

**ISSUING AUTHORITY TO STAPLE  
APPLICATION FORM HERE**

**IMPORTANT**

The certificate of registration is an important and integral part of the insurance policy and should be kept with it at all times.

The policy number must be quoted in all correspondence as failure to do so may result in delays or difficulties in dealing with your enquiries. Please make a separate record of the policy number in case you lose the policy itself.

In addition, it is strongly recommended that You leave your policy number together with Our address and telephone number with a close friend or relative before leaving home. This would assist considerably in an emergency.

## GENERAL CONDITIONS OF POLICY

Please read these Conditions carefully as Cover only operates if they are fulfilled.

### Article 1 Definitions Policy

For simplicity We use keywords such as You and Home to explain the Cover.

Please read these Definitions carefully to ensure that any exclusions and limitations are fully understood.

The following key words appear throughout the Policy with a capital letter to remind You of their importance:

**ISIS/We/Us/Our** – means Goudse Schadeverzekeringen N.V. of the Netherlands.

**You/Your/the Insured** – means each person named on the certificate of registration.

**ISIS Assistance** – means ISIS Assistance, Our appointed emergency medical assistance companies.

**Period of Insurance** – means that which commences and ends on the dates stated on the certificate of registration.

**Home/Home Country/Country of Permanent Residence** – means the country in which You arranged the Cover and where you have a permanent address.

**Valuable Articles** – means furs, watches and clocks, photographic or film equipment, articles of gold, silver and precious metals, jewellery, works of art, carpets and silks, musical

instruments, cassette players and cassettes, record players and records, cd-players and cd-discs, electrical and electronic equipment, scientific instruments and equipment, sunglasses, binoculars and telescopes, sports equipment, windsurfers, tools and animal skins and hides.

**Sum Insured** – Amounts insured for Section 1 will be paid for each kind of accident, disease or illness. Amounts insured for other benefits are the maximum amounts to be paid during the validity of the insurance.

**Money** – means cash, bank or currency notes, cheques, traveller's cheques, postal or money orders, petrol coupons, food, holiday and credit vouchers, and airport tax coupons.

**Europe** – means Europe, Iceland, countries bordering the Mediterranean, Baltic and Black Seas, and the Commonwealth of Independent States as Far East as the Ural Mountains.

**Worldwide** – means all countries of the world, including those covered under Europe.

**Cover** – means the entitlement to indemnity under a policy section in accordance with the table, Period of Insurance and any special requirements detailed on the certificate of registration, and for which an appropriate premium has been paid.

**Doctor** – means an officially registered medical practitioner.

**Cancellation** – prior to departure deciding not to go through with the rent/travel arrangement of which fact the issuing authority has been informed.

**Cancellation costs** – the costs charged by the issuing authority following cancellation by the policyholder/You.

**Travel sum** - the total of amounts due for booking and reservations of transport and/or accommodation exclusive of insurance premiums as charged by the issuing organisation.

**Close Relative** – means spouse, brother, sister, brother or sister in law, parent, grandparent, stepparent, spouse's parent, child, grandchild, and child's spouse. Spouse includes de facto spouse.

**Co-payment** – a percentage of the amount charged that you pay for any eligible expenses.

**Deductible/Excess** – means the stated amount You pay before any indemnification, per occurrence, per Period of Cover.

### Sports activities;

**Dangerous Sports** (cannot be covered) – means fighting or self-defence sports, (semi)professional sports, racing of any kind other than on foot, mountaineering expeditions, deep sea diving (deeper than 40 metres), solo sea-sailing, ski jumping, free climbing without ropes, motor sports, use of fire- or other arms, and any other sport involving an exceptional risk of accidents;

**Hazardous Sports\*** (covered with Standard and Super) – means abseiling, off-road mountain biking, canyoning, parachuting, bobsleighting, aviation other than as a fare-paying passenger on a scheduled flight, gliding, hang-gliding, microlight flying, and any sport involving an extra risk of accident;

\*only covered if they are NOT the main purpose of the trip.

**TABLE OF BENEFITS** all amounts in €/USD(\*)

**Maximum Sums Insured**

**Extra Hazardous Sports\*** (covered with Standard and Super, excluding Section 3) – means American Football, rugby, bungee jumping, caving, horse riding, trekking above 2,500 metres, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving (down to 40 metres), white water canoeing, white water rafting, water skiing,) and any sport involving an extra risk of accident if not mentioned as a Dangerous Sport;

\*only covered if they are NOT the main purpose of the trip.

**Regular Sports** – (Regular Sports are always covered without paying additional premium) means athletics, go-carting, ballooning (as an organised excursion), trekking up to 2,500 metres, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, canoeing, rowing, basketball, volleyball, jogging and any other sport activities not involving an extra risk;

**Winter Sports** (optional cover with Standard and Super) – means any ice and snow involving sports activity but not those specifically listed under Dangerous Sports.

Off piste skiing, off piste snowboarding and similar (provided accompanied by a guide or instructor) are covered excluding Section 3.

	Budget	Standard	Super
<b>Section 1 Medical and Related expenses</b>			
Medical and related expenses including Air Ambulance	50.000 #	500.000	unlimited
Dental treatment (per teeth)	250 #	500	750
Maternity (only USA)	50.000	50.000	50.000
Outpatient Mental or Nervous Disorders (only USA)	500/1500 #	500/1500 #	500/1500 #
<b>Section 2 Extra expenses</b>			
Burial or repatriation of mortal remains	7.500	15.000	unlimited
Additional costs in returning You Home in case of Your illness or accident	10.000	100.000	unlimited
Additional costs in returning You Home in case of serious illness, injury or death of close relative	10.000	100.000	unlimited
Additional travel expenses in case of material damage	10.000	100.000	unlimited
Additional travel expenses for the necessary coming over of a person if You are travelling on Your own	10.000	100.000	unlimited
Additional travel expenses for the necessary coming over of a person	10.000	100.000	unlimited
Return to the country where You were travelling	-	-	unlimited
Search and rescue expenses	-	10.000	20.000
Communication expenses	50	75	100
Additional accommodation expenses (compensation per person per day max. 15 days)	50	75	100
<b>Section 3 Accidents</b>			
Accidental death	5.000	15.000	15.000
for children up to 16 years and adults as of 66 years	2.250	2.250	2.250
Permanent disablement	10.000	15.000	40.000
for adults of 66 years and up	2.250	2.250	2.250
Flying, motor, scooter and moped	2.250	2.250	2.250

### Maximum Sums Insured

	Budget	Standard	Super
<b>Section 4 Personal liability</b>	-	100.000	1.000.000
<b>Section 5 Legal Expenses - Bail</b>	-	5.000	10.000
<b>Section 6 Cancellation or Curtailment</b>	optional	optional	optional
Cancellation	max 10.000	max 10.000	max 10.000
Compensation for premature return	pro rata	pro rata	pro rata
Missed departure	50/40/500	50/40/500	50/40/500
Travel delay	50/40/500	50/40/500	50/40/500
<b>Section 7 Luggage</b>		1.250	3.000
Single item	-	275	350
Valuables	-	1.000	2.000
Travel documents, Passports/tickets	-	500	unlimited
Luggage delay	-	40/120	40/120
Luggage bought during the stay abroad	-	250	500
<b>Section 8 Adrenaline sports</b>	-	<b>included</b>	<b>included</b>
<b>Winter Sports</b>	-	optional	optional
<b>Section 9 ISIS Service</b>	-	included	included
Inoculation and visa requirement			
Embassy referral			
Legal referral			
Lost document assistance			
Emergency message Transmission			
<b>Excess (all benefits with the exception of Accidents)</b>	100	75	-
<b>Co Payment #</b>	20%	-	-

### Article 2 Effectiveness of Insurance

The policy shall only become effective if attached to a certificate of registration issued and validated by the issuing organisation. Only if the required premium has been paid, ISIS will pay or indemnify the Insured in accordance with the terms and limitations of each benefit and subject to the general conditions and exclusions of this policy.

Insuring benefits retrospectively is not possible. Also, in case the insurance is extended it is not possible to insure extra benefits. If an insurance has been extended then the Sums Insured as mentioned on the original (first) insurance policy are used in case of a claim.

With exception of medical expenses, which will be paid for each kind of accident, disease or illness, the Sums Insured will only be compensated once during the Period of Insurance, including extensions, unless otherwise stated in the policy conditions.

### Article 3 Validity of Insurance

This insurance is valid for travelling and stay abroad provided that the required premium has been paid.

The Cancellation Insurance is only valid if at the moment of

(\*) Amounts insured are optional in USD/€ and chosen by the currency in which the premium is stated on the Certificate of Registration

taking out the insurance You had a fixed domicile or residence in the Home Country. Besides, the insurance must have been taken out within 7 days after the booking of the travel/rent arrangement was made with the issuing organisation. If the travel/rent arrangement was booked less than 28 days before departure, the insurance must immediately be taken out with the issuing organisation when booking the travel/rent arrangement.

#### **Article 4 Period of Insurance**

All benefits commence when the Insured leaves the Home Country to travel to his/her place of destination and ceases when the Insured has returned home or when the policy ends, whichever occurs first. The dates of commencement and expiration of the insurance must correspond with the actual travelling dates of the Insured. ISIS will extend the Period of Insurance free of charge for up to 30 days if the Insured's return home is delayed for reasons beyond Insured's control and he/she has bought a return ticket for a fixed date at the same time as the booking of the journey.

**NOTE:** the maximum Period of Insurance (insurance + extension) is 24 months. If You wish to extend the original insurance (for a period not in excess of 24 months), the issuing of a new policy will only be accepted if the original policy has not expired yet. For longer periods contact Us.

#### **Article 5 Insured**

You are insured if Your name is mentioned on the certificate of registration and You have paid the premiums due for the ISIS insurance, on condition that You have a fixed place of residence in the Home Country unless otherwise agreed before taking out insurance with ISIS. The insurance cannot be transferred. The insurance has no force if You have been notified by ISIS of the fact that ISIS shall no longer accept travel insurance for You. In this event You are entitled to reimbursement of premiums paid.

#### **Article 6 Flying, Motor, Scooter and Moped Risk**

The aviation risk is covered only if You make lawful use as a passenger of an aircraft fitted out for passenger transport whilst being used for civil aviation as well as a passenger taking part in civil aviation on the condition the pilot has a valid pilot's licence for the flight concerned. Damage to, caused with or by private or rented aircraft is excluded from the insurance.

The motor/scooter/moped risk is also insured on the understanding that for this the payment in case of death as a result of an accident will be limited (see Table of Benefits). Damage to, caused with or by a private or rented motor, scooter or moped is excluded from insurance.

#### **Article 7 Applicable Law**

This insurance policy is governed by Dutch Law and is a legal contract between You and Us.

#### **Article 8 Arbitration**

If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, such difference can be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this General Condition to be referred to Arbitration the making of any award shall be a condition precedent to any right of action against Us.

#### **Article 9 How to complain**

We always try to provide a high standard of service. However, if you do have a complaint or an enquiry relating to Your insurance, please address to:

**The Manager,  
ISIS  
PO Box 9  
2800 MA Gouda  
The Netherlands**

## Article 10 Obligations of the Insured

**Article 10.1** The Insured must:

- a. take all reasonable steps to prevent accidents, loss or damage.
- b. on the discovery of any event which may give rise to a claim under this insurance, Insured shall as soon as possible, but in any event within 28 days from the date of the incident:
  - Notify ISIS in writing of this fact;
  - If any part of the property is lost, stolen or damaged, notify the police immediately, and take all practical steps for the recovery of the lost property;
  - Supply information as may be required in connection with any type of claim (Doctors certificate, police report, P.I.R. (airline report) or any other report from carrier, accommodation owner etc).
- c. send the claim(s), together with the original (purchase) bill, Doctor's certificate etc and the claims forms, within 28 days after the date of the incident to:

**ISIS**  
**PO Box 9**  
**2800 MA Gouda**  
**The Netherlands**

**Tel : +31 (0)182 544 917**  
**Fax: +31 (0)182 544 337**

- d. give all assistance to settle the claim properly and according to the conditions of this policy and to follow all instructions given by Us or ISIS Assistance. If the Insured fails to provide such an assistance or follow up all the instructions, ISIS is not obliged to pay the claim. If the Insured is entitled to a benefit under another insurance or fund, the claim must first be submitted to the fund or the insurer of the benefit.
- e. contact ISIS Assistance prior to visiting a medical provider.

### Article 10.2 Medical Examination

You shall submit to medical examination as often as may be required in connection with any claim.

### Article 11 Fraudulent Claims

If any claim is found to be in any respect fraudulent or if any fraudulent means or devices have been applied to obtain benefit under this insurance, then all benefits hereunder shall be forfeited.

## Article 12 Subrogation

In the event of any payment under this policy, We will be subrogated to all Your rights of recovery therefore against any person or organisation and You will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You will do nothing after loss to prejudice such rights.

We will be entitled to the payment, reimbursement, and subrogation as provided in this section regardless of whether the total amount of Your recovery (or Your estate, parent or legal guardian) on account of the injury or illness is less than the actual loss suffered by You (or Your estate, parent or legal guardian). The proceeds of any judgement or settlement obtained by Us or by You (or Your estate, parent or legal guardian) on account of the injury or illness shall first be applied to satisfy Our claims, liens and other rights under this section.

### Article 13 Acceptance Period

If the Cover does not meet Your requirements You have 7 days from the issue of Your policy to cancel Your insurance without charge, provided no claim has been made in this time and Cover has not commenced.

## Article 14 Refund of Premium

No refund of premium shall be allowed once Cover has commenced under this insurance, unless the following conditions have been fulfilled:

- The original (first) insurance was taken out for a period in excess of three months; and
- You have returned Home more than one month earlier than anticipated when cover was arranged; and
- You have not and will not claim under any benefit of this insurance policy.

In this case You shall be entitled to a pro rata refund of premium for each full day of unexpired Cover. However, an amount for administration fees will be deducted.

## Article 15 Secondary Cover

The cover of this insurance is secondary which means that ISIS will not pay any cost which is recoverable from any other insurance, fund or institution or any cost which would have been recoverable from any other insurance, fund or institution if You would not have taken out this ISIS insurance. This article does not apply to Section 3.

## SECTION 1 MEDICAL AND RELATED EXPENSES

**Please read the General and Special Exclusions carefully as they restrict the circumstances in which this benefit may be payable.**

### Article 16.1 Part A Medical Expenses

This benefit provides indemnity for medical expenses which are strictly necessary, and which are incurred during the Period of Insurance, as a result of the Insured sustaining a bodily injury or becoming ill during the Period of Insurance and which cannot be postponed until the return to the Insured's domicile, and which are not recoverable from any other source, including any hospital or medical benefit fund.

Under Medical Expenses is to be understood:

- a. all strictly necessary costs of emergency medical attendance of Doctors and /or surgeons, their prescriptions, X-ray examination and similar costs directly connected with the medical treatment;
- b. all reasonable costs of medical or surgical treatment in the public ward of a hospital for as long as attendance or treatment in a hospital is strictly necessary;
- c. the reasonable costs of an ambulance to convey the Insured to the nearest hospital should he/she be disabled to such an extent, making use of public transport impractical.
- d. the reasonable costs of public transport to the nearest hospital.

The insurance includes compensation of medical costs for diseases or defects that already existed before the effective date of the insurance subject to the provisions contained under the special exclusions.

The insurance includes compensation of medical costs for pregnancy and delivery for the insured periods up to 3 months subject to the provisions contained under the special exclusions.

For insured periods of 3 months and up, including any renewals, the costs for the medical treatments referred to in this article which are made in connection with the pregnancy as of the 13th week and the delivery as well as the resulting aftercare are excluded from insurance.

### Article 16.2 Part B Air Ambulance

If the Insured is hospitalised during the Period of Insurance ISIS will pay, in connection with further treatment in a hospital in the country where the policy originally was issued, the costs of the necessary provision of an Air Ambulance or similar service including the fees of a nurse and/or physician to accompany the Insured on his/her journey, provided that:

- the repatriation cannot take place by other means of transport due to the state of health of the Insured, and
- the repatriation takes place in order to save the life of the Insured or to prevent and/or diminish the expected permanent disablement, and

- the prior approval of ISIS Assistance is obtained by contacting them as shown in the policy booklet.

If the Insured refuses such a repatriation this could result in an immediate cancellation of Cover. When the service of an air ambulance is required and the costs have been compensated, the Insured is no longer entitled to any benefit under the Extra Travelling Expenses section.

An air ambulance is a special chartered plane (private), fully equipped with medical instruments and with professional medical assistance. If somebody will be transported by a scheduled or chartered flight (normal plane), such as a stretcher-case, then the Extra Travelling Expenses cover will apply.

### **Article 16.3 Part C Dental expenses (per tooth)**

We will pay up to the maximum Sum Insured for strictly necessary emergency dental treatment of natural teeth only for the immediate relief of pain and not occasioned by the previous deteriorated state of the teeth, gums or jaws.

In case of dental treatment of natural teeth necessary solely as a result of an accident which also caused bodily injury necessitating medical treatment and not occasioned by the previous deteriorated state of the teeth, gums or jaws, We will pay up to the applicable Sum Insured (per case per tooth).

Above indemnifications are payable during the Period of Insurance within 12 months after the date of the accident. Crowned teeth, crowns, bridges, dentures etc. are not to be understood as natural teeth.

### **Article 16.4 Part D Only covered in the USA**

#### **Maternity benefit**

This benefit provides indemnity for maternity expenses which are strictly necessary and which are incurred during the Period of Insurance as a result of the Covered Person becoming pregnant during the Period of Insurance and which cannot be postponed until the return to the Country of Origin and which are not recoverable from any other source, including Hospital or medical fund.

#### **Special Exclusions**

This benefit does not cover:

1. Maternity expenses in the first month after enrollment of the insurance plan;
2. Maternity expenses if the conception occurs prior to the completion of one month of coverage;
3. Willful abortion;
4. Services related to pre-natal care or routine check-ups for pregnancy

### **Outpatient mental or nervous disorders**

The amount payable for expenses incurred for treatment of mental or nervous disorders is as follows:

Benefits are payable up to:

1. Outpatient treatment will be paid up to a maximum as stated in the Table of Benefits.
2. For inpatient treatment benefits are payable at 80% of the usual, reasonable and customary charges, 30 days maximum, up to a maximum as stated in the Table of Benefits.

### **Article 16.5 Special Exclusions for Section 1:**

The following exclusions apply to Section 1:

1. Vaccinations;
2. Optical prescriptions;
3. Routine medical treatment and any routine check-ups whether for pregnancy or not;
4. Physiotherapy treatment, unless strictly necessary and prescribed by a Doctor;
5. Chiropractic, osteopath or acupuncture treatment;
6. Treatment in a private hospital if it is practical and medically advisable that treatment can be provided in a public hospital.

## SECTION 2 EXTRA EXPENSES

### Article 17 Part A Transportation of mortal Remains

We will pay the costs of taking Your mortal remains to Your former domicile in case of death during the Period of Insurance or We will pay reasonable charges in the event of Your death during the Period of Insurance for burial or cremation in the locality where death occurs, limited to the amount the repatriation of your mortal remains to your Home Country could have effectively cost. Indemnification under this benefit is to be paid to Your legal representative(s).

### Article 17 part B Extra Travelling Expenses

**Article 17.1.** Under Extra Travelling Expenses will be understood:

Strictly necessary additional second class train, boat or air fares or equivalent arrangements, which must be made in all reasonableness as a consequence of unexpected circumstances relating to a health condition as specified under the Medical Expenses cover, arising during the insurance period and after deducting the savings, restitution etc (that is, if a refund of the unused portion of the original booking is applicable, then this refund amount will be deducted from the amount payable by this benefit).

ISIS also compensates extraordinary costs You must make due to an event covered under this section which has happened to a travel companion not mentioned in the Certificate of Registration. This coverage only applies if:

- a. the afflicted travel companion has his or her own valid travel insurance;
- b. the event that has happened to the afflicted travel companion falls under the coverage of his or her travel insurance and this travel insurance does not cover the additional costs made by the companion who travels with him or her;
- c. the additional costs made by You are deemed necessary and have reasonably been made during the period in which you were travelling.

**Article 17.2.** Indemnification under this benefit is to be paid in case of:

- a. Your return to the Home Country, if You have to return before completion of Your trip as a consequence of the death or illness or (or accident to) your spouse, parent, brother, sister or child which results in their life being in danger.
- b. Your return to the Home Country, if medical opinion holds it necessary for You to return at an earlier or later date than intended as a consequence of Your illness or accident, and including the travelling expenses and fees for an accompanying Doctor/nurse, if it is necessary and authorised by a qualified medical Doctor, for You to be accompanied on

the trip. The necessity of returning must be evidenced in writing by obtaining, prior to Your return, written confirmation from a medical Doctor.

- c. The reasonable additional hotel and travelling expenses up to the maximum Sum Insured for a relative or friend necessarily required to travel to, with and/or remain with You. The indemnification under this section in respect of hotel expenses shall be limited to a maximum of 15 days, and only if the visit is necessitated by a serious illness or accident combined with danger to life.
- d. the extra travelling expenses on the basis of lowest-class transport in the event of material property damage to Your properties in the Home Country by fire, explosion, self-ignition, aircraft damage or by force of nature as a result of which a return is necessary. This compensation will be for two insured persons at the most.
- e. the extra travelling expenses on the basis of lowest-class transport for the necessarily coming over of a person if You are travelling on Your own and due to Your illness or accident, need assistance for Your return for medical reasons.

In the event of additional use of the own car the compensation for additional travelling expenses amounts to €/USD 0.10 per kilometre.

**Article 17.3** In the event of You not holding a ticket for the return journey, indemnification under this benefit as mentioned under Article 17.2(a) and 17.2(b) is restricted to 50% of the travel cost of the journey Home.

**Article 17.4** We will also pay Your expenses up to the maximum Sum Insured for returning to the country, where You were travelling when the event as mentioned under Art 17.2(a) or 17.2(b) occurred. These expenses will only be compensated if You have taken out this insurance for a period in excess of 3 months and are repatriated by ISIS Assistance. (Super only)

#### **Article 18 Part C Search and Rescue expenses**

We will pay up to the Sum Insured for the necessary expenses for search or rescue operations. However, a statement from official authorities on the spot, proving the necessity of this search and/or rescue operation must be produced for ISIS whilst the absence of such a statement will forfeit all rights of this benefit.

#### **Article 19 Part D Communication Expenses**

If You have a right to a benefit under this insurance, the necessary telegram, telephone, fax, e-mail and telex expenses following an insured event are compensated up to the maximum amount as mentioned in the Table of Benefits. If these

expenses are made to contact ISIS Assistance, then they shall also be paid in excess of the maximum.

#### **Article 20 Part E Extra Accommodation Costs**

Compensation for the extra accommodation costs referred to in this article will only be awarded if the costs have been made after expiry of the original insurance period subject to the provisions below. Extra accommodation costs are exclusively considered to include:

- a. the costs of Your medically necessary longer stay in a hotel or guest house due to an illness or accident up to a maximum amount per day as mentioned in the Table of Benefits;
- b. the costs of a longer stay in a hotel or guest house of one insured travel companion and insured underaged children up to a maximum amount per day as mentioned in the Table of Benefits if this was medically necessary for Your nursing or care;
- c. the costs of a longer stay in a hotel or guest house of one travel companion and insured underaged children up to a maximum amount per day as mentioned in the Table of Benefits if this was medically necessary due to Your death;
- d. the costs of a longer stay in a hotel or guest house for all Insured due to a strike by transport companies as a result of labour conflicts or similar circumstances, avalanches, landslides and/or floodings, up to a maximum amount per day as mentioned in the Table of Benefits;

- e. the costs of a stay in a hotel or guest house up to a maximum of 3 days for the person who has come over to assist You and who has been compensated for the travelling expenses, up to a maximum per day as mentioned in the Table of Benefits;
- f. the costs of a stay in a hotel or guest house up to a maximum of 15 days for the person who has come over for You if Your life is in danger and whose coming over is from a medical viewpoint urgently required and who have received compensation for travelling expenses, up to a maximum per day as mentioned in the Table of Benefits;

The maximum compensation for all Insured together is set at the amount mentioned in the Table of Benefits.

A fixed deduction of 10% of the accommodation expenses that qualify for compensation will be made from the accommodation costs on account of saved costs of ordinary cost of living.

### **SECTION 3 -ACCIDENTS**

#### **Article 21.1 Definition:**

An accident is any sudden, unexpected violence from outside affecting the body of the Insured, directly causing a medically diagnosable physical injury.

Permanent disability is the permanent complete or partial loss (of function) of any part or organ of the Insured's body, without taking into account the Insured's profession.

An accident is also:

- a. acute poisoning as a result of the sudden and involuntary exposure to gasses, liquids or solid substances other than poisoning by medicines or exposure to allergens;
- b. infection by disease germs or an allergic reaction, if the infection or reaction is a direct result of inadvertently falling into water or into any other substance, or a result of attempting to save a person, animal or goods;
- c. unintentionally and suddenly absorbing substances or objects into the alimentary canal, the bronchia, the eyes or auditory canals, causing internal damage, with the exception of disease germs or allergens;
- d. spraining, dislocation and tearing of muscular and ligament tissue, provided that these injuries occurred suddenly and their nature and location are medically determinable;
- e. suffocation, drowning, freezing, sunstroke, heat-seizure;
- f. exhaustion, starvation, dehydration and sunburn as a result of unforeseen circumstances;
- g. wound infection or blood-poisoning as a result of exposure to disease germs as a result of a bodily injury caused by a covered accident;
- h. complications or worsening of an accidental bodily injury as a direct result of first aid or necessary medical treatment as a result of an accident.

#### **Article 22.1 Part A Accidental death**

This benefit is payable in the event of the Insured's death where it is caused solely and directly by injuries suffered in an accident and results directly and independently of any other cause in death within 12 calendar months of the date of the accident. If a benefit for permanent disablement is paid for the same accident, this is deducted from the benefit due for death. Indemnification of the benefit will be paid to the Insured's beneficiary as soon as the claim is found to be correct. Death will not be presumed solely because of the disappearance of the Insured.

#### **Article 22.2 Part B Permanent disablement**

This benefit pays a benefit to the beneficiary in case of Your permanent disablement as a result of an accident. In case of Your permanent disability as a direct and exclusive result of an accident, the benefit is determined as a percentage of the Sum Insured for permanent disablement. If You die before determination of the permanent disablement, and the death is not a result of the accident, then the right to the benefit remains. The benefit is determined based on the expected definite degree of disablement based on the medical reports, if You had not died.

#### **Article 22.3 Determination of the degree of permanent disablement**

##### **Article 22.3.1 Manner of determining the permanent disablement.**

The degree of permanent disablement will be determined by way of medical examination. The physician will be asked:

1. in case of Article 22.4.a the percentage (functional) loss of a certain part of the body or organ.
2. in case of Article 22.4.c the percentage (functional) loss of the body in whole.

The determination of the percentage (functional) loss is based on objective standards, corresponding with the last version of the "Guides to the Evaluation of Permanent Impairment" of the American Medical Association (A.M.A.) (Disablement is defined as impairment in these guides).

##### **Article 22.3.2 Influence of artificial and orthotic devices**

The degree of permanent disablement will be determined based on the (functional) loss, without taking into account externally placed artificial and orthotic devices. If internal artificial and orthotic devices have been fitted, the resulting lesser extent of (functional) loss is taken into account.

### Article 22.3.3 Term for determination of permanent disablement

The degree of permanent disablement is determined as soon as there is an unchanged situation, however, in any case as soon as possible after the date of the accident, unless You and ISIS have explicitly agreed a term. In such a case ISIS can help You by providing an advance payment.

### DETERMINATION OF THE BENEFIT IN CASE OF PERMANENT DISABLEMENT

### Article 22.4 Determination of the indemnity percentage

From the percentage (functional) loss as determined by the physician, an indemnity percentage of the Sum Insured is determined for permanent disablement, as follows:

- Where partial permanent (functional) loss arises from one or more of the above-mentioned parts of the body or organs, a proportionate part is indemnified.
- If there has been a total (functional) loss of one or more fingers then the aggregate payment cannot exceed that for the total loss of a whole hand.
- In all other cases an indemnity percentage is determined by the degree of permanent disability that the injury causes for the body in total.

### Article 22.5 Cumulation of benefits

On account of one or more accidents affecting You, during the term of this insurance, the total sum of all benefits will not exceed the Sum Insured for permanent disablement.

### Article 22.6 Interest

If one year after the accident has occurred the degree of permanent disablement has not been determined, ISIS will pay an interest over the payable sum of 5% on an annual basis as of the 366th day after the accident. The interest will be paid together with the benefit.

### Article 22.7 Influence of existing disablement or sickly condition

- If the consequences of an accident have been increased due to Your illness, defectiveness or an abnormal physical or mental state of condition, for determination of the benefit, the consequences of the accident will be taken into account which would have occurred had You been able-bodied and healthy.
- However, the limitation under Article 22.7.a does not apply if Your existing illness, defectiveness or abnormal physical- or mental state of condition is a consequence of an earlier accident, for which ISIS has already, or will pay a benefit

under this policy.

- Insofar an existing sickly condition has been aggravated by an accident, no benefit will be paid by ISIS.
- If a (functional) loss of part of the body or an organ already existed before an accident, then the benefit for permanent disablement will be reduced proportionally.

### Article 22.8 Maximum amount payable

Total Permanent Disablement	100%
For permanent loss of or permanent loss of use of:	
Visual power of both eyes	100%
Visual power of one eye	30%
but if ISIS paid a benefit for the loss of visual	
Power of the other eye	70%
Auditive power of both ears	60%
Auditive power of one ear	25%
but if ISIS paid a benefit for the loss of auditive	
Power of the other ear	35%
An Arm	65%
A Forearm	60%
A Hand	55%
A Thumb	25%
An Index Finger	15%
A Middle Finger	10%
A Ring Finger	5%

A Little Finger	5%
A Leg	60%
A lower extremity below knee level	55%
A Foot	40%
Big Toe	5%
Other Toe	2%
The Spleen	5%
The Taste and/or Sense of Smell	6%

#### Article 22.9 Special exclusions

ISIS is not obliged to indemnify on account of:

- Accidents as a consequence of a risky undertaking in which You have recklessly endangered Your life or body, unless this risky undertaking was reasonably necessary for legitimate self defence or attempts to save Yourself, others, animals or goods.
- Accidents which arise as a consequence of a sickly condition or as a consequence of Your bodily or physic abnormalities, unless these circumstances are a result of an accident for which ISIS was obliged to pay indemnification under this insurance.
- Psychic affections, as a result of any cause, unless medically determinable as a direct result of brain damage caused by the accident.
- Hernia inguinalis (rupture), lumbago, ruptured intervertebral

- disk (hernia nuclei pulposi), tendovaginitis crepitans, muscle spraining, periarthritis humeroscapularis, tennis-elbow (epicondylitis lateralis), or golfer's-arm (epicondylitis medialis).
- The consequences of medical treatment, which You have undergone, without there being any link with an accident covered under the policy making this treatment necessary.
  - Accidents to You as a driver of a motorcycle with a cylinder content of 50 cc. or more, if You have not yet reached the age of 23 years.
  - Accident which arise as a consequence of participation in Extra Hazardous Sports

#### SECTION 4 - PERSONAL LIABILITY

**Article 23.1** We will pay any amount which You become legally liable to pay including costs and expenses incurred with Our consent in defence of a claim as damages for:

- accidental injury or death to anyone;
- damage to property; happening during the Period of Insurance and arising from Your private holiday pursuits.

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing.

Our liability shall not exceed the Sum Insured in respect of any or all occurrences of a series resulting from one original cause.

In the event of Your death, cover will apply to Your personal legal representatives as if they were You.

If You receive any communication from any person in connection with any event which may result in a claim under this Section You must pass this to Us without acknowledging the communication.

**NO ADMISSION OF LIABILITY, OFFER, PROMISE OF PAYMENT, OR PAYMENT MUST BE MADE BY YOU WITHOUT OUR WRITTEN CONSENT.**

#### Article 23.2 Special Exclusions for Section 4

This Section does not cover liability arising out of or in any way connected with:

- ownership, use, possession, occupation of any building or land;
- horse drawn, motorised or mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft;
- bodily injury to any person employed by You arising out of or in the course of the employment;
- loss of or damage to property belonging to You or held in

- trust by You or in Your custody or control;
- 5. any wilful act by You;
- 6. any profession, trade or business, or practical work in connection with study;
- 7. any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed;
- 8. any action not brought under the jurisdiction of the courts of the country where the incident giving rise to the claim occurred;
- 9. death of, bodily injury to or illness of a person who is Your relative, Your travelling companion or a member of Your household, or damage to their property;
- 10. the use and/or ownership of weapons;
- 11. the transmission of Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations thereof however caused;
- 12. death or bodily injury to any person accompanying you if you are participating in Hazardous or Extra Hazardous Sports;
- 13. criminal actions.

## SECTION 5 LEGAL EXPENSES AND BAIL

### Article 24.1 Part A Legal Expenses

The maximum compensation under this coverage is mentioned in the Table of Benefits

1. Cover is provided in accordance with the "Ordinary Conditions for Legal Assistance for Household Insurances with Household Contents Cover" published by the Association of Dutch Insurers, with the following deviations:
2. The insurance covers solely in connection with litigation or arbitration proceedings deriving out of disputes arisen in the course of the travel/sojourn, and which concerns the insured directly.
3. The insurance covers reasonable and necessary travel expenses in connection with the Insured's participation in a court case or arbitration abroad, provided such are not recoverable from other sources, and provided the Insured;
  - a is summoned for questioning as a party in the case, and is deemed to have an interest in appearing
  - b is summoned for giving evidence as a witness, and has a judicial interest in appearing, provided that the questioning cannot take place in Home Country.
  - c has obtained Gouda's permission to take part in the court case or arbitration prior to traveling.
4. Furthermore, the insurance covers - within the limits of the sums assured listed in the Table of Benefits - bail or

guarantee necessary for the release of the insured or his/her belongings from detention by foreign authorities.

5. The bail is considered an interest-free loan, to be repaid to Gouda immediately upon release.
6. If the bail is seized, and the Insured through his behavior is deemed responsible therefore, the interest-free loan must be repaid to Gouda immediately upon seizure.

#### **Deductible:**

7. For any claim under the legal expense coverage, a deductible of 10 percent of the total recoverable expenses shall be calculated and deducted, however, not less than €/USD 300.

#### **Exceptions:**

8. The exceptions specified in the "Ordinary Conditions for Legal Assistance for Household Insurances with Household Contents Cover" published by the Association of Dutch Insurers, shall also govern this policy, with the exception of "bail", and "travel expenses".

#### **The insurance furthermore does not cover:**

9. expenses in connection with disputes between the Insured and the Travel Agency, tour operator or travel intermediary.
10. damages, fines or penalty claims.

### Article 24. 2 Part B Bail

If a government requires bail as a security for the rights of the aggrieved person, for an event that is covered by this insurance, We will provide a bail up to the Sum Insured. You are obliged

to authorise Us to dispose of the bail as soon as it is released and furthermore, to give all assistance to obtain repayment.

## SECTION 6 CANCELLATION AND CURTAILMENT (OPTIONAL COVER)

### Article 25.1 Part A Cancellation and curtailment

We will indemnify You in respect of Your legal liability to pay all or part of the direct travel and accommodation costs, including pre-paid excursions paid in advance or contracted to be paid notwithstanding that Your travel and/or holiday arrangements are necessarily and unavoidably cancelled or curtailed as a result of:

1. death, serious bodily injury or serious illness of Yourself;
2. death, serious bodily injury or serious illness of Your spouse, parent, parent-in-law, brother, sister, child, grandparent;
3. compulsory quarantine, jury service or witness summons applying to You, or a close relative with whom You were to travel requiring appearance during the Period of Insurance;
4. major fire or storm damage of Your Home arising or being discovered within 5 days of commencement of or during the Period of Insurance;
5. You being required to re-sit a University or College examination which formed part of a full time course of study providing that Your travel arrangements were booked prior to the date of the examination which You failed;
6. Forced unemployment of You due to partial or complete closure of the company where You are employed. On the con-

dition is that You became unemployed after the insurance was taken out;

7. Accepting employment of at least 20 hours per week based on an employment contract for a period of at least 1 year if You were unemployed at the time of booking the trip and the date of employment falls within the planned holiday period. The cover applies only if it is impossible to agree with the employer on another commencement date. Documentation is required showing that You were registered as unemployed (employment office) at the time of booking the trip and therefore received benefits in accordance with one of the social insurance acts.

### Article 25.2 Part B Indemnification in case of curtailment

Curtailment means:

returning earlier to the home address in the Home Country due to premature termination of the trip.

This Cover applies only if the arrangement has been booked and paid in advance in the Home Country with the issuing organisation and consists of an outward and return journey or an outward and return journey in combination with an arrangement. It is possible to claim a pro rata daily allowance for holidays not enjoyed due to premature return to the home address in the Home Country - only as a result of the reasons referred to in the

previous article under 1 and 2. For holidays not enjoyed due to admittance to a hospital, You can claim a pro rata daily allowance for the days that You were in the hospital.

The pro rata allowance is calculated over:

- 50% of the total transportation costs, if only transportation had been booked;
- 100% of the total costs of the trip, if travel/rent arrangements had been booked.

This indemnification applies in so far as hotel, tour operator or lessor make no refund. When after a return journey to the Home Country, You decide to return to the holiday destination, no refund is made for holidays not enjoyed. The pro rata daily allowance is determined over a maximum of 45 days, counting from the commencement date of the travel/rent arrangements.

Upon eligibility of pro rata returns as stated above ISIS indemnifies You for excursions and lessons, as well as skipasses which remain unused.

The indemnification will amount to a maximum of 15% of the Sum Insured.

### Article 25.3 Indemnification of the cancellation costs

In case of cancellation in connection with one of the above events ISIS will indemnify:

- a. The cancellation costs, which the issuing organisation charges in accordance with the provisions it uses regarding cancellation costs;

- b. The costs of changing travel arrangements to another date, making cancellation unnecessary, providing the sum for changing travel arrangements is not higher than the cancellation costs;
- c. The possible increase of the original cost of the trip per Insured in case of partial cancellation of the trip, making cancellation unnecessary. This increase is only indemnified in so far as the costs are not higher than the total cancellation costs;
- d. The indemnification under this insurance will never exceeds the actual cancellation cost payable by You and the non refundable travel or rent sum of part of the sum.

#### **Article 25.4 Validity/period of insurance/Sum Insured**

The insurance becomes effective from the moment the premium is paid and ends on the day the travel and/or rent arrangements end. In determining the Sum Insured the total price exclusive of the insurance premium of the travel and/or rent arrangements booked with the issuing organisation must be taken into account.

#### **Article 25.5 Under-insurance**

If the Sum Insured is lower than the total cost of the travel and/or rent arrangements there is under-insurance and the indemnification will be decreased pro rata. The indemnification

of cancellation costs, departure delay or not enjoyed holidays is calculated from the Sum Insured. The indemnification under this insurance will never exceed the Sum Insured.

#### **Article 25.6 Obligations of the Insured**

In case of cancellation:

If an event takes place, even if this is very shortly before departure, on the basis of which indemnification can be claimed under this section, You must immediately contact the issuing organisation and take all reasonable steps to cancel the trip as yet.

In case of hospitalisation abroad:

In case of hospitalisation You are obliged, on penalty of losing Your right to indemnification, to call ISIS Assistance prior to or within 24 hours after admittance.

#### **Article 25.7 Part C Missed departure**

If You arrive at Your departure point from the Home Country too late to commence the booked holiday as a result of:

- a. failure of public transportation services;
- b. breakdown of, or accident to the public transportation vehicle in which You are travelling.

We will pay up to the maximum Sum Insured in respect of

additional hotel and travelling expenses necessarily incurred to reach the booked destination.

#### **Exclusions for Part C:**

1. failure by You to take all reasonable steps to arrive at the departure point at the time required;
2. any claim arising from the use of a vehicle not in a road-worthy condition.

#### **Article 25.8 Part D Travel delay**

In the event that the scheduled departure time of a pre-booked aircraft, sea vessel or coach on which You have arranged to travel on the first leg or final return leg to or from Home is delayed for at least 12 consecutive hours due to:

1. strike or industrial action taken by workers with the intention of preventing, restricting or otherwise interfering with the provision of services;
2. adverse weather conditions;
3. mechanical breakdown or mechanical derangement of that aircraft, sea vessel or coach.

We will pay €/USD 50 after delay of 12 complete hours from the scheduled departure time including time spent awaiting an alternative onward flight if the original pre-booked flight connection is missed due to such delay and €/USD 40 for each complete 24 hour period of delay thereafter.

**Part D Excludes:**

- a. any liability for claims arising directly or indirectly out of or in connection with industrial action which had been expected or known about prior to the time of arranging Cover and or booking your travel;
- b. any liability for claims not supported by a signed statement or certificate confirming the period of delay from a tour operator or carrier.

**Article 25.9 Payment**

At cancellation or curtailment:

- by one Insured, travelling or staying with the family, reimbursement will be given for all members belonging to that insured family;
- by one Insured, travelling or staying with the family and also travelling or staying with one or more other families, reimbursement will be given for a maximum of two insured families;
- by one Insured, travelling or staying with one or more non-family members, reimbursement will be given for a maximum in total of four insured persons;
- by more than 4 insured travelling together, who do not live together as family, or more than two families, reimbursement will be given reduced on a pro rata basis with a maximum in total of 4 insured persons.

In all above mentioned cases, reimbursement in case of curtailment is only given to Insured who actually return Home prematurely, taking into consideration the maximum number of Insured as stated in this article.

**Article 25.10 Special Exclusions for Section 6**

Cover does not apply to occurrences arising from or connected with:

- a. mental or nervous illness or anxiety;
- b. expense arising from illness or injury where You:
  1. were proposing to travel against a doctor's advice;
  2. are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home;
  3. have received a terminal prognosis;
- c. any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- d. any illness or injury if You were 66 years of age or older at the time of arranging Cover;
- e. any amount recoverable from a travel agent, tour operator, carrier or any other source;
- f. pregnancy or childbirth;
- g. You failing to have the required travel documents;
- h. industrial strikes or action which were expected or known about on or before the date You booked Your travel;
- i. You failing to allow sufficient time to reach Your departure point in time.

A claim cannot be made under more than one Part of Section 6 arising from the same incident.

If a claim is made under Section 6, any right to a premium refund will be forfeited and the insurance premium cannot form part of any claim.

**SECTION 7 LUGGAGE AND PERSONAL EFFECTS****Article 26.1 Part A Luggage and personal effects**

This benefit is payable in the event of accidental loss of or accidental damage to Your luggage, clothing and personal effects belonging to You and accompanying You on Your journey.

Any amount payable under this section will be based on the actual purchase price up to the Sum Insured with a depreciation for use or at Our option by repair, minus any compensation given by any other fund or institution.

If a lost or missing object is recovered within 3 months from the date on which the amount of the loss has been paid, You are obliged to buy this object back from ISIS for a price that is equivalent to the amount of loss, without prejudice to his or her right to indemnification if the object is damaged. Upon receipt

of the damages You will transfer Your right to the stolen, lost or missing object to ISIS.

**The following limitations apply to this Part:**

1. the amount mentioned in the Table of Benefits for any individual item or items making up a pair or set.
2. the amount mentioned in the Table of Benefits in total for Valuable Articles including those subject to a limit.

**Article 26.2 Part B Passports, tickets and travel documents**

We will indemnify You in respect of accidental loss or damage to passports, travel documents or tickets, for which free duplicates are not available, together with reasonable costs incurred in obtaining replacements.

Cover is limited to the amount mentioned in the Table of Benefits for any individual item, including costs incurred.

**Article 26.3 Part C Luggage delay**

We will pay You for the emergency purchase or hire of essential items of clothing, requisites or sports equipment resulting from temporary deprivation of baggage for at least 12 hours from the time of arrival at the destination on the outward journey due to any delay or mis-direction in the delivery by the car-

rier. Up to a limit of €/USD 40 per day with a total of €/USD 120.

Cover is limited to a total of €/USD 40 for any person age 15 or under. A claim cannot be made under both part C and part A.

**Article 26.4 Part D Luggage bought during the stay abroad**

ISIS will pay up to the maximum Sum Insured for luggage purchased during the stay abroad.

**Article 26.5 Special Exclusions for section 7**

Cover does not apply in respect of:

- a. wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;
- b. breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
- c. delay, detention or confiscation by Customs or other officials;
- d. loss or damage to sports equipment, unless covered according to Section 8;
- e. contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in

connection with any business, profession or trade;

- f. money or Credit Cards;
- g. mobile telephones and their accessories;
- h. failure by the Insured to take ordinary and reasonable precautions for the safety of You luggage, clothing and personal effects. Theft of luggage when left unattended, other than when locked in secured premises (hotels etc) or locked out of sight, in the boot of a motor vehicle, but only during the hours of daylight.  
Valuable Articles are not covered at any time, when left unattended in a motor vehicle, whether in a locked boot or not.

The following actions shall be deemed for the purpose of this policy to not be ordinary and reasonable precautions, and therefore result in denial of claim(s) under this section:

1. Theft of valuable personal belongings from tents and/or caravans are also not covered when these are left unattended;
2. Any unaccompanied luggage.

**WARNING:** Leaving your personal belongings unattended and out of sight in public places encourages theft, and therefore such situations are not covered by this policy.

- i. losses resulting from currency fluctuations;

- j. breakage or damage to items of a fragile nature other than photographic or telescopic lenses;
- k. sports equipment whilst in use;
- m. subsequent losses due to damages or losses under this Section.

#### **Valuable goods**

Valuable goods include photo, film, video, audio equipment, sound recording media, optical instruments, (game) computers, notebooks, electronic diaries, jewellery, watches, musical instruments, fur, suede and leather clothes and other valuables and accessories.

#### **Valuable documents**

Valuable documents include money, cheques, bank cards and travel documents.

#### **Ordinary care**

You must handle Your luggage - and in particular Your valuable goods and valuable documents - with as much care as possible or use the safest storage space in order to prevent theft, loss or damage.

Ordinary care is lacking among other things in case of transportation with a motor vehicle:

1. if You leave behind valuable goods and valuable documents in a car, caravan/camper or motorcycle;
2. if the remaining luggage in the car, caravan/camper or on

the motorcycle is not stored in:

- a. a separate, locked boot in a passenger car;
  - b. a boot of a hatchback (3-door or 5-door) passenger car including an estate car which has been covered by a roller sheet, back shelf or similar appropriate means;
  - c. the interior of a camper, delivery van or car or caravan allowing no outside view on the goods due to a properly fixed provision;
  - d. a properly fixed and locked luggage boot or luggage compartment.
3. if during a stay You fail to take the remaining luggage practically packed in suitcases or bags to the accommodation address; in case of transportation by a passenger transport company:
  4. if during the flight or the journey by train, bus or boat You have not transported valuable goods, valuable documents, breakable goods, money and medicines as hand-luggage; during a stay at the holiday destination:
  5. if You leave valuable documents, valuable goods and remaining luggage behind unattended in a not properly locked space.

In all these situations there is no right to indemnification if in the given situation You have failed to take the measures that could reasonably be expected of You in order to prevent or limit any damage. Safe measures include among other things, storage in a safe of valuable goods and valuable documents.

## **SECTION 8 ADRENALINE SPORTS (ONLY STANDARD AND SUPER) WINTER SPORTS (OPTIONAL WITH STANDARD AND SUPER)**

### **Article 27.1 This benefit covers You for;**

- a. Any accident or illness which is related to partaking in hazardous and extra hazardous sports activities (see definitions) and Winter Sports (see definitions).
- b. Theft, loss of or damage to sports equipment which is related to partaking in the above mentioned sports activities (see definitions).
- c. Search and/or Rescue operations following an incident arising out of (Extra) Hazardous or Winter Sports (see definitions).

### **Section 8 excludes:**

- a. Theft, loss or damage to sports equipment whilst in use.
- b. Search and/or rescue operations, which are not supported by a statement from official authorities on the spot, proving the necessity of this search and/or rescue operation.

## SECTION 9 - ISIS SERVICE

If You would like to use one of the following services please call the following telephone number. Keep Your ISIS Certificate at hand as Your policy number will be requested.

**Tel.: +44.20.8762.8015**

**Fax.: +44.20.8748.7744**

### **Part A: Inoculation and visa requirement information**

ISIS Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to You at any time, whether or not You are travelling or an emergency has occurred. ISIS Assistance shall inform You requesting such information that ISIS Assistance is simply communicating the requirements set forth in a document and ISIS Assistance shall name the document.

### **Part B: Embassy referral**

ISIS Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of appropriate embassy and consulate worldwide.

### **Part C: Legal referral**

ISIS Assistance will assist You by providing the names, telephone numbers and, if possible and requested, hours of opening of law firms and legal practitioners while You are travelling outside the Home Country. ISIS Assistance will not provide legal advice.

Although ISIS Assistance shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. ISIS Assistance, however, will exercise care and diligence in selecting the service providers.

### **Part D: Lost document assistance**

ISIS Assistance will assist You if You have lost Your travel documents while travelling outside the Home Country by providing direction for recovery.

### **Part E: Emergency message Transmission**

In the event of an emergency or a hospital confinement, ISIS Assistance will undertake to keep Your immediate family informed.

## GENERAL EXCLUSIONS POLICY

### **Article 28 This Policy does not cover:**

1. the excess and/or co-payment, as shown in the Table of Benefits, of any claim;
2. expenses which You would have incurred in the normal course of the holiday/journey;
3. any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy;
4. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature indirectly caused by or contributed to by or arising from:
  - a. ionising, radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
5. any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorist act, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or

under the order of any Government or local authority or riot or civil commotion. Terrorist act shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism;

6. any loss or damage or expense more specifically insured or recoverable from elsewhere;
7. the transmission of Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations there of however caused;
8. You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following: The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date;
9. Dangerous Sports;
10. Mental or nervous illness or anxiety;
11. Occurrences attributable to the effects of alcohol or drugs;
12. Suicide or attempted suicide and self-inflicted injuries;

13. Involvement in wilful exposure to needless peril;
14. Wilful abortion;
15. Work of a hazardous nature;
16. Sexually transmissible diseases or conditions;
17. Anyone age 66 and over at the start date of the policy;
18. Pregnancy and childbirth, if the Period of Insurance exceeds three months. In the event that the Period of Insurance does not exceed three months, then Cover will apply to injury or illness arising from or affecting the pregnancy, provided that You are not expected to give birth before or within 8 weeks after the expiry of the Period of Insurance;
19. The policyholder and/or the interested party as to compensation, will lose the right to compensation if with regard to any part of the claim and/or the circumstances under which the event has taken place:
  1. has intentionally provided incorrect information;
  2. has concealed information of which he knew or could know this could be of interest to the insurer for its assessment of the claim.

#### SPECIAL EXCLUSIONS APPLYING TO THE MEDICAL AND RELATED EXPENSES, EXTRA EXPENSES AND CANCELLATION AND CURTAILMENT SECTIONS:

**Article 29** Cover does not apply to occurrences arising from or connected with expenses mentioned in this Section, which are a result of pregnancy, childbirth, abortion and any pre-existing physical defect, infirmity, sickness disease or affliction when:

- a. the existence of the condition was known or could have been known at the time of effecting the insurance;
- b. it was to be expected at the time of effecting the insurance that the medical expenses must be incurred during the period of insurance;
- c. the Insured was already under medical treatment at the time of effecting the insurance and that it is necessary to continue with the treatment during the period of insurance;
- d. the Insured travels against the advice of a doctor;
- e. the Insured travels to obtain medical treatment;
- f. the Insured is undergoing or on a waiting list for a course of medical treatment;
- g. the Insured has received a terminal prognosis;
- h. a claim relates to a medical condition for which the Insured has received treatment in/during the 12 months prior to effecting the Policy;
- i. the repatriation is the direct or indirect result of the pregnancy as of the 13th week, or of the delivery in case of an insured period of 3 months or longer, including any renewals;

- j. there is no right to compensation of investigation costs if the costs have been made outside the Home Country in a country whose nationality You have or in the Home Country If You do not have the nationality of the Home Country.



