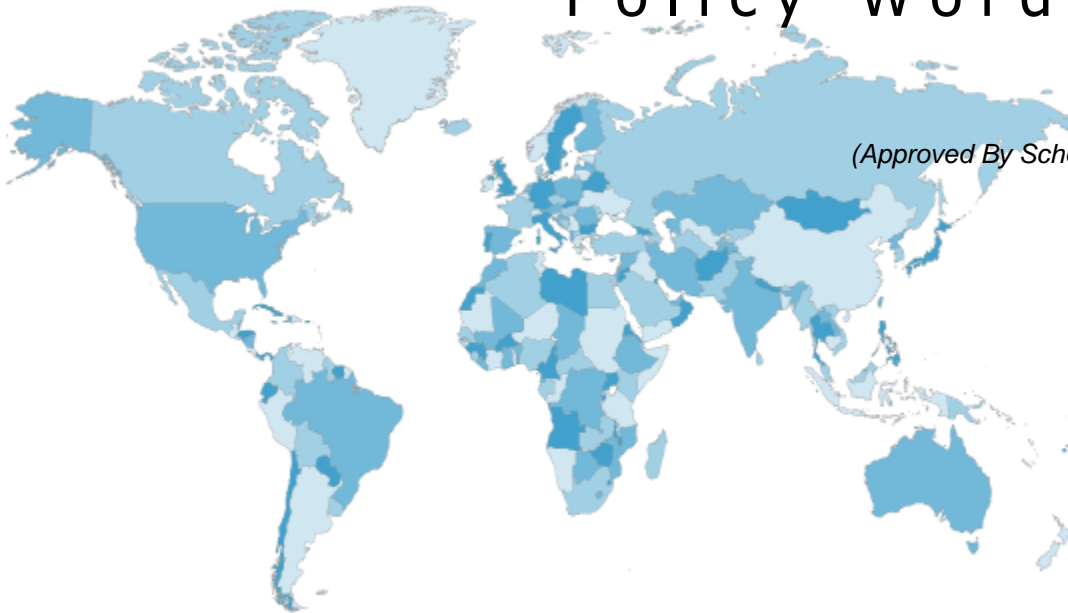




Jubilee
GENERAL INSURANCE

Policy Wordings



(Approved By Schengen States)

Benefits	Limits in USD	
	Schengen Complaint	Multi Purpose
Accidental Death & Permanent Disability	15,000	10,000
Medical Expenses & Hospitalization Abroad	50,000	10,000
Transport or Repatriation in case of illness or injury	50,000	15,000
Emergency Dental Care	750	500
Repatriation of Family Member Traveling with the Insured	3,000	1,500
Repatriation of mortal remains	5,000	5,000
Return of Dependant Children	5,000	5,000
Travel and Stay Over of One Immediate Family Member	100/day for 10 days only	100/day for 10 days only
Emergency Return Home Following Death of Close Family Member	5,000	5,000
Loss of Passport	250	100
Trip Cancellation	500	250
Delayed Departure	500	250
Loss of Checked-In Baggage	500	250
Compensation for delay in the arrival of luggage	250	100

Excess:

Medical Expenses & Hospitalization: USD 100
 Trip Cancellation: USD 35
 Delayed Departure: 8 Hours

Limits for Family Plans:

- 100% limit for each family member in case of 'Medical Expenses & Hospitalization Abroad' cover
- 50% limit for spouse in case of 'Accidental Death & Permanent Disability' cover
- 25% limit for children in case of 'Accidental Death & Permanent Disability' cover
- Limits for all other covers as per selected package for whole plan and not for each individual in case of Family plans

This is your Travel Insurance Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully, keep them in a safe place, and take them with you when you go on your trip.

Insuring Agreement

In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Cover Chosen

Your Schedule specifies the cover you have chosen.

Availability of Cover

This Policy is available only if you are a Citizen or have Resident Status in Pakistan.

Travel to a danger area

In your interest and for your safety, we advise caution if you are traveling to any dangerous area where there is known to be war or civil commotion or unrest. Unless specifically mentioned in the Schedule, your cover does not apply to countries where war has been declared or after it has been recognized as a war zone by the United Nations.

Conditions and Exclusions

Special Conditions apply to individual Sections of this Policy, while General Exclusions and General Conditions will apply to the whole of this Policy. Refer also to 'not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged 64 or below unless specifically mentioned in the policy Schedule. If Annual Multi-Trip Cover is selected, and you reach 65 during the Period of Insurance, Cover will continue until the next renewal date but not thereafter.

Health

This Policy contains restrictions and conditions regarding pre-existing medical problems concerning the health of the people traveling and of other people not traveling upon whose health the booking or continuation of the Trip may depend. You are advised to read carefully the Conditions relating to Health.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of the country this Policy is issued.

Material Fact

All material facts must be disclosed to the underwriters. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by underwriters.

Policy Document

Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from Insurer to Insurer.

Policy Limits

Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also have specific inner limits: for example, for Valuables. Please check your Policy to ensure that the cover is adequate for your needs.

Property Claims

These claims are settled based on the value of the property at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain Police reports within 24 hours.

Reasonable Care

You must take all reasonable care to protect yourself and your property as if you were not insured.

Contact for Queries

If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

Assistance Company

Means Specialty Assistance who provides assistance and claims administration services on Our behalf.

You/Your's/Insured Person

Means each person traveling on a Trip whose name appears in the Policy Schedule.

We/Us/Our

Means "Jubilee General Insurance Company"

Family

Means you, your spouse and your two children under 18 years of age

Adventure Sports

Means winter and Water Sports, trekking and safari.

Baggage

Means luggage, clothing, personal effects, Valuables and other articles which belong to you (or for which you are legally responsible) and are worn, used or carried by you during any Trip.

Bodily Injury

Means an identifiable physical injury sustained by you during the Period of Insurance by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to mean Bodily Injury.

Close Relative

Means mother, father, sister, brother, wife, husband, daughter, son.

Curtailment/Curtail

means abandoning the Trip by immediate return to your Home or by attending a hospital abroad for a period in excess of 48 hours as an in-patient.

Home / Country of Residence

Means your normal place of residence in the country of which you are a citizen or hold a valid resident status as of the date of your outward journey.

Illness

Means any sudden and unforeseen change in health that is certified by a Medical Practitioner and prevents continuation of your journey.

Loss of Limb

Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

Means total and irrecoverable Loss of Sight in one or both eyes.

Medical Condition

Means any disease, illness or injury,

Medical Practitioner

Means a registered practicing member of the medical profession who is not related or known personally to you or any person with whom you are traveling.

Period of Insurance

Means the period of the Trip as stated in the Schedule and the period for which we have accepted the premium. The Insurance commences when you leave your Home or, in respect of a Business Trip, your place of business in your Country of Residence (whichever is the later) to commence the Trip and terminates at the time of your return to your Country of Residence on completion of the Trip or the expiry of the Policy (whichever is earlier). In any event, no Cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after booked return to Home.

The Period of Insurance is automatically extended for the period of the delay in the event that your return to Home is unavoidably delayed due to an event insured by this Policy.

Permanent Total Disablement

Means disablement which is beyond reasonable hope of improvement having lasted for a continuous period of 1 year and prevents you from attending to any occupation or alternative remunerative work of any kind.

Personal Money

Means bank notes, currency notes and coins in current use, cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, pre-booked event and entertainment tickets, phone cards and electronic money cards all held for private purposes.

Pre-existing Medical Condition

Means

- An ongoing or recurring Medical Condition (or any medical complication directly attributable to that Condition) investigated by a Medical Practitioner (whether diagnosed or not) and/or
- a Medical Condition (other than a minor non recurring ailment) for which there has been a prescribed medication or treatment by a Medical Practitioner during the 24 Months immediately preceding the date of application for this Insurance.

Public Transport

Means any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Schedule

means the validation page attached to this Travel Policy setting out the names all those persons insured (You/Your/ Insured Person), the Area of Travel, the Policy type, the Period of Insurance and any other Special Conditions and terms.

Trip

Means any holiday, pleasure trip or journey made by you within the Area of Travel shown in the Schedule which begins and ends in the Country of Residence during the Period of Insurance but excluding one-way trips or journeys. Any Trip solely within the Country of Residence is not insured.

If Annual Multi-Trip cover is selected, any such Trip over 92 days is not insured.

Each Trip is deemed to be a separate Insurance, each being subject to the Terms, Definitions, Exclusions and Conditions contained in the Policy.

Valuables

means antiques, Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), mobile telephones, computer games and associated equipment, telescopes and binoculars.

Water Sports

Means fishing sail boarding, sailing (inland or coastal waters only), surfing, water skiing, wind surfing.

Notes:

- a. Swimming or snorkeling for recreational purposes is considered as a normal activity covered by the policy without additional premium and hence does not come under the definition of Water Sports.
- b. Coastal waters are defined as within a 5 miles limit of a coastline

Winter Sports

Means cross country skiing, ice skating (no speed skating), mono skiing, ski boarding, sledging, snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only.

Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has a Pre-Existing Medical Condition.
2. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
3. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
4. You are traveling against the advice of a Medical Practitioner or would be traveling against the advice of a Medical Practitioner had you sought his/her advice.
5. You are traveling with the intention of obtaining medical advice outside of the Country of Residence.
6. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.
7. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the following Sections:

- Section A: Emergency Medical Expenses
- Section B: Emergency Dental Care
- Section C: Emergency Medical Transportation
- Section D: Repatriation of other Insured Persons
- Section E: Repatriation of mortal remains
- Section F: Premature return following death of Close Relative

Section G: Visit of close relative
Section H: Cancellation or Curtailment
Section I: Personal Accident

**What to do In case of a claim
PROCEDURE A**

Specialty Assistance MUST be contacted immediately, in the event of an Insured dying, incurring medical expenses in excess of \$500, being involved in an accident, or being admitted to hospital. We will not be liable for any costs without the express prior approval of Specialty Assistance.

If you are in need of assistance for any of the following sections of cover you should contact Specialty Assistance on one of the numbers indicated below:

Section A - Emergency Medical Treatment
Section B - Emergency Dental Care
Section C - Medical Transportation
Section D - Repatriation of other Insured Persons
Section E - Repatriation of mortal remains
Section F - Premature return due to death of Close Relative
Section G - Visit of a Close Relative

When contacting Specialty Assistance you should state:

- Your family name and first name;
- The name of your insurer as **Jubilee General Insurance Company Limited** and provide the insurance Policy Number and Period of Insurance;
- The date of entry in the visited country;
- The name, address and telephone number of the Medical Centre to which the Insured Person has been admitted;
- The name and address of the Medical Practitioner in charge of the Insured Person
- A brief description of the problems encountered.

A medical expert appointed by us will have free access to the Insured Person and his/her medical file to assess the validity of the claim. In the event of a medical transfer or repatriation, the means of transportation will be ambulance, train or scheduled flight. Air ambulance transportation is limited to intra-continental transportations and to critical cases which cannot be accommodated by any of the above mentioned means of transportation. In any case, we, upon agreement with the treating physician, will choose the means of transportation to be used. When we take care of the repatriation of the Insured Person, the Insured Person shall return the ticket or the refund thereon to us. As soon as a claim occurs, the Insured Person must make every endeavor to limit or stop its consequences. If during an emergency, or due to any valid reason, Assistance Company nominated by us cannot be contacted for prior approval, the claim may still be considered subject otherwise to the policy terms and conditions. In all such cases, the expenses must be reasonable and customary and all documents (medical report, bills, etc) must be forwarded to our appointed Assistance Company for their approval and acceptance. No claim will be considered if our appointed assistance company has not been contacted within 30 days of the accident or illness.

For assistance World-wide, contact:

Specialty Assistance
London, UK

Tel: (24 HR) +44 (0)20 7902 7405
Fax: (24 HR) +44 (0)20 7928 4748
Email: (24 HR) assistance@specialty-group.com

For assistance in the America, contact:

Specialty Assistance
Philadelphia, USA

Tel: +1 215 489 3785
Fax: +1 215 489 8525

For assistance in Africa, contact:

Specialty Assistance
Johannesburg, South Africa

Tel: +27 10 209 8300
Fax: +27 10 209 8405

For assistance in Asia Pacific, contact:

Specialty Assistance
Bangkok, Thailand

Tel: +662 645 3932
Fax: +662 645 3732

For all non-emergency medical and all other claims please refer to the "MAKING A CLAIM" section of the document on page 13.

PROCEDURE B

Travel inconvenience that does not require immediate assistance

Section H Cancellation or Curtailment of your Trip
Section I: Personal Accident
Section J Delayed Departure
Section K Delayed Baggage
Section L Personal Baggage and Personal Money
Section M Loss of Passport

Please refer to the related sections for more details on what to do in case of a claim.

Covers

All the following covers are subject to the monetary limits mentioned specifically on the schedule page of the policy or Annexure attached with the Schedule page of the policy and the required Excess or Deductibles mentioned thereon.

SECTION A

Emergency Medical Expenses

We shall pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of a Medical Condition which has occurred during the Trip, as well as ambulance expenses from the place of the accident or illness to the nearest medical centre subject to the limits and the deductibles mentioned on the schedule page. We shall also pay for follow-up outpatient treatment necessarily incurred following an in-patient treatment but this is limited to a maximum period of 30 days after discharge from the hospital.

SECTION B

Emergency Dental Care

We shall pay for medical treatment and pharmaceutical expenses incurred by you on medical prescription for the emergency relief of pain regardless of cause; provided however that the pain is not a pre-existing condition.

SECTION C

Medical Transportation

We undertake to arrange and bear the cost of your transport if medically necessary:

- A. to a hospital, which is better equipped to treat your case;
- B. to a hospital which is closer to your Country of Residence;
- C. to your Country of Residence.

If decisions a. and b. are taken, we shall be responsible, prior to executing the transport, for reserving a room for you in the hospital to which you are to be transferred.

SECTION D

Repatriation of Other Insured Persons

In the event of your repatriation pursuant to above mentioned dispositions, the cost incurred for the simultaneous repatriation of other Insured Persons traveling with you shall be covered by scheduled air transport in economy class to their Country of Residence in so far as they are unable to return to that address by the initially chosen means of transportation for their normal return.

The cost of repatriation shall be borne by us after deducting the costs normally incurred for the return to their Country of Residence. Where the return journey was to have been made by air or ship, the Insured Person shall return the ticket or the refund thereon to us.

SECTION E

Repatriation of Mortal Remains

We shall take responsibility for all the formalities required locally and for the immediate payment of costs, including the transport of the body to the place of burial in the Country of Residence. We shall pay for the cost of post-mortem, of preparation of the body and of the coffin essential for the transport thereof, but not including the expenses of burial and inhumation.

SECTION F

Premature Return Due to Death of Close Relative

We shall pay the additional cost incurred by you for your repatriation by economy class air transport in the event of the sudden and unforeseen death of a Close Relative, in so far as you are unable to return to your Country of Residence on time for the funeral by the means of transportation initially arranged for the normal return.

SECTION G

Visit of a Close Relative

Where the condition of the Insured Person who has suffered injury or illness does not justify or precludes immediate repatriation, and where his or her stay in a local hospital must exceed seven days, we shall make available a return ticket to enable a Close Relative to travel to his or her bedside. This cover shall likewise apply in the event of death of an Insured Person in the country in which he or she was present (other than the Country of Residence).

What is not covered under SECTIONS A, B, C, D, E, F, G.

- a. Expenses incurred for any treatment or repatriation which have not been notified to and authorized by our nominated Assistance Company as detailed in Procedure A.
- b. Costs of telephone calls, other than calls to our nominated Assistance Company notifying them of the problem for which you are able to provide a receipt or other evidence to show that the call took place, its cost and the number telephoned
- c. The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or Illness which necessitated your admittance into hospital
- d. Any form of treatment or surgery which, in the opinion of the Medical Practitioner in attendance and us, can be delayed reasonably until your return to your Country of Residence
- e. Medication, which, at the time of departure, is known to be required or to be continued outside your Country of Residence
- f. Treatment or services provided by a convalescent or nursing home or any rehabilitation centre
- g. Emotional disorders unless they result in admission to a hospital

- h. Any expenses incurred after you have returned to your Country of Residence
- i. Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken
- j. Your decision not to be repatriated after the date when, in the opinion of our nominated Assistance Company, it is safe to do so
- k. Costs of prosthetics, cosmetics, plastic surgery and physiotherapy Investigations, checkup, medical examination being part of preventive medicine
- l. Pre-existing medical Condition, pregnancy, convalescence or relapses

Section H
Cancellation or Curtailment

We will pay you for any irrecoverable, unused travel and accommodation costs and other pre-paid charges, which you have paid or are contracted to pay if;

1. Cancellation of the Trip is necessary and unavoidable or
2. The Trip is curtailed before completion as a result of any of the following events occurring during the Period of Insurance:
 1. The death, Bodily Injury or Illness of:
 - i. you
 - ii. any person with whom you are traveling or have arranged to travel
 - iii. any person with whom you have arranged to reside temporarily
 - iv. any Close Relative
 3. Accidental damage to your Home rendering it uninhabitable or the Police requesting your presence following theft at your Home during your Trip or the preceding 7 days.
 4. Hijack of the Insured Person or of any person with whom the Insured Person intends to travel or is traveling

Special Conditions

1. You must obtain a medical certificate from a Medical Practitioner and prior approval of our nominated Assistance Company to confirm the necessity to return Home prior to Curtailment of the Trip due to medical reasons.
2. If you fail to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If you cancel the Trip due to Bodily Injury or a Medical Condition you must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented you from traveling.

What is not covered

1. Any claim arising directly or indirectly from your failure to comply with the Important Conditions relating to Health mentioned in the preceding paragraphs of the policy.
2. Any claim arising directly or indirectly from Government Regulation or Act, delay or amendment of the itinerary, or failure in provision of any part of the Trip (including error, omission, financial failure or default) of or by the provider of any service forming part of the Trip as well as of the Travel Agent or Tour Operator through whom the Trip was booked
3. Failure to obtain the required passport or visa
4. Circumstances known to you prior to the booking of the Trip which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip
5. Airport Departure Duty or Irrecoverable payments exceeding US\$ 250 for lost excursions
6. Bodily Injury or Illness unless a Medical Practitioner provides a certificate stating that this necessarily and reasonably prevented you from traveling
7. Bodily Injury or Illness resulting from pregnancy where the mother is expected to give birth before, during or within two months of the Trip

SECTION I

Personal Accident Benefit

We will pay one of the Benefits shown below if, during the Period of Insurance, you sustain Bodily Injury, which shall solely and independently of any other cause, result within one year in:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

Special Conditions

- a. Only one Benefit shall be payable,
- b. Our Medical Advisors may examine you as often as they deem necessary in the event of a claim.

What is not covered

Any Bodily Injury caused directly or indirectly by:

- 1. Pregnancy
- 2. Any claim arising from your failure to comply with the Important Conditions relating to Health mentioned on page 6

SECTION J

Delayed Departure

If departure of the Public Transport on which you are booked to travel from or return to Home is delayed for at least **8 hours** from the scheduled time of departure due to strike, industrial action, adverse weather conditions, mechanical breakdown or technical fault, we will pay:

- 1. Up to the limits mentioned in schedule of benefits per Insured Person for any irrecoverable unused travel and accommodation costs and other prepaid charges, which you have paid or are contracted to pay if, after a minimum **8-hour** has elapsed, you choose to cancel your Trip

What is not covered

- 1. Your failure to check in according to the itinerary supplied to you and your failure to obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for such delay
- 2. Your failure to comply with the terms of contract of the Travel Agent, Tour Operator or provider of transport
- 3. Strike or industrial action or air traffic control delay existing or publicly declared by the date this Insurance is effected by you
- 4. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

Section K

Delayed Baggage

We will pay for emergency replacement of clothing, medication and toiletries if the baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, provided written confirmation is obtained and sent to us from Airline Company, confirming number of hours baggage was delayed. If the loss is permanent, the amount paid under this section will be deducted from the final claim paid by any other Section of the policy covering baggage. You must provide receipts or bills for any expenses claimed under this section.

Section L

Loss of Checked-In Personal Baggage

We will pay up to the amount shown in the Schedule of Benefits in the event You suffer a total loss of Personal Baggage that has been checked by an International Airline for an International flight. Any benefit paid will be excess of an amount received by the Airline. In the event of a loss of Personal Baggage, We reserve the right to replace or pay the intrinsic value of any lost article.

A deductible of 50% shall apply to insured person below the age of 16. There would be some excess applicable to all claims under this section that is more specifically stated in the schedule page.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage and Money, and you should take all practicable steps to recover properly lost or stolen. If it is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Items valued in excess of USD\$100 without proof of ownership
5. Depreciation in value or shortages due to error or omission
6. Claims for items for which You have already been reimbursed by the Airline or another party
7. Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
8. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

SECTION M

Loss of Passport

We will reimburse you for the cost of making a duplicate Passport which is lost or unintentionally and accidentally damaged or defaced during the Period of Insurance.

The cover includes reasonable extra travel, accommodation and communication expenses you have to pay to get a temporary Passport, the cost of the temporary replacement Passport and the cost of re-stamping visas.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your Passport and you should take all practicable steps to recover it if lost or stolen. If it is lost or stolen while in the care of a carrier, transport company, authority or hotel, you must report to them, in writing, details of the loss or theft and obtain written confirmation.

If Passport is lost or stolen whilst in the care of an airline:

- a. You must obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy

What is not covered

1. Passport left Unattended at any time (including in a motor vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation
2. Loss or theft of Passport not reported to the Police, local embassy, consulate or issuing authority within 24 hours of the discovery of the loss or theft
3. Loss or damage due to delay, confiscation or detention by customs or other authority
4. Fines, penalties, punitive damages
5. Cost of passport renewal

General Exclusions

Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

- a. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion
- b. Any act of Terrorism -for the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
- c. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly
- d. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds
- e. Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or

operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss

f. Your pursuit of Adventure Sports (Winter Sports and/or Water Sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition)

g. The following activities: bob sleigh/skeletons, bobbing, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobiling, snowcat skiing or skiing against local authoritative warning or advice

h. Your engagement In or practice for manual work in connection with a profession, business or trade, the use of motorised two-or three-wheeled vehicles unless a full driving licence is held permitting the use of such vehicles in those countries which you are visiting/traveling through, motor competitions/rallies, professional entertaining, professional sports or racing

i. Your engagement in or practice for base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities

j. Your engagement in or practice for boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/parascending/parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling

k. Your willfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life)

l. Your own unlawful action or any criminal proceedings against you

m. Bodily Injury, illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness

n. Consequential loss of any kind

o. A Trip from which you are not booked to return within the Period of Insurance

p. Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the Trip

q. Operational duties as a member of the Armed Forces

r. Your suffering from stress, anxiety, depression or any other mental or nervous disorder.

General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Duty of Disclosure

It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of the following:

a. For Sections A, B, C, D, E, F, G, : Apply Procedure A

b. For all other Sections: Apply Procedure B as soon as possible, but not later than 31 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution, every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full

value of the property and it is subsequently recovered or there is any salvage, then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share.

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimise accident, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in your name the defence and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Policy to anyone else.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or
 - Submits a document in support of a claim knowing the document to be forged or false in any respect or
 - Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance
- Then
- We shall not pay the claim
 - We shall not pay any other claim which has been or will be made under the Policy
 - We may, at our option, declare the Policy void
 - We shall be entitled to recover from you the amount of any claim already paid under the Policy
 - We shall not make any return of premium
 - We may inform the Police of the circumstances.

8. Cancellation

You may cancel the Policy within 14 days of issue by giving us written notification in case of visa refusal (embassy letter to be provided as support to request), in which case, you may be entitled to a refund of premium provided no claim has been made and you have not traveled during the current Period of Insurance. We may cancel this Policy by writing to you at your last known address by recorded delivery giving 14 days notice. Alternatively, on producing Passport prior to flying dates, verifying that the insurance policy was not utilized for obtaining any visa, a cancelation of policy may also be requested, however should be within 14 days of issuance of policy and prior to flying/departure dates.

CONTINENTAL SCALE OF BENEFITS FOR SECTION I

Description of Permanent Disablement	Percentage of Maximum Benefit
Loss of Both hands	100
Loss of Both Feet	100
Complete and irrecoverable loss of sight in both eyes	100
Loss of one hand and one foot	100
Loss of one hand and one foot together with complete and irrecoverable loss of sight in one eye	100
Permanent Total Disablement	100
Loss of right arm or hand	60
Loss of left arm or hand	50
Loss of one leg or foot	50
Complete and irrecoverable loss of sight in one eye	50
Complete and irrecoverable loss of hearing in both ears	40
Complete and irrecoverable loss of hearing in one ear	10

MAKING A CLAIM

For non-emergency medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 21 days of your return to your Home Country.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to:

**Claims Department
(Miscellaneous)**

**Jubilee General Insurance Co Ltd.
2nd Floor, Jubilee Insurance House
I.I. Chundrigar Road
PO Box 4759, Karachi 74000**

Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should also be attached and returned to above referred address

You can request a claim form by writing to, or by telephoning or visiting the website of:

Jubilee General Insurance Co. Ltd.

**Tel: +92 111 654 111
URL: <http://www.jubileegeneral.com.pk>**

Please do not send in any documents at this time.

