

Traveleasy
BUSINESS & HOLIDAY TRAVEL INSURANCE

SUMMARY OF COVER

Cover	Limit	Excesses
A. Cancellation Charges	Final Invoice cost, maximum \$5,000	\$50
B. Emergency Medical & Associated Expenses	\$1,000,000	\$50 (Area 3 \$100)
C. Cutting Short your Journey	Final Invoice Cost, maximum \$5,000	\$50
D. Personal Accident	\$25,000	
E. Loss of Passport	\$500	\$50
F. Baggage	\$5,000	\$50
G. Delayed Baggage	\$350	\$50
H. Personal Money	\$500	\$50
I. Personal Liability	\$1,000,000	
J. Missed Departure	Final Invoice cost, maximum \$1,000	\$50

Important Notice

PLEASE READ THIS POLICY CAREFULLY. If the cover provided does not meet with Your requirements You may return this certificate to the point of sale within 14 days of purchase. A full refund of premium will be made to You provided You have not travelled, made or are intending to make a claim.

This policy is a contract of insurance and is the basis upon which all claims will be considered. Each Insured Person should read this policy carefully ensuring that he/she fully understands all the terms and conditions and takes it (or a copy) on each Journey with him/her for reference purposes. If there is any point which requires clarification please contact:

OMAN INSURANCE COMPANY,
PO Box 5209,
Dubai,
United Arab Emirates
Telephone: 04 2624000 Fax: 04 2690110.
Toll Free: 800 4746

Please note that we may restrict your cover if you do not keep to the policy conditions

Basis of Cover

This travel insurance policy has been arranged under the Oman Insurance Business & Holiday Travel Insurance Scheme insuring (unless specified to the contrary) each Insured Person named in the Schedule. The company will provide each Insured Person with insurance in the manner described in each section of this policy subject to the terms, provisions, conditions, limitations and exclusions therein and the General Exclusions and General Conditions of this policy.

Health

We will not make any payment in respect of a medical condition of any insured which was in existence at the Date of Issue or Journey (whichever is the later). If you have any doubts on the availability of cover for a condition you should inform Us.

Material Facts

You must tell us about any medical conditions of anyone you are travelling with, Your relatives, Business Associates or anyone upon whom the travel plans depend.

Policy Document

This gives You full details of what is and is not covered. You must read the insurance policy carefully.

Conditions, Exclusions and Warranties

Conditions and Exclusions will apply to individual Sections of Your policy. General Exclusions, General Conditions and General Warranties will apply to the whole policy.

Property Claims

We pay claims for the lost property based on the value of the goods at the time You lose them. We will not pay the cost of replacing the goods with new items.

Policy Limits

Most sections of Your policy have limits on the amount We will pay under that section. Some sections also include other specific limits, for example for any one item or for valuables in total. Check Your policy if You are taking expensive items away with You.

Policy Excesses

You will have to pay an excess on claims under most sections of the policy. This means that You will have to pay the first part of the claim. The amount You have to pay is the excess.

Reasonable Care

You need to take all reasonable care to protect You and Your property, as You would if You were not insured.

Complaints

The insurance policy includes a complaints procedure which tells You what to do if You want to make a complaint.

Sports or Activities

If You are going to take part in any sports or activities check that Your policy covers You.

How to make a Claim

If there are any circumstances that may give rise to a claim under this policy the Insured Person must as soon as practicable but within 30 days of such circumstances arising (or 30 days of returning from the Journey if such circumstances arise during the Journey):

1. Contact Oman Insurance Company
PO Box 5209
Dubai
United Arab Emirates
TEL: 009714 2624000 or FAX: 009714 2690110
2. Give brief details of such circumstance(s) quoting Business & Holiday Multi Cover Insurance and Policy Number stated in the schedule and request for a claim form.
3. Complete and return the claim form together with all receipts, reports and all evidence requested on the claim form. All claims must be substantiated by receipts valuations, medical, police or other report(s) as applicable.

PLEASE NOTE THAT IN CERTAIN CIRCUMSTANCES MORE IMMEDIATE ACTION IS REQUIRED TO ENSURE THAT YOUR CLAIM IS NOT PREJUDICED I.E.:

1. **Cancellation Claims** : Notification of the cancellation of the Journey must be given in writing to the Tour Operator or Travel Agent or in respect of Journeys not arranged via a Tour Operator or Travel Agent to the accommodation and transport providers IMMEDIATELY the circumstances giving rise to a claim occur.

2. **Curtailment Claims:** Notification of Curtailment of the Journey must be given to the Assistance Company prior to departing to return home.

3. **Medical Expenses Claims:** The Assistance Company must be notified within 48 hours of admission for in-patient treatment (outside of the United Arab Emirates) or in the event that any emergency repatriation is required or in the event of the death of any Insured Person.

4. **Money and/or Valuables Claims:** All losses of money and/or valuables must be reported to the police within 24 hours of discovery and written report obtained from them. Loss of debit/credit cards must be reported to the appropriate issuing authority within 24 hours of discovery.

5. **Personal Baggage Claims:** Loss of or damage to baggage occurring in transit must be reported IMMEDIATELY on discovery to the carrier (e.g. airline) and a written report (or in the case of an airline a Property Irregularity Report) obtained. All other losses must be reported to the local police within 24 hours of discovery and a written report obtained from them.

6. **Passport Claims:** Loss of passport must be notified IMMEDIATELY on discovery to the nearest United Arab Emirates consulate or if not holding a United Arab Emirates Passport to the Insured Person's nearest Embassy and a written report obtained from them.

7. **Missed Departure Claims:** The Insured Person must check in at the International rail terminal, port or airport according to the official itinerary supplied and/or obtained:

- a. Written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such a delay or;
- b. A repairers report in the event of a claim in respect of accidental damage to or breakdown of the private motor vehicle in which the Insured Person was travelling.

8. **Delayed Baggage Claims:** The non-arrival of the Insured Persons personal baggage must be reported IMMEDIATELY to the carrier and a written report (or in case of an airline a Property Irregularity Report) obtained from them.

PLEASE REFER TO THE APPROPRIATE POLICY SECTION FOR FULL DETAILS. FAILURE TO COMPLY WITH THE TERMS OF THIS POLICY MAY PREJUDICE ANY CLAIMS.

24-Hour Worldwide Emergency Medical Service.

In the event of serious illness or accident which may lead to in-patient treatment or for which emergency repatriation may be required or in the event of death of an Insured Person a 24 hour emergency assistance service is operated by **Voyager Assistance Worldwide**, TEL: (0044) 20 8466 9191. Should You need to telephone please advise them that You are insured under the **Oman Insurance Business & Holiday Travel Insurance Scheme** and quote the Policy Number as shown in the schedule.

If You have to go to hospital during Your Journey or trip You must phone us first. If it is not possible because Your condition is serious You must contact the helpline as soon as possible after You go into hospital.

Not contacting Oman Insurance Company helpline may affect Your claim.

This is not a general health insurance policy. It only covers You for sudden and unexpected accidents and illnesses. It does not cover non-emergency treatment.

Special Conditions

1. You must immediately phone Voyager Assistance Worldwide on (0044) 20 8466 9191 if You need to go into hospital as an inpatient or return to Your Country of Residence in AGCC.
2. If an Insured Person is injured or becomes ill during the Journey or trip, We may:
 - move the Insured Person from one hospital to another; and
 - arrange for the Insured Person to return to Your Country of Residence in AGCC.

We will do this if our medical advisors and the doctor treating the Insured Person think that it is safe for the Insured Person to be moved or to travel home.

What We Do Not Cover

We do not cover any amount, which You would normally have to pay during Your travels if nothing had gone wrong.

Operative Time Of Cover

The cancellation insurance provided under Section A of this policy is effective from the Date of Issue and terminates on the Departure Date when the Insured Person leaves his/her home or place of business (whichever is the later) within AGCC to commence the Journey at which time the curtailment insurance provided under Section C and the insurance provided under all other sections of this policy commences and continues until the Insured Person's direct return to such home or place of business (whichever is reached first) within the United Arab Emirates at the end of such Journey or expiry of the Period of Insurance (whichever occurs first).

Period of Insurance

This is the period stated in the Schedule.

We will only cover You if :

- at the time the policy is issued, everyone covered by this policy are residing in AGCC
- the Journey is a holiday or a business trip which does not involve manual work; and
- the Journey is a round trip beginning and ending in AGCC during the Period of Insurance.

Extending the Period of Insurance

If You cannot get home before the Period of Insurance ends this policy will stay in force, at no extra cost, for:

- up to 14 days if any vehicle, ship or aircraft You have ticket for is delayed, or;
- up to 30 days if You cannot get home because You are injured or ill. If this happens We will also continue to pay under the Medical Expenses Section (up to the sum insured) for this period for as long as is medically necessary but shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim.

Policy Definitions

"You" means the policyholder

"Insured Person" means each person named in the insurance schedule

"We" means Oman Insurance Company

"United Arab Emirates" means the whole of the United Arab Emirates

"AGCC" means Arabian Gulf Cooperation Council countries comprising of United Arab Emirates, Saudi Arabia, Bahrain, Kuwait, Qatar and Sultanate of Oman.

"Assistance Company" means Voyager Assistance Worldwide Tel: (0044) 20 8466 9191

"Date of Issue" means the Date of Issue of this policy as stated in the schedule.

"Departure Date" means the Departure Date stated in the schedule

"Journey" means the pre-booked Journey of up to 60 days duration within the geographical limits for social, domestic pleasure, educational or commercial business purposes commencing from and returning to the Country of Residence in AGCC for which this insurance policy was purchased.

"Unattended Vehicle" means a motor vehicle which does not contain a driver or passenger.

"Ski Equipment" means snowboards, skis and bindings, ticks and boots.

"Any Person" means not only the people with whom You are travelling but also any Close Relative or Close Business Associate on whose well being the trip depends.

"Travelling Companion" means a person You travel without who You cannot make the Journey or trip.

"Close Relative" means Your mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step sister, step brother.

"Immediate relative" means Your mother, father, sister, brother, wife, husband, daughter, son.

"Close Business Associate" means someone You work with who has to be in work for You to be able to take a trip or holiday. A senior director in Your company must agree to this.

"Total Loss of Sight" means complete and permanent loss of sight.

"Loss of Limbs" means loss of Your hand or foot at or above the wrist or ankle or the total and permanent loss of use of Your entire hand, arm, foot or leg.

"Permanent Disablement" means permanent and total disablement that leaves You unable to find any kind of job.

"Bodily Injury" includes death or disablement as a direct result of being exposed to the elements after the forced landing of an aircraft or after a ship or vehicle You are travelling in has an accident.

"Cutting Short Your Journey" means returning home before the scheduled return date. If this happens We will refund part of the unused travel and accommodation costs and charges You had already paid. The refund for accommodation will be based on each day You have lost but We will only refund part of the travel expenses if You cannot use Your return ticket.

"Home Country" means the country in which You are normally resident when not temporarily working or resident in AGCC (for the purpose of this policy if this is more than one country Your Home Country will be deemed to be the country in which You are currently residing in AGCC).

General Warranty

1. At the time You take out the insurance or when booking a Journey or trip You guarantee the following:
 - a. That You and any Insured Person do not know of any reason why the proposed Journey or trip could be cancelled or abandoned, or of any medical condition of Any person (whether travelling or not) which could result in a claim or need treatment during the Period of Insurance.
 - b. That You have told us about any medical condition of anyone whom Your Journey depends upon.
 - c. That You are not travelling against medical advice

If You have paid Your premium, We will insure You for the following during the Period of Insurance.

Section A – Cancellation Charges

We will cover You for all expenses You have paid (or legally have to pay) for Your trip if You have to cancel Your Journey before You leave home for one of the reasons below.

1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies manifesting itself during the Operative Time of Cover. You will need to send us official proof.
 - You
 - Your Travelling Companion
 - Any person You were going to stay with.
2. One of the following people is seriously injured, falls seriously ill, is quarantined or dies manifesting itself during the Operative Time of Cover. You will need to send us official proof.
 - Any Close Relative of Yours who lives in Your Country of Residence in AGCC
 - Any Immediate Relative elsewhere in the world.
 - The person You are engaged to.
 - Any Close Business Associate in Your Country of Residence in AGCC.
3. You or Your Travelling Companion are called for jury service or as a witness in a court of law.
4. You are or Your husband or wife is made redundant and registered as unemployed with the Employment Service. Cover does not apply to self-employed people.
5.
 - A. Your home is very badly damaged by fire, storm or flood.
 - B. The police need to talk to You because Your home or place of work has been burgled

The most we will pay

The most We will pay for each Insured Person is \$5,000.

What we do not cover

The exclusions (what We do not cover) are listed after Section D and under the General Exclusions.

Section B – Emergency Medical and Associated Expenses

1. Emergency medical treatment (including rescue services to take You to hospital).
 - a. Up to \$250 for emergency dental treatment to relieve pain only.
 - b. Up to \$2000 for the cost of burying or cremating You in the country where You die.
 - c. The cost of sending your body or ashes home to Your Country of Residence in AGCC up to \$ 7,500 – subject to prior approval of the company. (Excluding funeral or interment costs).
 - d. Any reasonable extra charges for accommodation (of a similar standard to the accommodation You had) for the rest of your Journey if You have to stay after the day You were going to come back. We will also pay travel costs, which You have to pay to get back home to Your Country of Residence in AGCC if You cannot use your return ticket.
2. The cost of getting You home to Your Country of Residence in AGCC if it is medically necessary because You are injured or fall ill during the Period of Insurance.

Under item 1d and 2 We will also pay reasonable travel and accommodation costs of one relative or friend who has to travel or stay with You if your doctor and our medical advisor consider it necessary.

The most we will pay

The most We will pay for each Insured Person is \$1,000,000 and shall only be in respect of costs incurred within 12 months of the date of the incident giving rise to the claim.

Special Conditions

You must immediately phone Voyager Assistance Worldwide on (0044) 20 8466 9191 if You need to go into hospital as an in-patient or return to Your Country of Residence in AGCC.

If an Insured Person is injured or becomes ill during the Journey or trip, We may;

- Move the Insured Person from one hospital to another; and
- Arrange for the Insured Person to return to his Country of Residence in AGCC

We will do this if our medical advisors and the doctor treating the Insured Person think that it is safe for the Insured Person to be moved or travel home.

What we do not cover

The exclusions (what We do not cover) are listed after Section D and under the General Exclusions.

Section C – Cutting Short Your Journey

We will cover You for the proportion of the cost of travel and accommodation that You have paid for before starting the Journey but not been able to use because You have cut short Your Journey for one of the following reasons that necessitates return to Your Country of Residence in AGCC.

1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies manifesting itself during the Operative Time of Cover. You will need to send us official proof.
 - You
 - Your Travelling Companion
 - Any person You were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies manifesting itself during the Operative Time of Cover. You will need to send us official proof.
 - Any Close Relative of Yours who lives in Your Country of Residence in AGCC.
 - Any Immediate Relative elsewhere in the world.
 - The person You are engaged to
 - Any Close Business Associate in Your Country of Residence in AGCC
3. a. Your home is very badly damaged by fire, storm or flood.
b. The police need to talk to You because Your home or place of work has been burgled

Under item 2 We will also pay the reasonable travel and accommodation costs of one relative or friend who has to travel or stay with You if Your doctor and our medical advisor consider it necessary.

Note

The refund for accommodation is based on each day You have lost but We will only refund a proportion of the travel expenses if You cannot use Your return ticket.

The most we will pay

The most We will pay for each Insured Person is \$5,000.

What we do not cover

The exclusions (what We do not cover) are listed after Section D and under the General Exclusions.

Section D – Personal Accident

We will cover You for any personal accidental injury that You suffer during the Period of Insurance that leads directly to Your death or disability. We will pay the benefits shown below to You or Your legal representatives.

Benefits

- | | |
|----------|----------|
| 1. Death | \$25,000 |
|----------|----------|

- | | |
|--|----------|
| 2. Loss of Limb – meaning total and permanent loss of use by physical separation or otherwise of one or both hands at or above the wrist and/or one or both feet at or above the ankles. | \$25,000 |
| 3. Loss of sight – meaning total and permanent loss of sight in one or Both eyes. | \$25,000 |
| 4. Permanent Total Disablement – meaning total and absolute disablement which prevents the Insured Person from engaging in or giving attention to any business or occupation of any kind and every kind having lasted for 12 consecutive months from the date of the accident and having been proved to the company's satisfaction to be beyond hope of improvement. | \$25,000 |

Special Conditions that apply to Section D

1. The death or disability must happen within one year of the date of the accident.
2. In respect of any Insured Person under the age of 16 years at the time of injury Benefit 1 – Death will be limited to \$1,000/-.
3. You can only claim for one item under this section.

Exclusions to Section A, B, C and D

1. We will not make any payment in respect of any medical condition of any insured which was in existence at the Date of Issue or Journey (whichever the later).
2. We will not pay for any of the following.
 - a. Any costs of in-patient hospital treatment or going home early that We have not agreed beforehand.
 - b. The cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury which You originally went into hospital for.
 - c. Any form of treatment which Your doctor and our medical advisors think can reasonably wait until You get back to Your Country of Residence in AGCC .
 - d. Cosmetic Surgery.
 - e. Medication, which You knew You, would need while You were away.
 - f. Any extra costs because You have a single room.
 - g. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation center.
 - h. Emotional disorders.
 - i. Any treatment after the Insured Person has returned to his Country of Residence in AGCC or the country wherever they normally live.
3. We will not pay any claim for death, injury , illness or disability that results from any of the following:
 - a. Any anxiety or depression.
 - b. Pregnancy or childbirth if the baby is due during the Period of Insurance or within 12 weeks of the end of the Period of Insurance.
 - c. Flying (except while travelling in an aircraft as a passenger) or other airborne activities.
 - d. Motor cycling
 - e. as a driver or passenger on machines with more than 50 cc engine capacity; or
 - f. as a driver if You do not have a full motor cycle licence in Your Country of Residence in AGCC.
 - g. Mountaineering or rock climbing that uses ropes or guides, bungee jumping, scuba diving, pot holing or organised team sports.
 - h. Big Game Hunting, BMX Stunt Riding, Boxing, Free Climb Mountaineering, Go-Karting, Gymnastic, High Diving (other than from a purpose built diving board over a man-made swimming pool), Jousting, Martial Arts, Micro-lighting, Motor Rallies or Competitions, Outdoor Endurance, Outward Bound Courses, Safaris (with guns), Show Jumping, Stunt Events, Underground Activities (other than as a part of an organised excursion or tour), Water Ski Jumping, White Water Rafting, Wrestling or any variations thereof.
 - i. Competing in or practising for speed or time trials, sprints or racing of any kind.
 - j. Manual work of any kind.
 - k. Any organised sports trips or tours whilst the Insured Person is playing unless declared to an accepted in writing by the company.
 - l. Any sports of hazardous activity detailed in the SPORTS AND HAZARDOUS ACTIVITIES EXTENSION unless the appropriate extension is stated as OPERATIVE in the Schedule.
 - m. Winter sports or using dry ski slopes (unless You have paid the appropriate extra premium in which case We do not cover ski racing in major events, ski jumping, ice hockey and using bobsleighs or skeletons).
 - n. Winter sports of any kind unless the WINTER SPORTS EXCLUSION is stated as OPERATIVE in the Schedule.
 - o. Taking part in expeditions or being a crewmember on a vessel travelling from one country to another.
4. We will not pay any claim if You have to cancel Your Journey because of unemployment caused by Your misconduct or resignation or voluntary redundancy or if You knew You would be made redundant before You applied for insurance.
5. We will not pay the first \$50 (\$100 Area 3) of each Insured Persons claim for Medical and Emergency Expenses, Cancellation Charges and Cutting Short your Journey.

6. We will not pay any claim because You do not feel like travelling or because You do not enjoy Your holiday.
7. We will not cover items listed in the General Exclusions.

Exclusions 3c to i do not apply to cancellation, and for Cutting Short your Journey they apply only to You.

Exclusions 3e to 3f do not apply where the activity has been organised by the Tour Operator.

Section E – Loss of Passport

To pay up to \$500/- in all in respect of replacement cost plus reasonable additional accommodation and travel expenses incurred only by the Insured Person as a result of the loss of the Insured Persons passport occurring whilst the Insured Person is outside of his Country of Residence in AGCC during the Operative Time of Cover. PROVIDED THAT upon discovery immediate notification shall be given to the Insured Persons nearest Embassy and a written report obtained from them of the loss.

When not being carried by the Insured Person, passports must be kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the Insured Person.

What we do not cover

The exclusions are listed after Section H and under the General Exclusions.

Section F – Baggage

1. Loss of or damage to:
 - a. Personal belongings (worn or carried as baggage); or
 - b. Personal baggage You take on Your Journey or trip.

The most we will pay

The most We will pay for each Insured Person is \$5,000 but no more than:

- \$500 for any one article, pair or set of articles; and
- \$500 for valuables.

Note

"**Valuables**" means jewellery, gold, silver, precious metal or precious stone articles, watches, furs, radios, binoculars, telescopes, radio or audio equipment (including discs or cassettes), photographic equipment (including camera body and lenses, flashguns, filters, cases, straps and all other accessories), video equipment, computer equipment, television equipment.

Section G - Delayed Baggage

If your baggage is temporarily lost on the outward Journey and You are without it for more than 12 hours, We will pay up to \$200 per Insured Person for the cost of essential items. To claim under this section You must keep the receipt of anything You buy and get written confirmation from the carrier of the number of hours You were without your baggage. If your baggage is permanently lost, the sum insured for baggage under Section F will apply.

Special Conditions that apply to Section F & G

1. You must always take reasonable care to keep Your property safe. If it is lost or damaged by an authority, a transport company or hotel You must report the details of the loss or damage to them in writing and get written confirmation.
2. If Your luggage is damaged or lost by an airline You must:
 - get a Property Irregularity Report;
 - give written notice of the claim to the airline within the time limit in their conditions of carriage (You should also keep a copy); and
 - keep all travel tickets and tags if You claim under this policy.
3. If Your baggage is lost or stolen You must do everything You can to get it back.

What we do not cover

The exclusions are listed after Section H and under the General Exclusions.

Section H – Personal Money

We cover You for loss of cash, letters of credit, travel tickets, hotel vouchers, passports, green cards You have for social and domestic purposes during the Period of Insurance.

The most we will pay

The most We will pay for each Insured Person is \$500.

Special Condition that applies to Section H

You must always take reasonable care to keep Your personal money safe. If Your personal money is lost or stolen You must do everything You can to get it back.

Exclusions to Section E, F, G and H

We do not cover any of the following.

1. Personal belongings or personal baggage which You have left unattended.
2. Cracking, scratching or breaking of glass (except for lenses in cameras, binoculars, telescopes or spectacles) china or similar fragile articles.
3. Pedal cycles or contact lenses, medical and dental fittings, sunglasses, spectacles, mobile phones
4. Wear and tear, gradual deterioration, atmospheric or climatic conditions, loss of value, damage caused by moths, vermin, mechanical or electrical breakdown, scratching, denting or any process of cleaning, repairing or restoring.
5. Any loss of which You do not report to the police within 24 hours and get a written report for.
6. Sports equipment that breaks while it is being used.
7. Household goods and anything shipped as freight.
8. Any goods delayed, detained or confiscated by customs or other officials.
9. Items used in connection with Your job.
10. Bonds, securities or documents of any kind, travellers cheques.
11. loss damage or theft or attempted theft of mobile phones and accessories and/or equipment.
12. Loss of Valuables, Personal Money or Passport left unattended or from personal baggage while it is being transported by air and is outside Your control.
13. Loss of baggage (including valuables) and personal money from an Unattended Vehicle unless they are:
14. Locked in the boot of the locked vehicle; or
15. In the luggage space at the back of a locked estate car or locked hatchback. Under a top cover and out of view.
16. Shortages due to a mistake or loss due to a change on exchange rates.
17. The first \$50 of each claim for each Insured Person (except for temporary loss of baggage on the outward Journey).
18. Items listed in the General Exclusions.

Section I – Personal Liability

We will cover You for any money that You legally have to pay that relates to an accident during the Period of Insurance and that causes:

- a. death or injury to Any person; or
- b. loss of or damage to property.

The most we will pay

The most We will pay for all claims arising from any one event is \$1,000,000. We will also pay for any extra costs or expenses You have to pay with our written permission.

What we do not cover

1. Any fines or damages You have to pay
2. Liability caused by any of the following.
 - a. Death or injury of people who work for You or members of Your household.
 - b. Loss of or damage to property which belongs to or is under the control of You, a member of Your household or Your employee or Your travelling companion.
 - c. Your job.
 - d. You owning or occupying any land or building except any temporary holiday accommodation.
 - e. You owning or using:
 - animals (except domestic animals);
 - firearms (except sporting guns);
 - motorised vehicles;
 - vessels (except manually-propelled watercrafts) or;
 - aircraft of any description.
 - f. Mountaineering or rock climbing that uses rope or guides, bungee jumping, scuba diving, pot-holing or organised team sports, competing in or practising for speed or time trials, sprints or racing of any kind.
 - g. Any sports or hazardous activity detailed in the SPORTS AND HAZARDOUS ACTIVITIES EXTENSION unless the appropriate extension is stated as OPERATIVE in the Schedule.
 - h. Winter sports or using dry ski slopes (unless You have paid the appropriate extra premium in which case We do not cover ski racing in major events, ski jumping, ice hockey and using bobsleighs and skeletons).
 - i. We will not cover items listed within the General Exclusions.

Exclusions 2f do not apply where the activity has been organised by the Tour Operator.

Section J – Missed Departure

To reimburse the Insured Person up to \$1,000/- (or 100% of the final invoiced cost of Journey whichever is less) in respect of reasonable additional otherwise irrecoverable accommodation (room only) and travel expenses necessarily incurred during the Period of Insurance to reach the destination or return to his/her home or place of business within his Country of Residence in AGCC from such destination as a consequence of:

1. Mechanical breakdown or strike, industrial action or inclement weather commencing after the Date of Issue and causing interruption of schedule public transport services PROVIDED THAT no warning of such strike, industrial action or inclement weather had not been given prior to the Date of Issue.
2. Accident or mechanical failure of the private motor vehicle in which the Insured Person is travelling PROVIDED THAT the private motor vehicle has been serviced in accordance with the manufacturer's recommendations.

Occurring during the Period of Insurance and which causes the Insured Person to arrive at the international rail terminal, port or airport too late to board the international train, sea vessel or aircraft upon which he/she has been booked to travel on the initial outward or initial return leg of the Journey.

What we do not cover

We will not pay claims if the Insured Person fails to :

1. take all reasonable steps to arrive at the international rail terminal, port or airport on time.
2. check in at the international rail terminal, port or airport according to the official itinerary supplied and/or obtained :
 - a. Written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such a delay; or
 - b. a repairers report in the event of a claim in respect of accident, damage due to or breakdown of the private motor vehicle in which the Insured Person was travelling.
3. We will not pay for the first \$50 of each claim for each Insured Person.

Winter Sports Extension (Optional)

In respect of each Insured Person for which this insurance is stated in the schedule as being Operative: –

1. The insurance provided under this policy is extended to apply whilst such Insured Person is participating in curling, glacier walking, ice skating, skiing, cross country skiing, mono skiing, ski boarding, snow boarding, snow sledging, tobogganning, or using snow mobiles or ski-doods but shall specifically exclude-
 - a. Deliberate off-piste skiing, ski touring, ski racing competitions and training therefor freestyle skiing, ski jumping, ski flying, ski acrobatics, ski stunting, skeletoning.
 - b. Bobsleighbing and ice hockey (unless sports and hazardous Activities Extension B is stated in the Schedule as being Operative).
 - c. All other winter sports unless declared to and agreed in writing by the Company.
2. The following sections will apply.

Ski 1 – Piste Closure

IMPORTANT – this section is only valid for journeys between 19th December and 15th April. To pay up to \$300/- in all in the event that due to lack of snow there is a total closure of skiing facilities during the Operative Time of Cover in respect to which the Insured Person has pre-booked to travel (other than facilities for cross country skiing which is excluded from this insurance) and it is not possible to ski.

The Company hereby agrees to pay –

1. The cost to transfer to a to an alternative ski area up to a maximum of \$15/- per day each full day of such total for the purchase of a lift pass or if no alternative skiing areas are available.
2. Compensation at the rate of \$35 per day for each full day to total closure of such facilities that the Insured Person was due to ski whilst in such resort.

Up to the maximum stated above should the Tour Operator not provide transport to an alternative resort.

Ski 2 – Personal Ski Equipment.

To pay up to \$500/- in all in respect of accidental permanent loss or of damage to Ski Equipment (after deduction of a suitable allowance for wear and tear and depreciation) being the property of the Insured Person

PROVIDED THAT:

- a. The Company have the option to repair, replacement, restatement or cash payment based on the intrinsic value of article(s) in question.
- b. The Company will not pay more than \$500 in all under this Section.

Excess: This insurance does not cover the first \$75/- in respect of each separate incident giving rise to a claim hereunder.

Exclusions

1. Exclusions 2, 3, 4 & 5 of exclusions applicable to Sections E, F, G and H will also apply to Section Ski 2.
2. This insurance does not cover:
 - a. Theft or attempted theft of Ski Equipment from any Unattended Vehicle
 - i) between the hours of 9 pm and 9 am local time
 - ii) at any other time unless such vehicle has been secured from unauthorised entry and the Ski Equipment
 - hidden from view within the vehicle or;
 - secured within a purpose built lockable container fastened to the exterior of the vehicle and there is evidence that such theft involved violent and forcible means.
 - b. Theft or loss of Ski Equipment not reported to the local police within 24 hours and a written report obtained.
3. This insurance does not cover loss damage or theft or attempted theft of Hired Ski Equipment.

Ski 3 – Unused Ski Pack

To pay up to \$350/- in all in respect of the proportional return of the irrecoverable pre-booked cost of the lift pass ski school or equipment hire as a direct result of either accidental Bodily Injury sustained by the Insured Person or illness of the Insured Person manifesting itself during the Operative Time of Cover which prevents the Insured Person from participating in skiing activities while certified medically unfit to do so PROVIDED THAT the company has accepted liability under Section 1 – Medical and other Expenses of this policy for the medical hospital or treatment costs or expenses had it occurred outside the Insured Person's Country of Residence in AGCC.

Sports and Hazardous Activities Extension (optional)

In respect of each Insured Person for which SPORTS EXTENSION A, B or C is stated in the schedule as being Operative the insurance provided under this policy is extended to apply whilst such Insured Person is participating in any sport within the extension operative.

EXTENSION A

Basketball, Cricket, Fencing, Hockey, Marathon Running, Parasailing, Parascending, War Games.

EXTENSION B

All activities covered under SPORTS EXTENSION A and Abseiling, Aerial Safaris, American Football, Deep sea fishing, Gliding, Hot Air Ballooning, Ice Hockey (on an indoor ice rink), Parachuting, Rock Climbing, Rugby, Sailing Yachting (offshore)

PROVIDED THAT the WINTER SPORTS EXTENSION is also operative- Bobsleighting, Ice Hockey (other than on an indoor ice rink).

EXTENSION C

All activities covered under SPORTS EXTENSION B and Fell Running, Hang Gliding, Paragliding, Polo Potholing and Caving, Scuba Diving below a depth of 10 meters.

General Exclusions

(Applicable to all Sections)

1. This insurance does not cover any Person : -
 - a. Aged 65 years or over at the Date of Issue
 - b. i) Not permanently residing OR

- ii) Not Temporarily residing as an expatriate and having a home or regular place of business within the United Arab Emirates.
2. We do not cover any claims caused directly or indirectly by any of the following : -
- a. Cover hereunder shall exclude any loss consequent upon the following:
 - war (whether declared or not)
 - invasion
 - act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
 - civil war
 - riot
 - rebellion
 - insurrection
 - revolution
 - overthrow of the legally constituted government
 - Terrorist activity of any kind
 - explosions of war weapons
 - release of weapons of mass destruction that do not involve an explosive sequence
 - murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
 - b. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any other risk from nuclear equipment.
 - c. Pressure waves caused by aircraft and other flying machine travelling at sonic or supersonic speeds.
 - d. Death, injury, illness or disability that results from suicide or attempted suicide, putting Yourself in danger (except in the attempt to save another person), a sexually transmitted disease or the effect of alcohol or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
 - e. Any loss, damage, Bodily Injury, death disease, illness liability costs or expenses attributable directly or indirectly to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof.
 - f. Any consequential loss other than as specified in the policy.
 - g. Liability arising under this Insurance for any claims in any way caused or contributed by :
 - i) the failure of; or
 - ii) the fear of the failure; or
 - iii) the inability of
 any equipment or any computer program, to recognise, to interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond the date.
 This exclusion applies to ALL Sections, except Medical and Personal Accident.

General Conditions

(Applicable to all Sections)

1. We will not refund any premium after 14 days from the date of issue of this policy.
2. You must take all reasonable steps to prevent and minimise loss.
3. You must tell us in writing as soon as possible after any injury, illness, Incident, or unemployment or when You discover any loss or damage which may lead to a claim under this policy. You must also tell us straight away if You know of any legal action affecting this policy.
4. You or Any person acting for You must not deal with any claim against You without our written agreement.
5. You or Your legal representative must pay for all certificates, information and evidence You may need.
6. If You claim for injury or illness We may ask (and pay for) You to be medically examined. We may also ask (and pay for) a post mortem examination if You die.
7. If, at any time You make a claim under this policy, You are covered by any other insurance, We will pay our share of any claim. This condition does not apply to the Personal Accident or Hospital Inconvenience Expenses Section.
8. We can take over and conduct in Your name, any legal action. We may also take proceedings at our expense and for our benefit, but in Your name, to get back any money We have paid to anyone else under the policy.
9. If You or Any person acting for You makes a claim or statement knowing that it is not true (including exaggerating a claim or giving forged or false documents or evidence) this policy will not apply and You have no right to make a claim. We have the right to tell the police about any false claim.
10. **Observance:** The due observance and fulfilment of the terms, provisions, conditions, limitations of this policy so far as they relate to anything to be done or complied with by the Insured Person and the disclosure of all material facts shall be condition precedent to any liability of the Company to make any payment under this Policy.
11. **Arbitration:** If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to an Arbitrator to be appointed by the parties. The place

- of arbitration shall be in the United Arab Emirates and the language of the arbitration shall be in Arabic/English. Where any difference is by this condition to be referred to arbitration the making of an award shall be condition precedent to any right of action against the Company.
12. **Jurisdiction:** The Insured Person and the Company have agreed that this policy shall be governed by and constructed in accordance with Law of United Arab Emirates.
 13. **Uninsured Expenses:** If any costs and/or expenses not covered by this insurance have been incurred by the company on the Insured Person's behalf, the Insured Person shall repay all such costs and/or expenses to the Company within 30 days of expiry of the Period of Insurance.
 14. **Electronic Date Recognition Exclusion Clause:** This Exclusion applies to ALL Sections, except Medical and Other Expenses, and Personal Accident Sections. The Company shall not be liable under this Insurance for any claims in any way caused or contributed by :
 - the failure of; or
 - the fear of failure; or
 - the inability ofany equipment or any computer program, to recognise, to interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond the date.

What to do if You have a complaint

It is our intention to provide You with an efficient service. If You are dissatisfied with any aspect of the service You received, please direct Your complaint in the first instance to the attention of:

General Manager
OMAN INSURANCE COMPANY
PO Box 5209,
Dubai,
United Arab Emirates
TEL: 00971-4-2624000
FAX: 00971-4-2690110
E-mail: fire@oicem.com