



TravelCare 360 Policy Wording for

Musiker Discovery Programs

"This contract has been executed in the English language, which shall be binding and controlling language for all matters relating to the meaning or interpretation of this contract".

Cover Note															
Eligibility/Plan Participant	Individuals who have arranged and enrolled in a Covered Program of Musiker Discovery Programs and has paid the required premiums.														
Insurer	GBG Insurance Limited														
Law & Jurisdiction	This insurance shall be governed by the Laws of the Bailiwick of Guernsey and subject to the exclusive Jurisdiction of the courts of the Bailiwick of Guernsey.														
Plan Design															
Product	TravelCare Series - Single Trip														
Area of Coverage	Worldwide														
Policy Number	TCRW-14519														
Policy Period	From: 01 January 2018 To: 31 December 2018 Both days inclusive, any time zone														
Policy Currency	US Dollar														
Premium	<table> <thead> <tr> <th>Trip Cost</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Up to \$2,000</td> <td>\$137</td> </tr> <tr> <td>\$2,001 to \$4,000</td> <td>\$274</td> </tr> <tr> <td>\$4,001 to \$6,000</td> <td>\$340</td> </tr> <tr> <td>\$6,001 to \$8,000</td> <td>\$381</td> </tr> <tr> <td>\$8,001 to \$10,000</td> <td>\$477</td> </tr> <tr> <td>\$10,001 to \$12,000</td> <td>\$572</td> </tr> </tbody> </table>	Trip Cost	Premium	Up to \$2,000	\$137	\$2,001 to \$4,000	\$274	\$4,001 to \$6,000	\$340	\$6,001 to \$8,000	\$381	\$8,001 to \$10,000	\$477	\$10,001 to \$12,000	\$572
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Special Terms of Conditions/Riders	Rates are valid for 60 days from date of issuance.														

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GENERAL TERMS OF COVER

1. The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
2. Policy must be purchased prior to departure from the point of origin. Please note non-medical benefits are not eligible for claims until 48 hours after the date and time of initial purchase.
3. FOR USA INBOUND Only: This insurance is not subject to and does not provide certain benefits required by the United States Patient Protection and Affordable Care Act (PPACA).
4. The **Insured Person** must travel more than 150 miles from their home address.
5. **Trip** Maximum Issuance: Maximum duration not to exceed 90 days and may not be combined with any other Policy to exceed this limit.
6. Maximum Age: A Single **Trip** Policy can be purchased before the **Insured Person** obtains age 40. Upon attainment of age 40, coverage will terminate at the end of the **Policy Period**.
7. All claims must be submitted within 90 days from date of incident or they will be denied.
8. Excess Insurance Provision: The insurance provided under both Medical and Evacuation shall be in excess of all other valid and collectable insurance or indemnity and shall apply only when such other benefits are exhausted. In the event no other insurance exist this coverage becomes primary with the **Insurer** reserving the right to review and potentially subrogate with any undeclared coverage whether known or unknown to the **Insured Person**.
9. The **Insured Person** must exercise reasonable care to prevent loss or damage to baggage.
10. All claims arising under this insurance shall be governed by the Laws of the Bailiwick of Guernsey, Channel Islands, whose courts alone shall have jurisdiction in any dispute arising here under.
11. If the **Insured Person** or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims here under shall be forfeited without refund of premium.
12. The **Insurer** may at their own expense take proceedings in the name of the **Insured Person** to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amounts, recovered or secured shall belong to the **Insurer**.
13. Unless specified this insurance does not cover anything caused directly or indirectly through bankruptcy / liquidation of any tour operator, travel agent, and transportation company or accommodation supplier.
14. Benefits and premiums in this Policy may be denominated in US Dollars, British Pounds or Euros, and benefits will be stated in the same currency in which the premium is paid.
15. Client must notify the **Insurer** within 30 days of a change of address or domicile. PLEASE NOTE A CHANGE OF ADDRESS MAY AFFECT **YOUR ELIGIBILITY UNDER THIS POLICY**. Example: Any **Insured Person** who moves to a new country WILL NO LONGER BE COVERED in the NEW COUNTRY OF DECLARED RESIDENCE.

SCHEDULE OF BENEFITS

All Coverages and Plan Costs listed in this Schedule of Benefits are in U.S. Dollar amounts.

Trip Cancellation	
• Trip Cancellation	Up to USD 12,000 per Policy Period
• Trip Interruption	Up to USD 12,000 per Policy Period
Other Benefits	
• Travel Delay after the first 6-hours	USD 200 per day up to USD 600 per Policy Period
• Baggage Loss / Theft	USD 300 per Item up to USD 1,000 per Policy Period

DESCRIPTION OF BENEFITS

Benefits are applicable when the Insured Person is outside his or her Country of Residence; coverage also is in effect when traveling from and to their Country of Residence as part of an international Trip.

Emergency Assistance / Member Services: GBG Assist—24 hours a day, 7 days per week

- For **Medical Emergencies** and assistance with **Your** medical care, contact GBG Assist at U.S./Canada toll-free: +1.866.914.5333 or Worldwide collect: +1.905.669.4920.
- Clients will have the full benefits of 24 hours/7 day assistance from GBG Assist.
- These services include pre-authorization of treatment, **Hospital** admission, and provider referrals.

Trip Cancellation and Trip Interruption Benefit: Reimbursement up to 100% of the Insured Trip Cost for Cancellation in respect of loss of travel, accommodation expenses paid or contracted to be paid, and tuition costs as a result of the Covered Trip being necessarily and unavoidably cancelled or interrupted due to any of the following causes commencing and occurring during the Period of Insurance provided such expenses are not recoverable from any other source. This policy shall not cover the Insured Member's airfare expenses to the Host Country; however, during a Trip Interruption, the Insurer will cover up to the Policy Limit for a one-way Economy Transportation to the Insured Person's Country of Residence.

Conditions:

1. Sickness, Injury or death of an Insured, Family Member, Traveling Companion, or Business Partner when: a) Injury or Sickness of an Insured, Family Member, or Traveling Companion traveling with the Insured must be so disabling as to reasonably cause a Trip to be cancelled or interrupted, or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing your continued participation in the Trip; b) If the Insured must cancel or interrupt his/her Trip due to Injury or Sickness of a Family Member not traveling with the Insured, it must be because their condition is life-threatening, as certified by a Physician or because they require the Insured's care; or c) Injury or Sickness of the Business Partner must be so disabling as to reasonably cause the Insured to cancel or interrupt the Trip to assume daily management of the business. A Physician must certify the Injury or Sickness.
2. Sickness, Injury, death or hospitalization of the Insured's Host at Destination. A Physician must certify the Injury or Sickness;
3. Financial Default of an airline, cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured's effective date for the Trip Cancellation. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured purchased travel arrangements supplied by others. This coverage applies only if this insurance was purchased within 21 days of trip deposit;
4. Strike resulting in complete cessation of travel services at the point of departure or Destination;
5. the Insured's Primary Residence or the Insured's Destination being made Inaccessible or Uninhabitable by Natural Disaster, vandalism, or burglary; The Insurer will only pay benefits for losses occurring within 30 calendar days after the named hurricane makes the Insured's Destination Inaccessible or Uninhabitable. Benefits are not payable if a hurricane is named on or before the effective date of the Insured's Trip Cancellation coverage.
6. the Insured, or a Traveling Companion being subpoenaed, required to serve on a jury, hijacked, or quarantined;
7. the Insured or Traveling Companion is called to active military service or military leave is revoked or reassigned;
8. a terrorist incident, in a city listed on the Insured's itinerary, within 30 days of the Insured's scheduled arrival.
9. mechanical/equipment failure of a Common Carrier that occurs on a scheduled Trip and causes complete cessation of the Insured's travel and results of a Loss of 50% of the Insured's Trip length;
10. the Insured, Traveling Companion, or parent of the Insured is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least one year. Termination must occur during the Pre Departure Period of Insurance. This provision is not applicable to temporary employment, independent contractors or self-employed persons.

Exclusions: The Insurer shall not be liable for:

1. suicide or attempted suicide, intentional self-injury, or the effect of intoxicating liquors or drugs;
2. any non-medical circumstance manifesting itself after the date of booking but prior to the date of issue of this certificate;
3. disinclination to travel;
4. any costs incurred in respect of visas obtained in connection with the booked Trip;
5. any pre-existing conditions that existed at the time of application or any time during the sixty (60) day period prior to the Effective Date of Your Protection Plan. The Pre-existing conditions exclusion is waived provided the Insured Person meets all of the following requirements:
 - a. the payment for this plan is received prior to/or within 24 hours of your final payment for your Covered Trip; and
 - b. you are not disabled from travel at the time you make your plan payment.
6. expecting to give birth before, or within eight weeks of the date of arrival home;
7. travelling against the advice of a Medical Practitioner;
8. travelling for the purpose of obtaining medical treatment abroad;

Travel Delay: Coverage to the **Insured Person** if the departure of the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 6 hours from the time specified in the travel itinerary due to **Strike, Industrial Action, bankruptcy, traffic accident** in which You were not directly involved (substantiated by a police report), documented weather condition preventing You

from getting to the point of departure or mechanical breakdown. Compensation shall be documented and provided for all necessary and reasonable expenses subject to accommodations, food and local transportation minus any compensation paid by the **Common Carrier**.

An amount up to USD 200 for the first complete 6 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and up to USD 200 after each subsequent 24 hour period of delay up to a maximum specified in the **Schedule of Benefits**. It is a condition for cover that the travel Policy is purchased before the delay is known or announced by the **Common Carrier**.

Conditions: Coverage is not to exceed the specified daily limit and must be accompanied by receipts and documentation validating the Travel Delay.

1. For multiple **Insured Persons** travelling together claims may be combined to cover the full out of pocket cost but may not be claimed separately and at no time will compensation exceed the specified daily limit;
2. **Insured Persons** travelling together may not claim additional hotel expenses unless they are staying in separate accommodations and in no case shall exceed the specified daily limits.

Exclusions: The Insurer shall not be liable for claims:

1. If **You** are departing from **Your** point of origin and **You** live within 100 miles of **Your** address of record this benefit will not apply for delays at the initial point of departure;
2. Arising from **Strike** or **Industrial Action** existing or publicly declared at the time of effecting this Insurance. **Strike** or **Industrial Action** shall mean any form of **Industrial Action** taken by employees, carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services;
3. Arising from technical reasons such as aircraft availability due to aircraft/sea vessel being removed from service;
4. Where an **Insured Person** has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the **Common Carrier** (or their handling agents) of the period of or reason for the delay;
5. Arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

Baggage Loss/Theft: Secondary coverage to **Common Carrier** settlement with reimbursement to the maximum specified in the **Schedule of Benefits**. No claims will be accepted until AFTER the **Insured Person** has filed and received settlement from the **Common Carrier**. The coverage is in respect of accidental loss or theft to luggage, clothing and personal effects owned by the **Insured Person**, subject to depreciation to a maximum payment of:

- a. USD 300 in respect of any one article, pair or set of articles.
- b. USD 300 overall in respect of **Valuables/Electronics**. **Valuables** shall mean photographic equipment, personal music players (not phones/smartphones), hearing aids, telescopes and binoculars, antiques, jewelry, watches, furs, and articles made of or containing gold, silver or other precious metals or animal skins or hides. See Conditions and Exclusions.

Conditions:

1. The Insured must observe ordinary proper care in the supervision of the insured property and in all cases of loss;
2. Claims will be evaluated on an "indemnity basis" only – NOT "new for old". This means the market value of the article less deduction for age, wear, tear and depreciation, or the cost of repair; whichever is the lesser.
3. Claims will not be considered unless proof of ownership and evidence of value is provided;
4. Any amount paid for temporary loss of baggage will be deducted from the final claim settlement if baggage proves to be permanently lost;
5. Proof of a **Missing Bag Report** must be filed with the **Common Carrier**;
6. Any amount paid by a **Common Carrier** in settlement toward the loss will be deducted from the final claim;
7. The **Insurer** may request any information from the client it deems necessary in the settlement of a claim. Failure to do so will result in a denial of the claim;
8. In the event of a claim in respect of a pair or set of articles the **Insurer** shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

Exclusions: The Insurer shall not be liable for:

1. Damage to baggage of any kind and or its contents;
2. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
3. Any damage or loss or theft of property in transit, which has not been reported to the **Common Carrier** and written report obtained. In the case of an airline a Property Irregularity Report will be required;
4. Loss or theft of any property left unattended in a public place;
5. Any theft from an unattended motor vehicle unless the property is in a locked/covered luggage area, and there is evidence of forced entry which has been verified by a Police Report;
6. Any loss from motor vehicles left unattended at any time between the hours of 10:00 p.m. and 8:00 a.m.;
7. Loss, damage or theft of **Valuables** and money packed in suitcases or other receptacles while travelling or in possession of the owner at the time of theft or loss;
8. Loss or damage caused by decay, wear and tear, moth, vermin, or atmospheric conditions;
9. Deterioration or mechanical derangement of any kind;
10. Damage to suitcases;
11. Loss due to confiscation or detention by Customs or other authority;
12. Damage to sports equipment whilst in use;
13. Losses of jewelry whilst swimming;
14. Breakage of or damage to fragile articles and any consequence thereof;
15. Any loss or theft of phones, smart phones, computer equipment including tablet personal computers;
16. Unset precious stones, contact or corneal lenses, spectacles or accessories;

17. Stamps, documents, deeds, manuscripts or securities of any kind;
18. Items of a perishable nature;
19. Business goods, samples, tools of trade or motor accessories;
20. Household goods and home contents.

DEFINITIONS

Please note certain words used in this document have specific meanings.

1. **“Accident/Accidental”** means any sudden and unforeseen **Event** occurring during the **Policy Period**, resulting in bodily **Injury**, the cause or one of the causes of which is external to the victim’s own body and occurs beyond the victim’s control.
2. **“Acute Onset of a Pre-Existing Condition”** means a sudden and **Unexpected Outbreak or Recurrence of a Pre-Existing Condition(s)** which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires urgent care. The **Acute Onset of a Pre-Existing Condition(s)** must occur after the effective date of the Policy. Treatment must be obtained within 24 hours of the sudden and **Unexpected Outbreak or Recurrence of a Pre-Existing Condition(s)**. A **Pre-Existing Condition** that is a chronic or congenital condition or that gradually becomes worse over time will not be considered **Acute Onset of a Pre-Existing Condition**. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or Treatments existent or necessary prior to the Effective Date of coverage
3. **“Administrative Agent”** means Global Benefits Group (GBG).
4. **“Class”** means the **Insured Persons** covered under all policies of the same type, including but not limited to benefits, **Deductibles**, age group, country, product, plan, year groups, or a combination of any of these.
5. **“Common Carrier”** means an individual, a company, or public utility which is in the regular business of transporting people and/or freight, and for which a fare has been paid.
6. **“Country of Residence”** means a place of legal residence at time of application to this Policy.
7. **“Covered Accident”** means an **Accident** that occurs while coverage is in force for an **Insured Person** and results in a loss or **Injury** covered by the Policy for which benefits are payable.
8. **“Covered Expenses”** means expenses actually incurred by or on behalf of an **Insured Person** for treatment, services and supplies covered by the Policy. Coverage under the Policy must remain continuously in force from the date of the **Accident** or **Sickness** until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply, that gave rise to the expense or the charge, was rendered or obtained.
9. **“Deductible”** means the dollar amount of **Covered Expenses** that must be incurred as an out-of-pocket expense by each **Insured Person** on a per Policy Term basis before Medical Expense Benefits and/or other Additional Benefits paid on an expense incurred basis are payable under the Policy.
10. **“Dependent”** means an Insured’s lawful spouse or Domestic Partner; or an Insured’s unmarried child, from the moment of birth (14 days for this Policy) to age 21, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Insured or depends chiefly on the Insured for financial support. A **Dependent** may also include any person related to the Insured by blood or marriage and or appointed by the court. Insurance will continue for any **Dependent** child who reaches the age limit and continues to meet the following conditions: 1. the child is handicapped, 2. is not capable of self-support and 3. Depends chiefly on the Insured for support and maintenance. The Insured must send **Us** satisfactory proof that the child meets these conditions, when requested.
11. **“Diagnosis”** means the result of examination or test by a medical **Doctor** or licensed physician providing a specific international CPT or ICD9 code. Failure to obtain a covered **Diagnosis** will result in the denial of the claim.
12. **“Diving”** means leisure diving only. All participants, unless they are in a supervised resort course, must possess a valid dive certification such as but not limited to Professional Association of Diving Instructors or its equivalent. No coverage under this Policy for **Diving** to depths in excess of those stated under the Sports benefit in the Policy Terms and Conditions section.
13. **“Doctor”** means a licensed health care provider acting within the scope of his or her license and rendering care or treatment to an **Insured Person** that is appropriate for the conditions and locality. It will not include an **Insured Person** or a member of the **Insured Person’s** Immediate Family or household.
14. **“Emergency and Accidental Medical Treatment”** means medical care given to a patient for a condition caused by an **Injury** or **Sickness** that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy .In order for a

Sickness to be covered it must be unexpected, non-preexisting, and if left untreated could cause deterioration in an **Insured Persons** condition.

15. **"Event"** means an incident, following which the **Insured Person** requires care for acute, sudden and unforeseen Medical and **Accidental Emergencies** including the direct consequences of the incident. Maximum coverage is limited to amounts specified in the **Schedule of Benefits**. Multiple **Events** independent of each other are covered to the **Event** maximum.
16. **"Family Member"** means the spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancée, such person being resident in the **Country of Residence** (as declared on the application), of the **Insured Person**, or of the person with whom the **Insured Person** is travelling or had arranged to travel.
17. **"Hazardous/Extreme Sports"** means any sport(s) requiring an increased skill set and a higher level of training to safely participate in or that may increase the risk of inherent danger. These activities may include but are not limited to activities involving: speed, height, elevation, a high level of physical exertion, and/or highly specialized gear in which to compete or participate that if not properly executed could result in substantial **Injury** or death.
18. **"Host Country"** means the country or countries other than the **Country of Residence** that the **Insured Person** is traveling to/in.
19. **"Hospital"** means an institution that: 1. operates pursuant to law for the care, treatment, and providing of in-patient services for sick or injured persons; 2. provides 24-hour nursing service by Registered Nurses on duty or call; 3. has a staff of one or more licensed **Doctors** available at all times; 4. provides organized facilities for **Diagnosis**, treatment and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a pre-arranged basis; 5. Is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing or section of a medical facility used as such; and 6. Is not a place solely for drug addicts, alcoholics, or the aged or any separate ward.
20. **"Injury"** means **Accidental** bodily harm sustained by an **Insured Person** that results directly and independently from all other causes from a **Covered Accident**. All injuries sustained by one person in any one **Accident**, including all related conditions and recurrent symptoms of these injuries are considered a single **Injury/Event**.
21. **"Insurer"** means GBG Insurance Limited.
22. **"Insured Person"** means any Insured and **Dependent** for whom the required premium is paid and a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person.
23. **"Medically Necessary"** means a treatment, service or supply that is: 1. required to treat an **Injury** or **Sickness**; prescribed or ordered by a **Doctor** or furnished by a **Hospital**; 2. performed in the least costly setting required by the **Insured Person's** condition (**UCR**); and 3. Consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.
24. **"Missing Bag Report"** means a formal report of loss as filed with the **Common Carrier** commonly known as a PIR (Passenger Irregularity Report) or PAWOB (Passenger arriving without baggage). This must include the 6 digit "CLAIM NUMBER" or the "World Tracer Record Number" as provided by the **Common Carrier**.
25. **"Missing Person"** means an **Insured Person** who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authorities.
26. **"Natural Disaster"** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand) earthquake, flood, volcanic eruption, wildfire or other similar **Event** that: 1. is due to natural causes; and 2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the **Insured Person's Trip** occurs and the area is deemed to be uninhabitable or dangerous.
27. **"Nearest Place of Safety"** means a location determined by the Designated Security Consultant where: 1. the **Insured Person** can be presumed safe from the **Occurrence** that precipitated the **Insured Person's Political Evacuation**; and the **Insured Person** has access to Transportation; and 2. the **Insured Person** has the availability of temporary lodging, if needed.
28. **"Necessities"** means personal hygiene items and clothing.
29. **"Occurrence"** means any of the following situations involving an **Insured Person**: 1. expulsion from a **Host Country** or being declared persona non-grata on the written authority of the recognized government of a **Host Country**; 2. political or military events involving a **Host Country**, if the Appropriate Authorities issue an Advisory stating that citizens of the **Insured Person's Country of Residence** or citizens of the **Host Country** should leave the **Host Country**; 3. deliberate physical harm of the **Insured Person** confirmed by documentation or physical evidence or a threat against the **Insured Person's** health and safety as confirmed by documentation and/or physical evidence; 4. **Natural Disaster** in the area **You** are traveling to and occurring after **Your** effective date; 5. the **Insured Person** had been deemed kidnapped or a **Missing Person** by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days of his or her being found.
30. **"Pandemic/Epidemic"** means a sudden outbreak that becomes widespread and affects a whole region, continent, or the world. Such disease will be deemed a "public emergency" either by the Center for Disease Control and Prevention (CDC), World Health Organization (WHO), or appropriate governmental body (see General Exclusions).
31. **"Policy Period"** means the dates as shown on **Your** Policy for which premium has been paid;
32. **"Political Evacuation"** means the extrication of a **Insured Person** from the **Host Country** due to an **Occurrence** which could result in grave physical harm or death to the **Insured Person** and is certified by a governing authority via declaration or warning.

33. **"Pre-Existing Condition"** means Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Conditions that have shown symptoms and/or for which the insured has been hospitalized, treated by a physician or has received any medical treatment for before the commencement date of the insurance. Any treatment prior to each departure from the **Country of Residence** will be considered a **Pre-Existing Condition** for Annual multi-Trip policies.
34. **"Schedule of Benefits"** means the summary description of the available benefits, payment levels and Maximum Benefits, provided under this Policy. The **Schedule of Benefits** is included with and is part of this Policy.
35. **"Sickness"** means an illness, disease or condition of the **Insured Person** that causes a loss for which an **Insured Person** incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one **Sickness**.
36. **"Strike or Industrial Action"** means any form of work stoppage taken by employees, which are carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
37. **"Territorial Waters"** means a body of water as defined by the 1982 United Nations convention being no more than 12 nautical miles (14 statute miles) from a high water mark of a coastal state or border.
38. **"Terrorism"** 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 governments(s).
39. **"Traveling Companion"** means a person or persons with whom **You** have coordinated travel arrangements, shares the same accommodations, and **You** intend to travel with during the **Trip**.
40. **"Trip"** means travel by air, land, or sea from the **Insured Person's Country of Residence**.
41. **"Unexpected Outbreak or Recurrence of a Pre-Existing Condition"** means a sudden and unforeseen occurrence of a known/prior **Sickness** while outside the **Insured Person's Country of Residence** and does not include coverage for known, scheduled, required, or expected medical care, drugs or treatments existent or necessary prior to the Effective Date of coverage.
42. **"Usual, Customary and Reasonable (UCR)"** means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.
43. **"Valuables/Electronics"** means cellular phones, satellite phones, photographic equipment, tablet personal computers, computers, iPods, CD players and personal music and stereo equipment, CD's, computers, computer games and associated equipment, hearing aids, telescopes and binoculars, antiques, jewelry, watches, furs, and articles made of or containing gold, silver or other precious metals or animal skins or hides. Any item of value to be evaluated on a case by case basis.
44. **"We", "Our", or "Us"** means GBG Insurance Limited.
45. **"You" or "Your"** means the **Insured Person** covered under the Policy.

GENERAL EXCLUSIONS

Unless specified in the **Schedule of Benefits**, in any written endorsement, or agreed by the **Insurer** in writing, no claim can be made for compensation or payment for damage or expenses caused by or as a result of the following:

1. Any costs arising after expiry of the current Period of Insurance;
2. Any expenses incurred due to a failure to obtain proper travel documents such as passports, visas, invitation letters, or any other document required for entry into a foreign country or port.
3. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
4. The **Insurer** shall not be liable for:
 - a. Nuclear, and 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.
 - b. Chemical Weapons: 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.
 - c. Utilization of Biological Weapons : 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.

SUBROGATION

The following provision applies to Trip Cancellation, Trip Interruption, Accident Sickness Medical Expense, Baggage Delay, Loss of Baggage and Personal Effects, and Emergency Evacuation & Repatriation of Remains:

To the extent the **Insurer** pays for a Loss suffered by an **Insured Person**, the **Insurer** will take over the rights and remedies the **Insured Person** had relating to the Loss. This is known as subrogation. The **Insured Person** must help the **Insurer** preserve its rights against those responsible for its Loss. This may involve signing any papers and taking any other steps the **Insurer** may reasonably require. If the **Insurer** takes over an **Insured Person's** rights, the **Insured Person** must sign an appropriate subrogation form supplied by the **Insurer**. As a condition to receiving the applicable benefits listed above, as they pertain to this Subrogation provision, the **Insured Person** agrees, except as may be limited or prohibited by applicable law, to reimburse the **Insurer** for any such benefits paid to or on behalf of the **Insured Person**, if such benefits are recovered, in any form, from any Third Party or Coverage.

ADDITIONAL BENEFITS OF INSURANCE

Disappearance:

If an **Insured Person** has not been found within one (1) year of the disappearance, stranding, sinking or wrecking of any conveyance in which the **Insured Person** was an occupant at the time of the **Accident**, then it will be assumed, subject to all other terms and conditions of the Policy, that an **Insured Person** has suffered a loss of life under the Policy.

Exposure:

If as the result of an **Accident** an **Insured Person** is unavoidably exposed to the elements and as a result of the exposure there is a loss, then such loss will be covered under the Policy.

CLAIMS PROCEDURES

In the event of a claim please go to the **Insurer's** website at www.gbg.com and download the TRAVEL CLAIM FORM. **You** may file **Your** claims electronically to the **Insurer** by following the instructions on the form.

Required Documentation for all claims:

1. A signed and fully completed claim form must be submitted with each claim
2. All claims must be submitted with proof of travel including flight records
3. Medical Records: **Doctors' Notes** Reports, Bills, Receipts including names and addresses
4. Proof of loss and detailed description of loss
5. Police Reports (if applicable)
6. Baggage Loss/Theft (if applicable) – Airline records MUST INCLUDE confirmation of claim including phone numbers and any applicable reports from the **Common Carrier**.
7. Any additional documentation requested by the **Insurer** to support **Your** claim.

Status of Claims:

If **You** wish to request the status of a claim or have a question about a reimbursement received, please e-mail customer service at claims@gbg.com. Inquiries regarding the status of past claims must be received within 12 months of the date of service to be considered for review. Claim Payment Information including status and payment (EOB)'s will be available electronically for **Your** review.

Claims Appeal:

Global Benefits Group, Inc.
Attention: Appeals Committee
27422 Portola Parkway, Suite 110
Foothill Ranch, California 92610 USA

Appeals should be submitted within 60 days of receiving an **Insured Person's** processed claim. Upon appeal, the **Insured Person** will pay any fees associated with the request of medical records. The Appeals Committee will review the **Insured Person's** information and provide a response within 30 business days or will request additional time, if additional information is needed.

ACCESSING AND ADMINISTERING YOUR BENEFITS VIA NETWORK PROVIDERS

The **Insurer** maintains a Preferred Provider Network both within and outside the United States. Within the United States, the use of the Preferred Provider Network is recommended for maximum benefit payment. Please visit www.gbg.com for a complete list of providers.

REFUND PROCEDURE AND POLICY

Provided **You** have not filed a claim under the Policy, **You** may cancel this insurance policy by giving the **Insurer** written notice within ten (10) days of the initial Purchase Date. Any Policy purchased within thirty (30) days of the Effective Date is not refundable.

CANCELLATION

The **Insurer** reserves the right to cancel any Policy as described below:

- This Policy will be canceled automatically upon nonpayment of the Premium, although the **Insurer** may at their discretion reinstate the coverage if the Premium is subsequently paid.
- If any Premium due from the **Insured Person** remains unpaid, the **Insurer** may in addition defer or cancel payment of all or any claims for expenditures incurred during the period it remains unpaid.
- While the **Insurer** shall not cancel this Policy because of eligible claims made by any **Insured Person**, it may at any time terminate an individual /or any of their eligible **Dependents** or subject his/her coverage to different terms if she/he or the **Insured Person** has at any time:
 - a. Misled the **Insurer** by misstatement or concealment;
 - b. Knowingly claimed benefits for any purpose other than are provided for under this Policy;
 - c. Agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to the **Insurer's** detriment;
 - d. Failed to observe the terms and conditions of this Policy, or failed to act with utmost good faith.
- The **Insurer** retains the right to cancel, non-renew or modify a Policy on a **Class** basis as defined in this Policy, and the **Insurer** will offer the closest equivalent coverage possible to the Insured. No individual Insured shall be independently penalized by cancellation or modification of the Policy due solely to a poor claim record.
- If the **Insurer** does cancel this Policy, they shall give 30 days' notice.



GLOBAL BENEFITS GROUP

For More Information Contact:
Travel Department
Email: Travel@gbg.com
Website: www.gbg.com