

APPENDIX (A1)

TRAVEL INSURANCE PACKAGE

SECTION 1. CANCELLATION: Up to \$4,000.00

For London's New Year's Day Parade and Festival 2015/2016 cancellation cover shall apply with effect from September 1st 2015

To reimburse you for your unused travel and accommodation expenses paid or contracted to be paid if your journey or vacation is necessarily and unavoidably cancelled due to any cause listed below provided no other party is liable for those expenses:

1. Accidental injury, illness or death, duly certified by competent authority, of:
 - (a) yourself or any person with whom you had arranged to travel;
 - (b) a close relative or fiancé or civil partner of any person described in (a) above;
2. Compulsory quarantine applying to yourself or to any person with whom you had arranged to travel;
3. Any damage to your home in the United States making it uninhabitable, or any Police request for your presence following a robbery of your home or place of business during the period of insurance;
4. Any official requirement for you to attend to emergency duty in U.S. military, medical or public service;
5. A Government regulation following an epidemic which prohibits you from travelling.
6. A warning from The US State Department not to travel to the destination booked on the dates booked.

NB Cancellation cover under Section 1 commences when this Insurance is validated, but in respect of persons aged over 71, only accidents or illnesses occurring within one month of the date of departure are covered.

SECTION 2 . MEDICAL AND EMERGENCY EXPENSES: Up to \$8,000.00 per insured Person.

To reimburse the Insured Person for:

1. The following expenses necessarily incurred within but not beyond 1 month of the expiry of the Period of Insurance as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance;
 - (a) usual, customary and reasonable expenses incurred (outside the United States and outside his or her normal country of residence or domicile) for medical, surgical and hospital charges (including emergency dental treatment for the relief of immediate pain only), ambulance, nursing home and nursing attendance charges;
 - (b) reasonable additional cost of repatriation to the United States;
 - (c) reasonable additional hotel expenses;
 - (d) reasonable additional costs of funeral expenses abroad or additional cost of returning his or her mortal remains to his or her former place of residence in the United States;



SECTION 3. PERSONAL ACCIDENT: Up to \$25,000.00 per Insured Person

To pay according to the Schedule of Compensation below if at any time during the Period of Insurance

the Insured Person sustains bodily injury caused by accidental, external, violent and visible means which solely and independently of any other cause within 12 calendar months from the date of the accident results in his or her;

- (a) Death \$ 25,000.00
- (b) Loss of one limb or loss of one eye \$ 12,500.00
- (c) Loss of two limbs / two eyes / one limb and one eye \$ 25,000.00
- (d) Permanent Total Disablement from engaging in his or her usual occupation \$ 25,000.00

If no occupation is followed then any and every occupation applies. (Usual occupation is deemed to be

full time remunerative occupation of which no less than 40 hours per week are engaged in such occupation.) If the Insured Person is over 71 years of age cover is limited to the Death benefit only.

SECTION 4. BAGGAGE: Up to \$1,000.00 per Insured Person

To indemnify the Insured Person for the accidental Loss of or Damage which occurs during the period of insurance, to his or her baggage including clothing and personal effects subject to:

- (a) a limit of \$500.00 any one article, pair, set, kit or collection of articles and
- (b) an overall limit of \$500.00 for valuables: jewellery, furs, articles containing gold, silver or precious metals, watches, photographic, optical, audio or electronic equipment or goods.

SECTION 5. DELAYED BAGGAGE: Up to \$200.00 in all

To indemnify the Insured Person for emergency purchases necessarily made if his or her baggage is temporarily lost in transit during the period of insurance for longer than 24 hours. Musical Instruments are not covered under this Section.

SECTION 6. MUSICAL INSTRUMENTS: Up to \$5,000.00

To indemnify the Insured Person for the accidental loss of or damage to any one musical instrument which occurs during the period of insurance subject to a maximum amount of \$5,000.00 per Insured Person. This Section shall exclude scratching or denting of any musical instrument or damage to drum skins.

SECTION 7. RENTAL OR REPLACEMENT MUSICAL INSTRUMENT _ Up to \$1,000

To indemnify the Insured Person for the cost of renting a temporary replacement musical instrument for the duration of the Insured Period should his or her own instrument be accidentally lost or damaged during the period of insurance subject to a maximum rental cost of \$1,000. For the purpose of this insurance, Musical Instruments shall be deemed to be wind, stringed instruments and timpani only. Written proof of the value of any Musical Instrument shall be required in the event of a claim.



(A3)

EXCLUSIONS

SECTIONS 1, 2 AND 3

The Underwriters shall not be liable for claims arising from:

- (a) the Insured Person engaging or taking part in mountaineering, pot holing, manual work, racing other than on foot, organised sports, flying (except whilst travelling as a passenger on a commercial or scheduled flight), wilful exposure to risk (other than in an attempt to save human life), suicide, intentional self injury, insanity, psychiatric disorders, fear of flying or the effects of alcohol or drugs.
- (b) pregnancy within two months of the estimated date of delivery;
- (c) Circumstances where at the time of taking out this insurance the person whose condition gives rise to a claim is receiving treatment or is on a hospital waiting list for consultations or for in patient treatment or has received a terminal prognosis.
- (d) any vacation or journey undertaken against the advice of a medical practitioner or for the purpose of obtaining medical treatment;
- (e) the cost of replenishing supplies of any medication the Insured Person was using at the commencement of any vacation/journey.
- (f) surgery or medical treatment which in the opinion of the medical practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to the United States.
- (g) Circumstances which could reasonably have been anticipated by the Insured Person at the date of the issue of this Evidence of Insurance.
- (h) Visa not issued by competent authority.

SECTION 4

The Underwriters shall not be liable for:

- (a) losses due to breakage of or damage to fragile articles; including Musical Instruments;
- (b) loss of valuables or losses due to theft unless reported to the police within 48 hours of the discovery of the loss and to the hotel management if stolen in a hotel;
- (c) loss or damage caused by wear, tear, gradual deterioration, decay, moth, vermin, atmospheric or climatic conditions, electrical or mechanical breakdown or derangement of any kind;
- (d) loss of or damage to contact or corneal lenses, un-set precious stones, business goods, samples or merchandise, hired equipment or sporting equipment whilst in use;
- (e) losses from unattended baggage;
- (f) (i) theft from a vehicle not involving forcible entry evidenced by damage to the vehicle itself and or from a soft topped or open vehicle unless from a locked trunk.
(ii) theft from any motor vehicle left unattended overnight.
- (g) Loss of cash, credit cards and travellers checks.

The Insured Person shall take all reasonable steps to avoid or minimise any loss or damage.

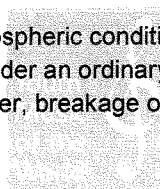
SECTIONS 1, 2 AND 4

The Underwriters shall not be liable for the first \$100 of each and every loss/claim for each Insured Person.

SECTIONS 6 AND 7

This insurance does not cover:

- (a) loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage would be recoverable under an ordinary fire insurance policy.
- (b) if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.



(A4)

EXCLUSIONS APPLYING TO ALL SECTIONS

The Underwriters shall not be liable for:

1. accident, illness, loss, damage, destruction, liability, expense or any consequential loss whatsoever arising there from directly or indirectly caused by or contributed to or arising from: war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or detention or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or other competent authority;
2. losses or claims arising out of the insured Person's own criminal act.

CONDITIONS

SECTION 2

- (a) No arrangement for repatriation requiring in-flight medical attendance may be made without the prior agreement of the Underwriters.
- (b) No arrangement for in-patient treatment may be made without the prior notification of the Underwriters except where there is a life threatening condition when notification must be made at the earliest opportunity.
- (c) In the event of a claim, a medical adviser or advisers appointed by the Underwriters shall be allowed to examine the Insured Person as often as the Underwriters shall consider it necessary.
- (d) No medical expenses incurred in the United States will be payable under this Insurance.

SECTION 3

- (a) condition (c) of Section 2 shall also apply to this Section.
- (b) the liability of the Underwriters in respect of any one accident shall not exceed \$25,000.00 in all each Insured Person.
- (c) "Permanent" means lasting 12 calendar months from the date of the accident and at the end of that period beyond hope of improvement.
- (d) "Loss of Limb" means irrecoverable loss by physical separation of a hand at or above the wrist or foot at or above the ankle.

SECTION 4 AND 5

Reimbursement for temporary or permanent loss of or damage to baggage in transit is subject to:

- (a) immediate notification being made to the Carrier or Handling Agent and a property irregularity report being obtained;
- (b) any amount payable for temporary loss being deducted from the final claim settlement under Section 3 if the baggage proves to be permanently lost.

CONDITIONS APPLYING TO ALL SECTIONS.

The Insured Person shall act at all times as if uninsured and shall observe ordinary and proper care in the supervision of all property covered under this Insurance. If the Insured Person or anyone acting on

his or her behalf makes any statement knowing it to be overstated, false or fraudulent in any respect then this Insurance shall be void and all claims hereunder forfeit in respect of the Insured Person. The Insured Person shall reimburse the Underwriters within one month of the expiry of the period of Insurance for any expenses not covered by this Insurance which are incurred by the Underwriters on his or her behalf. Underwriters shall not be liable for any amount for which any other party is liable or which, but for the existence of this Insurance would have been covered by any other insurance. The Geographical Limits of this Policy are World-wide.

Wherever the term \$ appears in this Policy it shall be deemed to mean US\$.

