

Travel Insurance Policy

SCHEDULE OF INSURANCE

Please complete in BLOCK LETTERS throughout.

Notes:

- Please carry this Policy with you. You may find it helpful to produce the Policy to a hospital or doctor when treatment is required.
- Following any Loss or Damage to Baggage, Condition 2 overleaf must be strictly adhered to.
- Following Accident, Illness or Loss, please telephone, fax or email the Head Office of the Insurers.

Account No. _____ Policy No. _____

Insurers CG UNITED INSURANCE LTD.

Name of Insured _____

Address of Insured _____

The Journey: From _____ To _____ and Return

Period of the Journey: From (DD/MM/YY) _____ To (DD/MM/YY) _____ Both Dates Inclusive

Period of the Insurance	
Section 1	From the date of this Policy to the expiry of the Period the Journey
Section 2	The Period of the Journey
Section 3	The Period of the Journey
Section 4	The Period of the Journey

PREMIUM	
Section 1	
Section 2	
Section 3	
Section 4	
TOTAL	

INSURED PERSONS	AMOUNT OF INSURANCE			
	Section 1 Loss of Deposits & Tour Charges Sum Insured	Section 2 Personal Accident (See Limitation 3) Children Under 15 - One Unit Only No. of Units*	Section 3 Medical & Out of Pocket Expenses No. of Units	Section 4 Baggage/Personal Luggage Sum Insured
1.				
2.				
3.				
4.				
5.				
Excess				

*See Limitation 3; Children Under 15 = 1 Unit Only

Description of Articles Separately Valued Under Section 4 (Baggage)	Sum Insured

Agency: Head Office

Signed For and on Behalf of the Insurers: _____ Date: _____

Travel Insurance Policy - Schedule of Insurance

The Insurers agree to pay to the Insured names herein (or to his legal personal representative) the sum or sums provided under the various sections of this Policy subject to:

- 1) The Insured Persons being to the best of the knowledge and belief of the Insured of sound and mental health and free from physical defect or infirmity at the date of issue of this Policy.
- 2) The Insured at the date of issue of this Policy having no knowledge of any reason why The Journey should be cancelled or curtailed.
- 3) The prior payment for the premium for the Section of this Policy under which a claim is preferred.
- 4) The event giving rise to a claim occurring (or in the case of sickness becoming manifest) during the Period of Insurance.
- 5) The Definitions Conditions Limitations and Expectations appearing on this Policy.
- 6) Sections 1, 2 and 3 being inoperative for Insured Persons who have reached their seventy-first birthday.

Paragraph: 1) and 2) above shall not apply to Section 4 (Baggage) of this Policy.

SECTION 1 LOSS OF DEPOSITS AND TOUR CHARGES INSURANCE

The sum payable shall be such as will indemnify the Insured in respect of

- a) Travel and accommodation deposits or payments for which the Insured is legally liable not recoverable from any other source relative to any of the Insured persons which the Insured shall have already paid or agreed to pay at the time of CANCELLATION of The Journey or CURTAILMENT of the PERIOD of The Journey and necessitated by
 - i) Death of or bodily injury to or sickness or compulsory quarantine jury service or witness summons of an Insured Person or any person with whom such Insured Person intends to travel.
 - ii) Death of or bodily injury to or sickness of husband, wife, father, mother, brother, sister, child, father-in-law, mother-in-law or close business associate of an Insured Person with whom such Insured Person intends travel
- b) Reasonable addition travel and accommodation expenses necessarily incurred resulting from such Curtailment.
- c) Reimbursement of outward and return travel costs of The Journey were such Curtailment occurs within the first four days of The Period of The Journey provided such Period is of not less than seven days duration.

Provided that the total liability of the Insurers under this Section shall not exceed the sum stated in the Schedule under the heading Section 1.

SECTION 2 PERSONAL ACCIDENT INSURANCE

If an Insured Person shall sustain bodily injury the sum payable in respect of such Insured Person for each Unit of Cover shall be in accordance with the following scale of benefits. No payment in respect of any Insured person shall be made under more than one of the Items 1, 2, 3 and 4 in respect of injuries arising out of the same occurrence.

N.B. Item 4 a) and b) is limited to 2 Units of Cover for any person not gainfully employed.

SECTION 2 PERSONAL ACCIDENT INSURANCE CONT'D

Item Contingencies

1.	Death	(1.) (2.) Occurring within 12 calendar Months from the date on which such injury is sustained.	Benefits For Traveler aged 15 to75	Benefits For Traveler under 15
2.	Loss by physical separation at or above the wrist or ankle of one or both hands or feet or the total permanent loss of use of an entire hand or arm or an entire foot or leg or the complete and irrecoverable loss of sight in one or both eyes.		1. \$10,000	-\$1,000
			2. \$10,000	-\$10,000
			3. \$10,000	-\$10,000
3.	Permanent Total Disablement which whilst not giving rise to benefit under Item 2 above shall after two years' continuous total disablement from the date of such injury totally and permanently disable him for life from attending to business occupation or duties of any kind.			
4.	(a) Total inability to attend to his business occupation or usual duties.		4. (a) \$100 per week during such disablement	Nil
	(b) Inability to attend a substantial part of such person's business occupation or usual duties.	Up to a maximum of 104 consecutive weeks from the date on which such injury is sustained the benefit being under either (a) or (b) but not both at the same time.	(b) \$40 per week during such disablement	Nil

SECTION 3 MEDICAL "GET YOU HOME" AND OTHER OUT OF POCKET EXPENSES INSURANCE

EACH UNIT OF COVER = \$20,000
MAXIMUM SUM INSURED = \$100,000 (5 UNITS)

The sum payable shall be such as will indemnify the Insured in respect of medical and/or surgical fees hospital nursing home massage or emergency dental charges the cost of conveyance of body or ashes and any additional travel and accommodation or other similar charges necessarily incurred as the result of bodily injury sustained by any Insured Person for whom premium has been paid under this Section, or of his Sickness (Attention is particularly drawn to excess referred to in Limitation 5)

Provided that the total liability of the Insurers under this Section shall not exceed in respect of each Insured Person the Number of Units stated in the Schedule under the heading Section 3 against such Insured Person.

SECTION 4 BAGGAGE INSURANCE

The Sum payable shall be such as will indemnify the Insured up to an amount not exceeding the Sum Insured shown in the Schedule under the heading Section 4 in respect of loss or destruction of or damage to an Insured Person's personal Baggage (including cash, cheques, travel Policy and passports) by accident or misfortune (Attention is particularly drawn to the excess referred to in Limitation 6)

WARRANTY

All Computer, Electronic Equipment, Mobile Phones, Hand-Held Radios and the like, must be carried by hand (carry-on baggage) and under the personal supervision of the Insured.

ALL CLAIMS FOR LOSS OR DAMAGED LUGGAGE MUST FIRST BE MADE ON THE CARRIER

DEFINITIONS

“Bodily Injury” shall be that form or injury which is caused solely by violent accidental external and visible means and which independently of any other cause is the sole cause of such one of the events described in Section 2 (Personal Accident) as gives rise to a claim or results in expenses referred to in Section 3 (Medical “Get You Home “ and Other Out Of Pocket Expenses) being necessarily incurred.

“Sickness shall be that form of sickness which requires the services of a registered Medical Practitioner and which results in expenses referred to in Section 3 (Medical “Get You Home “and Other Out Of Pocket Expenses) being necessarily incurred “The Journey” shall be the journey being or to be undertaken by the Insured Person(s) during the Period shown in the Schedule.

EXTENSION FOLLOWING DELAY

In those circumstances where the duration of The Journey is prolonged through no act of the Insured Person because of delay caused to the means of transport by which the Insured Person is travelling (or is due to travel) and in consequence The Journey is not completed during the Period of Insurance then this Insurance is automatically extended without additional premium by a period equivalent to the period delay.

LIMITATIONS

1. Liability of the Insurers under Section 4 shall not exceed
 - a) 20% of the Sum Insured in respect of any article unless separately valued and specified in the Schedule.
 - b) 25% of the Sum Insured for any Insured Person in respect of Cash, Cheques, Travel Tickets, Green Cards, Policy, Passports unless specifically mentioned in the Schedule but in no exceeding \$3,750 overall or \$500 for cash.
2. Unless the Baggage (Cash, Cheques, Travel Tickets, Green Cards, Policy, Passports) is Insured for its full value (subject to any limitation in this Policy) any loss or destruction of or damage to any article not separately specified shall be recoverable in the same proportion as the Sum Insured bears to the value of the Baggage (including Cash, Cheques, Travel Tickets, Green Cards, Policy, Passports)
3. Under Section 2
 - a) No weekly benefit shall become payable until the total amount shall have been ascertained and agreed.
 - b) Benefits 4(a) and 4(b) shall not exceed in the case of any Insured Person over the age of 15 five units of cover if gainfully employed and one unit of cover if not normally gainfully employed.
4. No person may be validly Insured at any one time under more than one Policy issued by the Insurers.
5. Under Section 3 the Insured Person shall be considered as being his own Insurer any one claim in respect of the amount referred to in the Schedule as “Excess”
6. Under Section 4 the Insured Person shall be considered as being his own Insurer any one claim in respect of the amount referred to in the Schedule as “Excess”

EXCEPTIONS

1. The Insurers shall not be liable
 - a) Under Section 1 in respect of cancellation or curtailment of The Journey due to
 - i) Death, bodily injury or sickness of an Insured Person arising wholly or in part of directly or indirectly from the influence of intoxicants, drugs, insanity or venereal disease
 - ii) Pregnancy

EXCEPTIONS CONT'D

- b) Under Section 2 and 3 in respect of
 - i) Injury sustained whilst under the influence of intoxicants or drugs or whilst suffering from insanity or injury or sickness occasioned by or contributed to by venereal disease or pregnancy.
 - ii) Injury sustained whilst engaged in flying for the purpose of any Trade or Technical Operation or as a member of an aircrew or in any other aerial activities except whilst travelling as a passenger in an aircraft operating on a scheduled service or a twin or multi-engined chartered aircraft.
 - iii) Injury or sickness sustained whilst engaged in mining or any occupation involving manual labour, hunting, steeplechasing racing of any kind (other than on foot) rugby, football, polo, the use motor cycles, scooters or mopeds winter sports mountaineering (in the course of which it is necessary to use guides or ropes) underwater pastimes water skiing or potholing parachuting.
 - c) Under Section 4 in respect of
 - i) Loss or destruction of or damage to contact, corneal cap or micro lenses, stamps of any kind manuscripts or documents of any description, medals, coins, bonds, securities, travelers' samples, camping equipment, jewellery, watches, furs, precious metals ,precious stones or articles composed of any of them.
 - ii) Loss destruction or damage due to wear and tear depreciation insects, vermin or other deterioration mechanical or electrical breakdown or derangement or any process of cleaning restoring or renovating.
 - iii) Breakage of or damage to crockery china glass sculpture curious pictures musical instruments or fragile articles of any kind unless caused by fire theft or an accident to the vehicle vessel or aircraft conveying the article.
 - iv) Loss destruction or damage occasioned by or in consequence of confiscation nationalism requisition or willful destruction by any government public municipal local or customs authority.
 - v) Loss destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 - vi) Property more specifically Insured.
 - vii) Cash, Cheques, Travel Tickets, Green Cards, Policies and Passports the loss of which is not reported to the Police within 24hours of discovery or shortages due to error or omission or depreciation in value.
 - d) In respect of any contingency happening outside the Territorial Limits
2. No payment shall be made for any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
3. The Insurance by this Policy does not cover loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from
- a) Ionizing radiations or contamination by radioactivity from any 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.

EXCEPTIONS CONT'D

4. a) The insurance by Sections 1, 2 and 3 of this coupon does not cover Injury or Sickness of an Insured Person arising wholly or in part or directly from Human Immunodeficiency Virus (HIV) and or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and for any mutant derivative or variations thereof however caused.
- b) Injury sickness or death of any insured person arising from, caused by or in any way attributable to Infectious Disease, Avian Influenza (commonly known as "Bird Flu"), Coronavirus or from any disease that has been declared an epidemic by the World Health Organization.

CONDITIONS

1. The due observance and fulfillment of these Conditions which are to be read as part of the Insurance provided by this Policy shall so far as the nature of them respectively permits be a condition precedent to any liability of the Insurers under this Policy.
2. The Insured shall observe ordinary and proper care in the supervision of the Baggage and in the event of loss, destruction or damage shall immediately take steps to minimize the damage and recover any missing property and give notice to any air transport, rail or steamship company or third party who had custody of the Baggage and/or may be responsible for loss, destruction or damage. The Insurers may at their own option make good the loss, destruction or damage as an alternative to making the payments provided for in Section (4) four.
3. Upon the happening of any even giving rise or likely to give rise to a Claim under this Policy the Insured or his legal personal representative shall as soon as possible but in any case within 21 days of the happening of such an event give thereof in writing to the Head Office or any Branch Office or Agency of the Insurers. The Insured shall furnish to the Insurers all such particulars and evidence documentary or otherwise and shall do all such things as the Insurers may require proof satisfactory to the Insurers of Death, Bodily Injury or Sickness for which a Claim is made hereunder shall be rendered upon demand at the Insured's own expense. Death or Bodily Injury shall not be presume solely on account of the disappearance of an Insured Person if a claim arises under Section 1 the Insured shall take all possible to recover his outlay for travel and accommodation deposits and payments.
4. All payments due to be made by the Insurers under this Policy shall be made to the Insured or his legal personal representative in so far as they concern any other Insured Person the Insured shall be regarded as the Agent of such person and in all cases payment by the Insurers to the Insured or his legal representative shall be a full discharge of the Insurer's liability.
5. This Insurance does not cover (except in the event of death) any bodily injury, loss or damage which at the time when such bodily injury, loss or damage results in a claim is Insured by any other Policy or Policies except in respect of any excess (not exceeding the limits of this Policy) beyond the amount which would have been payable under such Policy or Policies including any deductible applicable thereunder had this Insurance not been affected. This Insurance shall apply only as excess over any other Insurance, but where such Insurance is stated as, contributing, excess or contingent, this Policy shall only pay its rateable proportion of any claim up to the Limits of this Policy.

THIS DOCUMENT SHOULD BE KEPT SAFELY AS IN THE EVENT OF A CLAIM IT MUST BE PRODUCED.

BARBADOS

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