

HAJJ & UMRAH

TERMS AND CONDITIONS

POLICY TERMS

This is your Travel Insurance Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully, keep them in a safe place, and take them with you when you travel.

Insuring Agreement

In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Cover Chosen

Your Schedule specifies the cover you have chosen.

Availability of Cover

This Policy is available only if you are a Citizen or have Resident Status in Pakistan.

Conditions and Exclusions

Special Conditions apply to individual Sections of this Policy, while General Exclusions and General Conditions will apply to the whole of this Policy. Refer also to 'not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged 65 or below.

Health

This Policy contains restrictions and conditions regarding pre-existing medical problems concerning the health of the people traveling and of other people not traveling upon whose health the booking or

continuation of the Trip may depend. You are advised to read carefully the Conditions relating to Health.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of Islamic Republic of Pakistan.

Material Fact

All material facts must be disclosed to the underwriters. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by underwriters.

Policy Document

Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from Insurer to Insurer.

Policy Limits

Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also have specific inner limits: for example, for Baggage. Please check your Policy to ensure that the cover is adequate for your needs.

Property Claims

These claims are settled based on the value of the property at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain Police reports within 24 hours.

Reasonable Care

You must take all reasonable care to protect yourself and your property as if you were not insured.

Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has a Pre-Existing Medical Condition.
2. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
3. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.

4. You are traveling against the advice of a Medical Practitioner or would be traveling against the advice of a Medical Practitioner had you sought his/her advice.
5. You are traveling with the intention of obtaining medical advice outside of the Country of Residence.
6. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.
7. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy.

Otherwise, unless you have been given our prior written agreement, you will not be covered under the following Sections:

Section A: Emergency Medical Expenses

Section B: Repatriation/ Burial in case of Natural death

Section C: Personal Accident

Section D: Loss of checked in Baggage

Section E: Loss of Cash

Covers

All the following covers are subject to the monetary limits mentioned specifically on the schedule page of the policy or Annexure attached with the Schedule page of the policy and the required Excess or Deductibles mentioned thereon.

SECTION A

Emergency Medical Expenses

We shall pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of a Medical Condition which has occurred during the Trip, as well as ambulance expenses from the place of the accident or Illness to the nearest medical Centre subject to the limits and the deductibles mentioned on the schedule page. We shall also pay for follow-up outpatient treatment necessarily incurred following an in-patient treatment but this is limited to a maximum period of 30 days after discharge from the hospital.

SECTION B

Repatriation/ Burial in case of natural Death

We undertake to bear and refund the cost of your transport if medically necessary:

- A. to a hospital, which is better equipped to treat your case;
- B. to a hospital which is closer to your Country of Residence;
- C. to your Country of Residence.

What is not covered under SECTIONS A, B.?

- a. The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or Illness which necessitated your admittance into hospital
- b. Any form of treatment or surgery which, in the opinion of the Medical Practitioner in attendance and us, can be delayed reasonably until your return to your Country of Residence
- c. Medication, which, at the time of departure, is known to be required or to be continued outside your Country of Residence
- d. Treatment or services provided by a convalescent or nursing home or any rehabilitation Centre
- e. Emotional disorders unless they result in admission to a hospital
- f. Any expenses incurred after you have returned to your Country of Residence
- g. Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken
- h. Costs of prosthetics, cosmetics, plastic surgery and physiotherapy Investigations, checkup, medical examination being part of preventive medicine
- l. Pre-existing medical Condition, pregnancy, convalescence or relapses

SECTION C

Personal Accident Benefit

We will pay one of the Benefits shown below if, during the Period of Insurance, you sustain Bodily Injury, which shall solely and independently of any other cause, result within one year in:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

Special Conditions

- a. Only one Benefit shall be payable,
- b. Our Medical Advisors may examine you as often as they deem necessary in the event of a claim.

What is not covered

Any Bodily Injury caused directly or indirectly by:

1. Pregnancy
2. Any claim arising from your failure to comply with the Important Conditions relating to Health mentioned on page 5

Section D

Loss of Checked-In Personal Baggage

We will pay up to the amount shown in the Schedule of Benefits in the event you suffer a total loss of Personal Baggage that has been checked by an International Airline for an International flight. Any benefit paid will be excess of an amount received by the Airline. In the event of a loss of Personal Baggage, We reserve the right to replace or pay the intrinsic value of any lost article.

A deductible of 50% shall apply to insured person below the age of 16.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage and Money, and you should take all practicable steps to recover properly lost or stolen. If it is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Depreciation in value or shortages due to error or omission
5. Claims for items for which you have already been reimbursed by the Airline or another party
6. Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
7. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

Section E

Loss of Cash

We will pay up to the amount shown in the Schedule of Benefits in the event you suffer a total loss of Cash due to violent, forcible and/or visible Snatching/Robbery of your wallet during the period of insurance.

A deductible of 50% shall apply to insured person below the age of 16. There would be some excess applicable to all claims under this section that is more specifically stated in the schedule page.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your Money, and you should take all practicable steps to recover properly lost or stolen.

You are to obtain a Property Irregularity Report / Police Report and also inform and obtain a complaints acknowledgement in writing in case if you are in the care of a carrier, authority or hotel, with details of the loss or theft.

What is not covered

1. Claims for Personal Money in Checked-In Personal Baggage
2. Loss due to delay, confiscation or detention by customs or other authority
3. Mysterious Disappearance of Cash

General Exclusions

Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

- a. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion
- b. Any act of 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 and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

c. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly

d. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds

e. Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or Trojan horse and which can be identified as the cause of loss

f. Your pursuit of Adventure Sports (Winter Sports and/or Water Sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition)

g. The following activities: bob sleigh/skeletons, bobbing, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobiling, snowcat skiing or skiing against local authoritative warning or advice

h. Your engagement in or practice for manual work in connection with a profession, business or trade, the use of motorised two-or three-wheeled vehicles unless a full driving license is held permitting the use of such vehicles in those countries which you are visiting/traveling through, motor competitions/rallies, professional entertaining, professional sports or racing. Your engagement in or practice for base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities

j. Your engagement in or practice for boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, micro lighting, parachuting, paragliding, parapenting/parascending/parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling

k. Your willfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse,

alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life)

l. Your own unlawful action or any criminal proceedings against you

m. Bodily Injury, Illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness

n. Consequential loss of any kind

o. A Trip from which you are not booked to return within the Period of Insurance

p. Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the Trip

q. Operational duties as a member of the Armed Forces

r. You're suffering from stress, anxiety, depression or any other mental or nervous disorder.

General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Duty of Disclosure

It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of claims for all Sections: Apply Procedure on page 10 as soon as possible, but not later than 21 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution, every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own

expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share.

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimise accident, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in your name the defense and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Policy to anyone else.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or
- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance Then
- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may, at our option, declare the Policy void
- We shall be entitled to recover from you the amount of any claim already paid under the Policy
- We shall not make any return of premium
- We may inform the Police of the circumstances.

8. Cancellation

You may cancel the Policy within 14 days of issue by giving us written notification, in which case, you may be entitled to a refund of premium provided no claim has been made and you have not travelled during the current Period of Insurance. We may cancel this Policy by writing to you at your last known address by recorded delivery giving 14 days' notice.

CONTINENTAL SCALE OF BENEFITS FOR SECTION I

Description of Permanent Disablement Percentage of Maximum Benefit

Loss of Both hands 100

Loss of Both Feet 100

Complete and irrecoverable loss of sight in both eyes 100

Loss of one hand and one foot 100

Loss of one hand and one foot together with complete and irrecoverable loss of sight in one eye 100

Permanent Total Disablement 100

Loss of right arm or hand 60

Loss of left arm or hand 50

Loss of one leg or foot 50

Complete and irrecoverable loss of sight in one eye 50

Complete and irrecoverable loss of hearing in both ears 40

Complete and irrecoverable loss of hearing in one ear 10