

International Travel Insurance policy wording

This document was prepared on August 18, 2020, and will be valid until another policy wording is issued to replace it. Your travel insurance is underwritten by EC Global Insurance Company (ECG).

This policy wording sets out the terms, conditions and exclusions of your cover. It also includes information to help you in an emergency. Specific conditions and exclusions will apply to some sections of your policy, while general exclusions and conditions will apply to your whole policy.

The services and benefits described in this policy are only available to people who live in St. Lucia. This means that their main home is in St. Lucia and they have not spent more than six months in another country in the year before they bought this policy.

Please note:

A travel insurance certificate is issued to you. The schedule of benefits must be read with this policy wording to form the complete policy document for your travel insurance cover. It is important that you read and understand both the certificate and the policy wording.

Contact details

- If you have any questions about your cover, please

Call: + 876-926-5442 or

Email: insureit@gkco.com

- For emergency assistance, or authorization of expenses 24 hours a day,

Call: +27 11 991 8295.

EMERGENCY ASSISTANCE

We use an appointed claims handling agent. **Europ Assistance South Africa** must be contacted in case of emergency.



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IMPORTANT NOTES

Please note the following important features of your policy:

1. **Emergency medical expenses:** This policy does not provide cover for procedures that can be carried out in St. Lucia.
2. Your policy does not provide cover for claims relating to pre-existing medical conditions.
3. **Age limits**
 - a. Personal Accident: under 65 years
 - b. All other benefits: under 71 years
4. **Trip limits**
 - a. Trips must start and end in St. Lucia and you must have booked and paid for your return airline before starting your trip.
5. **Emergency assistance**
 - a. In an emergency, you must contact us for authorisation before you pay for expenses over \$500.00.
 - b. If you don't contact us for authorisation, we can choose not to cover your expenses or reduce the amount we pay.
6. **Pregnancy and childbirth**
 - a. Cover is provided for unexpected complications related to pregnancy.
 - b. Pregnancy and childbirth are not considered illnesses or injuries.
 - c. Please refer to 'Complications of pregnancy and childbirth' in the 'Meaning of words' section and each section of cover to see how much cover you have.
7. **You are allowed to claim compensation from your carrier if:**
 - a. You are denied boarding;
 - b. Your flights are cancelled;
 - c. Your flight has long delays; and
 - d. Your baggage is lost, damaged or delayed.
 - e. Loss or damage to your baggage by carrier
8. You must report the loss or damage to the carrier immediately (contact details below). Once you have reported the loss, you can send your claim to us.
9. Please **call** us on 876.926.5442 or **email** insureit@gkco.com if you want to claim.
10. **Third party liability**
 - a. If you use any mechanically propelled vehicle, (for example a car, motorcycle or scooter), you will not qualify for third party liability cover under this policy.
 - b. Personal possessions
 - c. This policy covers your personal baggage.
11. If you are planning to take expensive items like advanced cameras, jewellery and other valuables with you, please check that you have enough cover for personal possessions under your home contents insurance policy. The policy does not provide cover for valuable items lost/stolen/damaged whilst in your checked-in baggage.
12. The maximum we will pay for valuables (as defined) owned by each insured person is limited to \$500 per item.
13. **Policy excess:** You may be charged an excess when you claim. This means you will have to pay the excess value for each insured person, for each claim. The amount you pay will be the first part of the claim as stated in the schedule of benefits.



MEANING OF WORDS

1. **Accidental bodily injury:** a sudden, violent, external event, which happens at a known time and place and causes the death, loss of an arm, leg or sight, or permanently disables the insured person in the 12 months after the event.
2. **Anticipated Return:** returning home from your trip before the scheduled return date.
3. **Cancellation:** foregoing a planned trip due to the insured person's inability to start a trip.
4. **Carrier:** a scheduled or chartered aircraft or land or water transport that is licensed to carry passengers for hire, on which you are travelling as a fare-paying passenger. Aircraft excludes all non-pressurised single engine piston aircraft and land conveyance excludes any hired motor vehicle or motorcycle.
5. **Carrier accumulation limit:** the maximum total amount we will pay for insured persons travelling in the same carrier at any one time.
6. **Children or child:** your natural or adopted child (son or daughter) who does not have a full-time job, is under the age of 18 years, unmarried, not pregnant and does not have children and is dependent on you.
7. **Close relative:** a spouse or common law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted children, step-children and a daughter-in-law or son-in-law), sibling (including step-siblings and a sister-in-law or brother-in-law), grandparent, grandchild, or fiancé(e) of an insured person.
8. **Complications of pregnancy and childbirth:** in this policy, complications of pregnancy and childbirth include the following unexpected events that happen more than 15 weeks before the expected delivery date:
 - a. Toxaemia
 - b. Gestational hypertension
 - c. Pre-eclampsia
 - d. Ectopic pregnancy
 - e. Hydatidiform mole (molar pregnancy)
 - f. Post-partum haemorrhage
 - g. Retained placenta membrane
 - h. Placental abruption
 - i. Hyperemesis gravidarum
 - j. Placenta praevia
 - k. Stillbirths and miscarriage
 - l. Medically necessary emergency Caesarean sections
 - m. Any premature births
9. **Family:** the main insured person, their spouse or common law partner and their dependent children under 21 years old who are studying full-time and live with the insured person (if any).
10. **Geographical limits:** worldwide except for countries or parts of countries that the Ministry of Foreign Affairs has advised not travelling to.
11. **Home:** the address you live at for most of the year.
12. **Home country:** St. Lucia.
13. **Illness:** any unexpected sickness or disease that starts is caught or shows up during a trip.
14. **Injury:** harm or damage to your body that happens after an accidental bodily injury.
15. **International ticket:** international airline or cruise ticket from and back to St. Lucia.
16. **Insured Person/s:** each person named on the certificate and for whom the appropriate premium has been paid, and at the commencement of the period of insurance being not more than the specified age limit.



17. **Limits of cover:** your maximum cover for one period of insurance is limited to the amount stated in each section, for each insured person, unless we agree to something different.
18. **Loss of limb:** the physical breaking off or a permanent damage of a limb. In the case of an arm: a loss that stops the use of the arm at or above the wrist, or in the case of a leg: a loss that stops the use of the leg at or above the ankle.
19. **Loss of sight:** total blindness in one or both eyes that cannot be improved. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.
20. **Manual work:** a job using your hands including installing, putting together, maintaining or repairing electrical, mechanical or hydraulic plant, (other than in a purely managerial or supervisory, sales or administrative capacity). It also includes any trade like plumber, electrician, lighting or sound technician, carpenter, painter, decorator or builder.
21. **Medical practitioner:** A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided, practising within the scope of his or her licence and training, and who is not related to you or any travelling companion.
22. **Pair or set:** A number of items of your luggage that are similar or complementary to each other or used together.
23. **Period of insurance:** The period shown on the certificate, subject to the date of departure and limited to a maximum of 180 days from date of departure from St. Lucia.
24. **Permanent total disability:** Disability that, having lasted for at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent you from engaging in, or giving any attention to any and every business or occupation for the rest of your life.
25. **Personal baggage:** Items usually carried or worn by travellers for their individual use during a trip.
 - a. Note 1: Items hired by you, and all items loaned or entrusted to you, are excluded (other than skis and ski equipment).
 - b. Travel documents are excluded from Personal Baggage.
26. **Policy excess:** The first amount that you must pay for each and every incident and each insured person for each and every section of cover where the policy excess applies.
27. **Pre-existing medical condition:**
 - a. Any past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medicine, medical consultation, investigation or follow-up or check-up has been required or received during six months before the start of cover under this policy or before any trip: and
 - b. Any cardiovascular or circulatory condition (for example a heart condition, high blood pressure, blood clots, high cholesterol, stroke, aneurysm) that has occurred at any time before the start of cover under this policy or before any trip.
28. **Secure baggage area:** Any of the following, as and where appropriate:
 - a. The locked dashboard, boot or locked baggage compartment of a hatchback vehicle fitted with a lid closing off the baggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
 - b. The fixed storage units of a motorised or towed caravan.
 - c. A locked baggage box, locked to a roof rack that is locked to the vehicle roof.
29. **Strike or industrial action:** Any form of Industrial action, whether organised by a trade union or not, that is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
30. **Travel documents:** Tickets, accommodation and other redeemable travel vouchers, green cards, Visa, driver licence and passport.



31. **Trip:** When travelling in a direct and uninterrupted manner on an international journey, outside the borders of your home country, starting when you pass through passport control from St. Lucia and ending when you pass back through passport control into St. Lucia (including local connecting flights).
32. **Unattended:** When you cannot see and are not close enough to your property or vehicle to prevent unauthorised interference or theft of your property or vehicle.
33. **Valuables:** Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVDs, CDs, mini-discs, MP3 players, i-Pods, etc) and all associated discs and accessories; spectacles; sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.
34. **We/our/us:** Where these words appear refers to EC Global Insurance Company Limited.
35. **You/your:** each person named on the certificate and for whom the appropriate premium has been paid, and at the commencement of the period of insurance being not more than the specified age limit.
36. **Infectious or Contagious disease:** Any disease transmitted from an infected person, animal or species to another person, animal or species by any means when the World Health Organization (WHO) declares the outbreak a Public Health Emergency of International Concern (PHEIC).

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. **Accuracy of material information:** This policy or any part of it may be cancelled by us if any important details that have an effect on the risk of the insured persons are not shared with us, or hidden from us by you, or on your behalf. This will also apply if we are not told of any changes to the risk.
2. **Amendments to cover:** We may change your policy by letting you know about the changes within 30 days of making the changes. We will let you know by fax, post or email, using the latest contact details you provided. Any change that you make will be in use from the day we agreed to it.
3. **Automatic extension:** The period of insurance will automatically be increased if an event that results in a valid and legal claim under a medical claim covered by Discovery Health happens after your trip starts.
4. **Cancellation:** We may cancel this policy by giving you 30 calendar days' notice at your last known address.
5. **Claims procedure and conditions:**
 - a. **In case of emergency assistance:** You must contact us immediately to authorize any claim exceeding \$500.00.
 - b. **Reimbursement claims not related to an emergency:** If an event that results in a claim or is likely to result in a claim comes to your knowledge, you must let us know within 30 days of the date of expiry of the policy and give us the following as soon as possible:
 - i. Details of any other policy covering the same event;
 - ii. Written details of the event;
 - iii. Any proof, information and sworn declarations (affidavits) that we may need;
 - iv. Any document or details of any communication you get about the claim.
 - c. You may not make any admission, statement, offer, promise, payment or payment to another party on our behalf, relating to the claim unless we agree that you can, in writing.
 - d. **You must report any event that involves:**
 - i. Malicious damage;
 - ii. Damage to a vehicle;
 - iii. Theft;
 - iv. Any other criminal act or suspected criminal act; or
 - v. Loss of property



to the police within 48 hours after it takes place or as soon as is reasonably possible.

- e. You must also take all reasonable and practical steps to find the guilty party and get the stolen or lost property back.
 - f. We may take over and carry out the defence or settlement of any claim or recovery from any other party in your name.
 - g. You must give us all the information, documents and help we need to get indemnity from other parties.
 - h. We are not responsible for any claim after 180 days from the date of the event that caused the claim, unless the claim is the subject of a ongoing court action between you and us, or the claim is for an amount you may be legally required to pay to a third party.
 - i. If we do not accept responsibility for or reject a claim or cancel your policy, or if you do not agree with the amount of a claim under this policy:
 - i. You must let us know in writing within 90 days of receiving our letter of rejection or avoidance. This can be sent to EC Global Insurance Company, 1st Floor Financial Centre Building , #1 Bridge Street P O Box 1860, Castries, St. Lucia.
 - j. We will only be responsible for loss, damage or liability that results from one event, under one section of this policy.
 - k. Where cover for liability to third parties is mentioned under any section of this policy, we may pay you the limit of indemnity for that event or a lower amount that is enough to settle any claims that arise from an event. After that we will not be responsible for any further liability for that event.
 - l. You are not allowed to get rid of any property until the claim has been approved by us, even if we choose not to take ownership of that property.
 - m. When approving a claim, we may decide to repair, replace or pay cash to you. This is limited to the sum insured or the amount listed in the schedule of benefits and will be based on whether the first amount due (the excess) has been paid by you.
 - n. You have to sign a release document allowing us to settle a claim, before we will settle a claim.
 - o. All claims other than claims for medical expenses approved by us, or burial and repatriation of mortal remains are only payable in St. Lucia.
 - p. In the event of a valid claim, you will allow us to use any relevant travel documents you can't use because of the claim.
 - q. You will have to have a medical examination that you must pay the cost of, if we require it.
6. **Communication of material changes:** You must let us know immediately, in writing, if there are any changes in your circumstances, before the change occurs (if possible) to make sure you are covered at all times.
- a. Examples of changes that must be communicated include a change in your health, or a family member's health.
 - b. If we accept the changes, they will be effective from the date we agree on if they are in line with our terms and conditions. We will confirm these changes by sending you an updated schedule.
7. **Consent to share private information:** Information you give us will be stored on databases and shared with other parties in the insurance industry to gather industry statistics and combat fraudulent claims. The information will be used by these parties even after your policy with us ends.
8. **Currency:** If you have any expenses that are in another currency, we will use the exchange rate on the date the expense(s) was incurred to calculate the amount to be paid. The limits in the schedule of benefits are in US Dollars or Euros.
9. **Fraudulent acts in making a claim:** If a claim made under this policy is fraudulent or illegal in any way, or if you (or someone on your behalf) uses fraud to get any benefit under this policy; or has been exaggerated or false information has been given about the claim we will not be responsible for the claim and you will have



to repay all amounts that we paid for the claim to us. We reserve the right to recover any damages that we may have suffered because of your fraudulent conduct.

10. **Interest on payments due by us:** We will not pay interest on any amount due by us in terms of this policy unless we are ordered to do so by a court of law.
11. **Interpretation:** The proposal of insurance, this policy and the schedule together form one document. This includes any endorsements or extra information that forms part of the proposal of insurance, this policy and the schedule. If any word or phrase has been given a specific meaning it will have the same meaning wherever it is used in this document. Headings have been used to help you find the information you need and do not affect the interpretation or meaning of the document. If there is any difference in interpretation between the information in the printed policy and the information in the schedule, the information in the schedule will apply.
12. **Jurisdiction:** This policy is bound by the law of St. Lucia. We will only follow judgments delivered in the first instance by a court of competent jurisdiction within St. Lucia. This means that we will not accept judgments from:
 - a. Courts from countries outside St. Lucia;
 - b. Tribunals, arbitrators and other non-judicial bodies; or
 - c. Any appeal court
13. **Observance of policy terms, conditions and warranties:** Our legal responsibility is based on a person claiming cover or benefits under this policy following the terms, conditions and warranties set out in the document. If a person does not follow or comply with any of the terms, conditions or warranties, their claim may be rejected or the policy may be cancelled.
14. **Other insurance:**
 - a. If any claim (except for a personal accident claim) is covered by an airline, service provider or insurance company (including credit card insurance), then the amount the airline, service provider or insurance company pays will become policy excess.
 - b. If we agreed to pay any expenses on your behalf, which is not covered by the policy, you must repay the amounts paid by us within 30 days.
 - c. If you have more than one policy underwritten by us, the maximum amount we will pay cannot be higher than the limit of liability of the policy with the highest limit of liability.
15. **Pre-existing medical conditions:** You will not be covered for any claim relating, directly or indirectly, to a pre-existing medical condition.
16. **Prevention of loss:** You must take all reasonable steps to stop loss or damage, death, bodily injury, liability and accidents and to prevent further loss or damage following an insured event.
17. **Proof of value and ownership:** You must give us proof of the value and ownership of any item you claim for.
18. **Rights of others:** This policy gives rights to you only. No other person may claim for loss under this policy.
19. **Territorial limits:** This cover applies to incidents anywhere in the world, except for:
 - a. Any country where the British Foreign and Commonwealth Office or the St. Lucia Ministry of Foreign Affairs has issued a travel warning.
 - b. Any other country in which the United Nations Armed Forces are present and active.
20. **Termination:** This policy ends on the earliest of the following dates:
 - a. The date of your return home (when you pass through passport control);
 - b. The date you reach the maximum age limit for the cover selected;
 - c. 181 days after your departure date.



GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This policy does not cover:

1. Any person who has reached the age limit.
2. Medical expenses incurred after 180 days of the loss occurring, or the sickness first manifesting itself.
3. Loss, damage or expense that you are covered for by another policy or you would be covered for if you did not have this policy. This does not apply to personal accident cover. You must let us know if you have any other policy that will cover the event you are claiming for.
4. Costs that you would have paid if the claim event did not take place, for example the cost of meals.
5. Any consequential loss not listed under 'What is covered'. For example, we will not pay for the costs of telephone calls, faxes, meals, taxi fares, interpreter's fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share fees, and holiday points and any additional travel and accommodation not pre-authorised by us.
6. A deliberate and irresponsible act or omission by you.
7. Any claim resulting from you acting illegally or criminally.
8. Unnecessarily putting yourself in danger, except if you are trying to save a human life.
9. Any claim that happens (directly or indirectly) because of:
 - a. An insured person having more than the legal limit of alcohol in his blood; or
 - b. An insured person being under the influence of drugs unless the drugs were prescribed by a doctor; or
 - c. An accident that takes place because an insured person is driving with more than the legal limit of alcohol in his blood; or
 - d. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind.
10. Any claim that (directly or indirectly) results from your suicide, attempted suicide, intentional self-injury, mental disorder, insanity or psychiatric, psychological, emotional and nervous conditions.
11. Sexually transmitted diseases.
12. Insured persons who drive a vehicle or motorcycle without a valid driver's licence.
13. Insured persons who do manual work linked to profession, business or trade during the trip.
14. Travelling on a one-way ticket, and/or with the intention to emigrate.
15. Insured persons doing or practicing for the following sports and activities: bobsleigh, boxing, canyoning, caving, cave diving, flying as crew, heli-skiing, horse jumping, horse racing, hunting, shooting, hunting-on-horseback, hurling, ice hockey, luge, competitive martial arts, microlighting, motor racing, mountaineering, parasailing, paraskiing, polo, potholing, professional sports, quad biking over 250cc, rock climbing, rock scrambling, shark feeding, cage diving, skeleton, ski jumping, ski racing, ski stunting, skiing off-piste, snowboarding off-piste, steeplechasing, team sports played in competitive contests, wrestling, yachting (racing) or any other activities unless we have given you written acceptance of them.
16. Flying or sea travel of any kind, where you are:
 - a. Not travelling as a fare paying passenger; or
 - b. A member of the crew
17. War (even if war is not declared), hostilities, invasion or civil war. This exclusion is amended for personal accident benefits as follows: This policy does not cover death or disability caused or contributed to by war, hostilities or any act of war or civil war that the insured person is actively taking part in.
18. Radioactive contamination (direct or indirect).
19. Taking part in work-related activities that use explosives or dynamite.
20. Being in the army, police force, armed forces or paramilitary organisation, when you are travelling for work.



21. Insured persons travelling to a country, area or event that the Ministry of Foreign Affairs has advised people not to travel to.
22. Any claims caused or contributed to by nuclear, chemical and biological terrorism. For the purpose of this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government or to put the public, or any section of the public, in fear.
23. Loss that occurs from the services or a delay in providing the services that this policy relates to.
24. Any loss or damage (direct or indirect) caused by medical services or a delay in medical services related to the cover under this policy, whether provided by us or by anybody else.
25. Any claim related to the fulfilment of any ransom demands.
26. Where your claim is excluded or falls outside the policy coverage, the giving of emergency assistance will not in itself be an admission of liability.
27. The medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical care/evacuations differ from country to country. Responsibility for any loss, medical complication or death resulting from any factor reasonably beyond our control cannot be accepted by us.
28. We do not cover claims in any way caused by or resulting from an infectious or contagious disease when a medical practitioner diagnosed you after the WHO's declaration, when you are 71 years or older. This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

SECTION 1: WORLDWIDE ASSISTANCE SERVICES

What is covered: We will provide assistance for the following services during your trip.

1.1. Consular referral: We will give you the contact details of diplomatic representatives wherever possible.

1.2. Emergency travel and accommodation arrangements: We will give you all reasonable, practical and possible assistance in arranging emergency alternative accommodation and onward or return transport. You will be responsible for the payment of all costs and should make arrangements to pay us or the service provider when the cost is incurred.

1.3. 24-hour medical emergency telephone helpline: Our 24-hour helpline gives you access to professional medical assistance to help you with any health query.

1.4. Legal assistance abroad: Our legal advice line is manned by qualified and experienced in-house attorneys to give you guidance and information on legal matters while you're on your trip.

1.5. Replacement of lost travel documents: We will help you replace lost or stolen tickets and travel documents and refer you to suitable travel offices, but we do not cover the cost of any items insured under another section of this policy.

1.6. Cash advance: We will transfer emergency funds to you if you urgently need it. This will apply when your normal financial or banking arrangements are not available locally and is intended to cover your immediate emergency needs. You must make arrangements to repay us by depositing the amount of the transfer plus a 10% administration fee into our account in St. Lucia.

1.7. Urgent message relay: We will send out urgent messages after an illness, accident or travel delay problems to a family or friend contact person.



SECTION 2: PERSONAL ACCIDENT

Section 2: What is covered

If you suffer accidental bodily injury during the trip, which directly causes your death or permanent disability within 12 months, we will pay the following benefits to you or your legal representatives, up to the limit of liability in the schedule of benefits.

Insured event	Sum insured (as a percentage of the limit of liability)
Death	100%
Total, permanent and irrecoverable loss of hearing in both ears	100%
Total, permanent and irrecoverable loss of hearing in one ear	50%
Total, permanent and irrecoverable loss of sight in both eyes	100%
Total, permanent and irrecoverable loss of sight in one eye	50%
Total, permanent and irrecoverable loss of both hands or feet	100%
Total, permanent and irrecoverable loss of one hand and one foot	100%
Total, permanent and irrecoverable loss of one hand or one foot	50%
Permanent and total loss of speech	100%
Permanent and incurable paralysis	100%
Permanent and total loss of four fingers and thumb of either hand	70%
Permanent and total loss of four fingers or thumb of either hand	40%
Permanent total disability	100%
Permanent disabilities not provided for under the listed insured events	15%

Section 2: Special conditions relating to claims

1. The diagnosis and determination of permanent total disability must be made and documented by our medical officer. The disability must be continuous and permanent for at least 24 months in a row;
2. Permanent total loss of use of an arm or leg will be treated as a loss of an arm or leg;
3. The total amount of compensation payable must not exceed 100% of the limit of liability for each insured person or the accumulation limit if compensation is payable under more than one benefit;
4. Notice of death must be given immediately and we have the right to have a post mortem examination of the body.

Section 2: What is not covered

1. Injury not caused only by outward, violent and visible means
2. Disability caused by mental or psychological trauma not involving injury to your body
3. Disease or any physical defect, infirmity or illness that existed before the start of the trip
4. Any payment in over the amount allowed by law arising from death of insured persons under the age of 18
5. An insured person who takes part in any adventure sports and activities
6. Permanent total disability for people over 65 who are not gainfully employed
7. Any claim arising (directly or indirectly) from any type of illness or bacterial infection, except for medically-acquired infections or blood poisoning from an accidental cut or wound
8. Anything mentioned in the general exclusions.



SECTION 3: OVERSEAS MEDICAL AND DENTAL EXPENSES

Section 3: What is covered

We will pay the following costs, up to the Limit of Liability in the Schedule of Benefits, for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside the borders of Your Home Country:

- A. If you suffer an unexpected illness or Injury:
- 3.1 **Medical expenses and Evacuation:** Reasonable medical expenses for the immediate treatment of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad when deemed necessary by a recognised Medical Practitioner.
 - 3.2 **Repatriation:** Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary. We have the right to demand that You are repatriated in order to receive treatment. If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, all expenses incurred thereafter in respect of the occurrence will be for Your own account.
 - 3.3 **Accompanying travel companion:** If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date We will pay for the additional travelling costs and accommodation costs (economy class and three star hotel) incurred by one person to stay with You and accompany You on the Trip Home.
 - 3.4 **Visit by any one person:** A return journey air ticket (economy class) plus reasonable accommodation costs (three star) arranged by Us for one person required, on medical advice, to fly out to You, following Your hospitalisation as an inpatient for more than 5 days.
 - 3.5 **Repatriation of children:** Additional travelling costs (economy class) incurred in returning Home Your children, under 18 years of age and insured under this policy, if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.
 - 3.6 **Emergency dental treatment:** We will pay up to the Limit of Liability per Insurer Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating. Where dental treatment is required as a result of an Injury, these expenses will form part of the Limit of Liability under Medical Expenses.
- B. If you die:
- 3.7 **Burial or cremation** of a deceased Insured Person abroad up to the Limit of Liability in the Schedule of Benefits; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
 - 3.8 **Repatriation of children:** Additional travelling costs (economy class) incurred in returning Home Your children, under 18 years of age and insured under this policy, if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children Home.

Section 3: Specific Conditions

1. Repatriation, Evacuation and Transportation will be decided by us, depending on the medical information and/or report received by Our Medical Officer.
2. We will use your return ticket towards our costs for repatriation.
3. Repatriation is back to your home country.



4. All claims exceeding \$500.00 must be accompanied by a medical report stating:
 - a. Diagnosis
 - b. Date of first consultation
 - c. Treatment provided
 - d. Cause of medical problem
 - e. Medical reason if you are unfit to fly

Section 3: What is not covered

1. Medical treatment, dental treatment or ambulance transportation which is provided in St. Lucia.
2. Costs in excess of \$500.00 which have not been authorised by us in advance (see Important Notes). Where no prior approval has been obtained from us, Our liability will be limited to \$500.00 for any one incident;
3. Any claims arising directly or indirectly as a result of any Pre-existing Medical Condition;
4. Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until your return to your home country;
5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
6. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth and occurring more than 15 weeks prior to the expected delivery date;
7. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by our Medical Officer.
8. Treatment and/or surgery for cosmetic purposes unless our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
9. Expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
10. Any costs incurred in your home country other than in connection with transportation of you or your remains to your home from abroad;
11. Any costs where the transportation Home has not been arranged by us;
12. Any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
13. Air-sea rescue costs;
14. Any costs for helicopter rescue due to altitude illness;
15. Routine optical and/or dental treatment;
16. Physiotherapy or manipulative therapy in excess of \$200, unless our Medical Officer agrees to the treatment in writing.
17. Contraceptive devices, prosthetic devices and/or artificial aids and dentures.
18. Treatment and/or diagnostic tests relating to cancer of any kind (whether pre-existing or not).
19. Medical expenses incurred after 12 months of the loss occurring or the illness first manifesting itself.
20. Accommodation costs other than the cost of the room.
21. Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
 - a. Normal wear and tear;
 - b. Any damage to dentures, other than whilst being worn by You;
 - c. Dental treatment involving the provision of dentures or the use of precious metals;
22. The Policy Excess except where You have received inpatient treatment;
23. Anything mentioned in the General Exclusions.



SECTION 4: TRAVEL AND RELATED EXPENSES

4.1 Cancellation

Cancellation cover will apply if you book a trip to take place during the period of insurance, but you are forced to cancel because of one of the changes listed below take place less than 60 days before your trip is due to start, without you knowing about it when you booked the trip.

What is covered: Section 4.1 Cancellation:

We will pay you back for financial loss you suffer for pre-paid flights and accommodation you or any other insured person do not use because you or they do not start or complete the trip, up to the limit of liability in the schedule of benefits

Insured Events: Section 4.1 Cancellation:

- a. Unforeseen illness, injury or death of you, your travel companion or a close relative
- b. Complications of pregnancy
- c. If you lose your job and you qualify for redundancy payment under law
- d. Accidental damage, burglary, flooding or fire in your home, which happens during the trip or within 48 hours before you leave or when a loss over US500 relating to your home is involved and your presence is needed by the police in connection with it
- e. Your compulsory quarantine
- f. You abandoning your trip after a terrorist act in a city listed on your trip itinerary 14 days or less before you are scheduled to leave the country. The same city must not have experienced a terrorist incident in the 90 days before the terrorist incident that is the cause of your claim.

4.2 Trip Interruption

Trip Interruption cover will apply when you miss a pre-booked connecting flight or cruise due to the late arrival of your scheduled incoming flight, cruise or train due to an insured event listed below. Both sectors must be booked as part of your original itinerary on a flight, cruise or train licensed to carry passengers and departing/arriving on a published time schedule.

What is covered, Section 4.2: Trip Interruption

We will pay for reasonable additional flight and accommodation expenses needed to reach your booked destination by the most direct alternative route if your trip is interrupted by a missed connection at the transfer point for each insured person up to the limit of liability in the schedule of benefits.

Insured Events, Section 4.2: Trip Interruption

- a. Bad weather conditions
- b. Strike or industrial action
- c. Mechanical breakdown of the carrier

4.3 Anticipated Return

Anticipated return cover will apply if you are forced to cut a trip short and return to your home country, because of one of the changes listed below which occurred whilst you are on your trip (without you knowing about it when you booked the trip).

What is covered: Section 4.3 Anticipated Return:

We will pay you back for the cost to amend your existing flight tickets, up to the limit of liability in the schedule of benefits.

Insured Events: Section 4.3 Trip Interruption:

1. Unforeseen illness, injury or death of you, your travel companion or a close relative

4.4 Trip Delay

Trip delay cover will apply when the departure of your international flight, sea-crossing or coach or train journey forming part of a booked trip and stated on your ticket, is delayed for more than 12 hours over the intended departure time.

What is covered, Section 4.4: Trip Delay

We will pay you back for reasonable additional expenses you have incurred during the delay for meals, drinks and accommodation if your carrier does not provide them, up to the limit of liability in the schedule of benefits for each insured person for each trip.

Insured Events, Section 4.4: Trip Delay

- a. As a direct result of a strike or industrial action
- b. Bad weather conditions,
- c. Failure of air traffic control systems
- d. Mechanical breakdown of aircraft, sea vessel, coach or train.

Section 4: Special conditions

1. You must take all reasonable steps to start and end the trip to the departure point and check in for the flight, sea-crossing, coach or train journey on time.
2. You must get written confirmation from the carrier stating the reason for the delay and/or later arrival and how long it lasted.
3. In the event of unforeseen illness, or injury you must get a medical certificate from a medical practitioner and our approval to confirm the need to return home before the scheduled return date of the trip.
4. In the event of trip interruption and/or anticipated return, you must contact us first and allow us to make all the travel arrangements.
5. If satisfactory medical evidence is not given to prove that the claim is due to an unforeseen covered event as listed above, at the date you became aware of the claim, you will be responsible for the cost of all arrangements made.
6. You must let the carrier or travel agent know immediately if your trip is to be cancelled or interrupted to minimise your loss as far as possible. If you do not and the trip has been cancelled, our responsibility will be limited to cancellation charges that would have applied if you had informed the carrier or travel agent. You must request a refund from the carrier or travel agent before you submit your claim to us.
7. If you cancel the trip due to unforeseen illness or injury you must give us a medical certificate from the General Practitioner(GP) who treated you, which states the reason you can't travel.
8. If your scheduled flight, sea-crossing, international coach or train journey is cancelled by the carrier, you must claim from the carrier.
9. If you cancel or interrupt your trip because your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting your home during your trip, you must give us a written document from the police confirming that the loss or damage happened during the trip or we will not pay your claim.



10. Trip Interruption claims will be calculated from the date you return to your home country to determine the unused pre-paid accommodation.
11. **Change of tickets:** Flights must be in the same booking class as per the original itinerary unless authorised by us in writing prior to incurring the expense.
12. Cancellation claims will be calculated on the cancellation fees charged by the airline/provider for pre-paid flights and accommodation. You must provide a letter from the airline/provider with a full breakdown of the amount paid and confirmation of the cancellation fee charged.
13. You must provide us with receipts for expenses incurred.

Section 4: What is not covered

1. Claims that take place because of an actual or planned event that was common knowledge when you booked the trip.
2. Withdrawal from service of the aircraft, sea vessel, coach or train on which you are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
3. Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
4. Claims due to you not allowing enough time to complete your journey to the departure point (if the minimum connecting time was less than four hours, or as defined by International Air Transport Association);
5. Any reluctance to travel or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under 'What is covered'.
6. Any claim (direct or indirect) that results from a known pre-existing medical condition.
7. Any claim (direct or indirect) that results from a known pre-existing medical condition that affects any close relative or travel companion who is not insured under this policy if:
 - a. A terminal prognosis has been received before the period of insurance;
 - b. They were on a waiting list, or knew they needed surgery, in-hospital treatment or investigation at any hospital or clinic at the start of the period of insurance;
 - c. They needed surgery, in-hospital treatment or consultations, any form of treatment or prescribed medicine during the 90 days before the start of the period of insurance.
8. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary because of complications of pregnancy and childbirth that happens more than 15 weeks before the expected delivery date. Cancellation/Curtailment fees where the class of travel does not match your original itinerary.
9. Claims resulting from an actual or planned strike or industrial action that was common knowledge when you booked the trip.
10. Any costs for additional travel or accommodation, unless specifically covered under Medical and Related Expenses.
11. If the regulatory authority in any country orders or recommends that the aircraft, sea vessel, coach or train on which you booked to travel on may not depart. You should send any claim for this to the transport operator involved.
12. Failure to supply the service or transport (as the result of error, insolvency, omission, default or anything else) by a service provider for any part of the trip, unless the event is specifically covered by this policy. You should send any claim in this case to the service provider involved.
13. Change of plans caused by your financial circumstances except if you lose your job and qualify for redundancy payment under current law.



14. Any claim as a result of an insured person, or any other person who the holiday plans depend on being summoned to a court of law. This does not apply if you are subpoenaed as a witness (other than in a professional or advisory capacity).
15. Any costs relating to airport taxes or air passenger duty. You should get a refund from your carrier for these costs.
16. Any cancellation or trip interruption caused by work commitments or your employer making changes to your holiday.
17. Any claim resulting from your inability to travel because an insured person does not have or could not get a valid passport or Visa in time for the trip.
18. Regulations or laws by the Government of any country, or delay or changes to the booked trip because of Government action.
19. Nervousness, anxiety, depression or stress-related disorders that results in your reluctance to travel.
20. The policy excess.
21. Anything mentioned in the general exclusions.
22. The cost of the visa (whether used or not).

SECTION 5: PERSONAL BAGGAGE

5.1 Loss, Theft or Damage

What is covered: Section 5.1: Loss, theft or damage

We will cover you up to the limit of liability in the schedule of benefits (for each insured person) under this policy if your personal baggage is damaged, stolen, destroyed or lost (and not recovered) during your trip.

The following sub-limits apply:

1. The maximum we will pay for any one article, or for any one pair or set of articles, is \$200.
2. The maximum we will pay for sunglasses or prescription glasses is limited to \$100 for each insured person.
3. The maximum we will pay for cellphones is limited to \$100 per insured person.
4. The maximum we will pay for personal baggage or valuables lost, damaged or stolen from a beach or poolside is limited to \$100 per insured person.
5. The maximum we will pay for a laptop, tablet or similar personal computer (and any fittings and accessories) is \$200.

5.2 Baggage Delay

What is covered, Section 5.2: What is covered

If a carrier certifies that your baggage has been misplaced whilst you are outside the borders of your home country, for a period over 12 hours, we will pay you back for additional expenses you have incurred during the delay for clothing and/or toiletries if your carrier does not provide them, up to the limit of liability in the schedule of benefits for each insured person for each trip.

Section 5: Special conditions

1. If baggage delay, damage or loss is due to an airline's mishandling, we act as a secondary insurance carrier. The main cover will be provided by the airline. You must file a claim with the airline first and then send a claim for the amount the airline will not pay to us. If you can provide proof that you have taken all reasonable and necessary steps to claim from the airline, we will pay a portion of the indemnity. Our legal responsibility will be reduced by the amount for which we believe the airline is responsible for.



2. If the airline does not allow your claim because you did not file a claim or that the claim was not filed in time, we will also not allow your claim because we are secondary to the airline.
3. We have the choice to pay you for the loss, or replace, reinstate or repair the items.
4. We pay for claims based on the value of the goods at the time of the loss.
5. You must take safety measures to make sure your personal baggage is safe, and must not leave it unsecured or unattended or beyond your reach at any time in a public place.
6. You must give us proof of purchase (like a receipt or credit card or bank statement) when you claim for goods that were stolen or lost or for items purchased whilst the baggage was delayed.
7. You must report the loss of personal baggage (including but not limited to: loss, damage or theft) to the local police, the carrier or your hotel or accommodation management within 24 hours of finding out.
8. You must report any delay, loss, theft or damage to personal baggage in transit to the carrier before you leave the baggage hall and you must get a property irregularity report.
9. You must give us written documents from the parties listed above, confirming that the delay, loss or theft took place during the trip or we will not pay for your claim.

Section 5: What is not covered

1. Any item lent, hired or entrusted to you;
2. Any loss, theft of, or damage to personal baggage left in an unattended motor vehicle if:
 - a. The items concerned have not been locked out of sight in a secure baggage area;
 - b. No forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and no evidence of such entry is available.
3. Theft of valuables from an unattended motor vehicle;
4. Loss, theft of, or damage to valuables from checked-in baggage left in the care of a carrier or valuables packed in your luggage left in the carrier's baggage hold or storage area;
5. You must carry valuables on you or have left them in the safety deposit box at your accommodation at the time of the loss;
6. Electrical or mechanical breakdown of the article insured;
7. Wear and tear, damage caused by moths, rats, cockroaches or insects, dents (where the item is not completely unusable) or scratches, or any process of dyeing or cleaning;
8. Loss, damage, cost or expense (direct or indirect) as a result of permanent or temporary removal caused by detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or any lawfully constituted officials or authorities;
9. Dentures; bonds; securities; stamps or documents of any kind, including driver's licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused cellphones and call credit/data (contract or pre-paid), chronic medicine and any items purchased while on your trip;
10. Damage to breakable, perishable or brittle items;
11. Forgotten items;
12. Liability for a pair or set of items. We will only be liable for the value of the lost or damaged part of the pair or set;
13. Sports gear while in use;
14. Loss or theft of or damage to money;
15. Losses from a roof or baggage rack;
16. Claims for loss, theft or damage to anything that is shipped as freight or under a bill of lading;
17. Any baggage delay claim once you have passed through passport control back into your home country ;
18. Delay, detention, destruction or confiscation by custom officials or other authorities;

19. Loss or damage to baggage not with you on your flight;
20. The policy excess;
21. Anything mentioned in the general exclusions.

SECTION 6: LEGAL ASSISTANCE

6.1 Bail Bond

What is covered, Section 6.2, Motoring Bail Bond:

If you are imprisoned following a motor vehicle accident, we will advance a bail bond on your behalf up to the Limit of Liability in the Schedule of Benefits.

6.2 Personal Liability

What is covered, Section 6.3, Personal Liability:

If you become legally responsible for accidental bodily injury to or the death of any person or accidental loss of or damage to their property during the trip then we will cover you (or in the case of your death, your legal personal representative) up to the Limit of Liability in the Schedule of Benefits against:

1. All sums that you will become legally responsible to pay as compensation; and
2. All legal costs awarded to any claimant or for the defence of any claim that is questioned by us or with our permission.

Special conditions relating to claims, Section 6

1. We shall have complete control over the legal proceedings.
2. The lawyer nominated by us must be qualified to practice in the court of the country where the event giving rise to the claim occurred.
3. We may appoint a lawyer to protect your interests.
4. If an award or compensation is made and payment is received by you or a lawyer instructed on your behalf, then all sums advanced or paid by us shall be refunded to us. Where no compensation has been received, you must reimburse us within a period of 3 months from the date of advance.
5. If you are summoned to appear in court but does not appear, we may immediately demand the reimbursement of the bail bond.
6. We may institute legal proceedings against you if the bail bond is not recovered.
7. You must notify us immediately of any incident which may give rise to a claim.
8. Cover is based on condition that there is no other insurance policy in force covering the loss, material damage or your liability.
9. The Limit of Liability applies to any and all people who claim in one period of insurance affected by any and all events with one original cause.

What is not covered, Section 6: Legal Assistance

1. Any costs/expenses incurred without obtaining our authorisation prior to incurring the expense.
2. Pursuit of a claim against us, a travel agent, tour operator or carrier.
3. Actions pursued in order to obtain a judgement.
4. Any claims caused by your close relative/s.
5. Injury to, or the death of, any member of your family or household, or any person in your service;
6. Property belonging to, or held in trust by you or your family, household or servant;

7. Any liability that is because of a contractual agreement, but that would not exist in law if the contract did not exist;
8. Claims for injury, loss or damage (direct or indirect) as a result of:
 - a. Owning or using the following crafts/vehicles/vessels or boats: an airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats or canoes); animals or firearms;
 - b. The pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by you;
 - c. The ownership or occupation of any land or building;
 - d. Wilful or cruel acts.
 - e. Accidental injury or loss that is not caused by your negligence
9. Legal responsibility or damage that is covered by any other insurance;
10. Any injury, illness, death, loss, expense or other liability caused by the transmission of a contagious disease or virus, or to HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS or any variations of it;
11. Any claim that took place in connection with a trip in your home country;
12. Liability arising from your conduct of any profession, trade or business;
13. Judgements that are not in the first instance handed down from a court in St. Lucia or the country in which the event occurred;
14. Any exclusion mentioned in General Exclusions.

CARRIER ACCUMULATION LIMIT

The carrier accumulation limit is the maximum amount we will pay in total for all insured persons in the same carrier.

1. The maximum amount we will pay is \$4,000,000.00 or €4,000,000.00 for Schengen cover.
2. If a claim is for more than the carrier accumulation limit, we will reduce the liability of each insured person who claims until the total of the claim is not more than \$4,000,000.00 or €4,000,000.00 for Schengen cover.



Authorized Signature

If at anytime you have any concern or need additional information about your travel insurance cover, please call the insurer at

(876) – 926-5442 Monday –Friday : 8am – 5pm

or

Email: insureit@gkco.com

For emergency assistance, or authorization of expenses 24 hours a day,

Call: +27 11 991 8295.