

\$250,000

TRAVEL ACCIDENT AND MEDICAL EMERGENCY INSURANCE

THE TRAVEL ACCIDENT & MEDICAL EMERGENCY INSURANCE PROVIDES YOU WITH COVERAGE FOR UP TO \$250,000 IN CASE OF PERSONAL ACCIDENT AND/OR EMERGENCY MEDICAL EXPENSES. THE INSURANCE COVERAGE IS VALID FOR TRIPS NOT EXCEEDING 90 DAYS. THIS INSURANCE POLICY IS UNDERWRITTEN BY LIA INSURANCE COMPANY. TERMS, EXCLUSIONS, PROVISIONS AND OTHER TERMS OF THE POLICY ARE DESCRIBED HEREIN.

WHO IS COVERED?

As a holder of an eligible card*, you and your immediate family travelling with you will benefit from this insurance policy. Immediate family means spouse, children, parents, parents in law, brothers and sisters. Cardholders with age above 75 are not covered.

HOW TO GET COVERAGE?

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

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

PERIOD OF INSURANCE

This policy covers you during your travel outside your home country and for a period not exceeding 90* days, from the time of leaving home or normal place of business, whichever is left last, until time of arrival at home or normal place of business, whichever is reached first. If the period of travel exceeds, or was intended to exceed the first 90 days, then the entire period of travel, including the first 90 days, will not be covered.

* All cardholders aged between 65 & 75 are deemed to be covered with a maximum one trip duration of 30 days.

TERRITORIAL LIMITS

Worldwide excluding the cardholder's country of domicile.

WHAT IS COVERED?

a) Personal Accident up to \$250,000

In the event you sustain an accidental bodily injury during your travel, you will be covered for up to \$250,000. When the bodily injury results in any of the following losses, you will be covered as follows:

Death by Accidental Bodily Injury	\$250,000
Loss of one or more limbs	\$250,000
Loss of one or both eyes	\$250,000
Permanent Total Disablement	\$250,000

b) Medical Expenses up to \$250,000

If during a trip you get unexpectedly ill, injured or admitted to hospital or a clinic (for more than 12 hours), the insurance company will pay up to the amount stated below:

Medical & Other Expenses	up to \$250,000
Overseas Burial Costs	up to \$5,000

In respect to:

- Medical, hospital and treatment expenses (including emergency dental treatment for immediate relief of pain only), additional accommodation and **repatriation expenses** necessarily incurred and payable within twelve months of the incident giving rise to a claim as certified by a registered Medical Practitioner abroad, as the result of the insured person becoming ill or sustaining Accidental Bodily Injury during the period of insurance, such expenses having been specifically agreed by insurers of the appointed emergency assistance company.
- The necessary travel and accommodation expenses of a relative or friend of the insured person or qualified nurse who shall on medical advice accompany the insured person because of the severe disability of the insured person.

- Additional repatriation expenses necessarily incurred by the insured person consequent upon the death, sudden illness or injury of the insured person's spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé or close business colleague resident in the insured person's country of domicile.

- Transfer of the insured person's body or ashes in the event of death to the country of domicile when travelling abroad (excluding funeral and interment costs) or alternatively to pay up to the amount stated in the schedule towards the cost of burial or cremation expenses if incurred abroad.

- The cost of returning unaccompanied children of the insured person to the country of domicile when travelling abroad.

- The cost of return air transportation for a specialist to attend the insured person when considered medically necessary as agreed by the insurer or their appointed emergency assistance company.

c) Daily Hospital Benefit up to \$1,500

In the event that you are admitted to a hospital abroad, as an in-patient due to Accidental Bodily Injury or Sickness during the trip, the insurance company will pay you a benefit of: \$50 for each complete day (up to 30 days and \$1,500 in total).

d) Baggage & Personal Effects up to \$2,000

If during a trip your personal baggage is accidentally lost, stolen or damaged, you will be indemnified for up to \$2,000 for the basic value or cost of repairs, whichever is the lesser amount.

Single Article Limit	\$500
Jewellery and Valuables Limit	\$500

Conditions applicable to valuables:

1. Valuables include audio and video equipment, cameras, electrical, electronic and photographic equipment, telecommunication equipment, radios, personal stereo equipment, telescopes and binoculars, antiques, jewellery, watches, precious stones and articles made of or containing gold, silver or other precious metals or animal skins or hides.

2. In the event of loss or damage to an article forming part of a pair or set, the insurer will indemnify the insured person for the value of the lost or damaged item and do not for the value of the pair or set of which the item forms a part. If at any time of any loss, damage or liability arising under this insurance, there is any other insurance covering the same loss, damage or liability the insurers will pay only in excess of such insurance.

3. Claims may not be considered unless substantiated by an original sales receipt or an original valuation or a replacement estimate for any item, pair or set exceeding USD 100 or equivalent in other currencies. In respect of valuables, claims will not be considered unless an original sales receipt or an original valuation or replacement estimate is provided.

4. The insured person shall take all reasonable or prudent care in avoiding any theft, loss or damage to their Baggage and Valuables.

e) Legal Expenses up to \$1,500

To pay for legal costs and expenses up to the amount stated above incurred by the Insured Person or the Insured Persons representatives in pursuit of legal proceedings against a third party for compensation and/or damages directly arising from or out of injury to or death of the Insured Person during the period of the journey, including the costs of consultation.

* Eligible card means a specific MasterCard or Visa card product set by the issuer bank to benefit from the insurance program.

DEDUCTIBLE

This insurance does not cover the deductible amount stated in the schedule for each and every loss or claim for each insured person.

Deductible for Medical Expenses	\$200
Deductible for Baggage and Personal Effects	\$100

EXCLUSIONS

Travel Accident & Medical Emergency Insurance

This Insurance excludes claims:

1. Directly or indirectly occasioned by or happening through or in consequence of war, hostilities or warlike operations (whether war be declared or not), invasion, acts of an enemy foreign to the nationality of the insured person or in the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, explosions of war weapons, utilization of Nuclear, Chemical or biological weapons of mass destruction howsoever these may be distributed or combined, murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not, terrorist activity. For the purpose of this exclusion;
a) Terrorist activity means an act, or acts, of any person, or group(s), of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).
- b) Utilization of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- c) Utilization of chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- d) Utilization of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals. Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above. In any event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
2. Directly or indirectly occasioned by, happening through or in consequence of mountaineering normally requiring the use of ropes or guides, winter sports, riding or driving in races or rallies or participation in competitions or professional sports, pot-holing or underground activity, underwater activities that require the use of artificial breathing apparatus, suicide, mental illness, anxiety or depression, self-inflicted injury, the use of any drugs (other than medically prescribed by a qualified medical practitioner but excluding drug addiction), alcoholism, venereal disease, self exposure to needless peril (except in an attempt to save human life), driving powered vehicles for which the Insured Person does not hold a full license and riding or driving two-wheeled vehicles of 125cc or over.
3. Directly or indirectly occasioned by, happening through or in consequence of aviation other than as a fare-paying passenger in a duly certified scheduled multi-engined passenger carrying aircraft flown in the course of licensed operation for transport of passengers by a properly licensed crew.
4. Arising from the loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from:
a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
b) The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
5. Arising out of incidents which may give rise to a claim not notified directly in writing or by telephone to the appointed Assistance Company within 31 days of that incident.
6. In respect of items more specifically insured elsewhere.
7. Arising as a result of consequential loss of any kind.
8. Arising out of an injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquiring Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and/or any mutant derivative or variations thereof however caused.
9. Arising out of one-way journeys exceeding 90 days duration.
10. As the result of the Insured Person engaging in any criminal or illegal act.
11. Arising from bankruptcy or liquidation of any party on whom the Journey depends.
12. Arising directly or indirectly from charges levied for services received in the Insured Persons Country of Domicile or any treatment or medication which can be reasonably delayed until the Insured Person's return to their Country of Domicile or which at the time of departure is known to be required or continued during the journey or when travelling abroad.
13. Pre-planned or pre-known medical treatment abroad.
14. Arising directly or indirectly from any form of emergency cosmetic surgery and/or treatment following Accidental Bodily Injury.
15. Expenses incurred and payable more than twelve months after the date of incident giving rise of a claim.
16. Charges for private room accommodation.
17. Expenses incurred for in-patient treatment not specially authorized by Insurers or their appointed Emergency Assistance Company.
18. Repatriation expenses not specially authorized by Insurers or their appointed Emergency Assistance Company.
19. Costs incurred after the Insured Person is medically fit to be repatriated after illness/accident abroad.
20. Any treatment, costs or expenses or medication of any kind once the Insured Person(s) has (have) returned to their Country of Domicile.
21. Where at the time the Insured Person has booked the Journey, any person whose condition gives rise to a claim:
a) is receiving or on a waiting list for in-patient treatment in a hospital or nursing home or
b) is expected to give birth before, or within 2 months following the date of arriving home or
c) is travelling against the advice of a registered Medical Practitioner or for the purpose of obtaining medical treatment abroad or
d) has been given a terminal prognosis or
e) arising from or contributed to by or aggravated by any preexisting medical or physical condition
22. For damage due to moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
23. For breakage of fragile articles, china, glass or sculpture or arising from the scratching of any lens(es).
24. For loss or damage to sports equipment whilst in use.
25. For loss due to confiscation or detention by Customs or other authority.

time of delivery of the Baggage back to the Insured Person, only if recovered. Airline or other baggage tags must be kept. In addition, the airline or other Common Carrier must provide written confirmation that the Insured Person has not received any financial compensation from them due to the loss or damage to the Baggage.

28. For loss or damage to goods, samples or tools and motor accessories.
29. For loss of money held in trust or otherwise, cash, bank, or currency notes, cheques, postal, or money orders, travellers cheques, travel tickets, passport and petrol coupons.
30. In respect of jewellery, electric, electrical and photographic equipment, audio and video equipment and valuables packed in suitcases or other receptacles whilst travelling.
31. For damage to suitcases, holdalls, hand-baggage or similar, unless rendered unusable.
32. For loss of or breakage to contact or corneal lenses or spectacles and sunglasses, dentures, bridgework, hearing aids and artificial limbs.
33. For loss due to staining of any kind.
34. Property the Insured Person leaves unattended in a public place.
35. Arising directly or indirectly from or due to:
a) Employers liability, contractual liability, or liability to a member of an Insured Persons, family, or travelling companion.
b) Animals belonging to or in the care, custody or control of an Insured Person.
c) Any willful, malicious or unlawful act.
d) Pursuit of trade, business or profession.
e) Ownership, or occupation of land or buildings (other than occupation only of any temporary residence).
f) Ownership, possession or use of vehicles, aircraft or water craft.
g) The influence of intoxicating liquor, drugs (except as medically prescribed), activities requiring the use of motorized equipment, the use of firearms, organized sporting activity, hazardous employment or occupation.
- h) Legal costs resulting from any criminal proceedings.
36. Arising directly or indirectly from the failure or fear of failure or the inability of any equipment or any computer program to recognize, interpret correctly or process any date as its true calendar date or to continue function correctly beyond that date.
37. a) In respect of shortages due to error, omission, exchange or depreciation in value or confiscation by Customs or other Authority.
b) Involving theft or suspected theft not reported to the Police within 24 hours of loss or discovery of loss and a written report obtained.
- c) In respect of baggage which is left unattended by the Insured Person unless in a locked room or a locked car boot which is separate from the passenger's compartment or concealed by a parcel shelf in the fixed position, and there is evidence of violent and/or forcible entry.
38. a) Arising directly or indirectly from the arrival by the Insured person at the departure point after check-in time.
b) Any delay not supported by a signed statement or certificate confirming the period and reason for delay from the Common Carrier (or their handling agents), at the place of departure.
- c) Arising directly or indirectly from withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of a Port Authority, or the Civil Aviation Authority or any similar body.
- d) Arising directly or indirectly from Strike or Industrial Action in existence at the time of booking the journey.
- e) Arising directly or indirectly from the financial failure or financial difficulties of the Transport Operator.
39. Costs or expenses incurred for any claim brought against a Tour Operator, Travel Agent, Carrier or the Insurers of this Insurance.
40. Costs or expenses incurred prior to the granting of support by the Insurers.
41. Any claim reported more than 31 days after the commencement of the incident giving rise to such claim.
42. Any claim where the Insurers consider that the prospects of success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred preclude the Insured Person from obtaining a satisfactory settlement.
43. Any costs or expenses incurred without the prior written consent of the Insurers.

WHAT TO DO IN THE EVENT OF A CLAIM?

A. IN THE EVENT OF A SERIOUS EMERGENCY OR HOSPITAL INPATIENT ADMISSION, PLEASE CALL THE ASSISTANCE COMPANY:

1. In the event of any emergency abroad, you must contact IMMEDIATELY one of the below following numbers, who are open 24 hours a day, 7 days a week.

CALL:

t: +44 (0) 208 865 0732 e: audicardsclaims@intana-assist.com
t: +961 (1) 212120 w: bankaudi.com.lb

2. PROVIDE them with all the relevant information.

B. IN CASE OF A NON-EMERGENCY CLAIM, PLEASE FOLLOW THE STEPS BELOW:

1. CONSULT us through the below to know about the required documents and to request an insurance claim form through:

- w: bankaudi.com.lb
- t: 01-212120
- Visit any Bank Audi branch

2. SEND the completed Insurance claim form with all relevant documentation through your branch.

Note: The claim form and required documents must be fully completed in order to proceed with submitting any insurance claim.

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