

Crisis Protect Insurance

The Contract of Insurance

This is Your Crisis Protect Insurance Policy, which with the application form and/or declaration made by You and the Policy Schedule should be read together and forms the contract of Insurance between You and Us, International Insurance Company of Hannover Limited but it is only valid if You have paid the premium.

Your premium has been based upon the information shown in The Schedules and recorded in the written application You have signed and/or declaration You have made. Please read them carefully to make sure that they meet Your requirements and that the details on The Schedules are correct. If after reading Your Policy and Schedules You have any questions, please contact Your insurance adviser.

In return for You having paid the premium for the Period of Insurance, We will indemnify You by payment in respect of accident injury or illness to the extent of and subject to the terms contained in or endorsed on the Policy.



Nick Parr, Managing Director
Signed on behalf of International Insurance Company of Hannover Limited.

IMPORTANT

This Policy is a legal contract. You must tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date.

If You are not sure whether certain facts are relevant please ask Your adviser. If You do not tell Us about relevant changes, Your Policy may not be valid or the Policy may not cover You fully.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this Policy.

Choice of Law

The laws of England and Wales apply and in any suit or legal action the courts of England and Wales shall have jurisdiction unless We agree with You otherwise.

Data Protection

It is understood by You that any information about him will be processed by Us in compliance with the Data Protection Act 1998 and only for the purpose of providing Insurance cover and handling any claims. This may necessitate providing such information to third parties although the protection provided by the Act shall still apply.

International Insurance Company of Hannover Limited

Registered Address: 1 Arlington Square, Bracknell, RG12 IWA, UK

Registered No: 1453123

Authorised and regulated in the UK by the Financial Services Authority

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Our Service to You

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect, We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if You complain

1. We will acknowledge your complaint within 2 working days of receipt.
2. We aim to resolve complaints, following assessment and investigation, within 5 working days of receipt.

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update and give You an expected date of response.

What to do if You are dissatisfied

Seek resolution by your insurance adviser or with Us.

If You are disappointed with any aspect of the handling of Your insurance We would encourage You, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits You, and ask your contact to review the problem.

If You remain unhappy with the decision You receive from Us, You may write to the Complaints Officer.

If You are dissatisfied with Our final decision from the Complaints Officer, You may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both Our Managing Director and the FOS will be provided at the same time as We acknowledge Your complaint.

Note that the FOS will only consider Your complaint if You have given Us the opportunity to resolve it and You are a private Policyholder, a business with a group turnover of less than (CCY)1 million, a charity with an annual income of less than GBP1 million, or a Trustee of a trust with a net asset value of less than (CCY)1 million. If, however, We do not resolve Your complaint within 40 working days, the FOS will accept a direct referral.

Whilst We are bound by the decision of the FOS, You are not. Following the complaint procedure does not affect Your right to take legal action.

Financial Services Compensation Scheme

Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If We were unable to meet Our obligations, You could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

You would be covered for all of the first GBP 2, 000 of any claim and 90% of the remainder without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portoken Street, London E1 8BN.

Useful Telephone Numbers and Websites

Emergency Medical Assistance Company	+44 (0)1992 444337
Crises Management Call Centre:	+44 (0)207 183 8910
Claims Administrator:	+44 (0)1992 708708
Complaints:	01344 397600
Financial Ombudsmen:	0845 080 1800
Financial Services Compensation Scheme:	0207 892 7300

Foreign Office Travel advice: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

Inter Hannover: www.inter-hannover.com

Who to contact in the event of Non Emergency Claim

All claims should be notified to Our Claims Administrator:

Specialty Claims Services Limited
Attwood House
Mansfield Business Park
Four Marks
Hampshire
GU34 5PZ

Telephone number:	+44 (0)20 7902 7405
Fax:	+44 (0)20 7928 4748
Email:	operations@specialty-assist.com

Claims Procedure

If in relation to any Non-Emergency claim under this Policy (other than for claims under the Kidnap and Ransom and Political and Natural Disaster Evacuation Sections) You must contact the Claims Administrator as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event.

You must:

1. At Your expense, provide them with a written notification of a claim containing as much information as possible of the loss, destruction, damage, accident, injury or illness, including the amount of the claim.
2. Provide them at Your own expense with all certificates, information and evidence reasonably required by them and in the form and of such nature as they may prescribe.
3. Immediately pass to them unanswered, all communications from third parties in relation to any event that may result in a claim under this Policy.
4. Not admit or repudiate liability, nor offer to settle, compromise, make payment or pay any claim under this Policy without their written agreement.

You shall submit to medical examination at Our request in respect of any alleged Accidental Bodily Injury or Illness where We shall pay the fee.

As soon as possible after the occurrence of any Accidental Bodily Injury or Illness You must obtain and follow the advice of a Qualified Medical Practitioner. We shall not be liable for any consequences arising due to Your failure to obtain and follow such advice and use such appliance or remedies as may be prescribed.

In the case of Your Accidental Death We shall be entitled to have a post-mortem examination at Our own expense.

If You fail to follow any of these conditions You will lose your right to indemnity or payment for that claim.

Eligibility

You must be under 65 and complete the application form before being accepted for cover under this policy. No cover shall be given if an application has not been completed and accepted by Us or You, Your Partner and Dependant(s) is over 65 years of years of age at application.

All Pre-existing conditions must be declared to Us and accepted by Us in writing before such condition can be covered. We have the right to refuse, restrict cover or impose terms in respect of any pre-existing condition. Failure to disclose any such condition may result any claim arising directly or in directly as a result of such condition being void.

Assistance Services

Security Assistance

In the event of a Security Emergency please contact **Our Crisis Management Centre on:**

Telephone: +44 (0) 207 183 8910

Our Crises Management Company provides responses in respect of

- Political or Natural Disaster Evacuation Section
- Kidnap and Ransom Section
- Security Specialist Expenses Section

Assistance and support is given to You through

- In house expert crises management and response consultants
- In house security analysts.
- A network of response teams and security professional throughout the world.
- In country assistance and deployable resources in support and response to an emergency situation.
- Dedicated Kidnap and Ransom response teams.

Medical Assistance

Our Medical Assistance Service is operated by a specialist assistance provider who will advise on and where appropriate arrange all medical treatment, medical evacuation or repatriation, travel and accommodation.

In the event of a Medical Emergency overseas please contact Our Emergency Medical Assistance Company :

Telephone: +44 (0) 207 183 8910

Our specialist assistance provider has experienced multi-lingual staff that will:

- Take charge of enquiries 24 hours a day 365 days a year and where necessary contact hospitals and guarantee any necessary fees.
- Talk to doctors and hospital staff in their own language.
- Ensure medical advisers are consulted at the outset for their views on the possibility of arranging Repatriation and the best method of transportation to be adopted.

Provided medical treatment, travel or accommodation has been arranged by the specialist assistance provider We will pay all associated costs incurred on behalf of You for the following:

- Making arrangements for Your to travel home and where necessary ensure they are escorted by a medical attendant.
- Ensure assistance is provided upon arrival in Your Country of Residence following a Medical Repatriation.
- Making arrangements for the outward and return journeys for the next of kin or other nominated person to visit a sick or injured Insured Person.
- Assist in locating and sending drugs if not available locally.

- Provide advice on minor ailments.

Pre Travel (Non Security) Advice

Our Travel Assistance Helpline can be contacted on **Telephone: +44 (0)1992 444337** and will provide advice and information on:

- Visa and entry permits you may need.
- Necessary vaccination and inoculation requirements and where they can be arranged.
- Medical advisability on travel prior to start of trip.
- What You should take with You in relation to first aid and health.

Non Emergency Assistance

Assistance and Guidance whilst travelling:

- General Medical advice whilst abroad.
- Curtailment and Missed Departure assistance.
- A phone home service if there is an emergency.
- A translation and interpretation service if You need it.
- On stolen or lost passports, driving licenses, air tickets or other travel documents.
- On how to trace luggage with an airline operator if it is delayed or lost.
- On contacting local Embassies or Consulates.
- Information on languages and time zones.
- On transfer of money to You if required.
- On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- To relatives friends or employees if You are hospitalised.

Note: There may be charges for some services and You will have to pay these together with travel costs resulting from the advice You are given.

Optional Travel Risk Management Services

You can access our range of uninsured services from Maxwell Lucas at exclusive rates including

- Detailed country travel reports
- Country Risk Profiles
- Travel alerts by country
- Daily security alerts by email
- Daily updates to country risk profiles
- In house security analysts
- Access to Travel Angel-the industry leading trackless safety e-Learning course

To access these services please register at <http://www.maxwelllucas.com> quoting PanOptimum followed by Your policy number.

Policy Definitions

Each time We use one of the words or phrases listed below, it will have the same meaning wherever it appears in Your Policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the Policy, except for headings and titles. Each Section of the Policy contains definitions which apply to that particular Section and they must be read in conjunction with the following Policy Definitions.

Accident / Accidental

Shall mean a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury

1. Injury caused by Accidental and/or violent means or
2. Injury resulting from Exposure
 - occurring within 12 months from the date of the Accident by which such injury is caused.

Assignment

When You are carrying out Your Occupation outside Your Country of Domicile.

Benefit Period

The total period, after the expiry of any Excess period stated in the Schedule of Benefits, for which We will pay benefits for Temporary Total Disablement in respect of Your Accident to or Illness.

Currency (CCY)

The currency applicable to the values shown hereon and as applied to the Schedule

Country of Domicile

The Country in which You reside in before commencing Your Insured Journey or taking up Your Assignment and/or the Country to which You shall return to when expatriated.

Country of Residence

The Country in which You are working on Assignment.

Death

Means death caused as a result of Accidental Bodily Injury and for this Policy shall include as a result of vaccinations recommended by a Qualified Medical Practitioner for the purposes of under taking an assignment.

Deductable

The first amount of any Medical Expenses claim which We shall not be liable for.

Dependant(s)

Your natural or legally adopted children or legal wards (and/or Insured Person's Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a claim occurs.

Elective Surgery

Any surgery which does not result from injury of sickness, including cosmetic, plastic and reconstructive surgery

Excess

The number of calendar days at the commencement of each and every period of Temporary Total Disablement and/or Temporary Partial Disablement for which benefit is not payable.

Exposure

Your Death and/or injury as a direct result of exposure to the elements shall be deemed to have been caused by Accidental Bodily Injury.

Hospital

Any establishment which is registered or licensed as a full time facility for surgical and medical diagnosis and treatment of injured and ill persons by and under the supervision of a Qualified Medical Practitioner continuously providing a 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications and is not primarily a mental institution or a place of rest for the aged, for drug addicts or alcoholics.

Insured Journey

Whilst You are on a journey outside Your Country of Residence that commences during the Period of Insurance and does not exceed 12 months in duration (unless otherwise agreed by Us), which from the time You leave Your home or place of employment whichever is the later and continues during the entire period of the journey and terminating at the time of return to Your home or place of employment whichever is reached first inside Your Country of Domicile.

Insured Person

The persons named in the Policy Schedule.

Your Partner

Your spouse or civil partner living at the same address as You for the last 12 months and sharing financial and where applicable responsibility for their Dependents.

Occupation

Shall mean carrying out the duties of ones employment.

Operative Time of Cover

The period of time for which We will cover You for benefits described within the Policy Schedule.

Period of Insurance

From the effective date until the expiry date shown in the Schedule and any subsequent period for which We accept payment for renewal of this Policy.

Pharmaceutical Supplies

The charges for drugs and medicine all other surgical supplies deemed necessary for treatment by a Qualified Medical Practitioner

Policyholder

The person, firm, company or organisation named as the Policyholder in the Policy Schedule.

Pre-Existing Medical Condition

Any physical defect, infirmity, disability or chronic or recurring illness which You, You Partner or Your Dependants have suffered from prior to the inception of this Insurance

Prostheses and Appliances

The charges for prostheses and appliances considered necessary as evidenced by a written statement from a Qualified Medical Practitioner

Radiation Therapy

The charges for x-ray treatment, radium and radio radioactive isotope treatment and/or chemotherapy

Salary

Your total gross annual salary or wages excluding any loan payments (but including overtime, commission or bonus payments, provided they have been specifically included in the estimated/actual salaries/wages on which the premium has been based) prior to deductions, paid in the 12 months immediately preceding the date of Accidental Bodily Injury or onset of illness.

Schedule

The document which specifies details of the who is covered, the benefits covered, sums insured and any Excesses, Endorsements and Conditions applying to the Policy.

Temporary Partial Disablement

Disablement which prevents You from attending to a substantial part of Your usual occupation.

Temporary Total Disablement

Disablement which entirely prevents You from engaging in Your usual occupation.

Your Occupation he Business

Activities directly connected with The Business described in the Schedule of Insured Persons.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than an Insured Person, Partner of an Insured Person, and a member of the immediate family of You or You or an employee of Yours.

War

Shall mean armed conflict between nations, invasion, act of an enemy foreign to the nationality of You or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of You whether war be declared with that state or not.

We/Us/Our

International Insurance Company of Hannover Limited.

You/Your

The persons named in the as being covered under the Policy Schedule.

X-Ray and Laboratory Examination

The charges for x-ray, magnetic resonance imaging (MRI) or computerised axial tomography (CT) or

CAT scan) , pathology tests or analysis or laboratory tests or analysis made for diagnostic or treatment purposes.

Policy Conditions

Each Section of the Policy contains specific conditions. They must be read in conjunction with the following Policy Conditions which apply to all Sections unless otherwise stated.

Adjustable Premium

If it has been agreed with Us that any part of the premium, being based on estimates, is adjustable You shall within 30 days of the end of each Period of Insurance provide Us with the actual figures and the premium will be adjusted accordingly.

Alteration of Risk

We will at Our option void the Policy from the inception of this insurance where there has been any alteration to The Business and/or the occupation or pursuits of any Insured Person after the effective date of this insurance which increases the risk of loss, liability, destruction, damage, accident, injury or illness or where Your interest ceases except by will or operation of law unless We have accepted the alteration.

Assignment of Policy

You may not assign the benefits under this Policy. We shall not be bound to accept or be affected by any notice of any trust charge, lien, purported assignment or other dealing with or relating to this Policy.

Cancellation

We may cancel this Policy by sending You 30 days written notice to Your last known address and We will return any unearned proportion of the premium paid.

You may cancel this Policy at any time by sending us 30 days written notice and any unearned premium shall be returned to you provided that We have not made any claims payment under this policy or have any claims for consideration or You are not aware of any claims that have not been reported to Us.

Cessation of Employment

Payment of Temporary Total and Temporary Partial Disablement benefit will cease immediately if You who is the subject of a claim retires or otherwise ceases to be employed by You.

Contribution

If at the time of an event giving rise to a claim there is any other insurance Policy in force in Your name which covers You or You for the same expense, loss or liability We will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies with the exception of Personal Accident benefits which will be payable in full.

Force Majeure

We shall not be liable for failure to provide Services and/or delays caused by acts of God, strikes or other conditions beyond our reasonable control, including but not limited to flight conditions or situations where the performance of this Policy is prohibited or delayed by local laws, regulations or regulatory agencies. We shall notify You immediately of any Force Majeure event.

In the event of such Force Majeure lasting longer than 7 days You will have the right to cancel this Policy immediately and We shall return any premium paid by You less any amount for claims paid or due to be paid.

Fraud

If a claim made by You or anyone acting on Your behalf, or any person claiming to be indemnified is fraudulent or exaggerated, whether ultimately material or not or if a false declaration or statement is made or if a fraudulent device is used in support of a claim We may at Our option void the Policy from the inception of this insurance or cancel the Policy from the date of the claim or alleged claim and repudiate the claim.

Identification

The Policy and the Schedule of Insured Persons and the Schedule of Benefits will read as one contract. A particular word or phrase which is not defined will have its ordinary meaning.

Reasonable Precautions

You must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and You must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim You have failed to fulfil any of these conditions, You will lose your right to indemnity or payment for that claim.

The Contracts (Rights of Third Parties) Act 1999

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto does not apply to this Policy. Only We and the Policyholder can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

Misdescription

We will void this Policy if there has been any misrepresentation, misdescription or failure to disclose any material fact by You or anyone acting for You.

Policy Exceptions

Each Section of the Policy contains Exceptions. They must be read in conjunction with the following Exceptions which apply to all Sections unless otherwise stated.

This Policy does not cover:

1. You engaging in any kind of flying other than as a passenger in a commercially licensed passenger carrying aircraft.
2. You being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
3. Your own criminal act or committing or attempting to commit suicide or intentionally inflicting self injury or participating in civil commotions or riots of any kind.
4. Your alcoholism or drug addiction.
5. You being under the influence of intoxicating liquor or drugs unless they have been prescribed by a Qualified Medical Practitioner unless for the treatment of drug or alcohol addiction.
6. Any claim which is a result of sexually transmitted diseases, or Acquired Immune Deficiency Syndrome (AIDS) disease or Human Immunodeficiency Virus (HIV).
7. You once You have attained the age of 71.
8. Any claim which is covered by a Workmen's Compensation Act or Unemployment Compensation Act

Personal Accident

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply. Please also refer to the Policy Definitions at the front of this Policy document.

Aggregate Limit

The maximum amount shown in the Schedule We shall pay You for the total of all benefits per Event.

Capital Benefits

Capital Benefits include Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech, Permanent Total Disablement.

Event

All instances of Accidental Bodily Injury specifically occurring at an identifiable time and place. The duration and extent of the event shall be limited to 72 consecutive hours and within a 10 mile radius.

Loss of Hearing

Total and permanent loss of hearing in one or both ears to the extent that the hearing loss is greater than 95 decibels across all frequencies using a pure tone audiogram .

Loss of Limb

Shall mean in respect of:

1. An arm – physical severance of all 4 fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand at or above the metacarpal phalangeal joints (where the fingers join the palm of he

hand).

2. A leg – physical severance at or above the level of the ankle (talo-tibial joint) or permanent total loss of use of an entire leg at or above the level of the ankle (talo-bial joint).

Loss of Sight

Loss of Sight shall include total and permanent loss of sight, which shall be deemed to have occurred:

1. In both eyes when Your name has been added to the register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
2. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Which means You is only able to see at 3 feet that which they should normally be able to see at 60 feet and We are satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech

Total and permanent loss of speech.

Permanent Total Disablement

Permanent disablement wholly preventing You from engaging in or giving attention Your usual occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of Your life.

Retraining Expenses

The reasonable expenses incurred in engaging professional rehabilitation advice and assistance to retrain You.

Cover

We will pay the sum insured shown in the Policy Schedule You for Accidental Bodily Injury to an Insured Person during the Period of Insurance which within 24 months of the date of the Accident solely directly and independently of any other cause results in any of the benefits listed below:

- Death
- Capital Benefits
- Temporary Total Disablement
- Temporary Partial Disablement

Amount payable

The amount payable to You shall be the amount as stated in the Policy Schedule, subject to that benefit being noted as being covered.

Disappearance

If You have been missing for a period of 180 consecutive days and there is sufficient evidence to support the conclusion that death has been caused by Accidental Bodily Injury, You will be presumed to have died. However You will repay any benefit if You is found to have been alive or is found alive.

Permanent Partial Disablement

If as a result of Accidental Bodily Injury You sustain disablement not resulting in Permanent Total Disablement We will depending on the seriousness in degree of disablement pay the benefit shown in the Schedule as a percentage of the Permanent Total Disablement benefit. No consideration shall be given to Your occupation, business or profession when assessing the seriousness in the degree of disablement.

Additional Benefits

Home Improvement Expenses

If during the Operative of Cover You sustains Accidental Bodily Injury which results in You becoming Permanently Totally Disabled We will indemnify You for the expenses incurred in adapting You home or for relocating to another home to cater for their disability up to a maximum of (CCY)25, 000.

Family Benefit

In the event of Your Death during the Operative Time of Cover We will increase the Death benefit payable by an additional (CCY)5, 000 for each surviving Dependant subject to a maximum payment of (CCY)25,000 in the aggregate in respect of any one Event.

Surviving Dependents Benefits

In the event that You and Your Partner (whether or not the Partner is Insured under this Policy) suffer a fatal injury in the same Accident during the Operative Time of Cover the Family Benefit will not be payable but We agree to double the Death benefit payable to You or their Partner (if also Insured under this Policy) subject to an overall maximum Aggregate Limit (CCY) 1, 000,000 per Event.

Quality of Life Improvement

In the event of a valid claim being paid for Permanent Total Disablement or Loss of Limb(s) or Loss of Sight We will indemnify You for all reasonable expenses incurred in retraining You for an alternative occupation or for the cost of obtaining professional advice and assistance to improve Your quality of life up to a maximum of (CCY) 15, 000.

Urgent Expenses following Death

In the event of Your Accidental Death during the Operative Time of cover that results a valid Death claim We will pay You Partner or their estate up to (CCY) 2,000 for the urgent payment of expenses whilst Your estate is being settled.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

Limitation of Benefits

Once You have attained the age of 65 the Permanent Total Disablement benefit payable under this Policy is limited to 25% of the current sum insured or (CCY)25,000 shown in the Schedule whichever is the lesser and the definition of Permanent Total Disablement will be Permanent Disablement wholly preventing You from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of Your life.

Minors

If a Dependant is under age 18 at the date of the Accident giving rise to a claim:

1. The maximum amount payable for all benefits will be (CCY) 20, 000 or the sum insured shown in the Schedule whichever is lesser.
2. The definition of Permanent Total Disablement will be Permanent Disablement wholly preventing the Dependant from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of Your life.
3. No benefit will be payable for Temporary Total Disablement or Temporary Partial Disablement.

Non Employees

In respect of any one not employed including temporary and contracted work the definition of Permanent Total Disablement will be:

Permanent disablement wholly preventing You from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of Your life.

Payment of Benefit

We will not pay You more than one of the benefits listed in the Schedule for Death or Capital Benefits in conjunction with the same Accident. After payment has been made for a Death or Capital Benefit claim no further liability shall attach to Us in respect of You during the current Period of Insurance. If the Death benefit is not covered then We will not pay for benefits for Loss of Limb or Sight or Speech or Hearing until at least 13 weeks after the date of the Accident and only then if You has not died as a result of the Accident.

Payment of Permanent Total Disablement

Benefit under Permanent Total Disablement will be payable after expiry of 52 consecutive weeks disablement and on certification that disablement is permanent and without expectation of recovery by a medical examiner appointed by Us.

Payment of Partial Disablement

Where more than one form of disablement results from one Accident We will not pay You more than 100% of the Permanent Total Disablement benefit due or if a benefit is paid for Loss of use of a Limb no benefit shall be paid for Permanent Partial Disablement.

Payment of Temporary Total and Temporary Partial Disablement

Payment of benefit for Temporary Total Disablement and Temporary Partial Disablement shall not preclude entitlement to any other benefit but shall cease immediately following payment of Death, Loss of Limb, Sight, Speech or Hearing or a Permanent Total Disablement benefit.

Payment of benefit for Temporary Total Disablement and Temporary Partial Disablement will be paid at 4 weekly intervals in arrears commencing after the expiry of the Excess.

Benefits payable under Temporary Total Disablement and/or Temporary Partial Disablement shall not be paid longer than the Benefit Period shown in the Schedule.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not pay any claim for Accidental Bodily Injury directly or indirectly caused by:

1. Gradually operating cause or any naturally occurring condition or degenerative process.
2. Illness or disease (unless resulting directly from Accidental Bodily Injury).

Or for any amount in excess of the Aggregate Limit.

Medical and Emergency Travel Expenses

Cover

In the event of You sustaining Injury or contracting illness during the Operative Time of Cover We will pay up to the sum insured shown in the Policy Schedule for:

1. **Medical Expenses**
Reasonable and necessary medical, surgical, hospital and nursing home charges, emergency dental treatment for the relief of pain and suffering, including the cost of rescue services to take You to Hospital.
2. **Emergency Travel Expenses**
Reasonable and necessary additional costs of transport and accommodation incurred in respect of You or any one relative or friend who has to travel to remain with or escort You home to Your Country of Domicile.
3. **Repatriation**
Upon advice of Emergency Medical Assistance Company and due solely for medical reasons the repatriation of You to their Country of Domicile.
4. **Emergency Medical Evacuation.**
Upon the advice of Emergency Medical Assistance Company and due solely for medical reasons the reasonable and necessary costs of transporting You to the nearest suitable Hospital.
5. **Pregnancy and Childbirth Emergencies and Complications.**
The cost for medical emergencies or complications resulting from childbirth or pregnancy.
6. **Pregnancy and Childbirth Travel and Accommodation Services.**
Charges for one return economy class airfare for the mother to give birth in a hospital outside Your country of assignment if recommended by a Qualified Medical Practitioner in writing that it is medically necessary and for accommodation outside Your country of assignment if Your Qualified Medical Practitioner advises in writing that You are medically unfit to travel, subject to a maximum period of 8 weeks prior to the birth and 2 weeks after the birth.

Additional Covers

Continuing Medical Charges

In the event of a valid claim under Medical and Emergency Travel Expenses We will pay the reasonable

and necessary cost of Hospital in-patient medical charges incurred within 3 months immediately following the date of Your Repatriation to their Country of Domicile up to a maximum of (CCY) 50,000.

Dental Services

We will pay the following for treatment provided by a qualified dentist or oral surgeon for treatment and dislocation of the jaw, cutting procedures in the oral cavity and extraction and repair and the care of teeth and gums:

Emergency Medical Assistance

Our Emergency Medical Assistance Service is operated by a specialist assistance provider who will advise on and where appropriate arrange all medical treatment, travel and accommodation covered under Medical and Emergency Travel Expenses

Funeral Expenses

In the event of the death of You during the Operative Time of Cover We will Indemnify Your estate up to a maximum of (CCY)50, 000 for the reasonable costs incurred of a funeral outside Country of Domicile or the costs of transportation of Your body back to Your Country of Domicile.

Hospital Inconvenience

In the event that You are admitted as a Hospital in-patient outside Your Country of Residence We will pay You for (CCY)50 for each complete 24 hour period that You spend as an in-patient increasing to (CCY)100 for each complete 24 hour period on public or bank holidays, up to a maximum of 365 days.

Other Outpatient Services

The cost of Anaesthetic Services, Pharmaceutical Supplies, Radiation Therapy and X-ray and Laboratory Examinations received by You during the Policy Period whilst on assignment.

In the event of a Medical Emergency overseas please contact **Our Emergency Medical Assistance Company on:**

Telephone: +44 (0)1992 444337

Our specialist assistance provider has experienced multi-lingual staff that will:

- Take charge of enquiries 24 hours a day 365 days a year and where necessary contact hospitals and guarantee any necessary fees.
- Talk to doctors and hospital staff in their own language.
- Ensure medical advisers are consulted at the outset for their views on the possibility of arranging Repatriation and the best method of transportation to be adopted.

Provided medical treatment, travel or accommodation has been arranged by the specialist assistance provider We will pay all associated costs incurred on behalf of You for the following:

- Making arrangements for You to travel home and where necessary ensure they are escorted by a medical attendant.
- Ensure assistance is provided upon arrival in Your Country of Domicile following a Medical Repatriation.
- Making arrangements for the outward and return journeys for the next of kin or other nominated person to visit a sick or injured Insured Person.
- Assist in locating and sending drugs if not available locally.
- Provide advice on minor ailments.

Other emergency services provided whilst travelling

Assistance and Guidance whilst travelling:

- General Medical advice whilst abroad.
- Curtailment and Missed Departure assistance.
- A phone home service if there is an emergency.
- A translation and interpretation service if You need it.
- On stolen or lost passports, driving licenses, air tickets or other travel documents.
- On how to trace luggage with an airline operator if it is delayed or lost.

- On contacting local Embassies or Consulates.
- Information on languages and time zones.
- On transfer of money to You if required.
- On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- To relatives friends or employees if You are hospitalised.

Note: There may be charges for some services and You will have to pay these together with travel costs resulting from the advice You are given.

Pre Travel Advice

Our Travel Assistance Helpline can be contacted on **Telephone Number: +44 (0)1992 444337** and will provide advice and information on:

- Visa and entry permits you may need.
- Necessary vaccination and inoculation requirements and where they can be arranged.
- Medical advisability on travel prior to start of trip.
- What You should take with You in relation to first aid and health.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You must provide us with an application form to be covered under this Policy. No cover shall be given for any Pre-Existing Medical Condition unless such Pre-Existing Medical Condition as been declared to Us and accepted by Us in writings.
2. You must contact the Emergency Medical Assistance Company if You require in-patient hospital treatment, Repatriation or Evacuation otherwise We will not be able to reimburse the costs incurred.
3. All pre-planned in-patient treatment, Repatriations and Evacuations must be subject to the prior approval of Emergency Medical Assistance Company.
4. If We incur costs as a result of advice or assistance being provided or the settlement of any expenses being made in good faith by the Emergency Medical Assistance Company to any person who is not insured under this Policy, You shall reimburse us in respect of such costs and expenses.
5. Your cover will cease on Your permanent return to Your Country of Domicile at their termination of Your Assignment.
6. If You do not return to Your Country of Domicile Your cover will cease at the termination of Your Assignment.
7. We will not be liable for any claims for Pregnancy and Childbirth Expenses or Pregnancy and Childbirth Emergencies and Complications resulting from a condition or condition that was known to exist at the time of becoming eligible for insurance under this policy unless declared to Us and accepted by Us in writing.
8. After childbirth whilst on Assignment You can include that child under this Policy subject to the immediate payment of the premium stated for a Dependant.
9. Cover provided when on a temporary return visit to Country of Domicile when on Assignment will only be in force for a maximum period of 14 days.
10. Cover under this policy will cease after the expiry of the Policy Period and no further liability will attach to for expenses incurred after this period unless We have renewed this Policy and the appropriate premium as been paid.
11. At the renewal of this policy We will have the right to limit or restrict the amount of cover provided under this Policy.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. Any Pre-existing Medical Condition that has not been declared to and accepted by Us in writing
2. Planned in-patient treatment, Repatriations or Evacuations that do not have the prior approval of Our Emergency Medical Assistance Company.

3. Medical expenses arising from an illness which You is aware of and are travelling against medical advice, where a terminal prognosis has been given or for the purposes of obtaining medical treatment.
4. Medical expenses incurred after the expiry of this policy unless We have renewed this Policy
5. Medical expenses that are in excess of the Deductible stated in the Schedule.
6. Medical expenses in Country of Domicile for which You are eligible to claim for state treatment or under any other existing medical insurance policy or on any registered health fund of which You are a member.
7. Artificial reproductive technologies of any kind, including but not limited to in-vitro insemination, in-vitro fertilisation, gamete intrafallopian transfer, intra cytoplasmic sperm injection or embryo transfer or any kind of treatment for infertility.
8. Sterilisation, vasectomy or reversal of same.
9. Any operative treatment to cornea designed to counter the need for spectacles.
10. Elective Surgery.

Search and Rescue Expenses

Cover

We will indemnify You up to a maximum of (CCY)50,000 in the aggregate for all reasonable and necessary costs incurred by the authorities in searching for You and bringing You to a place of safety, if during the Operative Time of Cover You whilst outside Your Country of Domicile You are either (1) reported missing and it is known or reported that You may have sustained Accidental Bodily Injury or suffered illness, or (2) the weather conditions are such that to in order to prevent Accidental Bodily Injury or the suffering of illness the police or rescue authorities instigate a search and rescue for You.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You must comply at all times with local safety advice and must comply with all recommendations and restrictions prevalent at the time.
2. Expenses are only payable for Your chargeable proportion of any search and rescue operation.
3. Our specialist assistance provider must be informed immediately of any emergency that potentially might give rise to a claim.
4. Expenses will only be covered up to the point where You is recovered by search and rescue team or up to the time the authorities advise that continuing the search is no longer viable.
5. In the event of a claim a written report must be obtained from the search and rescue authority and provided to Us before a claim can be paid.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. You knowingly endangering either their own life or of any other person's.
2. You engage in activities where their experience or skill levels falls below those reasonable required participating in such activities.
3. You disregarding or not complying with any local safety advice, warnings, restrictions or rescue or police authority warnings in force during or at the time of undertaking such activities.

Personal Security Specialist Expenses

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy Definitions at the front of this Policy document.

Life-threatening Situations

Any situation occurring outside Your Country of Residence where Our Crises Management Company agrees that Your life is in danger.

Security Specialist

The security specialist appointed by Our Crises Management Company.

Security Specialists Expenses

The reasonable and necessary costs of and expenses incurred by the security specialist appointed by Our Crises Management Company.

Cover

If during the Operative Time of Cover and whilst outside Your Country of Domicile You become involved in a Life-threatening Situation We will pay the Security Specialists Expenses incurred in extracting You from such situation.

The maximum amount We will pay under this Section in the aggregate annually during the Policy year is (CCY) 50,000.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You and You shall take all reasonable and necessary steps to ensure that the existence of this Policy is not made common knowledge.
2. Your extraction must be organised by Our Crises Management Company.
3. The Crises Management Company Call Centre must be advised immediately of any situation that may give rise to a claim. If the Crises Management Company Call Centre is not contacted immediately Our liability to pay any subsequent claim under this Section will cease.
4. You must provide Us and the Crises Management Company with all assistance and information requested in a timely manner.
5. You or You must not attempt to or make any arrangements without the prior approval of Our Crises Management Company.
6. You must follow the advice of The Crises Management Call Centre at all times any failure to follow such advice Our liability to pay any subsequent claim under this Section will cease.

In the event of a situation or event that may give rise to a claim please immediately contact our Crises Management Call Centre on Telephone Number +44 (0)207 183 8910.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. Any unpaid debit of or Your fraudulent, dishonest or criminal act.
2. Any amount that You become legally liable to pay as the result of any legal action for damages including legal costs incurred in defence of such action, resulting from alleged negligence or incompetence in extraction from the Life-threatening Situation or alleged negligence in not preventing the involvement of the Insured in such a situation.
3. Any amount in excess of the annual aggregate limit.
4. Any claims in a region or country where after the commencement of the Insured Journey the Appropriate Authorities has issued instructions to leave or evacuate the regions or country and You had not done so in a timely manner.
5. You deliberately expose yourself to danger.
6. Any amount that is recoverable under the Kidnap Consultant Fees or the Political and Natural Disaster Evacuations Sections of this Policy.

Political and Natural Disaster Evacuation

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy definitions at the front of this Policy document.

Insured Event

1. The Insured's Appropriate Authority issue a travel advice for a particular country or region in which You is travelling recommending that certain categories of person which includes You should leave that country or region.
- or -
2. The recognised Government in the Host Country:
 - a) Declares a state of emergency necessitating immediate evacuation or
 - b) Formally recommends or instructs that You should leave that country or region for safety or
 - c) Seizes, confiscates or expropriates the Insured or Insured Person's property, plant or equipment or
 - d) Expels You or declares You "persona non grata".
 - e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on Your safety and prevents them leaving the country.
3. Natural Disaster within the Host Country which has a direct impact on Your safety.
4. The Political or military events in the country You are staying in represents an imminent threat to Your safety.

Evacuation and Repatriation

The costs incurred by You for the Your emergency evacuation within 30 days of an Insured Event to the nearest place of safety or Your Country of Domicile.

If You are in imminent peril, cover will apply to the emergency evacuation of You by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

Expenses

The cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Host Country

The Country in which You are staying.

Cover

We will indemnify You if during the Operative Time of Cover whilst outside Your Country of Domicile You incur Evacuation and Repatriation Costs and the additional Expenses incurred due to such Evacuation and Repatriation or the additional costs of security or relocation for Hibernation as a result of an Insured Event.

The maximum amount We will pay is:

1. (CCY) 250,000 Evacuation and Repatriation Costs per person.
2. (CCY)100 per Insured Person per day for a maximum of 30 days for Expenses.

Subject to a maximum aggregate annual Policy limit of (CCY) 1,000,000.

Optional Extensions

Subject to the payment of an additional premium this Section can be extended to include the following options subject to these options being purchased at the inception of the Policy.

Hibernation

The additional costs of increased security and relocation if an Insured Event has occurred and at the sole discretion of the Crises Management Company You may remain in the country they are staying in, in either their current location or relocate to a site chosen by the Crises Management Company for up to a period of 14 days from the time the Insured event first occurs

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The Crises Management Call Centre must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the Crises Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this section will cease.
2. You must provide us and the Crises Management Company with all assistance and information requested in a timely manner.
3. You must follow the advice of The Crises Management Call Centre at all times.
4. Where You are entitled to any refund on unused tickets or returnable deposits or advanced payments We will be entitled to deduct these from the value of any claim.
5. You shall take all reasonable and necessary steps to ensure that the existence of this Policy is not made common knowledge.
6. You must not make or attempt to make arrangements without the agreement of the Crises Management Company or the Security Consultants.

In the event of a situation or event that may give rise to a claim please immediately contact our Crises Management Call Centre on +44 (0)207 183 8910.

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. Or attributable to an alleged violation of the laws of the Host Country by You or You.
2. Your failure or Yours failure to maintain and posses duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are visiting on an Insured Journey.
3. Accommodation, Evacuation Expenses or Hibernation costs incurred more then 30 days after the Insured Event.
4. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
5. You fail to honour any contractual obligation bond or specific performance condition in a license.
6. You being in their own Country of Domicile.
7. You having at inception of this policy prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Insured Event.
8. Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You.
9. Any losses incurred for which Your are responsible under a Workmen's Compensation Act.
10. Any Losses incurred by You or You if You or they fail to follow the advice of Our Crises Management Company

Kidnap Consultants and Negotiator Fees

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy Definitions at the front of this Policy document.

Consultants Costs

The reasonable and necessary fees and expenses of Our chosen Consultants incurred during the duration of an Insured Event as follows:

1. the fees and expenses of Our chosen Consultants during the Insured Event
2. the fees and expenses of an independent negotiator employed by Our chosen Consultant during the Insured Event.
3. the costs of independent legal advice taken by Our chosen Consultant during the negotiations and prior to the release of You(s)
4. the fees and expenses of security guards temporarily retained by Our chosen Consultants solely and directly for the purpose of protecting You once located once an Insured Event has occurs.

Additional Care Expenses

The reasonable and necessary costs of:

1. the rest and rehabilitation expenses of You, Your Partner and Your Dependants following the Kidnapping of You, incurred within 6 months of the release of You up to a maximum of (CCY)12,500 per Insured Person per Insured Event.
2. the reasonable and necessary costs of cosmetic or plastic surgery which is required to correct any permanent disfigurement sustained by You solely and directly as a result of an Insured Event up to a maximum of (CCY)12,500 per Insured Person.
3. the costs of returning You to their Country of Residence following their release after an Insured Event up to a maximum of (CCY)12,500 per Insured Person.
4. the cost of independent psychiatric care following the release of You following an Insured Event up to a maximum of (CCY)12,500 per Insured Person.

Detained/detention

Your holding under duress of whilst on an Insured Journey or Secondment for what ever reason by authorities legally constituted in the place of custody or by others

Hostage

Your unlawful detention by a third party who threatens to kill, injure or to continue to detain You in order to compel a state, international organisation or person to do or abstain from doing any act.

Insured Event

The Kidnap of an Insured Person(s) who is held Hostage for the payment of a Ransom

Kidnap

Unlawful seizure, detention or taking by force or fraud of an Insured Person (except a child by its parent or legal guardian) by a third party without the consent of that Insured Person.

Ransom Monies paid

Means cash, monetary instruments, bullion or the fair market value of any securities property or services surrendered on Behalf of the Policyholder to meet a Kidnap demand.

Cover

We will Indemnify You for any Consultants Costs and Additional Care Expense, incurred during the Operative Time of Cover If You are Detained, Kidnapped and held for Ransom or Hostage.

The maximum amount We will pay per Insured Person per under this Section is (CCY) 250,000 per person and an aggregate annual Policy limit of (CCY)1, 000,000.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You shall take all reasonable and necessary steps to ensure that the existence of this Policy is

not made common knowledge.

2. The Crisis Management Call Centre must be advised immediately of any situation that may give rise to a claim. If the Crisis Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this Section will cease.
3. You must provide Us and the Crisis Management Company with all assistance and information requested in a timely manner.
4. You must not make or attempt to make arrangements without the agreement of the Crisis Management Company or the Security Consultants.
5. The Security Consultants shall take over and control all negotiations on Your behalf and no offer, promise or payment shall be made without Our prior approval.

In the event of a situation or event that may give rise to a claim please immediately contact our Crisis Management Call Centre on Telephone: +44 (0) 207 183 8910

Exceptions

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. The Fraudulent dishonest or criminal acts of You, You or any person authorised by You to have custody of the Ransom Monies.
2. Your Kidnapping whilst in Your normal Country of Domicile or country in which they hold a valid passport.
3. For any Ransom Monies.
4. Any claim if you have had any Kidnap Insurance cancelled or declined in the past.
5. The Kidnapping of a child by its parents or legal guardian.
6. Any claim following Kidnapping where an attempt to Kidnap You or a threat to Kidnap You was been made in the 12 months before taking out this Policy and such attempt or threat was not made known to and accepted by Us at such time.
7. Any claim following Kidnapping which is for a period fewer then 24 Hours.
8. The failure of You to properly procure or maintain immigration, work or residence or similar visas, permits or other documents.
9. The Kidnapping of You by another Insured Person or an agent acting on Your behalf.

Add-ons

Personal Belongings

Cover

In the event of the Insured Person suffering loss of or damage to their Personal Belongings during an Insured Journey We will indemnify You or an Insured Person in respect of such loss or damage up to the sum insured shown in the Schedule.

Automatic Extensions

Temporary Loss

In the event of an Insured Person being temporarily deprived of their Personal Belongings for at least four hours from the time of arrival at their destination during an Insured Journey, We will reimburse You or the Insured Person in respect of emergency and necessary purchases subject to a maximum of (CCY) 1,000 for any one claim.

Business Samples

In the event Business Samples in the care custody or control of the Insured Person being lost or destroyed during an Insured Journey We will indemnify You in respect of such loss or damage up to (CCY) 1,000 for any one claim

Business Equipment

In the event of loss of or damage to Business Equipment in the care custody and control of the Insured Person during an Insured Journey We will indemnify You in respect of such loss up to (CCY) 2,000 for any one claim

Conditions

The following conditions apply to this section

Please also refer to the Policy Conditions at the front of this Policy document.

1. The Insured Person shall take all reasonable care in avoiding any loss or damage to their Personal Belongings
2. We shall be entitled in the event of a loss and at Our sole option to replace any article lost (whether wholly or in part) or to or to reimburse You or the Insured Person not exceeding in any event the insured value thereof.
3. The maximum amount payable in respect of any one item will be (CCY)2,000 unless You bear the first 25% of any amount in excess of the (CCY)2,000 up to the total sum insured stated in the Schedule.
4. In the event of the total loss or destruction of any item of Personal Belongings the basis of settlement shall be on a full replacement value of the item provided that the replacement item is substantially the same but not better than the original item when new and proof of purchase /ownership must be provided for items valued in excess of (CCY) 700.
5. Total loss or destruction of a Business Equipment item shall be dealt with on a full replacement value of the item at the date of loss subject to taking in to account wear and tear and depreciation.
6. Any amount paid for Temporary Loss will be deducted from any subsequent payment for total loss or subsequent damage where the Temporary Loss becomes Permanent
7. The Insured Person must retain any damaged articles for our inspection. We shall be entitled to take up and keep possession of any damaged property and to be deal with as salvage following such damage.

Exceptions

The following exceptions apply to this section.

Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. Breakage of articles of a brittle nature unless caused by an accident to the conveyance in which the article is being carried
2. Loss or damage caused by
 - A. moth or vermin or gradual deterioration, atmospheric or climatic conditions, wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp setting or other fastening to a carrier or container)
 - B. Mechanical or electrical failure or breakdown
 - C. Any process of cleaning, dying, restoring, repairing or alteration
3. Loss of Money
4. Loss or damage caused by delay detention or confiscation by order of any Government or Public Authority

5. Loss which is not reported to the local police or appropriate authorities within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a property Irregularity report)
6. Loss or damage from pressure in an aircraft cargo hold
7. Theft or attempted theft of Personal Belongings Business Samples or Equipment from any unattended vehicle unless kept out of sight in a locked boot or compartment or in the case of a hatchback or estate car under a purpose built luggage cover. There must be evidence that the vehicle has been broken into.
8. Loss or damage to vehicles their parts or accessories
9. Loss or damage to Personal Belongings sent as freight or under a bill of lading
10. Loss or damage to sports equipment (including winter sports equipment) while in use.
11. Loss of Business Equipment or Samples not involving theft by violent and forcible means.
12. Loss of Business Equipment or Samples which is insured under any other Insurance
13. Any loss in excess of the single item limit stated in the Schedule
14. Any amount shown in the excess as declared under the Schedule