



LOLC General Insurance PLC

Company Registration Number: PQ 00251202

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CLAIMS HOTLINE +94 11 500 80 80

OVERSEAS TRAVEL INSURANCE POLICY

WE, the LOLC General Insurance PLC (hereinafter called 'the Company') hereby agree, in consideration of the payment of premium to us by or on behalf of the Insured Person(s) named in the Schedule hereto (hereinafter called 'the Insured') to cover the Insured to the extent and in the manner provided in this policy and in the Schedule hereto and subject to the terms, conditions, warranties, exclusions and limitations contained in this policy and in the Schedule hereto, or endorsed hereon, in respect of any insured contingency occurring during the period of cover as specified in the Schedule hereto.

It has been declared and agreed that the Proposal, Declaration and any other Information given in writing or otherwise for the purpose of obtaining this insurance shall be the basis of this contract.

IMPORTANT

**PLEASE READ THIS DOCUMENT CAREFULLY BEFORE YOU TRAVEL
FROM SRI LANKA**

POLICY WORDING

This policy wording serves to disclose the terms & conditions of the insurance policy issued by LOLC General Insurance PLC

To understand this policy's significant features, benefits and the scope of risks covered herein, we advise that you read the following:

- Table of Benefits (Schedule of Benefits) outlines the maximum amounts payable and applicable sublimit for each policy benefit
- Important Matters contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalization or medical evacuation
- Policy Definitions defines words with special meanings
- Policy Benefits sets out what "We Will Pay" as well as what "We Will Not Pay" for each area of coverage
- General Exclusions, which are applicable to all Sections
- Claims which set out certain obligations that you and we have, which may determine the outcome of your claims settlement

INTRODUCTION

ABOUT THE INSURANCE COVER

You have the option to choose from any of our plans:

- Plan 1
- Plan 2
- Plan 3

Each plan is offered for Single Trip Policy or Annual Policy. Your policy type is indicated on your policy schedule/certificate of insurance.

- Single Trip Policy, provides cover for one journey only, to the geographical area you have selected, up to a maximum of 185 days.
- Annual Policy provides cover for all journeys made during the year to the geographical area you have selected, up to a maximum of 45 days or 90 days per journey as selected by you.

Each plan is offered with the following options:

- 'Individual option' provides cover for you and the persons travelling with you as covered in your policy schedule/certificate of insurance.
- 'Family option' provides cover for you and the members of your family who travel with you on your journey.

Under 'Family option', insured persons may comprise of a maximum of two adults who need not be related, and who are named as insured persons in the policy schedule/certificate of insurance; and a maximum of two children of either of the two adults (insured persons) as mentioned in the policy schedule/certificate of insurance.

Under 'Family option' you are required to depart from and return to Sri Lanka together.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in your destination as indicated in your Policy Schedule/Certificate of Insurance.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the policy schedule/certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc.). We tell you the total amount payable when you apply and purchase cover.

CONTACT US

For any General Enquiries call +94 11 55 00 880
Monday – Friday, 08.30 am – 17:30 pm (Sri Lanka Time)
E-mail: enquiry@lolcgeneral.com

For Claims Enquiries call +94 11 500 80 80 (Claims Hotline - 24 Hours)
E-mail: enquiry@lolcgeneral.com

For 24 hour Emergency Assistance call **+44 (0) 2920 474131**
(Reverse call for those outside Sri Lanka)

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your policy schedule/certificate of insurance, and any endorsements written by us make up your contract with the Insurer. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits (Schedule of Benefits).

WHO CAN PURCHASE THIS POLICY?

Coverage is available to Citizens of Sri Lanka and/or Expatriates residing in Sri Lanka with valid resident visa, whose journey starts in Sri Lanka, and is extended to you and those persons named on your Policy Schedule/Certificate of Insurance.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by LOLC General Insurance PLC. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know
- Give us honest and complete answers
- Disclose any information that is relevant to our decision whether to accept the risk proposed for insurance and if so, on what terms

The same duties apply for policy amendment, extension, and any other endorsement. This policy will be void and automatically expire in the event of misrepresentation, mis-description, nondisclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for trip cancellation commences 30 days prior to your Policy Effective Date. Cover for benefits expire at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the Policy Effective date set out on your policy schedule/certificate of insurance, and expires on the Policy expiry date set out on your policy schedule/certificate of insurance, or upon your return to Sri Lanka, whichever is earlier.

For Annual Plan Coverage, the maximum period of cover will be 45 or 90 consecutive days, as selected by you, from the date you depart from your home or place of business (whichever is the later) in Sri Lanka to go directly to the place you depart from. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

AUTOMATIC EXTENSION

Automatic Extension of policy period by 7 days in the event of your Hospitalization due to sickness (including hospitalization requiring medical treatment due to actual infection of Covid-19 if the cover against 'Covid-19' has been purchased) or Accident and you are unable to return to Sri Lanka on or before the policy expiry date. Excluding pre-existing medical condition and other exclusions stipulated in the policy. The cover shall apply to all benefits.

POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of endorsement.

POLICY CANCELLATION

For Single Trip Coverage, if you decide that you do not want this policy, you may cancel this policy at any time by informing our customer service team/representative before the departure date shown on your policy schedule/certificate of insurance. There will be strictly no refund of any part of the premium except that the cancellation of the trip is due to the following circumstances:

- (a) Death, serious injury, serious illness, or a mandatory quarantine suffered to you or, your immediate family
- (b) Rejection of your Visa application by the Embassy (a written confirmation from the Embassy is required)
- (c) Restriction of travelling to a particular country or parts of a country imposed by the Government as announced in the mass media.

For Annual Plan Coverage, you may cancel this policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, we will apply a short rate refund as follows:

REFUND DUE ON POLICY CANCELLATIONS	(%)
WITHIN 2 MONTHS	60%
WITHIN 3 MONTHS	50%
WITHIN 4 MONTHS	40%
WITHIN 5 MONTHS	30%
WITHIN 6 MONTHS	25%
OVER 6 MONTHS	0%

There will be no refund if a claim has been made during the Period of Insurance. Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the cancellation date.

POLICY DEFINITIONS

“accident”, “accidental” or “accidentally” means an unexpected, unintended, unforeseeable and external event causing injury, disablement, or death.

“arises” or “arising” means directly or indirectly arising or in any way connected with.

“carrier” means any bus, coach, ferry, cruise ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“checked in luggage” means non-commercial luggage that an insured person has given over to the care of the carrier or other responsible party, and includes personal effects contained within.

“dependent” or “child” or “children” means an unmarried person not older than 18 years of age

“country of residence” means the country in which you are granted rights of citizenship or permanent residence by the government authorities or a country where you spend more than 90 days in any one year.

“depreciation” means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

“emergency” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“epidemic” means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

“home” means the place where you normally live in Sri Lanka.

“home country” means Sri Lanka

“hospital” means an institution which meets all of the following requirements:

- 1) it must be operated according to law;
- 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
- 3) it must provide diagnostic and surgical facilities supervised by Medical practitioner;
- 4) registered nurses must be on 24 hour call or duty; and

- 5) the care must be given either on the hospital's premises or in facilities available to the Hospital on a pre-arranged basis.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism or drug addiction (or any ward, wing or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward or other section of a hospital used for such purposes.)

"illness" means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during your period of cover, excluding any pre-existing conditions.

"injure" or "injured" or "injury" means bodily injury caused solely and directly by violent, accidental, visible and external means, which occurs during your period of cover, and occurs independently and does not result from any illness, sickness or other bodily disease.

"insured person (s)" means the person(s) whose name(s) are set out on your policy schedule/certificate of insurance.

"journey" or "trip" means your travel during the period of cover. Your journey starts from the time when you leave your home or place of business (whichever is the later) to go directly to the place you depart from, and ends when you return to Sri Lanka, or when your policy expires, whichever is earlier.

"locked storage compartment" means a boot, trunk, glove box, enclosed center console, or concealed cargo area of an automobile, which is not your carrier.

"loss of sight" means complete and permanent irrecoverable loss of sight.

"loss of limb" means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"loss of speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.

"loss of hearing" means permanent irrecoverable loss of hearing where:

- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is above 80 dB

"luggage (and/or) personal effects" means personal items owned by you and that you take with you, or buy, on your journey.

"medical practitioner" means a qualified doctor of medicine or dentist registered in the place where you received the services or treatment or who is licensed and legally entitled to

practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

“overseas” means any country outside Sri Lanka.

“pair or related set of items” means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

- A camera, lenses (attached or not), tripod and accessories;
- A matching pair of shoes.

“pandemic” means a form of an epidemic that extends throughout an entire continent or even the entire human race.

“permanent disability” means you have lost either; all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

“personal computer” means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

“pre-existing medical condition” means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependent(s) or any other person.

“policy holder” means the individual or the party who the policy has been issued to, as stated in the policy schedule/certificate of insurance.

“public place” means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

“reasonable” means:

- the standard level of medical or dental care given in the country you are in;
- the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us;
- the actions that a reasonable person could be expected to take in a given scenario, as determined by us.

“relative” means any of the following who are resident in your country of residence: spouse, legally recognized de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

“resident(s) of Sri Lanka” means Sri Lankan citizens and Expatriates residing in Sri Lanka with valid resident visa (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependent's passes.

"sick", "sickness" or "illness" means a medical condition (that is neither an injury nor a pre-existing medical condition) which first occurs during your period of cover.

“terrorism” shall mean an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear of such purposes.

"total disablement" means injury of a permanent nature which solely and directly totally disables and prevent you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

“travelling companion” means a person who made travel arrangements with you to accompany you on the trip for at least 75% of your journey.

“unchecked luggage and personal effects” means non-commercial items that you retain in your personal control during the journey.

"unsupervised" means that you leave your luggage and personal effects:

- With a person you did not know prior to commencing your journey
- Where it can be taken without your knowledge
- At such a distance from you that you are unable to prevent it being taken.

“valuables” means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/goods, binoculars, telescopes.

“we”, “our” and “us” means the insurer of your policy, LOLC General Insurance PLC or its appointed Third Party Assistance

“you” and “your” means all insured persons under the policy.

POLICY BENEFITS

SECTION 1 : EMERGENCY MEDICAL and OTHER RELATED EXPENSES

1.1 OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES DUE TO SICKNESS

1.1.1 We will reimburse the reasonable emergency medical or hospital expenses you incur until you get back to Sri Lanka if you become sick overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return home to Sri Lanka for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.1.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- d) Incurred in Sri Lanka.
- e) Relating to any treatment that can reasonably be delayed until your return to Sri Lanka.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.2 OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES DUE TO ACCIDENT

1.2.1 We will reimburse the reasonable emergency medical or hospital expenses you incur until you get back to Sri Lanka if you injure yourself overseas whilst on your journey.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return home to Sri Lanka for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- d) In the case of emergency dental treatment due to an injury, the treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.2.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.

- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- d) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- e) Incurred in Sri Lanka.
- f) Relating to any treatment that can reasonably be delayed until your return to Sri Lanka.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.3 MEDICAL OR HOSPITAL EXPENSES IN SRI LANKA.

1.3.1 We will reimburse the reasonable emergency medical or hospital expenses you incur in Sri Lanka if you become sick overseas whilst on your journey, for a maximum period of ninety (90) days, after initial treatment from an attending Medical Practitioner.

- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.

1.3.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- d) Incurred in Sri Lanka.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.4 EMERGENCY DENTAL CARE

1.4.1 In the case of emergency dental treatment due to an injury, we will provide You with the dental assistance required abroad. The treating dentist must certify in writing that treatment was for the relief of sudden and acute pain to sound and natural teeth.

This cover is subject to the maximum limit as attached to the selected plan in the schedule of benefits, per Insured per year and in the aggregate, with a deductible as attached to the selected plan in the schedule of benefits, in respect of all claims.

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

1.5 OVERSEAS HOSPITAL CONFINEMENT BENEFIT

1.5.1 We will reimburse you for each day you are hospitalized as an in-patient for more than 24 continuous hours in an overseas hospital. The maximum amount for all claims combined under this section as shown under the Table of Benefits will be payable.

1.5.2 We will not pay for expenses:

- a) That are not related to an injury or illness incurred whilst overseas during your journey or are not related to an incident that can be claimed under Section 1.1, 1.2, or 1.3 of this policy wording.
- b) Incurred for a hospital stay that is less than 24 continuous hours in an overseas hospital.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.6 HOSPITAL VISIT BY RELATIVE

1.6.1 We will pay the reasonable, economy travel costs and hotel accommodation expenses necessarily incurred by one relative to visit and stay with you in the event you are hospitalized overseas for more than 5 consecutive days and your medical condition forbids repatriation and no adult member of your family is with you.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.6.2 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1.1, 1.2 or 1.3 of this policy wording.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.7 ACCOMPANY UNSUPERVISED CHILD HOME (CHILD GUARD)

1.7.1 We will pay and arrange one way economy airfare to your country of residence for your children who are travelling with you, if they are left without supervision following your hospitalization for at least 3 consecutive days.

Also, we will pay one reasonable return economy class airfare and hotel accommodation expenses for a relative or family member to accompany them back to your country of residence.

You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.7.2 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1.1, 1.2 or 1.3, of this policy wording.
- c) If you do not first attempt utilize prepaid travel arrangements.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

1.8 REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED

1.8.1 Should You be hospitalized due to sudden illness or accident for more than ten days or deceased, we will meet the cost of repatriating one immediate family member accompanying You at the moment of the event, to his/her usual place of residence, when the latter is placed in the same country of residence of You, and provided 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

SECTION 2: PERSONAL ACCIDENT

2.1 ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

2.1.1 We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel/conveyance you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence. We will pay according to the following Schedule of Compensation.

Schedule of Compensation	Percentage of Capital Benefit
Death	100%
Permanent total disablement	100%
Permanent and Incurable paralysis of all limbs	100%
Permanent total loss of sight of both eyes	100%
Permanent total loss of or permanent total loss of the use of two limbs	100%
Permanent total loss of speech	100%
Permanent total loss of hearing in:	
a) both ears	75%
b) one ear	15%
Permanent total loss of sight in one eye	50%
Permanent total loss of or permanent total loss of the use of one limb	50%

Please see 'Words with Special Meanings' for definitions relating to permanent loss.

In relation to accidental death, we will pay the capital benefit to the estate of the deceased in the absence of any beneficiary nominated by the Insured/Policy Holder.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.1.2 We will not pay for any incidents or any expenses:

- a) Caused by any other reason than injury.
- b) Incurred in Sri Lanka.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 3 : EVACUATION AND REPATRIATION

3.1 24 HOURS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION

3.1.1 We will arrange and pay for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access (excluding transportation costs) to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which needs to be passed on to your family or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency hospitalization.
- d) Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.
- e) Your repatriation back to Sri Lanka if you are sick or injured overseas with appropriate medical supervision.
- f) If you require travel assistance, including:
 - rescheduling travel arrangements as a result of an emergency,
 - referral for legal advice arising out of an incident during your journey,
 - lost luggage retrieval,
 - contacting the issuer when passports, travel documents or credit cards are lost,
 - arranging translator/interpreter assistance in an emergency, and/or
 - arranging overnight hotel accommodation following flight delay or travel misconnection.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.1.2 We will not pay for expenses:

- a) Incurred for services provided by another party for which you are not liable to pay, or any expenses already included in the cost of a scheduled trip.

- b) For a service not approved and arranged by our Third Party Assistance provided always that we reserve the right to waive this exclusion in the event that you or your travel companion cannot for reasons beyond your control to notify our Third Party Assistance during an emergency medical situation. In any event, we reserve the right to reimburse you only for those expenses incurred for service which our Third Party Assistance would have provided under the same circumstances.
- c) Incurred if you do not take the advice of our Third Party Assistance
- d) Incurred in Sri Lanka.

Our Third Party Assistance will not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

3.2. REPATRIATION OF MORTAL REMAINS TO SRI LANKA

- 3.2.1 We will arrange and pay for reasonable costs of either an overseas funeral or overseas cremation, or for the reasonable costs for repatriating your remains back to Sri Lanka, in the event of your death while overseas during your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

- 3.2.2 We will not pay for expenses:
 - a) Relating to funeral services or cremation or bringing your remains back to Sri Lanka unless it has been first approved by us.
 - b) Relating to the transportation of your remains from Sri Lanka to any other country.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

SECTION 4 : TRAVEL INCONVENIENCE ALLOWANCE

4. 1 LOSS OR DAMAGE TO CHECKED IN LUGGAGE

- 4.1.1 We will pay the repair cost or replacement value, less depreciation, of any checked in luggage which is stolen, accidentally damaged or permanently lost by your carrier.
 - a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.

- b) We also have the option to repair or replace the luggage and personal effects instead of paying you.
- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.

This policy will only pay for any claim under any one of Section 4.1 or 4.2 for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.1.2 We will not pay for expenses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or damage within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to the loss, theft, or damage to personal computers, cameras, video cameras, golfing equipment, jewellery or any other valuables, cash, or traveller's cheques.
- e) If the loss, theft or damage is to a bicycle or any watercraft other than surfboards.
- f) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- g) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.2 LOSS OR DAMAGE TO UNCHECKED LUGGAGE

4.2.1 We will pay the repair cost, or replacement value, less depreciation, of any unchecked luggage and personal effects contained therein which are stolen, accidentally damaged or permanently lost.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- b) We also have the option to repair or replace the luggage and personal effects instead of paying you.

- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.
- e) Unchecked luggage and personal effects left in a motor vehicle are only covered, during daylight hours and must have been in a locked storage compartment and forced entry must have been made. The most We will pay if your luggage and personal effects is stolen from the locked storage compartment of an unoccupied vehicle is USD 100 for each item and USD 250 in total for all stolen items.

This policy will only pay for any claim under any one of Section 4.1 or 4.2 for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.2.2 We will not pay for expenses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If You do not report the loss, theft or misplacement within 24 hours to the police and if applicable to an office of the carrier You were travelling on when the loss, theft or damage occurred, and if You cannot prove that you made such report by providing Us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to the loss, theft, or damage to golfing equipment, jewellery or any other valuables, cash, or traveller's cheques.
- e) If your valuables, personal computer equipment are transported in the cargo hold of a carrier.
- f) If the loss, theft or damage is to items left behind in any hotel or motel room after You have checked out or items left behind after You have disembarked the carrier.
- g) If the loss, theft or damage is to watercraft of any type (other than surfboards) or bicycles.
- h) If the luggage/ personal effects were being sent unaccompanied or under a freight contract
- i) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.3 LUGGAGE DELAY

- 4.3.1 We will pay you if your checked in luggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at the travel destination.

Any payments made under this Section will be deducted from claims made under Sections 4.1 or 4.2 for the same events.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

- 4.3.2 We will not pay for expenses:
- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
 - b) If your luggage is delayed on the flight returning you to your country of residence.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.4. TRAVEL DELAY

- 4.4.1 We will pay you if a disruption to your journey, for a period of at least 6 consecutive hours from the scheduled time of your carrier’s departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

- 4.4.2 We will not pay for expenses:
- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
 - b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
 - c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
 - d) Due to hijacking
 - e) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.5 LOSS OF CREDIT CARD

4.5.1 We will reimburse you the replacement costs (including essential and reasonable communication costs to obtain replacements) incurred to replace lost credit cards when such loss arises out of robbery, burglary or theft while you are overseas on your journey. The loss must be reported to the credit card issuance company within 6 hours after the loss. The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.5.2 We will not pay for expenses:

- a) If you do not report the robbery, burglary or theft within 24 hours to the police, and to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you cannot prove that you made a report to the above relevant persons by providing us with a written statement from them.
- c) When the amount is covered by any guarantee given by the bank or issuing company to you as the holder of the credit cards covering such losses.
- d) If the expenses are incurred due to the fraudulent use of credit cards.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.6. LOSS OF TRAVEL DOCUMENTS

4.6.1 We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveller’s cheques and other necessary travel documents which are essential for you to complete the trip when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

This benefit includes loss of money due to robbery, burglary or theft while you are overseas on your journey up to the maximum of USD 100.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.6.2 We will not pay for expenses:

- a) If you do not report the robbery, burglary or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveller’s cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If the expenses are incurred due to the fraudulent use of traveller’s cheques or credit cards.
- c) Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- d) Loss of cash cards or any other cards having a stored value.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.7. TRIP CANCELLATION AND LOSS OF DEPOSITS

4.7.1 We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled within 30 days of your scheduled departure due to the following circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except item (c)):

- a) Death, serious injury, serious illness, or a mandatory quarantine suffered to you, your relative, your children, or your dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.7.2 We will not pay for expenses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of Sri Lanka.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.8 TRIP CURTAILMENT

4.8.1 We will pay the un-utilized and non-refundable portion of travel and accommodation expenses paid in advance by you due to any of the following events that requires your immediate return to Sri Lanka.

- a) An injury or sickness suffered by you resulting in advice from a medical practitioner to abandon your planned journey and return to Sri Lanka immediately.
- b) Death of your relative, children, or dependent in Sri Lanka.
- c) Hijacking of the carrier in which you are travelling as a passenger.

- d) A typhoon, earthquake or tsunami which prevents you from continuing your scheduled journey.
- e) The unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.8.2 We will not pay for expenses:

- a) Under a) above, that are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1.1, 1.2, or 1.3 of this policy wording.
- b) Relating to the death, injury or sickness of any person who resides outside of Sri Lanka.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.9 MISSED DEPARTURE

- 4.9.1 We will pay in the event that you miss your confirmed onward travel connection at the transfer point due to the late arrival of your scheduled incoming connecting transport conveyance and no other transportation is available to you within 6 full consecutive hours of your arrival at the transport point.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.9.2 We will not pay for expenses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) Due to hijacking
- d) Arising from your failure to check in as according to the itinerary supplied to you, or
- e) if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.10 HIJACKING

We will pay you a cash benefit in the event that the carrier in which you are traveling is hijacked and your journey is interrupted as a direct result for at least 24 consecutive hours.

This policy will only pay for any claim under any one of Section 4.4 or Section 4.10 for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.11 HOME INCONVENIENCE

4.11.1 We will, by payment or at Our option by reinstatement or repair, indemnify You up to the amount stated in the Schedule of Benefit against physical loss or damage to Your home contents from Your permanent residence in Sri Lanka that was left vacant because of Your Trip, caused by burglary or fire during the Period of Insurance, but only after Your Trip commences.

Definition:

“Contents” shall mean household furniture and furnishing, clothing and personal effects belonging to You or to members of Your Family or domestic servants permanently residing with You and fixtures and fittings You own (or for which You are responsible) not being landlord’s fixtures and fittings excluding deeds, bonds, bills of exchange, promissory notes, cheques, travelers’ cheques, securities for money, documents of any kind, cash, currency notes.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than USD 100 in respect of any one article or pair or set of articles.

4.11.2 We will not pay for claims arising directly or indirectly from, in respect of, or due to:

- (a) Any loss or damage occasioned through the willful act or with Your connivance
- (b) Losses recoverable from any other insurance taken up by You to cover Your home contents

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

4.12 LEGAL EXPENSES AND ASSISTANCE

4.12.1 We will pay for the legal costs in pursuing a civil action for compensation, against someone else who causes you bodily injury, illness or death.

4.12.2 We will not pay for :

- a) Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- b) Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us, our appointed TPA or their agents, someone you were travelling with, a person related to you, or another insured person.

- c) Legal costs and expenses incurred prior to our written acceptance of the case.
- d) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- e) Any claim where legal costs and expenses are variable depending on the outcome of the claim.
- f) Legal costs and expenses incurred if an action is brought in more than one country.
- g) Any claim where in our opinion the estimated amount of compensation payment is less than USD 500 for each insured person.
- h) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- i) The costs of any Appeal.
- j) Claims by you other than in your private capacity.

You must check “General Exclusions Applicable to All Sections” for other reasons why we will not pay.

Special Conditions relating to claims

- 1) We shall have complete control over the legal case through agents we nominate, by appointing agents of our choice on your behalf with the expertise to pursue your claim.
- 2) You must follow our agent’s advice and provide any information and assistance required within a reasonable timescale.
- 3) You must advise us of any offers of settlement made by the negligent third party and you must not accept any such offer without our permission.
- 4) We may include a claim for our legal costs and other related expenses.
- 5) We may, at our own expense, take proceedings in your name to recover compensation from any third party for any legal costs incurred under this policy. You must give us any assistance we require from you and any amount recovered shall belong to us.

4.13 PERSONAL LIABILITY

4.13.1 We will cover your legal liability for payment of compensation in respect of:

- Death, bodily injury or illness, and/or
- Physical loss of or damage to property, occurring during your journey, which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your reasonable legal costs and legal expenses for settling or defending the claim made against you. We will decide whether the costs were reasonable. You must not accept liability without prior written approval from us.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

4.13.2 We will not pay for expenses:

- a) Relating to bodily injury to you, your travelling companion, or to a relative or employee of either of you.

- b) Relating to damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you.
- c) Arising out of the ownership, custody or use of any animal, aerial device, watercraft or mechanically propelled vehicle.
- d) Arising out of the conduct of a business, profession or trade.
- e) Relating to any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation.
- f) Relating to any fine, penalty or aggravated, punitive or exemplary or liquidated damages.
- g) Caused by disease that is transmitted by you.
- h) Concerning any relief or recovery other than monetary amounts.
- i) Relating to liability arising from a contract that imposes on you a liability which you would not otherwise have.
- j) Due to assault and/or battery committed by you or at your direction.
- k) Relating to conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

4.14 TERRORISM EXTENSION

The covers provided under this policy, Section 1 to 3 will be extended for covered accidents and injury to the insured person as an innocent bystander by an act of terrorism. Under terrorism extension, we will pay the insured person up to the maximum amount shown on the policy schedule, subject to any excess, applicable to the relevant section the insured person is claiming.

- Subject to the following provisions and limitations:
- We shall not be liable for any consequence of any act of terrorism involving the release or threat of release of germ disease or other chemical or biological contagions or contaminants, including, the use of or threat of use of any nuclear device or radioactive substance;
- Valid claim as per the terms and conditions applicable to the relevant section(s) of this policy;
- Terrorism extension shall not be applicable to nationals in their country of origin.
- The geographical scope for terrorism extension shall not be applicable to the following countries: Iraq, Afghanistan, Chechnya, Democratic Republic of Congo, Gaza and West Bank, Ivory coast, Pakistan, Somalia and Yemen.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 5 : ANCILLARY SERVICES

5.1 CONNECTION SERVICES

Whilst travelling abroad, You will be entitled to contact the Assistance Company in order to obtain miscellaneous services in the country where you are located and in particular rental car referral and reservation and legal and administrative information and referral.

Any miscellaneous service required by You is not covered through this policy and shall remain at your own charge.

5.2 DELIVERY OF MEDICINES

We will arrange to send medicines to You, which are prescribed, as urgent by a doctor and which are not available in the place to which You have travelled.

5.3 LONG DISTANCES MEDICAL INFORMATION SERVICE

The medical information will be provided to You by our doctor upon request from You. The service is not to be considered in any case as a diagnosis but it is a connection service.

5.4 MEDICAL REFERRALS

Through the Assistance Company call centre, You will be referred to any agreed medical Centre or medical practitioner of our assistance company.

5.5 RELAY OF URGENT MESSAGES

At Your request, We will arrange to convey urgent or justified messages relating to urgent matters.

GENERAL EXCLUSIONS

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

- 1) You do not act in a reasonable manner or reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
- 2) You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
- 3) Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
- 4) Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
- 5) You are claiming for the cost of utilised services including transport or accommodation.
- 6) At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
- 7) You can recover your losses or additional expenses from any other party.

- 8) Your claim concerns anything that is covered under any other local, public, or private insurance policy whether in Sri Lanka or overseas. We will be liable only for the amount our liability exceeds the limits of cover under any other policy.
- 9) Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 10) Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
- 11) Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 12) Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.
- 13) Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - Against travel to a particular country or parts of a country; or;
 - Of a strike, riot, bad weather, civil commotion or contagious disease (including epidemic or pandemic).
 And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
- 14) Your claim arises from any act of war – whether war is declared or not – or from any mutiny, military rising, rebellion, revolution, insurrection, or taking of power by the military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- 15) Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 16) Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
- 17) Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
- 18) Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
- 19) Your claim arises from a mandatory quarantine, unless otherwise stated in the benefit.
- 20) Your claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for in your country of residence.
- 21) Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, engage in skiing or rock climbing using ropes or climbing equipment (other than for hiking), any kind or parachuting/ hang gliding.
- 22) Your claim arises due to participation by you or any Travelling Companion in trekking trips, skiing trips or expeditions (unless otherwise agreed by us.)
- 23) Your claim arises from or is related to professional sport.
- 24) Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
- 25) Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.

- 26) Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.
- 27) Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defense service or operation.
- 28) You travel in, to or through Afghanistan, the Republic of Belarus, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, the Russian Federation, Sudan, Syria or Ukraine.
- 29) Your claim arises from, is related to, or associated with a pre-existing medical condition.
- 30) Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
- 31) Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
- 32) Your claim arises directly or indirectly from any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
- 33) Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
- 34) Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.
- 35) Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
- 36) Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
- 37) Your claim arises from or is any way related to suicide or attempted suicide.
- 38) Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
- 39) You were under the influence of, or affected by alcohol or drugs – unless the drugs were prescribed by a medical advisor and taken in accordance with their instructions.
- 40) For your mysterious, unexplained disappearance.
- 41) Despite their advice otherwise following your call to our Third Party Assistance, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
- 42) Your claim arises from or is related to the death or hospitalisation of any person aged 85 years and over, not listed on the policy schedule/certificate of insurance, regardless of their country of residence.
- 43) Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

In addition to the above, the cover under this policy is also subject to the following;

- 44) In respect of Children aged 5 years and under; This policy excludes cover for treatment relating to Mumps, Chicken Pox, Measles, German Measles, Spinal Bifida,

Whooping Cough, Diphtheria, Poliomyelitis, Meningitis and Scarlet Fever and for consequences attributable thereto, accelerated thereby or arising from.

- 45) In respect of Adults over 70 years of age as at the date of injury or illness; This policy excludes liability for all claims arising directly or indirectly from or as a consequence of the Cardio Vascular System and/or Diabetes
- 46) Sanction Limitation and Exclusion Clause LMA 3100:
No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America
- 47) Cyber Loss Absolute Exclusion Clause (IUA 09-081)
1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
 2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - a) the use or operation of any Computer System or Computer Network;
 - b) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - c) access to, processing, transmission, storage or use of any Data;
 - d) inability to access, process, transmit, store or use any Data;
 - e) any threat of or any hoax relating to 2.a to 2.d above;
 - f) any error or omission or accident in respect of any Computer System, Computer Network or Data.
 3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
 4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
 5. Data means information used, accessed, processed, transmitted or stored by a Computer System.

CLAIMS

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, You must give written notification to Us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay. You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim. You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- a) For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
- b) For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or the transport operator or provider you were travelling with when the loss or theft occurred within 24 hours and obtain a written statement of your report.
- c) For damage or permanent loss of your checked in luggage, caused by a carrier, report the damage or misplacement within 24 hours to an appropriate official and obtain a written report, including any offer of settlement that they may make. Please note that we will never pay more than your actual loss.

YOU MUST NOTIFY US OF HOSPITALIZATION

If you are hospitalized whilst on your journey, you or a member of your traveling party must notify our Third Party Assistance immediately or as soon as reasonably possible.

If you are not hospitalized but you are treated as an outpatient and you become aware that the total cost of your treatment is likely to exceed USD1,000 you must notify us.

CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Sri Lankan Rupees. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from us will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate in the absence of any beneficiary nominated at the time of purchasing the policy. All other indemnities of this Policy are

payable to you. All the relevant claim forms should be completed and submitted by you. If not, an authorization letter signed by you is required as proof that others have the right to make a claim instead of you.

Under Sections 1 and 3 in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by our Third Party Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare.

Indemnity for expenses under Sections 1 to 4 which you incur directly will be payable to you.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you. If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you. If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you. We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of

anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party. You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

DUPLICATION OF COVER

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void

In the event that you are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including us, you must seek compensation from other companies before submitting your claim to us. We will reimburse the balance if you do not get full compensation from other companies.

AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.

INTERPRETATION

This policy, policy schedule/certificate of insurance and the schedule of benefits shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, policy schedule/certificate of insurance or schedule of benefits shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by us shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

- (a) Any and all disputes or differences which may arise under, out of, in connection with or in relation to this insurance, or to its existence, validity or termination, or to the determination of the amount or any amounts payable under this insurance, shall be referred to a sole arbitrator to be appointed by the parties to the dispute within 30 days of any party giving notice of arbitration to the other(s).
- (b) In the event that the parties are unable to agree upon the identity of a sole arbitrator, the disputes or differences shall be referred to the decision of 3 arbitrators of whom one shall be appointed in writing by each of the parties within a period of 30 days after the failure to appoint a sole arbitrator and the third (who shall serve as Chairman) shall be appointed by the nominated arbitrators. In case either party shall refuse or fail to appoint an arbitrator within the aforesaid 30 days after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator who shall thereafter be empowered to conduct the arbitration and determine the disputes or differences referred to him as if he had been appointed a sole arbitrator with the consent of both parties.
- (c) The parties shall share the expenses of the arbitrator or arbitral tribunal equally and such expenses, along with the reasonable costs of the parties in the arbitration, shall be awarded by the arbitrator or arbitral tribunal in favour of the successful party in the

arbitration or, where no party can be said to have been wholly successful, to the party who has substantially succeeded.

- (d) The place of arbitration shall be Colombo Sri Lanka, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Sri Lankan law and the arbitration process will be in accordance with the provisions of the Arbitration Act No. 11 of 1995, as amended from time to time.
- (e) It is a condition precedent to any right of action or suit upon this policy that the award by such arbitrator or arbitrators shall be first obtained.
- (f) In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Sri Lankan courts.

CONTACT DETAILS

For any General Enquiries call +94 11 55 00 880
Monday – Friday, 08.30 am – 17:30 pm (Sri Lanka Time)
E-mail: enquiry@lolcgeneral.com

For Claims Enquiries call +94 11 500 80 80 (Claims Hotline - 24 Hours)
E-mail: enquiry@lolcgeneral.com

CONTACT DETAILS FOR EMERGENCY ASSISTANCE

IMG Global Response will provide a complete medical assistance service to the Insured, operating 24 hours a day, 365 days a year.

IMG Global Response provides effective medical assistance for the Insured anywhere in the world and can be accessed by telephone or email.

For assistance worldwide:

IMG Global Response
Cardiff, U.K.
Telephone (24 hours) +44 (0) 2920 474131
Email (24 hours): 247assistance@imglobal.com

Assistance in Africa:

IMG Global Response
Johannesburg, South Africa
Telephone: +27 10 100 3045
Email: 247assistance@imglobal.com

Assistance in America:

IMG Global Response
Indianapolis, U.S.A.
Telephone: +1 317927 6895
Email: 247assistance@imglobal.com

Assistance in Asia Pacific:

IMG Global Response

Hong Kong

Telephone: +852 3008 8234

Email: operations@global-response.co.uk

Assistance in Europe:

IMG Global Response

Madrid, Spain

Telephone: +34 919 04 47 15

Email: 247assistance@imglobal.com

Schedule of Benefits

		Plan 1	Plan 2	Plan 3 *(Asia – only for the countries specified below)
		Sum Insured (USD)	Sum Insured (USD)	Sum Insured (USD)
SECTION 1 : EMERGENCY MEDICAL and OTHER RELATED EXPENSES				
1.1	OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES DUE TO SICKNESS	100,000	50,000	25,000
1.2	OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES DUE TO ACCIDENT			
	Excess	30	30	30
1.3	MEDICAL OR HOSPITAL EXPENSES IN SRI LANKA	1,200	700	500
1.4	EMERGENCY DENTAL CARE	500	500	200
	Excess	30	30	30
1.5	OVERSEAS HOSPITAL CONFINEMENT BENEFIT			
	Per Day	50	30	10
	Maximum	750	450	150
	Excess	1 st 24 hours	1 st 24 hours	1 st 24 hours
1.6	HOSPITAL VISIT BY RELATIVE	2,000	2,000	2,000
1.7	ACCOMPANY UNSUPERVISED CHILD HOME (CHILD GUARD)	2,000	1,500	1,000
1.8	REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED	2,000	2,000	2,000
SECTION 2 : PERSONAL ACCIDENT				
2.1	ACCIDENTAL DEATH			
	Adult	20,000	15,000	10,000
	Senior Citizen	Not Applicable	Not Applicable	Not Applicable
	Children	3,500	3,500	3,500
	PERMANENT DISABLEMENT			
	Adult	20,000	15,000	10,000
	Senior Citizen	7,000	5,000	3,500
	Children	3,500	3,500	3,500
SECTION 3 : EVACUATION AND REPATRIATION				
3.1	24 HOURS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION	100,000	50,000	15,000
3.2	REPATRIATION OF MORTAL REMAINS TO SRI LANKA	7,000	5,000	3,000
SECTION 4 : TRAVEL INCONVENIENCE ALLOWANCE				
4.1	LOSS OR DAMAGE TO CHECKED-IN LUGGAGE	1,000	500	300
	Maximum for anyone article, pair or set	300	300	100
	Excess	50	50	50
4.2	LOSS OR DAMAGE TO UNCHECKED LUGGAGE	350	300	150
	Maximum for anyone article, pair or set	100	100	100
	Excess	50	50	50
4.3	LUGGAGE DELAY			
	Per 6 Hours	75	50	30
	Maximum	375	250	150
	Excess	First 6 hours	First 6 hours	First 6 hours

4.4	TRAVEL DELAY Per 6 Hours Maximum Excess	75 750 First 6 hours	50 500 First 6 hours	30 300 First 6 hours
4.5	LOSS OF CREDIT CARD	150	100	50
4.6	LOSS OF TRAVEL DOCUMENTS	300	300	300
4.7	TRIP CANCELLATION AND LOSS OF DEPOSITS	1,000	700	300
4.8	TRIP CURTAILMENT	1,000	700	300
4.9	MISSED DEPARTURE	500	350	200
4.10	HIJACKING Per 24 Hours Maximum Excess	100 2,000 First 24 hours	100 1,500 First 24 hours	100 1,000 First 24 hours
4.11	HOME INCONVENIENCE	100	100	100
4.12	LEGAL EXPENSES AND ASSISTANCE	5,000	3,000	1,500
4.13	PERSONAL LIABILITY	100,000	50,000	25,000
4.14	TERRORISM EXTENSION	Provided	Provided	Provided
SECTION 5 : ANCILLARY SERVICES				
5.1	CONNECTION SERVICES	Provided	Provided	Provided
5.2	DELIVERY OF MEDICINES	Provided	Provided	Provided
5.3	LONG DISTANCES MEDICAL INFORMATION SERVICE	Provided	Provided	Provided
5.4	MEDICAL REFERRALS	Provided	Provided	Provided
5.5	RELAY OF URGENT MESSAGES	Provided	Provided	Provided

Note:

1. Limit per Family:
under Section 1, 2 & 3: 100% for each insured person
under Section 4: 150% for the entire family

2. Plan 3 is available for the following countries only;
Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Laos, Myanmar (Burma), Malaysia, Nepal, New Zealand, Pakistan, Philippines, Singapore, South Korea, Taiwan, Thailand, Timor-Leste, Vietnam

The following Endorsement apply to this policy only when specifically mentioned in the Policy Schedule.

COVID-19 ENDORSEMENT

It is hereby noted and agreed that in consideration of the payment of an additional premium the 'Emergency Medical & other related Expenses Section' of the Insured's policy has been extended to provide the necessary and reasonable cost for treatment of Covid-19 up to the related sub-limit as stated in the Schedule of Benefits and subject to the following terms, conditions and limits:

1. The Insured IS covered for covid-19 Emergency Medical Expenses only where treatment involves medically necessary hospital admission.

The Insured is NOT covered for costs and fees directly or indirectly incurred as a consequence of Isolation and/or quarantine. Such costs and fees would include but not be limited to: "fees and expenses for diagnosis, medical visits, hospitalization, lodging, attendant care, and any other fees or expenses associated directly or indirectly with the isolation and/or quarantine and that are not incurred as a result of a Medical Emergency requiring treatment for Covid-19";

2. The maximum sum insured for Covid-19 Emergency Medical Expenses shall not exceed the minimum requirement of the Embassy responsible for issuing the necessary visa and in any event shall not exceed the related sub-limit for Emergency Medical Expenses under Section 1 of the policy.
3. The Insured must comply with all local laws and rules of social distancing, Personal Protective Equipment (PPE) and restricted activities as advised and/or mandated by the government of the country of departure, the Insured's destination and all countries the Insured passes through during the course of the Insured's trip;
4. The Insured is NOT covered for the costs of any tests before, during and after the trip;
5. This extension is only valid if the Insured's age does not exceed 69 years on the date of departure;

The Company will NOT be responsible for any costs or expenses if the Insured suffers from any serious or chronic pre-existing health issues. Serious or chronic pre-existing health issues are conditions that are likely to increase the severity of Covid-19 infection, including but not limited to chronic heart, kidney or liver disease, diabetes and chronic lung and respiratory illnesses.