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General and Private Terms Of The Insurance Policy

Chapter 1- General

Basis of the Contract: This insurance policy has been prepared and drawn up in order to implement Article 7 of By-law No. 94 approved by the Higher Council of Insurance on 2017.08.20 and the Insurance Act ratified in June of 1937 as well as the proposal put forth by the insurer (considered to be an integral part of the insurance policy) which has been mutually agreed upon by both parties thereof. Any part of the written proposal of the insurer which the insured has not consented to and which has been communicated to the insurer in writing at the time of the issuance of the insurance policy or prior to that date shall not be construed as binding for the insured.

HOW THE INSURED SHOULD APPLY FOR ASSISTANCE?

Since the appearance of an event that could be included in any of the guarantees described previously, the beneficiary or any person acting in his place will necessarily contact, in the shortest possible time, in every case, the alarm center mentioned below, which will be available to help any person 24h/24 7d/7

Iran Assistance Co. (S.O.S) call center:

Iran: +98 21 91003404

Fax: +98 21 88 64 85 02

Email: travel@iranassistance.com

Spoken Language: Farsi (Persian), English, French and German

By dialing our emergency number, he/she will be prompt to provide:

Passport or Identity Card Number.

Assistance card Policy Number.

Full name of the injured and the principal insured.

The cause of call.

The place he/she are located (hotel/city/address/phone number)

It is clear that, in other circumstances, inspection and liquidation of related expenses, due to necessity for taking Iran Assistance Co. (S.O.S) confirmation during their trip and will have done by delay.

The beneficiary or any person acting in his place MUST contact the Assistance Company Iran Assistance Co. (S.O.S) before going to any medical center. Failing to do that, the RE-INSURER has the right to decline the case. By having this policy, it is sure that the insured is aware of all conditions.

Also in order to speed up the processing of the claims, the insured or any person acting in his place MUST provide the company Iran Assistance Co. (S.O.S) with the necessary Medical Report, and all the other documents requested by the company before leaving the hospital, or before he/she come back to Iran. Any delay in providing this report may cause delay in processing the claim if not decline.



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If the beneficiary or any person acting in his place failed to provide the Medical Report or the other documents within 90 days of the claim, the claim automatically will be considered as declined and the Insured will be notified of that. Based on the above, there should not be any reimbursement cases in Iran, except for exceptional Cases.

The insured or any person acting in his place MUST inform the Assistance Provider Co. within 168 hours (7 days) from the time of occurrence. Failure to do so may entitle the Assistance Provider to decline the case.

In Diamond travel insurance, For any reason, if claim paying process is carried out in I.R.IRAN ,according to the latest approval of IRAN insurance syndicate ,the exchange rate regarding calculation and reimbursement ,is based on the insurance date of issue .

In Economic travel insurance , All claims covered by this policy must be settled by the insured abroad and according to the latest approval of IRAN insurance syndicate, the exchange rate regarding calculation and reimbursement in IRAN, is based on the insurance date of issue.

Chapter 2- Definitions and Expressions

The definitions and expressions used herein shall have the meaning inserted in front of them regardless of any other meaning or application which they may possess.

1- Insurer: KARAFARIN INSURANCE COMPANY having its main office located at the following address: Ahmad Ghasir St., 17th St. (Shafagh), No. 9. Tel. 42563 Tehran –Iran

According to terms and conditions set out in the insurance policy, the insurer in return for receiving a specified premium shall provide insurance plan to cover and to indemnify medical and non-medical costs and other services which require insurance coverage plans.

2- Insured: Anyone who leaves the country and travels abroad legally for whom the possibility of realization of perils and services subject to this insurance policy have led to its conclusion. The personal details of the insured are inserted in the insurance policy and consequently payment of premiums is binding for the insured.

3- Assured : Any natural person who has concluded an insurance contract with the insurer and is obliged to pay the insurance premium.

Note 1: person residing abroad are not considered.

Note 2: In travel insurance abroad , the insured is the same as assured.

Note 3: The maximum age accepted in the travel insurance policy is 79 years old.

4- Premium: The payment which the insured makes against the commitments of the insurer. Implementation of the obligations of the insurer as set out herein shall be carried out subject to the payments made by the insured according to the method agreed upon mutually as inserted in the insurance policy.

5- Subject of the Contract: Indemnification of medical and non-medical costs and provision of other services for the insured pursuant to terms and conditions of the insurance policy for the duration of its stay abroad.

6- Accident: Any type of incident which may have occurred unintentionally by the insured and against his or her will resulting in physical injury, and requiring the intervention and aid of the aid and assistance company.

7- Bodily Injuries: Any injury that the insured may have suffered unintentionally due to sudden, unforeseen circumstances and situations after the start of the trip abroad and during the effective date of the insurance policy which may require the insurer or its official proxy to request special case assistance.

8- Illness: A sudden and unpredictable complication that occurs or begins to be diagnosed by the medical team of the company and documented to insured medical record after the start of the insurance period and request assistance for the insured or derived from either of the following two groups:



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- Congenital disease: the disease that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy even if it was not diagnosed or known.

- Pre-existing disease: the disease that the Insured suffered prior to the date of taking out this Policy (regardless of awareness or lack), even if it was not diagnosed or known .

9- Acute disease : It is a disease that ,according to the medical team , prevents the insured from continuing to travel during the insurance period or be at risk of death.

10-Epidemic disease: A disease whose incidence is higher than expected , this expectation is measured by the same amount last year or another similar period.

11-Pandemic disease : A disease that occurs suddenly in all parts of a country or part of countries or the whole world like Cholera , Influenza , Plague , Typhoid , Aids , Covid 19 .

12- Medical Team: The medical team shall be proportional to the type of incident and shall be selected by the head of the aid and assistance company and the attending physician.

13- Relatives: Relatives include spouse , children(18 years old or under 18 years old), father, mother, and any other individual introduced by the insured.

14- Franchise: The insured share is the cost of non-hospital diagnostic treatment , which is directly borne by insured and its amount specified in the insurance policy .

15- The aid and assistance company of the insurer undertakes to provide care and assistance to the insured pursuant to terms and conditions inserted herewith.

• **Note:** All above services has provided only in out of the resident country by **Iran Assistance Co. (S.O.S)** as a provider through **International Assistance Group (IAG)** .

16- Country of Residence: Temporary or permanent place of residence of the insured which in this insurance policy has been specified as the Islamic Republic of Iran.

17- Euro (€): The legal tender of the European Union.

18- Coverage and Range of Coverage: The aid and assistance company shall provide the services inserted in Chapter 3 for the insured upon the occurrence of illnesses or accidents within the geographical range indicated herein.

Note : The provision of this insurance policy after the end of the trip for which the insurance policy was acquired or insured entry to your place of residence which even happens sooner (on 92 days trips) will be invalid.

19- Geographical Range and Limitation: Coverage of all areas indicated in Chapter 3 (liabilities of the insurer) across the globe with the exception of Iran and countries which are currently engaged in civil wars or other international conflicts (declared or otherwise).

20- Duration of the Insurance Policy: The length of the trip coverage plan of the current insurance policy unless a shorter period of time has been specified in the insurance policy is ninety two (92) days commencing from the exit date from Iran. Moreover, the insured may travel multiple times from Iran for the effective duration of the insurance policy. The policies covering a long term shall be valid for each travel lasting for maximum 92 consecutive days.

Chapter 3- Obligation of the Insurer

In the event that the insured suffers bodily injuries due to accidents or illnesses or compulsory quarantine or requires other services covered by the insurance policy during its validity period, the insurer undertakes to arrange and provide the following services with aid of the aid and assistance company and compensate



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all associated expenses providing that accident or illness has occurred on a trip abroad of no longer than ninety two (92) and within the geographical range specified by terms and conditions of the policy.

SECTION A: PERSONAL ASSISTANCE

1- Medical expenses and hospitalization abroad.

Company providing diagnostic and treatment cost in hospital , surgery , medical examinations , imaging and laboratory services , physiotherapy prescribed by an insured physician that had a therapeutic aspect and caused by the accident are covered by this insurance policy , and will bear the medical expenses up to the limit stated in the private terms of the insurance policy abroad. The medical team of the aid company to monitor the provision of appropriate treatment to the insured , they will make the necessary phone calls to medical centers and treating physicians.

Franchise 25 EUR applicable per claim , except for injuries caused by an accident , acute illness or hospitalization for more than 24 hours.

2- Transport or repatriation in the event of illness or accident sustained by the Insured during the course of a trip.

In the event of an accident or sudden illness at is not pre -existing and which is acute, the Company will take charge of transferring the Insured to a properly equipped health centre or repatriating to his/her usual country of residence. The Assistance Company's medical team will maintain the telephone contacts necessary with the doctors attending to the Insured and will decide which health centre the Insured is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Assistance Company will arrange the evacuation, using the means it deems suitable, based on the medical evaluation of the seriousness of the Insured's condition. These means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions relating to the means of transportation and final destination will be made by The Assistance Company. Approval and arrangements shall be taken from the Assistance Company. In case any transportation or arrangement is made without obtaining prior approval from the Assistance Company, fees shall be paid by the Insured.

3- Emergency Dental Care.

If necessary, the Assistance Company will provide the Insured with the dental assistance abroad.

Franchise EUR 25 **applicable per claim.**

This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

4- Search and rescue the insured:

When an accident occurs , the company is assisted by the competent authorities , it will participate in the payment of search and rescue costs of the insured up to the limit stated in the private terms of insurance policy.

5- Repatriation of the immediate family member travelling with the Insured,



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Should the Insured be hospitalized due to sudden illness or accident for more than ten days or deceased, the Company will meet the cost of repatriating one immediate family member accompanying the Insured at the moment of the even this usual place of residence, when the latter is placed in the same country of residence of the Insured, and vided this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

This cover is subject to a limit provided by the referred plan.

6- Repatriation of mortal remains.

In the event of the death of the Insured, the Assistance Company will make the arrangements necessary for his/her transport to the nearest airport burial site or repatriation and will meet the cost of the transfer expenses, cremation or funeral ceremony at his/her usual country of residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

7- Travel of one immediate family member.

In the event that the Insured should be admitted to hospital for more than ten days as a result of an accident or illness covered in the policy, the Company will take charge of the transfer of a immediate family member from the usual country of residence of the Insured, including meeting the cost of the outbound and return journey to the place of hospitalization and the accommodation expenses there, **up to a limit of EUR 85 per day for a maximum of 10 days.**

8- Emergency return home following death of a close family member.

When the Insured has to curtail his/her journey because of the death of a close family member (parents , spouse ,child , brother and sister), the Company will meet the cost of the travel to his/her usual country of residence , whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip. **The Insured shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).**

Note : In cases where the insured returns his ticket ,refunds for ticket obligations will be deducted from the obligations of this section .

9- Delivery of Medicines.

The company will cover the expenses of sending medicines, in case of emergency, which are prescribed by the Doctor of the beneficiary, even if this prescription is previous to the trip, and are not available at the place where she/he is staying.

This cover is subject to a limit provided by the referred plan.

The costs of the medicines are excluded from this guarantee.

10- Return of orphans

In case of transfer or return of the insured (according to paragraph 2) and his inability to care for his children under the age of 15 who accompanied him on the trip , or in case of transfer of the body of the deceased (according to paragraph 6) of the company by the insured ,will pay for the return of his/her children under the age of 15 to the country under the supervision of an adult.

11- Legal aid



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Company to help legal costs against third parties in criminal and civil law suits caused by driving accidents abroad , will pay up to maximum of 1500 Euros or equivalent (in the currency of the claimed country .)

12- Relay of Urgent Messages and Medical Referral.

The Assistance Company will take charge of relaying the urgent messages of the insured parties, relating to any of the events covered in the policy. Under demand of the insured, the Assistance Company provide the Insured with basic information such as: name of doctors, specialists, dentists or paramedical staff nearby, location of hospitals, medical centers, drugstores, ambulances, with the exclusion of any medical diagnosis.

13- Advance of money.

If, during a trip abroad, the Insured were deprived of cash as a result of robbery, loss of baggage, illness or accident, duly proved by the presentation of the corresponding documentary proof receipts, certificates, formal complaints, etc. — the Company shall arrange to forward up to 850 EUR, provided that the amount requested is deposited beforehand at the registered offices of the company in Iran, in the form of a bank chek, transfer or in cash.

14- Loss of passport, Driving License, National Identity Card abroad.

In the absence of an insured passport , driving license , national identity card from the date the passport is stamped with the seal of departure ,the company in addition to necessary information based on appropriate administrative steps ,which must be obtained from legal authorities and local institution to obtain missing or stolen documents , the cost of issuing their duplicates abroad or similar consular documents will accept up to a maximum of 200 Euros.

15- Send an insured message in an emergency

The company is responsible for sending the insured emergency message in connection with the events covered by this insurance policy , it will provided in Persian through 24 hour response centers.-

16- Provide information to medical authorities

At the request of the insured company ,basic information about medical authorities such as name of doctors , specialist , dentists or paramedics close to the place , addresses of hospitals , medical centers , pharmacies and ambulances , with the exception of medical diagnostic centers will be provided to the insured.

17- Send the gurantee amount :

The company will remit any guarantee requested by the insured up to a maximum of 850 Euros , provided that the insured pays the requested amount in advance in the official office of the company in IRAN deposit by bank check , remittance or cash.

SECTION B: COVERAGE FOR BAGGAGE

The guarantees relating to baggage and personal possessions that belong to the Insured persons are those listed in this article, and will be provided according to the conditions set out below.



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In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

1- Compensation for in-flight loss of baggage checked-in.

The Company will supplement the compensation for which the carrier is liable up to a limit of EUR 200 , Compensation will be calculated according to the method recommended by the international cargo organization .

NOTE1:Minimum time required to consider the lost cargo insured by the carrier company and it`s announcement is determined to the insurer.

NOTE2: Money, jewelry, debit and credit cards, and any type of document are excluded from this guarantee.

2- Compensation for delay in the arrival of luggage.

The Company covers the delay of minimum 6 hours in the arrival of luggage such as essential clothing and toiletries from an Airline Company affiliated to the I.A.T.A. in the event the luggage was registered, with a maximum of EUR 100, for the purchase of articles of basic necessity.

In all the cases, the justifying document of the occurrence of the accident certified by the Airline Company must accompany the claim.

3- Location and forwarding of baggage and personal effects.

The Company will furnish the Insured with advice on reporting the robbery or loss of his/her baggage and personal possessions, and will collaborate in arrangements for locating them. In the event that the previously mentioned possessions should be recovered, the Company will take charge of forwarding them to the place of the trip planned by the Insured or to his/her usual country of residence. **In this event, the Insured is under an obligation to return the compensation received for the loss in accordance with this policy.**

SECTION C: DELAYED DEPARTURE

When the departure of the means of public transport contracted by the Insured for travelling is delayed by at least six hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay, with the following limits:

- Up to EUR 50, where the delay is in excess of six hours.
- EUR 120 in the event of a delay in excess of twelve hours.
- EUR 150 more in the event of a delay in excess of eighteen hours.
- EUR 200 more in the event of a delay in excess of twenty-four hours.

The maximum limit for all concepts under this cover is EUR 180.

This guarantee duly excludes any delay that is a direct consequence of a strike called by employees belonging to the airline company and/or the departure or arrival airports for the flight, or to service companies subcontracted by the same.



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Also excluded from this guarantee are those delays that occur on charter or non-regular flights.

Such payment will be made on presentation of the relevant original invoices up to EUR 180 in the event of delay of more than 6 hours.

CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION C

1) The Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy.

2) Claims under this Section shall be calculated from the actual time of departure of the conveyance on which the Insured Iran Assistance Co. (S.O.S) Person was booked to travel, as specified in the booking confirmation.

NOTE : If the assistance company fails any of the services because of coercion , is free from liability. However , the assistance company's acquittal does not relieve the insurer of it's liability and obligation and the insurer is responsible for compensating the damages subject to this insurance policy .

Chapter 4- Exceptions

Costs and loss and damages listed below shall not be included as the liabilities of the insurer:

- 1- Cases which result in filing of indemnification claims stemming directly or indirectly from intentional wrong doings by the insured or the result of his or her involvement in criminal activities or counter measure actions or which may have materialized because of negligence on the part of the insured.
- 2- Natural perils such as flood, earthquake, landslide, monsoon, etc. or unnatural events like landing of objects falling from higher elevations and in general any extraordinary atmospheric, air and land phenomenon or one which may be related to geological events.
- 3- Incidents related to acts of terrorism, civil disobedience or collective riots.
- 4- Military or security apparatus peace time measures and actions.
- 5- Declared or undeclared war or any violent and forceful involvement in international conflicts.
- 6- Direct or indirect cases pertaining to radio active radiation or exposure to emission of radio active fuel or explosive or in general any toxic or hazardous industrial material or waste.
- 7- Suicide, self-inflicting injuries, supervising, directing or partaking in any criminal activity.
- 8- Participation in horse racing or cycling matches or doing acrobatic moves using various types of engine powered vehicles or taking part in activities like mountain climbing (professional ascending), any type of aviation or flying, caving, scuba diving, summer and winter sports or taking part in practices in order to prepare for official games and in general any type of recreational sport which is reasonably deemed to be risky and dangerous.
- 9- Individuals possessing permanent residency of other countries and students studying abroad.
- 10- Incidents due to occupational hazards of the insured which based on law are considered to be job related accidents.
- 11- Services which have been arranged directly through the insured or his or her proxy (except emergencies) without submitting a prior notification to the aid and assistance company in order to secure its consent. Concerning emergency cases, the insured shall submit originals of receipts and other relevant documents to the aid and assistance company.
- 12- Cases stemming from use of narcotics, alcoholic beverages and hallucinogenic drugs other than those that are consumed in accordance with the prescription of a physician.
- 13- Complications related to mental sicknesses and disorders.
- 14- Cases stemming from the refusal of the insured or intentional delays caused by him or her or those who are responsible for the insured to be transferred to the care and treatment center proposed by the aid and assistance company or its medical team.



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- 15- Rehabilitation treatments , Energy Healing.
- 16- Prosthetics, orthopedic or orthodontics tools as well eye glasses and contact lenses.
- 17- Complications related to pregnancy and giving birth or miscarriage.
- 18- Cases related to improperly packaged goods or those which have not been identified by required markings and fragile and perishable goods.
- 19- Costs and damages pertaining to preventive measures or vaccinations.
- 20- Hot water spa treatment, physiotherapy, solar treatment or aesthetic treatments.
- 21- Costs associated with surgeries or medical treatments which to the treating physician and the medical team of the aid and assistance company can be postponed until such time that the insured has returned to his or her place of residence.
- 22- Costs of treating congenital diseases and disorders and their complication.
- 23- Epidemic and pandemic diseases reported according to the **WHO** , Unless otherwise agreed between the insurer and the insured.

NOTE: Covid 19 costs can only be covered by the following condition.

A : Failure to pay for corona test such as PCR before leaving the country and all costs are born by the passenger.

B : If insured after leaving the country , according to the doctor in order to diagnose corona disease , be required to have a corona test such as PCR . If the result are positive , the relevant costs can be paid from this insurance policy.

C: In all cases , the waiting period for corona disease is 14 days from the date of leaving the country , unless the passenger has a negative corona test result in the centers approved by the insurer , which has been done with in 72 hours before leaving the country.

Note: If insured , at least 2 weeks after the injection of the third dose or more of the corona vaccine from abroad , the 14-day waiting period dose not apply with the presentation of the vaccine digital card.

Chapter 5- Duties and Responsibilities of the Insured

As may be required, the insured or his or her legal proxy undertakes to carry out the following:

1- To contact the 24-hour respond center of the aid and assistance company at the numbers indicated in the text of the private conditions of the insurance policy at the earliest possible time prior to taking any personal initiatives and actions and provide the information set out below:

A) Full name of the insured including number and effective date of the travel insurance policy and passport number.

B) Address outside of the country of residence where the insured is staying during the trip including a contact number.

C) A brief description of the incident or illness and the type of required aid.

Note: In cases of imminent danger to life the insured and/or the legal proxy shall immediately make appropriate arrangements for transfer to the nearest hospital and report the overall condition to the respond center of the aid and assistance company as soon as possible.

2- To report cases of hospitalization to the aid and assistance company within at most one hundred and sixty eight (168) hours or seven (7) days from the time of admittance or consultation by a physician and prior to being discharged, consequently claims of loss and damages received after such said time shall be deemed null and void and not considered for further action.

3- The insured or his or her legal proxy shall communicate the following information to the aid and assistance company in cases pertaining to claims of loss and damage concerning transfer or return to the country of origin:

A) Name, address and the telephone number of the hospital where the insured has been insured.

B) Name, address and telephone number of the treating physician or as may be required the family doctor.

4- The medical team or representatives of the aid and assistance company shall have full access to the insured in order to conduct proper assessment of his or her physical status. If accessibility is not possible

or is denied, the insured shall not be subject to services provided by the insurance policy (except where provided for special cases).

5- The aid and assistance company through consultation with the treating physician shall select the means of transportation and specify the relevant departure date in every case. Medical transport or return to the country of origin by air-ambulance is limited to a single continent only.

6- In cases where the aid and assistance company bears all the insured's transport charges then the insured shall return the unused part of his or her ticket or submit a sum equal to the unused portion to the aid and assistance company.

7- To take all possible measures in order to alleviate and reduce the severity of the damage.

8- To avoid taking any actions that may impede and complicate action by the aid and assistance company against those responsible for the accident (if any).

9- To secure and to procure all required documents and records from relevant sources and submit the same to the aid and assistance company.

Chapter 6- The condition for cancellation or reduction of the insurance policy are as follows:

- 1- In order to cancel or reduce the travel insurance period , it is mandatory for the insurer to see the passport.
- 2- After the insured leaves the country for any purpose , the insurance policy during trip is not void in any way and or it's duration is not reduced.
- 3- In case of insured cancellation of the trip , the insurance policy was revocable and the premium is refundable after deducting the amount of 100.000 Rials.
- 4- Insurance policy in case of not receiving use (not receiving visa) can be revoked up to six months from the date of issue , after this period , the insurance policy is void and the premium is non-refundable.
- 5- If the insurance policy is prepared for obtaining a visa

5-1: In case of non-receipt of visa by presenting acceptable documents of the embassy stating that visa is not issued by the embassy , the insurance policy is revocable and the insurance premium is refundable after deducting the amount of 100.000 Rials.

NOTE: For visas issued for more than six months , the period for cancellation of the insurance policy (subject of paragraph 4) is increased to 9 months from the date of issuance.

5-2: At the time of validity of the visa , the insurance policy will not be revoked in any way.

Chapter 7- Necessary document for the return of unused insurance premium

In order to return the unused days premium to the insurer , it is necessary to receive the following documents.

- 1- Insured written request with travel mentioned.
- 2- Original passport
- 3- Original insurance policy.
- 4- Confirmation of the assistance company that the insured did not declare or receive damages.

After the end of the insured trip and the assistance company's confirmation of not announcing or receiving damages by him/her ,unused premium will be calculated and refunded according to the insurer method .

Chapter 8- Other Conditions

Arbitration: In the event of differences arising between parties herein, first they shall attempt to resolve the matter through amicable negotiations. However, if satisfactory solutions are not remedied then the matter may be referred to an arbitration body or a judicial court for further review and consideration. If parties decide to delegate the issue to an arbitration body then they shall select a consensual arbitrator and in cases where mutual agreement is not reached concerning such an arbitrator then each party shall select an arbitrator independently and notify the other party in writing of their selection. Next, the two (2) selected

arbitrators together shall select a third arbitrator and this panel of three (3) arbitrators shall review the matter and specify a final verdict through majority vote. In the event that the two (2) initial arbitrators cannot mutually agree upon a third arbitrator then parties herein may petition a court of law to select the third arbitrator and accordingly, assign it to the panel. Moreover, either party shall bear the costs associated to their arbitrator and shall divide the cost of the third arbitrator equally.

Time Period for Filing a Claim: Any claim pertaining to the current insurance policy shall be filed within at most a period of two (2) years from the expiry or termination date. For cases regarding accidents which are covered by the policy, the said period shall be from the exact date of occurrence so claims beyond two (2) years shall not be considered. In the event that the aforementioned period is interrupted, one (1) year shall be added to the remaining period of time.

Principle of Subrogation: The insurer is the legal representative of the insured and may take legal actions on his or her behalf against those responsible for the accident which has led to indemnification of loss and damages for the insured according to the relevant term and condition set out in the insurance policy. Moreover, if the services provided by the insurer are covered by in whole or in part by a separate insurance policy then the insurer shall be the legal representative of the insured and the legal actions of the insurer shall be based on the said insurance policy.

Product Benefits & Limitations

A- SCHENGEN GOLD

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 50000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 400 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850 EURO
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERRAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO.

B- SCHENGEN SILVER

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 30000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses



- 3- EMERGENCY DENTAL CARE MAXIMUM 200 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO.

C- WHOLE WORLD PELATINIUM

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 70000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 500 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO.



INTERNATIONAL
ASSISTANCE
GROUP
Core Partner



D- WHOLE WORLD GOLD

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 50000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 400 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO

E- WHOLE WORLD except MIDDLE EAST and SOUTH EAST ASIA GOLD

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 50000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 400 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO



INTERNATIONAL
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Core Partner



- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO

F- WHOLE WORLD except MIDDLE EAST and SOUTH EAST ASIA SILVER

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 30000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 200 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO

G-TRAVELSURE (MIDDLE EAST, AFRICA ,TURKEY · SOUTH EAST ASIA,Georgia ,Azerbaijan ,Armenia SILVER

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 30000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 200 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses



INTERNATIONAL
ASSISTANCE
GROUP
Core Partner



- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD
MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200
EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO

**H-TRAVELSURE (MIDDLE EAST, AFRICA ,TURKEY · SOUTH EAST ASIA,Georgia
,Azerbaijan ,Armenia BRONZE**

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 10000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 150 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual
Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER
Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD
MAXIMUM 200 EURO
- 13- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200
EURO
- 14- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 15- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 16- DELAYED DEPARTURE MAXIMUM 200 EURO
- 17- INSURED COVERAGE AND RESCUE UP TO 850 EURO.
- 18- LEGAL AID UP TO 1500 EURO

**Note: ONLY HOSPITAL EXPENSES RELATED TO CORONA DISEASE ARE COVERED BY
ALL THE ABOVE PLANS.**