

# \$ 1,000,000

## TRAVEL ACCIDENT & MEDICAL EMERGENCY INSURANCE

AS A HOLDER OF AN ELIGIBLE CARD, YOU WILL BENEFIT FROM COVERAGE FOR UP TO \$ 1,000,000.  
THE INSURANCE COVERAGE IS VALID FOR TRIPS NOT EXCEEDING 90 DAYS.

### WHO IS COVERED

As a holder of an eligible card, you, your Spouse and Children residing in the Country of Residence and travelling with you will benefit from this insurance policy.  
Cardholders with age above 80 are not covered.

### HOW TO GET COVERED

You will be covered during your trip whenever you use your eligible card to pay:

- The cost of your airline ticket in full (and your family members tickets), or;
- The Airport Tax when travelling with a complimentary ticket (received from air mile or point system programs).

### PERIOD OF INSURANCE

Travel assistance coverages are valid outside of the Country of Residence for the period of validity of the Policy; they only apply from the first (1<sup>st</sup>) day of travel abroad to the ninetieth (90<sup>th</sup>) consecutive travel day.

### TERRITORIAL LIMITS

Worldwide. Excluding the Cardholder's Country of Residence.

### WHAT IS COVERED

#### A. MEDICAL EXPENSES ABROAD\* up to \$ 1,000,000

In the event you get unexpectedly ill, injured or admitted to hospital or a clinic (for more than 12 hours).

\*Deductible: \$ 100

In respect of:

1. Medical, hospital and treatment expenses (including emergency dental treatment for immediate relief of pain only), additional accommodation and repatriation expenses necessarily incurred and payable within twelve months of the incident giving rise to a claim as certified by a registered Medical Practitioner abroad, as the result of the Insured Person becoming ill or sustaining Accidental Bodily Injury during a trip incepting the Period of Insurance, such expenses having been specifically agreed by Insurers or their appointed Emergency Assistance Company.
2. The necessary travel and hotel expenses of a relative or friend of the Insured Person or qualified nurse who shall on medical advice accompany the Insured Person because of his/her severe disability.
3. Additional repatriation expenses necessarily incurred by the Insured Person consequent upon the death, sudden illness or injury of the Insured Person's Spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé(e) or Close Business Colleague resident in the Insured Person's Country of Domicile.
4. Transfer of the Insured Person's body or ashes in the event of death to the Insured Person's Country of Domicile when travelling abroad (excluding funeral and interment costs) or alternatively to pay up to \$ 2,000 towards the cost of burial or cremation expenses if incurred abroad.
5. The cost of return air transportation to enable one Person from the Insured Person's Country of Domicile to visit the Insured Person in hospital after seven days hospitalization.
6. The cost of returning unaccompanied Children of the Insured Person to the Insured Person's Country of Domicile when travelling abroad.
7. The cost of return air transportation for a specialist to attend the Insured Person when considered medically necessary as agreed by the Insurers or their appointed Emergency Assistance Company.

#### B. PERSONAL ACCIDENT up to \$ 500,000

In the event of Accidental Bodily Injury sustained during travel:

- Death by Accidental Bodily Injury
- Loss of one or more Limbs or one or both eyes
- Permanent Total Disablement from any occupation

Children under 16 years old will be covered for 10% of the total coverage.

#### C. DAILY HOSPITAL CASH up to \$ 4,500

In the event you are admitted to a hospital abroad, for more than 5 days as an in-patient due to accidental bodily injury or sickness during the trip and upon submission of original detailed invoice, a daily indemnity of \$ 100 for each complete day will be paid starting from the first (1<sup>st</sup>) day of hospitalization (up to 45 days and \$ 4,500 in total).

Daily Hospital Cash \$ 100/day up to 45 days max

#### D. BAGGAGE & PERSONAL EFFECTS up to \$ 3,000

In the event of loss, of luggage and personal effects duly registered with an I.A.T.A. affiliated Airline Company.

Single article limit\* up to \$ 1,000

Jewelry and valuables limit\* up to \$ 1,000

Temporary deprivation of baggage excess of 4 hours up to \$ 500

\*Deductible: \$ 50

#### Conditions

1. You must notify the assistance company on the same day as the event and provide the necessary proof(s) from the airline company.
2. This guarantee shall come into force in addition to sums received from the concerned airline company that the Beneficiary shall disclose to the Assistance Company. The Beneficiary shall not receive sums for an amount above the real suffered damages.
3. The Assistance Company will furnish the Beneficiary with advice on reporting the robbery or loss of his/her baggage and personal possessions, and will collaborate in arrangements for locating them. In such event the Beneficiary is under an obligation to return the compensation received for the loss in accordance with this policy.

#### E. INDEMNITIES FOR THEFT OF PASSPORT, ID OR DRIVING LICENSE up to \$ 1,000

In the event of theft or loss of passport, identity card or driving license; you will be reimbursed with the direct actual cost of repairs.

This warranty will apply only if the passport or the identity card had a validity period with more than twelve (12) months at the time of theft or loss.

#### F. FLIGHT DELAY, CANCELLATION up to \$ 7,500

Indemnities in the event of flight delay \$ 1,000/Beneficiary

In the event of incurring unforeseen expenses due to a flight delay of more than six (6) hours from the departure or arrival time given to its title transport.

Indemnities shall be granted only in the following circumstances:

- Late departure of a scheduled flight carried out by an airline company, which flights are published;
- Late arrival of regular airline flight, which flights are published, preventing the Beneficiary travelling on this flight to take the regular connecting flight.

#### Missed Departure up to \$ 500

In the event of failure to arrive at the international departure point in time to board the scheduled public transport which was booked to travel on the initial international journey of the trip as a result of Specific conditions to the Article.

#### Trip Cancellation up to \$ 7,500

In the event of non-recoverable deposits, advance payments and other charges paid or due to be paid by or on your behalf for travel and accommodation and also for reasonable and necessary extra travel or accommodation expenses for return to your Country of Residence in the event of a covered trip being reasonable and necessarily cancelled or curtailed because of specific reasons.

#### Hijack \$ 50/day up to 30 days

In the event of Hijack to any common carrier the beneficiary is travelling on, the insurer will pay the insured distress compensation for every 24 hours.

#### G. LEGAL ASSISTANCE ABROAD up to \$ 2,000

In the event you involuntarily breach abroad the laws and regulations in force, which is not qualified as criminal act according to the local law.

Lawyer's Expenses up to \$ 2,000

Advance for Bail up to \$ 10,000

#### DEDUCTIBLES

This insurance does not cover the deductible amount stated above for each and every claim for each insured person.

#### **SPECIFIC EXCLUSIONS (not covered) to:**

##### **PERSONAL ACCIDENT**

1. No benefits will be payable Under (Death by Accidental Bodily Injury) or (Loss of one or more limbs or one or both eyes) unless such death or loss occurs within 12 months of the date of Accidental Bodily Injury;
2. No benefits will be payable under (Permanent Total Disablement) except on proof to the Insurer that the disablement has continued for 12 consecutive months from the date of injury and in all probability will continue for the remainder of the Beneficiary's life.
3. Bad faith on the part of the Beneficiary or those intentionally caused by the same, except where the damage was sustained in order to avoid something worse.
4. Wars, with or without prior declaration, and any conflicts or international interventions using force or duress. Events arising from terrorism, mutiny or crowd disturbances. As well as damage caused during the course of strikes.
5. Events of actions of the Armed Forces or Security Forces in peacetime.
6. Extraordinary natural phenomena such as floods, earthquakes, landslides, and volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
7. Fall of sidereal bodies and meteorites,
8. Those derived from radioactive nuclear energy,
9. Those caused when the Beneficiary takes part in bets, challenges or brawls, except in the case of legitimate defense or necessity,
10. Accidents caused by the Beneficiary's participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions.
11. Accidents suffered as a result of being inebriated or under the effect of drugs, toxics or narcotics. Inebriation shall be taken to mean when the blood alcohol level is greater than 0.50 grams per 1 cubic centimeters, or the Beneficiary is fined or convicted for this cause.
12. Intoxication or poisoning from the consumption of foodstuff.
13. Injuries that are a consequence of surgical operations or medical treatments not brought about by an accident covered by the policy.
14. Illnesses of any kind, fainting fits, syncope, strokes, epilepsy or epileptiform and caused by any kind of loss of consciousness as a result of an accident as the latter is defined in the definitions of these general conditions.
15. Accidents due to a physical or manual risk activity (paid or not) such as: driving of vehicles, use of machinery, loading and unloading, work in heights/levelling or confined locations, assembly of machinery, undertaking work on floating or underwater/sub-aquatic platforms, mines or quarries, use of chemical substances, laboratories of any kind, and any other dangerous activities.

##### **BAGGAGE & PERSONAL EFFECTS**

1. Means of payment (cash, checks, credit cards)
2. Travel tickets, manuscripts, documents, books, business papers, passport and identity card.
3. Perfumes, perishable commodities and edibles.

##### **FLIGHT DELAY, CANCELLATION**

1. Any delay on non-regular airline company (e.g., charter company)
2. Any delay or late arrival below six (6) hours with regards to the initial published arrival time;
3. Any delay or late arrival due to a temporary or permanent withdrawal of an aircraft, which has been ordered by the airport authorities, or by the civil aviation authorities, or by a similar body, and/or has been announced prior to the departure day of the trip of the Beneficiary;
4. If a similar means of transport has been made available to the Beneficiary within four (4) hours of the original departure time (or arrival in the case of a connecting flight) of the scheduled flight on which the reservation was recorded.

##### **TRIP CANCELLATION**

1. Pre-existing medical conditions,
2. The excess applies to each and every claim per incident for each Beneficiary,
3. The cost of recoverable airport charges and levies,
4. Any claim arising directly or indirectly from:
  - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier).
  - Circumstances known to the Beneficiary prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.
5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes,
6. Accommodation costs paid for using any timeshare, Holiday Property Bond or other holiday points scheme,
7. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. The section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event,
8. Failure to obtain the required passport or visa,
9. Anything mentioned in the General Exclusions.

##### **MISSED DEPARTURE**

1. Claims arising directly or indirectly from:
  - Strike or industrial action existing or being publicly announced by the date the Beneficiary purchased this insurance or at the time of booking any trip.
  - An accident to or breakdown of the vehicle in which the Beneficiary is travelling for which a professional repairers report is not provided.
  - Breakdown of any vehicle in which the Beneficiary is travelling if the vehicle is owned by him/her and has not been serviced properly and maintained in accordance with manufacturer's instructions.
2. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
3. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections,
4. Anything mentioned in general exclusions.

#### **GENERAL EXCLUSIONS**

In addition to the exclusions specified hereunder, all consequences of and/or events resulting from the following are also excluded:

1. Circumstances provoked intentionally by the Beneficiary;
2. Foreign or civil war whether declared or not, riot and popular uprising, act of terrorism or sabotage;
3. Involvement in fights, except in case of self-defense, and in bets, dares, duels or crimes;
4. The professional practice of any sport and the amateur practice of any aerial, self-defense or combat sport;
5. Participation in endurance or speed competitions or events and trials in preparation therefore on any form of land, water or air locomotive means;
6. Failure to respect the recognized safety rules for the practice of any sporting or other leisure activity;
7. The consequence of practicing the following sports or activities: mountaineering requiring or not the use of equipment, trekking, rock climbing, bobsleigh, skeleton, potholing, parachuting, acrobatic ski jumping, undersea diving involving the use or not of autonomous equipment, aerial sports such as gliding, hang-gliding, flying wing (motorized and non-motorized) and all similar machines (notably micro-lights and ULM), flying air navigation craft, air navigation control device, aerial sports;
8. Official bans, injunctions and restrictions imposed by the forces of law and order;
9. Epidemics, pandemics, effects of pollution, natural disasters and their consequences;
10. Any intervention initiated and/or organized at government or intergovernmental level by any governmental or non-governmental authority or organization.
11. Benign affections or lesions which can be treated on the spot;
12. Non-urgent affections which do not require immediate medical care;
13. Pre-existing illness predating the first subscription of the Policy and having given rise to a consultation, hospitalization or other medical treatment within the 6 months prior to the request for assistance;
14. Convalescence;
15. Affections under treatment at the first subscription of the Policy and not yet stabilized and/or requiring subsequent scheduled treatment and possible follow-up measures (examination, additional treatment, foreseeable and recurrent complications);
16. Surgical treatments and interventions of an aesthetic nature not resulting from an Accident;
17. Pregnancy conditions and their consequences, miscarriages and ectopic pregnancies and their consequences, deliveries and their consequences concerning the new born babies;
18. Voluntary interruptions of pregnancy, amniocenteses;
19. Mental illnesses and their consequences, including depressive syndromes;
20. The consequences of a suicide and attempted suicide;
21. The consequences of the use of medicines or drugs not medically prescribed;
22. The consequences of the alcohol abuse (blood-alcohol level greater than that set by the regulations in force in the country of location, deficiency syndromes as well as any pathology directly resulting from alcohol abuse);
23. The consequences of the failure or inability to obtain vaccination or treatment required or made compulsory by a trip or travel or the repercussions of such vaccination or treatment;
24. Repetitive transportation required because of the Beneficiary's follow up examinations, out-patient care sessions;
25. Any cost or expense covered by another insurance policy;
26. Cost or expense incurred without the prior agreement of the Assistance Company.
27. The medical expenses relating to check-ups, medical examinations, scheduled or preventative screenings

#### **COMMON PROVISIONS**

In relation to,

##### **Medical Transportation/ Transfer**

1. Transportation is carried out by ambulance, train or regular service airline. If transportation is medically impossible by airline, or by any other means decided on by the Medical Team, an air ambulance is provided. Under no circumstances shall transatlantic or transpacific flights be arranged by air ambulance.
2. If the ticket held by the Beneficiary cannot be used for the Medical Transfer managed by the Assistance Company, the Beneficiary shall relieve this non-used ticket to the Assistance Company or reverse any refund obtained from the carrier.
3. The Assistance Company shall find a bed in an appropriate medical facility according to its Medical Team recommendation or agreement.
4. In all cases, the final decision regarding transportation, place of hospitalization, date, need for the Beneficiary to be accompanied and methods used shall be taken exclusively by the Medical Team. Should the Beneficiary refuse the decision of the Medical Team, he/she will be no more entitled to claim for any coverages nor any refund under this Policy.
5. In all cases, the Assistance Company reserves the right to engage a competent Medical Authority who shall require unencumbered access to the Beneficiary's medical file and to examine the Beneficiary himself/herself in order to assess the appropriateness of Medical Transportation.
6. In all cases the Beneficiary's luggage – excluding essential personal effects – shall remain the responsibility of the Beneficiary or of a Close Relative.

#### **TO FILE FOR A CLAIM**

**A. IN THE EVENT OF AN EMERGENCY OR HOSPITAL IN PATIENT ADMISSION, PLEASE NOTIFY THE ASSISTANCE COMPANY AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK**

- 1. Call** +33 1 55 92 13 37 (worldwide)
- 2. Provide** all relevant information

**B. IN THE EVENT OF NON-EMERGENCY CLAIM, PLEASE FOLLOW THE STEPS BELOW**

- 1. Call** +961 1 60 82 82 and +33 1 55 92 13 37
- 2. Request** a claim form
- 3. Send** the completed form together with all relevant documentation and the original card voucher payment for the travel arrangements

THIS INSURANCE POLICY IS UNDERWRITTEN BY CLA INSURANCE COMPANY. TERMS, EXCLUSIONS, PROVISIONS AND OTHER TERMS OF THE POLICY ARE DESCRIBED HEREIN. THIS CERTIFICATE REPLACES ANY PRIOR CERTIFICATE THAT MAY HAVE BEEN FURNISHED IN CONNECTION WITH YOUR CARD. IT SHOULD BE READ CAREFULLY, KEPT IN A SAFE PLACE AND CARRIED WITH YOU WHEN YOU TRAVEL.

The General Conditions and Exclusions are available on the website, any change to this policy will apply immediately.

For more information on your coverages go to [www.creditlibanais.com](http://www.creditlibanais.com)