting activity except the following which are acceptable under the terms of the policy : Winter Sports and Scuba Diving when you have paid the extra premiums for these covers, Angling, Archery, Athletics, Badminton, Banana Boating, Baseball, Boardsailing, Boating (inside the 12 mile limit), Bowling, Bowls, Camel Riding, Canoeing (up to grade 2 rivers only), Catamaran Sailing (inside the 12 mile limit), Clay Pigeon Shooting, Climbing (on a climbing wall – indoor only), Cricket, Croquet, Cycling (for leisure only), Deep Sea Fishing, Dinghy Sailing, Fell Walking, Fives, Gliding as a passenger (no cover for crewing or piloting), Glacier Walking, Golf, Gymnastics, Handball, Hiking / Trekking / Walking / Rambling (up to 4000 metres), Hill Walking, Horse Riding (excluding competition, racing, jumping, hunting, eventing, polo and rodeo), Hot Air Ballooning (organised pleasure rides only), Ice Walking, Jet Skiing, Kayaking (up to grade 2 rivers only), Kite Flying (traction), Netball, Orienteering, Paint-Balling (providing that you wear eye protection), Parascending (over water only), Pony Trekking, Racket-Ball, Rifle Range Shooting, Roller Skating / Blading (providing that you wear pads and helmet), Rounders, Rowing, Safari Trips (organised by a bona fide tour operator and without the use of guns), Sail Boarding, Sailing (within the 12 mile limit), Skateboarding (provided that you wear pads and helmet), Snooker, Snorkelling, Softball, Squash, Table Tennis, Ten Pin Bowling, Tennis, Trampolining, Volley-Ball, Water Polo, Water Skiing, White Water Rafting (up to grade 4), Wind-Surfing, and Yachting (inside the 12 mile limit).

You will also be covered for the following Winter Sports activities unless more specifically excluded under Section 6 – Personal Liability and provided that you are not participating for monetary gain and / or in a professional capacity and that the additional premium has been paid for Winter Sports Cover :- Big Foot Skiing, Cross Country Skiing, Curling, Dog Sledging, Dry Slope Skiing, Heli Skiing (with a qualified guide), Ice Skating, Mono Skiing, Off Piste Skiing / Snowboarding (see general exclusion 2n), Sledging, Snow-Boarding, Snow-mobiling and Tobogganing. (Scuba Diving (to a depth of 30 metres) & 21 days Winter Sports included in Annual Multi-Trip policies without extra premium).

Winter Sports

Skiing, snow-boarding and ice skating.

Scuba Diving

Diving with air bottles to a depth of no more than 30 meters.

Journey

A holiday or trip that takes place during the period of cover and begins when you leave your home and ends when you return home or to a hospital or nursing home in your country of residence. A Single Return Trip within your country of residence must involve the pre-booking of an overnight accommodation and the intended destination must be over 150 kilometers from the Insured's (your) home to qualify as an insurable trip. Any subsequent holiday or trip after you get back home is not covered unless you have taken the multi-trip travel insurance.

On an annual Multi Trip policy the maximum duration of any single trip / journey (as detailed above) is 60 days. This must be inclusive of the outward and return journeys.

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US\$

Denotes US Dollar wherever it appears throughout this Certificate.

Permanent Total Disablement

A permanent, total and irrecoverable disablement which totally prevents an Insured Person from working in gainful employment of any and every kind and which in all probability will continue for the remainder of their natural life as determined by a medical consultant, which occurs within 12 months of the accident, US \$ 25,000.

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GENERAL CONDITIONS

We will act in good faith in all of our dealings with you.

We will only pay your claim if you meet the following conditions.

1. You are a resident (as defined) and not more than 65 years of age at the time you bought this certificate, **unless additional premium has been paid.**
2. You take reasonable care to protect yourself and your property against accident, injury, illness, loss, or damage.
3. You produce a valid premium receipt before a claim is accepted.
4. You write to us as soon as possible with full details of any incident which may result in a claim.
5. You send us every writ, summons, legal process or other communication to do with a claim as soon as you get it.
6. You give us all the information and documents we need (including where necessary, medical certification and details of your household insurance) at your own expense.
7. You do not admit liability or offer to pay any claim without our written consent.
8. You accept that we will not extend the period of cover for a single trip policy if the original certificate plus any extensions have either expired, been in force for more than 12 months or you know you will be making a claim.
9. You accept that no alterations to the printed terms and conditions of the certificate shall be valid unless we confirm them in writing.
10. You must keep all your tickets and luggage tags. If something is lost or stolen you must tell the police as soon as possible but within 24 hours of discovering the loss and get a report from them. If the loss or theft occurs while you are travelling, you must tell the carrier and get a Property Irregularity Report (P.I.R.) form or similar form from them.
11. You must comply with the carriers conditions of carriage.
12. You must not abandon any property to us.
13. This insurance shall be governed by and construed in accordance with the law of the United Arab Emirates. Each party agrees to submit to the exclusive jurisdiction of the courts of the United Arab Emirates.

The following Conditions and Exclusions apply to Sections 2 and 4

1. If you have or have had an ongoing medical condition for which you have received or are receiving treatment or medication you must ask your doctor if it is safe for you to travel to your chosen destination, taking into account your condition the climate, transport, and medical services available while you are away.
2. We will not pay for any loss, damage, injury, illness, death, or legal liability caused by you or any person whose condition gives rise to a claim:
 - a. Travelling against medical advice or for the purpose of obtaining medical treatment or where medical treatment is known to be required or continued during the journey, or
 - b. Receiving or on a waiting list for in-patient hospital or clinical treatment or investigation, or
 - c. Having received a terminal prognosis or
 - d. Any mental or psychiatric disorder which has been previously diagnosed or for which treatment has been received.

We have the right to do the following

1. Not to pay any claim that is fraudulent.
2. Cancel the policy if you make a fraudulent claim.
3. Take over and deal with in your name any claim you make under this certificate.
4. Take legal action in your name but at our expense to recover any payment we have made under the certificate.
5. Obtain details from your medical records, with your permission to help us deal with any claim.
6. Cancel this policy without refunding your premium if you cancel or cut short your journey except in the case of an annual multi-trip policy.
7. Not to pay any claim under Sections 2, 3 and 8 for anything that is more specifically covered by another policy.

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8. Only pay a proportion of a claim under Sections 4, 5 and 6 for anything that is covered by another policy.

GENERAL EXCLUSIONS

1. Any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense:

- a. War, hostilities or warlike operations (whether war be declared or not).
- b. Invasion.
- c. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs.
- d. Civil war.
- e. Riot.
- f. Rebellion.
- g. Insurrection.
- h. Revolution.
- i. Overthrow of the legally constituted government.
- j. Civil commotion assuming the proportions of, or amounting to, an uprising.
- k. Military or usurped power.
- l. Explosions of war weapons.
- m. Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.
- n. Murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether was be declared with that state or not.
- o. Terrorist activity.

2. We will not pay for any loss, damage, injury, illness, death or legal liability caused by or contributed to or arising from:

- a. Your participation in any Hazardous activity unless you have paid the extra premium and this is shown on the premium receipt. (21 days Winter Sports is included in Annual Multi-Trip premiums)
- b. You being delayed or your property being held, taken, destroyed or damaged by order of any government or customs official.
- c. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- d. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- e. Your own employment, profession or business, other than circumstances that are beyond your control.
- f. Any consequential loss unless specified in the policy.
- g. Any excess shown in the Summary of Sums Insured.
- h. Any illegal act or offence committed by you.
- i. Your deliberate act or omission.
- j. You being under the influence of drugs (except those prescribed by a registered doctor, but not for the treatment of drug addiction).
- k. Your abuse of alcohol or solvents.
- l. Any loss due to currency exchanges of any and every description.
- m. You travelling in an aircraft (except as a passenger in a fully licensed passenger carrying aircraft).
- n. Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life).
- o. The use of a motorised vehicle unless you hold the appropriate driving licence for the type of vehicle involved and where the appropriate local law applies.

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IF YOU NEED TO MAKE A CLAIM

Follow the procedures set out below and return the form with all necessary supporting documents to ensure rapid processing.

The claims process is explained on the Claims Page and you may download the Claims Form from the link provided there. It is a large file and can take some time to download depending on your internet speed, so please give it some time.

K.G. Group Claims Offices:

Tel: +44 1277 623 562

Fax: +44 1277 623 568

E-mail: insurance@kkgroupltd.com

If you require any other assistance including completing the claim form, then please call Gulf Reps at:

Mobile: +966 55 3829740 (Saudi Arabia - available 24 hrs a day)

Land-line: +971 4 3166333 (available Sunday to Thursday 9am to 5.30 pm)

Personal Accident

- Get a medical certificate from the doctor who treats you.
- In the event of death, we need to see the Death Certificate and any other necessary documents.

Emergency medical and other expenses

- Full details of the 24 hour emergency assistance service are shown within the certificate wording.
- All original receipts and bills must be kept.

Cancellation or Curtailment

- If you cancel your journey for medical reasons, get your own doctor to complete the medical section of the claim form.
- If the journey is cut short for medical reasons, contact the emergency assistance company and get a medical certificate from the doctor that treats you abroad, giving the reason why you need to return home. The emergency assistance company doctor must agree with the reason.
- All receipts and bills must be kept.

Departure Delay and Interruption of Travel Services

- Obtain a letter from the carrier or their handling agents giving the reason for the delay and showing the scheduled and actual departure times.

Personal Possessions and Personal Money

- For loss or damage claims that occur on your outward or return journeys you should send us your tickets and luggage tags and a Property Irregularity Report (P.I.R.) form from the airline or similar form from the shipping company.
- Wherever possible, keep damaged items that you want to claim for so that we or our appointed agent can inspect them
- Report all losses to the police as soon as possible but within 24 hours and get a written report from them.
- For all damage claims, get an estimate for repair. Keep all receipts for items you may want to claim for to help with your claim.
- Proof is needed from the place where you obtained your foreign currency of the amount that was supplied to you.
- For a delayed personal possessions claim that occurs on your outward journey, send us your tickets and luggage tags and get a Property Irregularity Report (P.I.R.) form from the airline or similar form from the shipping company. Keep all receipts for essential replacement items you buy.

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- If your passport is lost, stolen or destroyed, we need a letter confirming this from the Consulate you reported the loss to. Keep all receipts for the cost of getting the replacement passport.

Personal Liability

- Do not admit responsibility to anyone or agree to pay for any damages, repairs, compensation or costs.
- Give us full details of the circumstances that caused the claim together with any other evidence that we ask for.
- Secure witness statements where possible.
- Take photographs of the damaged item(s) where possible.
- If property in your holiday accommodation is already damaged on your arrival, secure a report from your representative.

Hi-jack

Obtain a letter from the Airline giving the period of the delay.

ELIGIBILITY

This Travel Insurance cover is available to a resident as defined for journeys commencing from Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates, and including return thereto.

24 HOUR EMERGENCY SERVICE

Global Response provide immediate help if you suffer from any serious injury or illness outside your Country of Residence. You must notify them immediately you are admitted to hospital or you think you may have to return home early or extend your stay because of injury or illness.

Global Response provide a 24 hour multi-lingual service throughout the year and can be contacted by phone or fax.

Tel: +44 2920 474138

Fax: +44 2920 468797

email: assistance@global-response.co.uk

When you call please give them your name and certificate number. It is a condition of their service that they are responsible for all decisions on the most suitable way to resolve any problem including, where necessary, your repatriation back to your Country of Residence.

OPTIONAL ADDITIONAL COVER

BUSINESS COVER Extension

For portable personal computers, personal electronic organisers, calculators, dictaphones, portable fax machines, telephone modems, portable overhead projectors and specialised equipment relating to your business, trade or profession owned by your company or for which you are responsible and which are less than 3 years old.

What you are covered for:

In addition to the other benefits detailed as being covered in your policy, the following additional benefits will apply:

Section 3 - Personal possessions and personal money.

Your business machines and equipment are covered if they are lost, damaged, stolen or destroyed and not recovered during a trip for up to **US\$ 2500** for each person insured under the policy, subject to a maximum of **US\$ 1000** for any single article, pair or set of items.

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Additional premium USD 45 per policy per person insured

GOLF COVER extension

For a complete set of Golf Clubs carried in a bag regardless of whether purchased as a set or individually.

What you are covered for:

Section 2 - Emergency medical and associated benefits.

In addition to an agreed claim under Section 2 of the policy, we will also pay up to **US\$ 500** for non-refundable pre-booked, unused green fees if, during your trip a medical practitioner certifies that you are unable to play golf as the direct result of an accidental bodily injury or sudden and unforeseen illness.

Section 3 - Personal possessions and money.

Your Golf Clubs are covered if they are lost, damaged, stolen or destroyed and not recovered during a trip up to a maximum of **US\$ 1000** for any one claim for each person insured under the policy.

Section 4 - Cancellation or curtailment of your trip.

In addition to an agreed claim under Section 4 of the policy, we will also pay up to **US\$ 500** non-refundable pre-booked and prepaid green fees.

Cover under Section 4 is extended to include cancellation or curtailment cover when an accidental bodily injury or sudden and unforeseen illness prevents you from playing golf where arrangements have been pre-booked and are non-refundable. This cover is subject to a medical certificate supporting the claim.

Additional premium US\$17 per policy per person insured.