TRAVEL INSURANCE POLICY FOR BANK OF CEYLON TRAVEL CARD HOLDERS

(POLICY No: GTPB230100000008)

For more information, contact
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Company No: PB 289
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SLIC Sri Lanka Insurance
Like a father - Like a mother

TRAVEL INSURANCE POLICY SCHEDULE 2023/2024

POLICY NO	:	GTPB230100000008
POLICY HOLDER	:	Bank of Ceylon
INSURED	:	Holder of a Bank of Ceylon Travel Card including Cardholder's immediate family members.
PERIOD OF INSURANCE	:	From 01/08/2023 to 31/07/2024
POLICY TYPE	:	Travel Insurance Open Policy for Travel Card Holders
GEOGRAPHICAL AREA	:	Worldwide
TYPE OF CARD	:	Pre Paid Travel Card
PERIOD OF TRAVEL	:	90 consecutive days are allowed from departure date up to 70 years, 45 consecutive days are allowed from departure date for above 70 up to 75 years.
BENEFICIARY	:	Pre Paid Travel Card Holders of Bank of Ceylon - The card holder (including his/her immediate family members) who has reloaded any amount of any foreign currency is eligible for free travel insurance under this package.

Immediate family is defined as cardholder, Spouse and unmarried and dependent children.

Terms and conditions applicable to the cardholders (including Individual family members) mentioned bellow who are of the age Between 70 to 75:

- Maximum duration of cover is limited to 45 days.
- Accident and sickness Medical expense benefits limited up to USD 50,000 irrespective of the schedule of benefits.

Accident death and disablement limit for children bellow 23 Years is limited to 50 % of Accident death and dismemberment limit in the respective schedule of benefits.

Benefits Schedule

Section	Benefits	Sum Insured (USD)	Excess (USD)
A	Emergency Accident and Medical expenses & Evacuation & Repatriation of Mortal remains	100,000	100
	Dental services for immediate relief of dental pain	500	50
B	Personal Accident Cover	250,000	Nil
C	Common carrier Baggage	1,000	50.00
	Single article Limit	Non	Nil
D	Delay in checked in baggage	100	12 hours
E	Loss of Passport	250	Nil
F	Personal liability	2500	200
G	Hijack	USD. 50 Per day max of USD.750	Nil
H	Trip Delay	USD. 50 Per 12 Hrs. max USD. 500	4 hours
I	Missed departure / Connection	500	Nil
	24 hours Medical assistance Services	Yes	
	Pre-trip information services		
	Embassy referral		
	Weather and exchange rate information assistance		
	Emergency message transmission assistance		
	Arrangement of hotel accommodation in case of an emergency		
	Interpreter referral		
	Lost luggage assistance		
	Loss passport assistance		
	24 hours Medical Assistance Provided by Paramount Health care Management (Pvt) Ltd. (PHM)		

Special Note:

The policy includes Medical expenses incurred overseas and Trip Cancellation/postponement owing to testing positive for COVID-19 subject to terms, conditions, and exclusions under the policy (Insured should have obtained booster dose vaccine for COVID-19 OR PCR obtained within 72 hours prior to departure, testing negative).

TERMS & CONDITIONS

1) The Bank must report the trip details of card holders to the insurer prior traveling abroad.

2) Commencement of cover of individual card holder once the boarder of Sri Lanka is crossed.

3) Pre - existing Medical Conditions are excluded.

4) Other Pandemic and epidemic (Except Covid - 19) are excluded under the travel policy.

5) Countries of citizenship are not covered.

6) SRCC & Terrorism are excluded from scope of cover.

7) Countries excluded. Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Syria, Libya, Somalia, Ukraine, North Korea, or the Crimea region.

For Travel Emergencies Please Contact:
Paramount Healthcare Management (Pvt) Ltd
401 - 402, Sumer Plaza, Marol Maroshi Road,
Marol, Andheri (East), Mumbai 400 059,
India.

- Dedicated help line contact number : +91 22 40908314
- WhatsApp No for calling and message : +91 7718806681
- Toll free help line from USA : +1 866 978 5205
- Other optional contact number : +91 22 40004219
- Fax No : +91 22 40004280
- E - mail : travelhealth@paramount.healthcare

***** An insured member can send a WhatsApp massage by mentioning the below mentioned details.***
Insured Name: Insurance Co. Name:, Insurance Policy No., Country Where Traveled:, Email id of insured & Type of Assistance Required.

Above is only the point of contact and worldwide service is provided by representative of Paramount Healthcare Management (Pvt) Ltd in each country.

TRAVEL PROTECT INCURANCE POLICY WORDING

Please read this policy Wording carefully together with Your Policy Schedule and any endorsement to ensure that You understand the terms and conditions and that the Cover You require is being provided. Do keep these documents in a safe place as they are legal documents. If You have any questions after reading these documents, please contact Your Insurer Sri Lanka Insurance. If there are any changes that may affect the insurance provided, please notify us instantly. We strongly recommend that You keep Your family members informed of this insurance cover as it would be helpful in the event of an emergency and/or claim.

Whereas the Insured by a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein has applied to Sri Lanka Insurance Corporation Ltd. (hereinafter called "the Company") for the insurance hereinafter contained and has paid the agreed premium specified in the Schedule as consideration of such insurance and whereas SLIC Travel Protect is the travel insurance. Now this Policy Witnesses that subject to the terms, exceptions and condition contained herein or endorsed or otherwise expressed hereon the company agrees to pay to the Insured Person named herein (or to his legal personal representative) the sum or sums provided under the various sections of this Policy subject to:

a) The Insured Person being to the best of his knowledge and belief to be of sound bodily and mental health and free from physical defect or infirmity at the date of issue of this Policy;

b) The Insured Person at the date of issue of this Policy/Certificate having no knowledge of any reason why the Trip should be cancelled or curtailed;

c) The event giving rise to a claim occurring (or in the case of sickness becoming manifest) during the Period of Insurance.

This POLICY is evidence of the contract between YOU and US. The proposal along with any written statement(s), declaration(s) of YOURS for purpose POLICY forms part of this contract.

This POLICY witnesses that in consideration of YOUR having paid the premium for the period stated in the schedule, WE will insure the Insured Person(s) and accordingly we will indemnify/ pay to YOU or to Insured Person(s) or their legal representatives, as the case may be in respect of events occurring during the period of Insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU and/ or Insured Person(s) have been met.

The schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of this information shall be condition precedent to YOUR or the Insured Person(s) right to recover under this POLICY.

Definition of Words

1.**Accident or Accidental** means a sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

2.Act of War is an incident directed or carried out by a member or members of an armed force in the prosecution of war.

3.Acquired Immune Deficiency Syndrome or AIDS will have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), encephalopathy (dementia), HIV wasting syndrome or any disease or sickness in the presence of a sero-positive Test for HIV.

a) Opportunistic infection includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

b) Malignant neoplasm includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome.

4.Acts of Terrorism means any actual or threatened use of force or violence (including but not limited to the use of Nuclear, Biological or Chemical weapons) directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered as an Act of Terrorism. Act of Terrorism also includes any act, which is verified or recognized by the (relevant) government as an act of terrorism.

5.Air Travel means that the Insured Person is in or on or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

6.Country of Residence means any country to which You are granted rights of citizenship or permanent residence by the respective governmental authorities.

7.Conclusion of the Insurance contract: It means that

a) The Insurance Policy must be concluded prior to the trip overseas by means of the proposal form provided for this purpose and the Insurance Policy shall come into effect. Insurance Policies that are concluded after the commencement of the trip are deemed to be invalid.

b) The Insurance Policy comes into effect when the Schedule is issued which will be done only on payment of full premium.

8.Child, Children shall mean an unmarried person or persons not older than 18 years of age or below 23 years of age if enrolled for full-time study in a recognized institution of learning or higher learning during the Policy period. They must be Child, Children of the Insured Person.

9.Common carrier means any land, water or air conveyance operating under a valid license in the country that You are in for the transportation of passengers for hire and which operate to fixed, established and regular schedules and routes. It does not mean taxis or private cars, nor does it mean any such conveyance if chartered or arranged as part of a tour even if such services are regularly scheduled.

10.Civil unrest, Riot or Commotion means a gathering of persons (organized or unorganized) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

11.Disease means an illness which Medical Practitioner or Surgeon will certify as Insured Person is suffering from and unable to feel as normal.

12.Dental expenses means- reasonable and necessary charges incurred as a result of Accidental Injury for dental treatment, carried out by a Dentist, medically necessary to treat Your condition, including charges for medical supplies or services, not exceeding the usual level of charges for similar treatment, supplies or medical services

in the locality where the expense is incurred and does not include charges that would not have been made if no insurance existed.

13.**Dentist** means a legally licensed dentist or dental surgeon duly registered and practicing within the scope of his or her license pursuant to the laws of the country in which such practice is maintained. Dentist shall not include You or any of Your relatives unless otherwise approved by Us.

14.Expedition means any journey to remote, high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean treks and travel, outside of these previously given examples (unless specifically excluded elsewhere in this Policy), provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings) but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

15.Extreme sports and sporting activities means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons, biathlons, triathlons and stunt riding. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.

16.Hostage means You (except a minor held hostage by his or her parents) being taken and held prisoner by another person by force or against Your will.

17.Household contents means household furniture and furnishing, clothing and personal effects belonging to You or to members of Your family or domestic servants permanently residing with You and fixtures and fittings which You own (or for which You are responsible) not being landlord's fixtures and fittings and excluding deeds, bonds, bills of exchange, promissory notes, cheques, travelers'cheques, securities for money, documents of any kind, cash, currency notes.

18.Hospital/ Nursing Home means an establishment constituted and registered as a facility for the care and treatment of sick and injured persons as paying bed patients and which:

i. Has full facilities for diagnosis and surgical procedures;

ii. Provides 24-hour a day nursing services by registered graduate nurses;

iii. Is supervised by a staff of Medical Practitioners; and

iv. Is not primarily a clinic, nursing, rest or convalescent home, a home for the aged, a place for the treatment of alcoholism or drug addiction or an institution for mental or behavioral disorder.

19.Hospital confinement means confinement in a Hospital due to Sickness or Injury suffered Overseas for at least one Day as a resident in-patient (other than for day surgery) upon the advice of and under the regular care and attendance of a Medical Practitioner for this purpose. Day shall mean a continuous 24hours period for which the Hospital charges for room and/or board.

20.Hijack means that there is any unlawful seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an air or sea common carrier.

21.Injury means accidental bodily injury solely and directly caused by external, violent and visible cause. This definition includes accidental bodily injury resulting from exposure to element of the cause.

22.Insured Person means the person named as Insure Person(s) in the Schedule lodged with US by YOU for whom the appropriate premium has been paid on the condition that permanent place of residence of these insured persons are in Republic of Sri Lanka.

23.Insured Event means the medically imperative curative treatment of an Insured Person for an illness or the consequences of an accident. The Insured event begins with the commencement of the curative treatment and ends when on the strength of medical findings; there is no longer any need for treatment. If the curative treatment needs to be extended to an illness or the consequence of an accident that is not casually related to already treated one, a new insured event shall be deemed to have occurred. The Insured event is also deemed to include necessary transportation home (repatriation) for the purposes of the aforementioned medically necessary treatment.

24.Jewellery mean objects such as rings, bracelets, brooches, necklaces, bangles, ear rings, lockets that are worn on the body as decoration which have inclusions of precious metals i.e. gold and silver with precious stone or semi-precious stones.

25.Kidnap means any event or connected series of events of Your seizing, detaining, or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against Your will for the purpose of demanding a ransom.

26.Laptop computer means the complete laptop computer including accessories or attachments that come as standard equipment with the laptop. Any hand held computers, Tablets or similar devices are excluded from this category.

27.Loss of limb means Permanent and irrecoverable total loss of use or permanent loss by physical severance (separation) of a hand at or above the wrist or foot at or above the ankle.

28.Loss of hearing means total and irrecoverable loss of hearing which is beyond remedy by surgical or other treatment.

29.Loss of sight means the entire and permanent irrecoverable loss of sight.

30.Loss of speech means total and irrecoverable loss of speech which is beyond remedy by surgical or other treatment.

31.Major travel event means:

i. Natural Disaster;

ii. Major industrial accident;

iii. Civil Unrest, Riot or Commotion resulting in cancellation of scheduled Common Carrier services or in a government warning against non-essential travel;

iv. Strike resulting in cancellation of scheduled Common Carrier services; or

v. Any event leading to airspace or multiple airport closures.

32.Manual work means work which involves a person undertaking physical labour or manual operation or active personal participation in any of the following:

i. Underground work, mining work, military duties, offshore work, construction work, or outside building or installation work exceeding three meters in height;

ii. Work that involves heavy machinery, explosives or hazardous materials;

iii. Work as a diver, life guard, taxi driver, bus driver, or other commercial vehicle or heavy vehicle driver, dispatch rider or delivery person;

iv. Work of a manual nature that involves specialist equipment and training, or work that present risk of serious injury including but not limited to oil riggers, fishermen, crane operators or welders;

v. Work involved as a staff in a bar, restaurant and hotel, or work as musicians and singers and fruit pickers if the fruit pickers are operating machinery; but does not mean a person who undertakes voluntary work for a charitable organization unless they receive remuneration for this work or if it involves construction work and usage of heavy machinery or working more than three meters above the ground.

33.Medical expenses mean expenses incurred within 90 days of sustaining Injury or Sickness and paid to a Medical Practitioner, Hospital and/or ambulance service provider for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth and is caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner in order for expenses to be reimbursed under this Policy which reimbursement will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.

34.Medical practitioner means a licensed, registered and properly qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Medical Practitioner cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.

35.Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

36.Money means Cash, Bank drafts, current coins, Bank and currency notes, Treasury Notes, Cheques, Postal orders, Current Postage stamps which are not part of collection and luncheon voucher.

37.Natural disasters mean extreme weather conditions (including but not limited to typhoons, hurricanes, cyclones or tornados), fires, floods, tsunamis, volcanic eruptions, earthquakes, landslides or other convulsion of nature or by consequences of any of the occurrences mentioned above.

38.Overseas means beyond the territorial limits of Sri Lanka.

39.Proposal means any signed proposal by filing up the questionnaires and declaration, written statements and any information including Medical History and Physician's Report and Certificate in addition thereto supplied to US by You.

40.Policy means the policy booklet, the schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to Insured Person(s), what is excluded from the cover and the conditions on which the policy is issued.

41.Pre-Existing Condition means the illness and consequences of such illness existing or known at the commencement of the stay overseas, even if they had not been treated or for illnesses treated in the last six months before commencement of the stay overseas including their consequences including any condition or suspected condition for which tests have been made or are scheduled and results are awaited.

42.Physician means a registered herbalist, chiropractor, acupuncturist, bone setter or osteopath all licensed under any applicable laws including a traditional Chinese medical practitioner registered with the Traditional Chinese Medicine Practitioners Board. The attending Physician cannot be You, Your spouse, Your business partner, Your employer, Your employee, Your agent, a person booked to accompany You on the Trip or a person who is related to You in any way by blood, marriage or adoption.

43.Payment card means a credit card, charge card or debit card issued by a qualified financial institution for personal use only.

44.Permanent means lasting 12 consecutive calendar months from the date of the Accident and at the expiry of that period being beyond hope of improvement and confirmed in writing by a Medical Practitioner.

45.SLIC Assist means Our travel assistance program which comprises of a worldwide team of medical professionals and insurance specialists who are available twenty-four (24) hours a day for advice or assistance during a medical/ Travel emergency when the Insured Person is outside of their Country of Residence.

46.Period of Insurance means the duration valid from commencement of Insurance cover and to the end of Insurance Cover and this duration is shown on the Schedule of the Policy.

47.Commencement of the Insurance Cover means the Insurance Cover begins on the day specified in the Policy Schedule, but not before conclusion of Insurance contract or before the payment of premium and not before the border is crossed to go overseas. No benefits will be paid for events occurring before commencement of insurance cover.

48.End of the Insurance Cover means that Insurance Cover shall cease - (i) with the end of Insurance Period i.e. the period for which the premium has been paid or (ii) with the end of period overseas whichever is the earlier. The period overseas shall be deemed to end when the Insured Person crosses the border into Sri Lanka. However, in case of transportation home on the advises of Medical Assistance teams of SLIC Assist and its assistance service partners, the coverage for treatment will be then as provided in Section 1. The period of Insurance is automatically extended for the period not exceeding 7 days, and without any extra charge, if necessitated by delay of public transport services beyond the control of the Insured Person.

However, if an injury/illness/accident covered under the Policy is contracted during the Policy Period and continues beyond the expiry date of this Policy and which necessitate curative treatment beyond the end of insurance contract, Our liability to pay benefits within the scope of this Policy shall extend for a further 4 weeks (four weeks) in so far as it can be proved that transportation home is not possible. If any new illness/injury/accident is proved contracted beyond the expiry date of policy, treatment for the same would not be covered.

49.Relative means the Insured Person's legal spouse, parent, parent-in-law, grand parent, grandparent-in-law, child, brother, sister, brother or sister-in-law, niece or nephew.

50.Reasonable and Customary charges mean a charge for Medical care, which shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age, for a similar disease or injury.

51.Schedule means latest Schedule/Certificate issued by US as part of the policy. It provides details of the policy of Insured Person(s), which are in force and the level of cover Insured Person(s) have.

52.Sum Insured means the monetary amount shown against Insured Person.

53.Trip means pre-booked and pre-planned travel out of and back to Republic of Sir Lanka.

54.Treatment means the surgical or Medical procedures the sole purpose of which is the cure or relief of acute disease or illness or injury.

55.Valuables means photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, Sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.

56.WE/ OUR / US means SRI LANKA INSURANCE CORPORATION LTD.

57.YOU/YOUR means the person(s)/the company/the entity named as Insured in the Schedule.

Scope of Benefits

Section A. Emergency accident and medical expenses (including dental) incurred overseas

Costs incurred for medically necessary treatment less the excess stated in the schedule. Within the meaning of these coverages, treatment is deemed to include the following only;

a) Out Patient treatment.

b) In patient treatment in a local Hospital at the place the Insured Person is staying or the nearest suitable Hospital shall be used.

c) Medical aids that is necessary as part of treatment for broken limbs or injuries (e.g. plaster casts, bandages) and walking aids prescribed by a physician.

d) Radiotherapy, Heat therapy or photo therapy and other such treatment prescribed by a Physician.

e) X-Ray Diagnosis

f) Cost of transportation including necessary medical care enroute by recognized emergency services for medical attention at the nearest hospital or from the nearest available Physician.

g) Costs of being transferred to a special clinic if this is medically necessary and prescribed by a Physician.

h) Life Saving unforeseen emergency measures except transportation cost defined in part C and D under Section 1, Health Benefits or measure solely designed to relieve acute pain, provided to Insured Person by Medical Assistance for disease/accident including their consequences arising out of pre-existing condition.

We will also cover up to USD 500 and with an excess of USD 50 per tooth, the reasonable cost of dental treatment where such treatment is necessary to restore sound and natural teeth caused by an Accident necessarily incurred by you. Any damage to dentures, dental prostheses, bridges, crowns and treatment involving the use of precious metals or for cosmetic is excluded.

Important:

If you are entitled to receive payment of all or part of the dental expenses from any other source, we will pay the difference between what was actually incurred and paid by you and the amount you are entitled to receive from such other source.

We provide the Insurance Cover, up to the maximum limit specified in the Selected Plan under Section 1, for the medical expenses necessarily incurred whilst overseas for injury or sickness that You suffered solely and independently of any other causes. In no event will the total of the medical expenses incurred overseas exceed the limit specified in the applicable selected plan under Section1. overseas.

What is covered

If the Insured Persons falls ill or contracts any disease or sustains an accident whilst overseas during the period of Insurance, then We will reimburse the following costs;

A.1 Emergency medical evacuation

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, this insurance provides benefit coverage when the Insured Person suffers Injury or Sickness during his or her Overseas Trip and it is necessary to evacuate the Insured Person by the method suitable for necessity based on opinion or advice of SLIC Assist, or its authorized representative, in order to receive appropriate medical treatment; or to evacuate the Insured Person back to the Country of Residence. The Company shall pay the evacuation expense directly to SLIC Assist.

With respect to the movement method for emergency medical treatment, SLIC Assist or its authorized representative will decide and determine the method and type of movement, and the destination, which may include cost of patient transport vehicle by air, sea, land, train or other suitable transport methods, and based on necessary medical treatment.

The coverage specified herein is for expenses for services which are determined and/or prepared by SLIC Assist with respect to transport or medical treatment, and cost of medical tools incurred out of necessity as a result of the transport for emergency medical treatment of the Insure specified herein.

A.2 Repatriation of mortal remains

During the validity of the Policy, subject to the coverage benefit conditions of the policy, this insurance provides coverage when the Insured Person suffers Injury or Sickness during his or her Overseas Trip, which causes death to the Insured person within 30 days from the date of such Injury or sickness. SLIC Assist, or its authorized representative, shall arrange for the repatriation of the body or ashes of the Insured Person to the Country of Residence. The Company shall pay the expenses incurred from repatriation of the body or ashes to the Country of Residence directly to SLIC Assist in the amount actually payable, provided that it does not exceed the maximum sum insured specified in the schedule.

The Company shall indemnify any expense for repatriation of the body of the Insured Person that has been advanced to the Insured Person's estate in accordance with the amount actually incurred for services and arrangement by a funeral director (undertaker), including costs of casket, embalming, cremation, and other similar expenses.

A.3 Covid-19 Coverage

It is hereby noted and agreed that the health benefit (section 1) of the insured's policy has been extended to provide the necessary and reasonable cost for treatment of COVID-19 up to the limit as stated in the schedule subject to the following terms, conditions and limits:

The insured is covered for COVID-19 on testing positive, only for medically necessary OPD/ Outdoor treatments (initial doctor consultation charges and related drugs for 14 days only) and/ or Medically necessary hospital admission.

The insured must comply with all local laws and rules of social distancing, personal protective equipment (PPE) and restricted activities as advised and/ or mandated by the Sri Lanka, the insured's destination and all countries the insured passes through during the course of the Insured's trip:

Above is subject to following exclusions;

1. COVID-19 medical expenses claims if the insured is not vaccinated with booster dose of the COVID-19 vaccination OR unable to provide a negative pre-departure COVID-19 diagnostic test such as PCR obtained from a testing organization approved by government or local public health authorities, and certification of this approval from the testing organization no earlier than within 72 hours before departing for his trip.
2. Claims related to mandatory COVID-19 diagnostic tests that the insured person is required to take for the trip, such as pre-departure tests and post-arrival tests at destination and after return to Sri Lanka.
3. Claims if the policy has not been purchased before the insured has left Sri Lanka.
4. Claims in case the insured person is less than 30 days old.
5. The insured is not covered for costs and fees directly or indirectly incurred as a consequence of isolation and / or quarantine. Such costs and fees would include but not be limited to: "fees and expenses for diagnosis, medical visits, hospitalization, lodging, attendant care, and any other fees or expenses

associated directly or indirectly with the isolation and/ or quarantine and that are not as a result of a emergency medical treatment for COVID-19";

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

Further, it is hereby noted and agreed that the policy provides coverage in case of the insured person's trip cancellation/postponement caused by the event of testing positive for COVID-19 within 30 days, prior to travel start date.

Above is subject to following exclusions;

1. Trip cancellation solely due to epidemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.
2. Trip cancellation resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.
3. Trip cancellations if you cancel your trip because of disinclination to travel, change of mind or fear of traveling.
4. Trip cancellation if the hotel, travel agent or any other provider of travel and/ or accommodation has offered a voucher or credit or re-booking of the Trip for cancellation refund or compensation.
5. Traveling against a medical practitioner's or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor.
6. Refundable bookings.

What is not covered

We will not pay:

1. Pre-existing Conditions.

2. For the excess mentioned in the schedule except in case of Hospital Daily Allowance.

3. For treatment which could reasonably be delayed until the Insured Person's return to the Republic of Sri Lanka. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Physicians and SLIC Assist and its Assistance cooperation partners medical section.

4. For any costs related to mental, psychiatric disorders.

5. For any other costs not listed as identifiable under "What is covered".

6. For any claim in respect of Hospital Daily Allowance for the first 24 hours.

7. Treatment or remedies for congenital abnormalities.

8. Treatment for relaxation or health, massage for health or relaxation, rehabilitation, bodily check-up's, other treatment costs unrelated to the Injury or Sickness.

9. Treatment of disease or condition related to mind, nerves, stress, insanity, including narcotic addiction, or genetic disorder.

10. For treatment overseas that is the sole reason or one of the reasons for temporary stay overseas.

11. For treatment of orthopedic, degenerative or oncologic diseases, unless the medical assistance provided overseas involves unforeseen emergency measures to save the Insured Person's life or measures solely designed to acute pain relieving medicines.

11. For charges in excess of Reasonable and customary charges.

12. For any costs incurred in connection with cancer treatment, unless the Medical Assistance provided overseas involves unforeseen emergency measures to save the Insured Person's life or measures solely designed to relieve the acute pain.

13. AIDS, venereal disease, or sexually transmitted diseases (STD).

14. For pregnancy, childbirth and their consequences. In the event of acute complications in the course of pregnancy, however We will indemnify within scope of the Policy, medical measures to directly avert danger to the life of the mother and/or child, on the condition that pregnant women has not reached the age of 38 and 30th week of the pregnancy is not yet completed.

15. For medical treatment of typical complaints suffered during pregnancy and their consequences, including changes in chronic conditions as a result of pregnancy.

16. For checkups during pregnancy or treatment of the pregnancy.

17. For treatment by relatives.

18. Treatment which is not considered as modern medicine, including alternative medicine, e.g. acupuncture, natural therapy, massage treatment, acupressure and chiropractic.

19. Prosthesis and artificial aids of all kinds (medical supplies), i.e. eyeglasses, hearing aid, speech device, pacemaker, etc.

20. Expenses related to dental treatment. This does not include the expense for dental reconstructive treatment or expense for treatment necessary for natural phonation due to dental treatment after an Accident.

21. Service or surgery that is unnecessary or for fraudulent purposes.

22. Treatment for beauty, e.g. acne, blemish, freckle, dandruff, dietary, hair transplantation or treatment to remedy bodily deficiency, cosmetic surgery, except in case of necessity as a consequence from an Accident to reconstruct or restore the function of an organ.

23. Immunization or vaccination to prevent disease, except vaccination to prevent rabies after being injured by an animal and vaccination to prevent tetanus after Injury.

24. Injury while the Insured Person is taking part in racing of all kinds, including car, boat, horse, ski, jet-skiing, skate, boxing, parachute, jumping (except for the purpose of life saving), boarding or travelling in a hot air balloon, or gliding.

25. Injury while the Insured Person is taking part in a brawl or taking part in inciting a brawl.

26. Injury while the Insure Person is committing a felony or while the Insured Person is being arrested or escaping arrest.

27. Injury arising from the action of the Insured Person while the Insured Person is under the influence of alcohol, addictive substance, or narcotics to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to an alcohol level of 150 milligram percent and over.

28. Injury while the Insure Person is boarding or travelling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft. Injury while the Insured Person is piloting or working on board as an employee of an airline.

29. Insurance under this insuring agreement shall not cover expenses for emergency medical evacuation and transportation to the Country of Residence arising from or as a result of the following causes:

i) Expenses for all services for which the Insured Person is not obligated to pay or any expense already included in the expenses specified in the travelling schedule.

ii) Any expense related to service that is not approved or managed by SLIC Assist, or its authorized representative, unless the Insured Person or his or her travelling companion is unable to notify SLIC Assist and has a reasonable cause for the immoderate and Incontrollable expense incurred during emergency medical treatment at any place. In this case, the company reserves the right to compensate the amount advanced by the Insured Person only for the expenses incurred from those services under the situation specified by SLIC Assist, and in the maximum amount not exceeding the sum insured specified in the schedule.

30. The insurance under this insuring agreement shall not cover expenses for the repatriation of the body or ashes to the Country of Residence arising from or as a result of the following causes:

i) Expenses for all services for which another person must be legally responsible for the Insured Person or any expense already included in travelling expenses for which the person arranging the trip or the transport company must be responsible.

ii) Any expense for the repatriation of the body of the Insured Person that is not approved or arranged by SLIC Assist.

Section B. Personal Accident Cover (PA)

If Insured Person meets with an accident on trip overseas which leads to death or subsequent disablement of Insured person, WE will provide Insurance services to Insured Person in the following way:

A) **Death of Insured Person:** If following accident which causes the death of the Insured Person within one year from date of accident We will pay to legal heirs of Insured Person the Sums insured mentioned in the schedule.

B) **Permanent Disablement of the Insured Person:** If following accident which causes permanent impairment of Insured Person's mental or physical capabilities, we will pay the following benefits depending upon the degree of disablement as provided in the Table of benefits provided that:

i) The disablement must occur within a year of the accident

ii) The disablement must be confirmed and claimed for prior to the expiry of a further period of 3 months.

N.B. This Policy will only pay for any claim either under A) or B) above but not both. This benefit is only payable once for any Insured Person even if the Insured Person is covered by more than one travel insurance policy underwritten by the Company for the same Trip.

What is not covered

We will not pay for benefits in:

1. Injury arising from the action of the Insured Person while the Insured Person is under the influence of alcohol, addictive substance, or narcotics to the extent of being unable to control one's mind. The term "under the influence of alcohol" in case of having a blood test refers to an alcohol level of 150 milligram percent and over.

2. Infectious parasite, with an exception of infection of tetanus or rabies from a wound suffered as the result of an Accident.

3. Treatment related to pregnancy, child birth, or miscarriage.

4. Injury while the Insured Person is taking part in racing of all kinds, including but not limited to car, boat, horse, ski, jet-skiing, skate, boxing, parachute, jumping (except for the purpose of life saving), boarding or travelling in a hot air balloon, or gliding.

5. While the Insured Person is taking part in any aerial activity except flying as a fare paying passenger on a scheduled fixed wing aircraft.

6. While the Insured Person is piloting or working on board as an employee of an airline.

7. While the Insured Person is taking part in a brawl or taking part in inciting a brawl.

8. While the Insured Person is committing a felony or while the Insured Person is being arrested or escaping arrest.

9. While the Insured Person is performing duties as a soldier, police officer or volunteer in a war or to suppress crime.

10. While the Insured Person is working as a plumber, electrician, mechanic, carpenter, painter, decorator or building contractor, working related to installation, assembly, maintenance or repair of machinery, electric appliance or hydraulic machinery; or working in a high-risk location or other labour work, exclusive of work related to management, supervision, sale, or food management and preparation.

11. While the Insured Person is driving a motorcycle or moped above 125 cc; without a legal driving license under the law of the country or without a safety helmet.

12. Accident due to mental disorders or disturbances of consciousness, strokes, fits which affect the entire body and pathological disturbances caused by mental reaction.

13. Damage to health caused by curative measures, radiation, infection and poisoning except where these arise from accident.

14. Any payment under this Section during any one period of Insurance by which our liability in that period would exceed sum payable in the event of death.

15. Whether in case of more than one claim or in the same event of accident which impairs a number of physical or mental functions except for the fact that in such event the degree of disablement mentioned in the Table of Benefits will be added together but not exceeding 100%.

16. More than US$ 5,000 in respect of death if the Insured Person is below age of 16 years at the time of affecting this insurance.

17. Any other claim after a claim for a death has been admitted and become payable.

Table of Benefits	% of Sum Insured mentioned in the Schedule
1. Death	100
2. Loss or Inability to function of	
a) An Arm at the shoulder joint	70
b) An arm to a point above elbow joint	65
c) An Arm below elbow joint	60
d) A hand at the wrist	55
e) A thumb	20
f) An Index finger	10
g) Any other finger	5
h) A leg above center of the femur	70
i) A leg up to a point below the femur	65
j) A leg to a point below the knee	50
k) A leg up to the center of tibia	45
l) A foot at the ankle	40
m) A big toe	5
n) Some other toe	2
o) An Eye	50
p) Hearing in one Ear	30
q) Sense of smell	10
r) Sense of Taste	5

Special Conditions Applying to Personal Accident Cover - Section 2 .

1. In the event of partial loss or impairment of function of one of the above parts of body or senses, the appropriate proportion of the percentage stated in the Table of Benefits will be considered by Medical Assistance Team.

2. If the accident affects parts of the body or senses whose loss or inability to function is not dealt with above, the governing factor in such case will be how far normal physical or medical capabilities are impaired, solely from medical point of view as ascertained by SLIC Assist and its Assistance cooperation partners.

3. If the Accident affects physical or mental functions, which was already impaired beforehand a deduction will be made equal in amount to this prior disablement.

4. If the Insured Person dies for a reason unconnected with the accident within a year of the accident or for whatever reasons, more than a year after the accident, and if a claim to a disablement payment had arisen, then the payment will be made in accordance with the degree of disablement which would have expected to exist from the findings of last medical examinations made.

5. In the event of permanent disablement, the Insured Person will be under obligation

a) To have himself/herself examined by Doctors appointed by Us or on our behalf, We will pay the costs involved;

b) To authorize Doctors providing treatments or giving expert opinion, other Insurers and any other authority to supply Us any information that may be required. If the obligations are not met due to whatsoever reasons, We may be relieved of Our liability to pay.

6. In the event of Permanent Disablement, prior to the completion of healing process, a disablement payment cannot be claimed within one year of the occurrence of the accident.

7. As soon as we receive the document which have to be supplied on the completion of healing process which must take place before the disablement can be assessed, then You will be under an obligation to state within three months whether and if so at what Sum, You are accepting the claims or it will be presumed that You have accepted the claim.

8. If We accept the claim, the benefits will be paid within two weeks.

Section C. Common carrier baggage loss or damage

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, this insurance covers Loss of the Insured Person's baggage which are carried with the Insured Person and lost during the Trip in the following case:

1. While the baggage under control and care of hotel staff or a transport company. Such Loss must be certified in writing by the hotel or transport company; or

2. Loss from Robbery, Burglary of the baggage.

3. Loss due to a natural disaster (such as typhoon and earthquake) for reasons outside the Insured Person's control at the specified destination overseas.

The Company shall compensate for Loss of baggage, clothes or Personal Effects carried in the Insured Person's baggage during the trip or at the expiration of this Policy as specified, whichever is earlier. The Company shall compensate as follows:

1. The Company shall compensate for Loss of items no more than the sum insured per item, pair or set, as specified in the schedule.

2. The Company may compensate in cash, or choose to compensate by restoration, in which the Company shall deduct depreciation upon wear and tear being accepted, and depreciation in the case that such item is more than one year of age.

Additional conditions specific to this section

1. The Insured Person must report Loss of baggage incurred to a police officer or any officer responsible for aircraft, ship or vehicle on which the Insured Person is travelling within 24 hours, and must obtain written evidence of the report there of from an authorized person of the said vehicle, unless such act cannot be done due to necessity or being in the incident which prevents the Insured from doing so.

2. The Insured Person must take all reasonable acts to prevent and protect the Insured property including Insured Person's baggage or personal Effects, and if the said property is lost, the Insured Person must immediately report a police officer, officer of a hotel or transport company, or authorized person of the office of terminal.

3. If the Company has paid indemnity under this policy, the Company shall be subrogated to the Insured Person's rights to exercise claims against any person or organization only for the part for which the Company had paid indemnity, The Insured Person shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights and shall not take any action which damages the Company.

For the Insurance under the coverage in this part, an Insured Person may not claim indemnity under the benefit on Loss of baggage; or the benefit under the baggage delay (if any) simultaneously for the same incident.

Section D. Delay in checked in baggage

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, this insurance provides coverage in case the Insured Person's check in baggage is delayed during the trip, misdirected by the airline to another location, or temporarily lost after the Insured Person's arrival at the baggage claim at the destination as

schedule overseas. The Company shall compensate the Insured Person for emergency purchase of garments, clothing or personal supplies, made by the Insured Person in advance up to the sum insured as specified in the schedule for every full 6 consecutive hours of delay after your arrival at the baggage pick-up point in the scheduled destination overseas up to the limits specified in the selected plan during the Policy period provided that:

a) The delay of Baggage is more than 6 consecutive hours from the scheduled arrival time at the destination for delivery of Baggage that has been checked by carrier.

b) You give Us written proof of delay from the carrier.

c) You give Us the receipts of essential personal items You buy.

d) Any claim under this additional benefit will be offset against any claim payable under total loss of Baggage.

For the insurance under the coverage in this insuring agreement, the company shall compensate the Insured Person in the amount not exceeding the maximum sum insured as specified in the schedule. An Insured Person may not claim indemnity under the benefit under the insuring agreement on baggage delay and the benefit insuring agreement on Loss or Damage of baggage or Personal Effects (if any) simultaneously for the same incident.

Additional Conditions specific to this Section

The Company shall be subrogated to the Insured Person's rights to exercise claims against any person or organization for the part for which the company had paid indemnity. The Insured Person shall cooperate with the Company by submitting documents and taking necessary actions to protect all such rights, and shall not take any action which damages the Company.

Section E. Loss of Passport

We will pay up to the limits specified in the Selected Plan under for the cost of obtaining replacement passports as a result of accidental loss or damage during the Journey.

The loss must be reported to the Police having jurisdiction at the place of the loss no more than 24 hours after the incident. Any claim must be accompanied by written documentation from the Police. Where replacement passports which have been lost whilst Overseas are to be obtained upon Your return to Sri Lanka, We will pay You, up to the limits specified in the Selected Plan, only for the cost of obtaining such passports excluding any transport or other incidental costs incurred in Sri Lanka.

What is not covered

We will not pay -

1. The following effects shall not be covered: animals, automobile (including accessories), motorcycles, boats, engines, any other vehicle, sports equipment, fruits, putrescible matters, consumables, Household Contents, antiques, inventions, drawings, artefacts, contracts, Accessories, Valuable, musical instruments, lenses, wheelchairs, dentures, artificial limbs, share certificates, securities, bill of exchange document, bonds, title deeds, cash, banknotes, coins, coupons, stamps, or identification cards, driving licenses.

2. Loss or Damage of caused by wear and tear, deterioration, eating away by insects or rodents, hidden defects, or damage incurred from any operation to repair, clean, modify or fix any property.

3. Loss or Damage of equipment that is rented, leased, or bought on hire purchase.

4. Loss or Damage caused by seizure, destruction or confinement of property under the rules and regulations of a confinement station or customs; forfeiture of property under the order of a government officer or agency

having authority under the law; carriage of illegal goods, carriage of contraband goods, or any other conduct contrary to the law.

5. Loss or Damage for which compensation is made by other sources, i.e. property insured under other policies, compensation from a transport company, airline or hotel, or any other party.

6. Loss or Damage to the Insured Person's baggage or Personal Effects that are sent in advance, mailed by post, or shipped, or sent separately and not with the Insured.

7. Loss or Damage to baggage or Personal Effects that the Insured Person leaves or forgets and leaves in a Public Place or in any vehicle.

8. Loss or Damage as a result of Insured the Person's negligence to take reasonable care and precaution for the safety of such property.

9. Loss or Damage of goods, goods samples or any type of equipment.

10. Loss or Damage of information recorded on electronic storage data device such as USB storage, hard drives etc.

11. Loss of unknown cause.

12. Any consequential losses.

13. Loss of Passport due to delay or confiscation or detention by Custom, Police or Public Authorities.

14. Loss of Passport due to Theft unless it has been reported to Police within 24 hours of you and/or Insured Person becoming aware of theft and a written Police Report obtained.

15. Loss of Passport due to it being left unattended or forgotten by you or Insured Person in a Public Place or Public transport, Hotel, Apartment.

16. Loss of theft of Passport in a Private Place or Private Vehicle unless it was located in a locked Hotel Room or apartment and forcible and violent entry was used to gain access to it.

17. Any Loss or Damage arising from the government's control or rules and regulation.

Section F. Personal Liability

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, this insurance covers the Insured Person's Third-Party liability incurred due to an unexpected incident. The Company shall compensate Loss or Damage of a Third Party incurred during a Trip. The Insured Person shall be liable under the law for the actual amount of Loss or Damage, but no more than the sum insured as specified in the schedule in case of:

1. death or Injury by an Accident of any person;

2. Loss or Damage of property by an Accident of any person.

The Insured Person shall not take any action representing agreement to indemnify or be liable for the Third Party or any other injured person, or which constitutes filing of a lawsuit or defense of the case without written consent from the Company.

Section G. Hijacking

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, in the event the aircraft in which the Insured has boarded is hijacked for a period of at least 24 consecutive hours, the Company will compensate the Insured Person for each 24 continuous hours of being a hostage, but not exceeding the insured amount stated in the schedule.

Section H. Trip Delay/Interruption

During the validity of the Policy, subject to the coverage benefit condition of the Policy, this insurance provides coverage in the case that the flight that runs as per the Insured Person's travel schedule prepared for his or her Trip delays for a minimum of four (4) consecutive hours counting from the time specified in the travel plan, provided to the Insured Person due to unfavorable weather, technical defect, that prevents it from travelling. The Company shall pay compensation in the amount of the sum insured as specified in the schedule for Public Conveyance delay with respect to every four (4) full consecutive hours of delay.

Section I. Missed Departure / Connection

During the validity of the Policy, subject to the coverage benefit conditions of the Policy, if, during an Trip, the Insured misses his or her confirmed onward connecting scheduled trip by plane, train, or ship at the transfer point due to a delay of the plane, train, or ship, and no alternative onward transportation is made available to the Insured within a 6-hour period from his or her arrival time at the transfer point, the company shall compensate the Insured Person for Necessary and Reasonable Expenses for accommodation for an overnight stay, food, and beverages actually paid for, but no more than the sum insured as specified in the schedule, and shall make compensation for only one of the incidents with respect to each trip out of Sri Lanka.

24 Hour Emergency Assistance (Travel and Medical Assistance)

SLIC Assist helps You in the following ways:

1. Pre-trip Assistance Service

Provides current visa and weather information on virtually every destination around the world.
Provide updates on known health hazards, and immunization requirements if You are travelling to a remote destination.

2. Medical Service

Provides directions on how to obtain medical care overseas and coordinate communication with local medical practitioners and your own doctor back home.

Keeps Your family and employer informed with medical and travel information if you are hospitalized.

Arranges for payment of medical services using funds from credit cards, family or employers if necessary.

3. Emergency Ticket Services

Operates 24-hours a day, 365 days a year.

Provides emergency travel agent services for both airline and hotel reservations.

Arrange ticket payment using Your credit facilities, and for You to pick up Your pre-paid ticket at airline ticket counters.

4. **General Assistance Servic**e

Provides advice on contacting and using services from consulates, translation services, and other sources of travel-related services.

Arranges international shipment of personal business items.

5. **Evacuation & Repatriation Service**

Arranges transportation and medical care enroute when you require an emergency (or even a non-emergency) medical evacuation, if required.
Arranges the repatriation of remains of a deceased traveler.
Arranges escort services and transportation home for family members, travelling companions or minor children.

6. **Baggage Service**

Provides instant telephone advice to travelers whose baggage has been delayed or lost by the carrier.

7. **Legal Service**

Assist You in locating legal counsel.
Arranges bail, and payment for legal expenses using Your own cash or credit resources, or by forwarding funds from Your family or employer.

What is not covered

We will not pay for -

1. Loss or Damage of the property owned by, or legally in possession or under control of the Insured Person, family member or travel companion.

2. Loss or Damage relating to any liability assumed under contract or employment.

3. Loss or Damage relating to the willful or malicious act, act of gross negligence, or illegal act of the Insured.

4. Ownership, possession, or use of any wheeled vehicles, watercraft, aircraft, firearms or pets.

5. Trade or professional liability.

6. Action of an animal under care and control of the Insured, or property under care and control of the Insured.

7. Expenses for criminal proceedings.

8. The Insured Person's participation in a race.

9. Exemplary or multiple damages.

10. Transmission of diseases.

11. Hunting.

12. Combat or martial sports.

13. Manual or physical work.

14. Pollution or contamination.

15. Loss or Damage while in use.

16. Loss or Damage arising from wear and tear or repair procedures, or occurring during the said repair as a result of the damage.

17. Loss or Damage as a result of the Insured Person's intentional act or gross negligence.

18. Loss or Damage arising from confiscation or detention by customs or other authorities.

19. Loss or Damage covered under any other insurance policy.

20. Unless otherwise expressly stated in the Policy, the following property:

i. Silver bullions or silver ornaments, gold bullions or gold ornaments, or precious stones, precious ornaments.

ii. Any antique or work of art with overall value exceeding USD 300.

iii. Manuscripts or copies, inventions, plans, layouts, drawings, designs, patterns, models or molds.

iv. Debt collaterals, all type of securities, important documents of any kind, postage, duty, stamps, money, bank notes, checks or business documents, share certificates, other documents, title deed, contracts, bonds.

21. Explosives.

22. Electrical appliances and equipment, circuit boards, electronic equipment, electric wires, bulbs of which damage is arising from or due to overrunning. excessive pressure, short circuiting, parking, burning from electric wiring itself, leakage of electrical current, including deterioration due to natural aging or use, specifically for an appliance that is damaged from such causes.

23. Trees and decorations of gardens and lawns.

24. Loss or damage or destruction caused by depreciation of property, degradation, wear by insects or animals or due to repair, cleaning, modification or amendment processes by the Insured Person.

25. The destruction of property by the order of any public authority.

26. Loss or Damage arising from driving of rental car in violation of the conditions under the Car Rental Agreement, or incurred outside a public road or due to violation of the laws, rules and regulations of the country.

27. Loss or Damage arising from wear and tear, deterioration, eating away by insects or rodents, defects or hidden damage.

28. Loss or damage incurred to the Rental Car whilst driving on an unsealed surface.

29. Any loss or damage to the following brands of motor vehicle: Ferrari, Bentley, Maybach, Rolls Royce, Aston Martin, Porsche, Lamborghini, Jensen, Lotus, McLaren, Maserati, Jaguar, Bugatti, Spyker and Corvette.

30. Loss or damage to any camper van, recreational vehicle (RV), mobile homes, trailers, or any other vehicle more than 10 years old.

General Exclusions (What is not covered by whole Policy)

This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from:

1. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination;

2. The dispersal or application of pathogenic or poisonous biological or chemical materials;

3. The release of pathogenic or poisonous biological or chemical materials;

4. Your illegal or unlawful intentional act or confiscation, detention, destruction by customs or other authorities or any breach of government regulation;

5. Your failure to take reasonable precautions to avoid a claim under the Policy following the warning of any Major Travel Event through or by general mass media;

6. Any prohibition or regulations by any government;

7. You not taking all reasonable efforts or Your carelessness, negligence or recklessness in safeguarding Your property or avoiding Injury or avoiding and/or minimizing any claim under the Policy:

8. For any claim arising out of sporting risk in so far as they involve the training or participation in competitions of professional or semi-professional sportsmen or women.

9. You participating in:

a) Extreme Sports and Sporting Activities;

b) Any professional sports or any sport in which You would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;

c) Racing other than on foot (except for ultra-marathons, biathlons are excluded); and triathlons which

d) Expeditions;

e) Hunting:

f) Off-piste skiing;

g) White water rafting or canoeing grade 4 or above;

h) Ocean yachting or pot holing:

I) Scuba diving unless You hold a PADI certification (or similar recognized qualification) or You are diving with a qualified instructor. In these situations, the maximum depth that We will cover is as specified under Your PADI certification (or similar recognized qualification) but no deeper than thirty (30) meters and you must not be diving alone;

j) Motorcycling (unless You hold a motorcycle license recognized by the country You are travailing in and provided that You wear a helmet at all times, the motorcycle has an engine capacity of 125cc or less and abide by all applicable road laws of that country, but always excluding motorcycle racing):

k) Mountaineering;

l) Outdoor rock climbing or abseiling; or

m) Trekking (including mountain trekking) above 3000 meters.

10. You travailing as an operator or crew member in, or carrying out any testing or repairs on, a private aircraft or a Common Carrier;

11. Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane;

12. The effect or influence of alcohol or of non-prescription drugs or medications;

13. Any Pre-Existing Medical Conditions of yours, a Relative, Travel Companion or any other person whose state of health may affect your Trip and which may give rise for you to claim;

14. Pregnancy or childbirth, and/or any injury or sickness associated with pregnancy childbirth;

15. Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;

16. Mental and nervous or sleep disorders, including but not limited to insanity or diagnosed psychological or psychiatric disorder, anxiety or depression;

17. Your engaging in naval, military, air force service or operations, or testing of any kind of of conveyance, engaging in Manual Work during the Trip, engaging in any kind of offshore work activity or engaging in mining, aerial photography or handling of explosives or ammunition, firearms or flight duty (except as a passenger):

18. You acting as a law enforcement officer, emergency medical or fire service personal, civil defense or military personnel of any country or international authority, whether in full-time service or as a volunteer;

19. Mysterious disappearance;

20. When You are not fit to travel or are travelling against the advice of a Medical Practitioner;

21. When you are travelling to obtain medical care, treatment or advice of any kind whether this is the sole purpose or not of Your Trip:

22. Non-Emergency medical services or treatments referred to Us which in the opinion of both the Medical Practitioner in attendance and SLIC Assist can wait until You return to Sri Lanka:

23. Any claim that results from the tour operator, airline or any other company, firm or person willfully refusing to carry out any part of their obligation to You;

24. Any indirect losses which are not covered by the terms and conditions of this Policy:

25. The costs of any lost or damaged item which is covered by any other insurance policy;

26. Travel in, to or through Afghanistan, Democratic Republic of Congo, Iran, Iraq, Sudan, South Sudan, Syria, Libya, Somalia, North Korea, or the Crimea region;

27. Declared or undeclared War, or any declared or undeclared Act of War;

28. Ionizing radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel;

29. Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;

30. Consequential loss or damage of any kind;

31. Epidemic or pandemic as declared by the World Health Organization;

32. Your direct participation in terrorist acts;

33. Acts of Terrorism;

34. If you are:

I) A terrorist;
II) A member of a terrorist organization;
II) A narcotics trafficker; and/or A provider of nuclear, chemical or biological weapons.

35. We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any cover here under to the extent that the provision of such cover or payment or such claim would expose Us to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of Sri Lanka, the Kingdom or United States of America. European Union or United State America.

36. The refusal, failure or inability of any person, company or organization including any carrier or service provider to provide services, facilities or accommodation by reason of their own financial default or the financial default of any person, company or organization with whom or with which they have business dealings.

37. Loss or Damage caused by rebellion, revolution, civil war, usurpation, or action taken by government agencies to obstruct, fight or prevent the said situation.

General Conditions (Applicable to the whole Policy)

1.Reasonable Precautions: YOU/insured Person shall take all reasonable precautions to prevent injury. illness, and disease in order to minimize claims. Failure to do so will prejudice Person's position under this Policy.

2.Validity: The Policy will be valid only if the Insured Person commences the journey within 14 days of first day of Insurance as indicated in the Policy Schedule.

3.Misdescription: The Policy shall be void and all premium paid by YOU to US deemed to be forfeited in the event of misrepresentation or concealment of any material information.

4.Changes in Circumstances: YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured Person(s) which may affect the Insurance cover provided.

5.Claim Procedure:

a. Procedure in the event of accident or health benefits

In the event of accident or sudden illness, You and/or Insured Person shall immediately contact the Alarm Center of SLIC Assist stating the details given on the Policy.

If it is not possible to make this emergency call before consulting a Physician or going into the hospital, You and/or Insured Person shall contact the Alarm Centre as soon as possible. In either case, when being admitted as a patient, the Insured Person shall show the Physician or personnel the Insurance Policy issued to him on conclusion of this insurance contract.

Documents to be submitted for health benefits:

1) Original medical bills and receipts / invoices please assign number to the receipts / invoices and put that number in the column headed receipt number while filling the claim form.

2) Original bills and receipts / invoices for amount claimed for additional travelling and accommodation expenses. Supplementary accommodation and travel should have been pre-approved by SLIC Assist before costs were incurred. If you have not taken pre-authorization for these costs, then you must submit an explanation.

3) Medical Report/ Inpatient Discharge Summary detailing the diagnosis and treatment received.

4) Original phone bills (for Emergency Telephone Expenses benefit only).

Documents to be submitted for accident benefits:

1) Death Certificate, if applicable.

2) Autopsy and Toxicology Report, if applicable.

3) Medical Specialist Report on sustained Permanent Disability.

4) Motor Accident report/ police report & findings for road traffic accidents only.

5) Copy of grant of probate (if there is a Will) / letters of administration (in Intestacy).

6) Child's birth certificate (for Child Education Protection Benefit).

b. Procedure in case of loss of baggage or passport

The total loss of baggage caused by a carrier has to be reported to them and a Property Irregularity Report (P.I.R.) be obtained. Please enclose the original report together with the ticket(s) and baggage tag(s) to the claim form.

The loss of passport has to be reported to police authority within 24 hours of discovery and an official report be obtained. Please enclose the original report to the claim.

Documents to be submitted for Loss Baggage and Personal Effects:

1) A police report, tour operators / hotel / representative report, crime reference number filed within 24 hours of occurrence.

2) If the claim is for property lost, stolen or damaged whilst in the custody of a carrier please send used travel tickets and/or baggage tags, airline Property Irregularity Report (PIR) and any correspondence from the customer services unit of the airline acknowledging the loss or offering reimbursement.

3) Proof of ownership / purchase in the form of original receipts for all items claimed. In the absence of receipts, instruction manuals, packaging, bank statements or photographs will be considered.

4) Written confirmation stating the item/s cannot be economically repaired or repair estimate from a reputable retailer alternatively you can send the damaged items to us at your own cost for our inspection.

5) Air ticket or boarding pass(es) and acknowledgment receipt of baggage received.
Note: If an airline was in possession of your baggage when the loss occurred, please ensure that you contact them directly to report the incident.

Documents to be submitted for Loss of passport and travel documents:

1) Receipts for travel, accommodation expenses incurred in obtaining a replacement passport or travel document.

2) Receipts issued from the consulate for the replacement / temporary passports.

3) A police report, tour operators / hotel / representative report, crime reference number filed within 24 hours of occurrence.

4) If your cards were lost or stolen, please provide written confirmation from your card issuer showing the date you advised them of the loss or theft (for Fraudulent Credit Card Usage benefit)

5) Bank letter to policyholder advising outcome of their investigation on disputed transactions.

C. Procedure in case of Trip Cancellation/Postponement owing to testing positive for COVID-19:

The Insured Person shall immediately contact the SLIC, stating the details given on his/her Insurance Policy along with a written statement narrating the incident.

Documents to be submitted for Trip Cancellation, Postponement or Curtailment:

1) Accommodation and tour booking invoices showing your booking dates, departure dates and return dates and amount paid to enable us to validate your trip and policy entitlements.

2) Cancellation invoices for each portion of your trip / holiday. For example, flights accommodation and tours. These cancellation invoices should show the portion of the trip / holiday cancelled or not used and detailing the amount you have been charged for cancelling or confirming no refund has been provided. Your trip booking agent / travel agent may be in a position to provide you with these cancellation invoices for insurance purposes.

3) The enclosed medical certificate completed by the registered General Practitioner / Specialist of the individual whose medical condition has given rise to this claim.

4) Copy of grant of probate / letters of administration (if the deceased was an insured person).

5) Proof of relationship to Insured.

D. Procedure in case of Personal Liability:

The insured Person shall immediately contact the Alarm Center of SLIC Assist, stating the details given on his/her Insurance Policy along with a written statement narrating the incident of loss i.e. causes, circumstances and the place.

Documents to be submitted for Personal Liability:

1) Witness or third party details involved in the incident.

2) Details of any solicitor you have instructed (please note we are able to provide legal representation on your behalf).

3) All correspondence received from any 3rd party or their representatives.

4) Photographs of damage.

5) Related police report, if available.

Note: Document(s) in foreign language except in the local working language (i.e. English) is to be translated at your own expense before submitting. Do not admit any liability or make any offer, promise or payment without our prior consent.

E. Procedure in case of Trip Delay:

The Insured Person shall immediately contact the Alarm Center of SLIC Assist, stating the details given on his/her Insurance Policy along with a written statement narrating the incident i.e. causes, circumstances and the place.

Documents to be submitted for Trip Delay:

1) Written confirmation from the airline or transport carrier of the cause and length of the delay you experienced.

2) Copy of itinerary supplied (if any).

3) Air ticket, transport and boarding pass.

6.Claims settlement:

(a) Direct Payment: If the procedure stated under 5(a) is complied with, SLIC Assist or its Assistance cooperation partners will give a benefit guarantee to the provider for the cost of "hospitalization", "transportation by emergency services", "transportation home", "Transportation mortal remains" and "burial" listed under Section 1 (What is covered). These costs will be settled directly by SLIC Assist or its Assistance cooperation partners on Our behalf and for Our account. You shall release physicians and or providers from their duty not to disclose information about his/her case, when contacted by SLIC Assist and its Assistance cooperation partners.

(b) Reimbursement: In all other cases, "SLIC Assist" will reimburse You for the costs listed under section I (What is covered) on Our behalf and for Our account.

We shall only be liable to pay indemnification if, besides proof of insurance cover, the documentary proof required under items 6(b) (i) to 6(b) (iv) below is provided to Us.

Bills and vouchers shall become **Our** property:

i) The original bills must be submitted.
ii) Bills/Vouchers/Reports/Discharge Summary must contain the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the pharmaceutical prescribed, the price and the receipt stamp of the pharmacy. In the case of

dental treatment, the bills/vouchers/reports must give details of the tooth treated and the treatment performed.

iii) A claim for reimbursement of the costs of transporting home mortal remains or the costs of burial overseas must be substantiated by an official death certificate and a physician's statement giving the cause of death. A claim for reimbursement of the costs of transportation home must be substantiated by submission of the

bill/voucher and a medical statement indicating the illness. The medical statement should certify the medical necessity of the transportation. Medical statements from relations or spouses will not be accepted.

iv) It is required that for any claim under hijacking, the incidence should be confirmed by the Police. The Police report should contain details such as Passport No. of the Insured Person, period of Insurance. In rare cases, We may consider the other supporting documents such as report issued by Airlines, Newspaper reports, TV and other media coverage with regard to hijacking incidence.

v) It is provided that for any claim under loss of passport, the basis of settlement will be the cost of replacing the passport inclusive of application money, fees, stamps cost of professional account, solicitor and other incidental cost but excluding transportation cost and time delay, which are necessary for the purpose of getting the duplication or fresh passport.

vi) The claim under Hospital Daily Allowance is payable only in respect of Insured Person(s) between the age of 21- 60 years and they are earning which should be proved by a salary/income certificate of the Insured person.

vii) If SLIC Assist requests that bills/vouchers in a foreign language be accompanied by an appropriate translation then the costs of such translation must be borne by You.

a) SLIC Assist is entitled to pay insurance benefits to the bearer or sender of proper evidence and the Insurance Policy.

b) Reimbursement will be in Sri Lankan Rupees at the exchange rate applicable on the date the amount is billed. If, however, it can be proved that the necessary foreign currency to pay the bill was obtained at a less favorable rate, this will be taken as the exchange rate.

c) The cost of transactions that have to be made by SLIC Assist may be deducted from the insurance benefit.

7.Obligations:

i) Claims for insurance benefits must be submitted to SLIC Assist not later than one month after completion of the treatment or transportation home, or in the event of death, after transportation of mortal remains/burial.

ii) You and/or the Insured Person shall provide SLIC Assist on demand with any information that is required to determine the occurrence of the insured event or Our liability to pay benefits. In particular, at the request of SLIC Assist, proof shall be furnished of the actual commencement of the trip overseas.

iii) If requested to do so by SLIC Assist and its Assistance cooperation partners, You and/ or Insured Person shall authorize SLIC Assist and its Assistance cooperation partners to obtain all the information considered necessary from third parties (physicians, dentists, alternative practitioners, medical institutions of any kind, insurance carriers, health or pension offices) and release these parties from their obligation not to disclose information.
iv) If requested to do so by SLIC Assist and its Assistance cooperation partners, the Insured Person is obliged to undergo a medical examination by a physician designated by SLIC Assist.

v) SLIC Assist and its Assistance cooperation partners are authorized by You to take all the measures that are suitable for loss prevention and claim minimization with simultaneous consideration of Insured Person's interests.

vi) We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached.

8.Transfer and Set- off of claims:

a) If You or any of Insured Person has claims for damages of a Non-insurance nature against third parties, such claims shall be transferred in writing to Us up to the amount at which the reimbursement of costs is made in accordance within the insurance contract. If You or one of the Insured Person(s) surrender such a claim or any right serving to secure such a claim without our consent, then We are released from our obligation to provide indemnification in so far the Insured Person could have attained a recovery from the claim or right.

b) As far as an Insured Person receives compensation for costs he/she has incurred either from third parties liable for damages or as a result of other legal circumstances, We are entitled to set this compensation against the insurance benefits payable.

c) Claims to Insurance benefits may be neither pledged nor transferred by Insured Person(s).

9.Fraud: If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without Your knowledge or that of Insured Person, all benefit(s) under this Policy shall be forfeited.

10.Dispute Resolution

a) If at any time any question of dispute or difference of opinion shall arise between the parties under or in connection with this Policy, the parties shall try to settle the dispute or difference in an amicable manner.

b) During the resolution of a dispute or difference, the parties shall continue to perform their obligations under this Policy, as if the dispute or difference had not arisen. If at any time any question of dispute or difference of opinion shall arise between the parties in connection with or arising out of this Policy which is not amicably resolved between the parties, either party shall as soon as practicable, give notice to the other in writing of the existence of such question of dispute or difference and the same shall finally be settled by arbitration, regardless of whether the policy is terminated or not. Such arbitration shall be held in Sri Lanka in accordance with the provisions of the Arbitration Act No. 11 of 1995, of the Democratic Socialist Republic of Sri Lanka.
The panel of arbitration shall consist of three members, unless the parties agree to appoint a sole arbitrator, such agreement to be reached within four weeks of one of the parties receiving a written request to this effect from the other.
Each party may appoint one arbitrator. The two arbitrators thus appointed shall appoint the third arbitrator who shall act as the Chairman of the Arbitral Tribunal.
The decision of the Arbitral Tribunal shall be final and conclusive and binding on the parties concerned and shall not be challenged in any court of law.

11. No sum payable under this Policy shall carry any interest/ penalty.

12.Geographical Scope: The insurance cover applies in the foreign countries stated in the Policy Schedule, except for those countries where the Insured Person is a citizen or where the Insured person has a permanent place of residence.

13.Dispute Decree Clause and Procedure.

This contract insurance includes the following procedure, which is Exclusive and a material part of this Contract of insurance.

a) Nature of coverage: This policy is not a general health insurance policy. Coverage under the medical expense section of this insurance is intended for use by the Insured Person in the event of a sudden and unexpected sickness or accident arising when the Insured Person is outside the Republic of Sri Lanka on a trip overseas.

b) **Prior Consultation:** Any medical services or series of services mentioned under Health Cover with a cost of greater than US$500 shall not be covered by this policy unless the Insured Person consults with SLIC Assist in the manner set out in the important condition number 5(a).

c) **Choice of Law:** The parties to this Policy expressly agree that the laws of the Republic of Sri Lanka shall govern the validity, construction, interpretation and affect of this policy.

14. In the event of Insured Person's death, We or Our representatives shall have the right to carry out a post mortem at our expense.

15. Any claim which has not been conclusively proven and the amount thereof substantiated shall not be payable.

16. No Person shall admit liability or make any offer or promise of payment without Our written consent.

17. This Insurance does not operate beyond a period of 90/45(As per the age of Traveler/s) days continuous absence from Republic of Sri Lanka unless specifically agreed by Us.