
POLICY CONDITIONS
TRIAS WORLD

OCTOBER 2020

ZEKER IS ZEKER

INHOUDSOPGAVE

ARTICLE 1 DEFINITIONS	4
ARTICLE 2 BASIS OF THE INSURANCE.....	7
ARTICLE 3 VALIDITY OF THE INSURANCE	7
ARTICLE 4 POLICY TERRITORY.....	8
ARTICLE 5 PREMIUM PAYMENT AND REFUND.....	8
ARTICLE 6 DEDUCTIBLE.....	9
ARTICLE 7 Policy Terms & Conditions	9
ARTICLE 8 GENERAL EXCLUSIONS.....	20
ARTICLE 9 GENERAL IN CASE OF DAMAGE	23
ARTICLE 10 GLOBAL BENEFITS GROUP.....	24
ARTICLE 11 CONCURRENCE.....	25
ARTICLE 12 AMENDMENT TO THE RISK.....	25
ARTICLE 13 INDEMNITY	26
ARTICLE 14 DISPUTES.....	26
ARTICLE 15 FRAUD.....	26

SCHEDULE OF BENEFITS

(SEE APPLICABLE SECTIONS OF THE POLICY FOR DETAILS, LIMITATIONS, AND RESTRICTIONS)

SCHEDULE OF BENEFITS		**Eligibility 2 weeks to age 79
Benefit	Coverage	Benefit Limits \$50,000.00/ \$100,000.00
Deductibles (Optional for policy price reductions)	<ul style="list-style-type: none"> ▪ Non-medical claims per event ▪ Accident and Acute illness ▪ Use of Hospital Emergency room for Acute Illness without hospital admission ▪ **If you use the PPN network, the deductible will be waived** 	\$100.00
1	Emergency Medical Evacuation Accompaniment Compassionate Repatriation (Family Return) Air Ambulance Continuation Repatriation for Medical Treatment Care Management	Policy Maximum
2	*Emergency and Accidental Medical Treatment (Non-Sports) <ul style="list-style-type: none"> ▪ Any one event maximum coverage ▪ All coverage subject to Usual and Customary Limits. ▪ Preferred Provider Networks when available for Direct Payment. ▪ Acute/emergency illness and injury. ▪ Treatment by authorized physicians, nurses and specialists. ▪ Hospitalization (semi-private rooms). ▪ Surgery, anesthesiologist. ▪ Prescribed medicines, dressings. ▪ Local transport to and from the place of treatment. ▪ Medically necessary required durable medical equipment. ▪ Repatriation to home country upon medical stabilization. ▪ Costs for medical treatment due to Covid-19 illness 	Policy Maximum
	<ul style="list-style-type: none"> ▪ Treatment of pre-existing conditions for the last 12 months ▪ Emergency dental treatment for immediate relief of pain. ▪ Treatment by physiotherapists and chiropractors. This policy does NOT cover (See policy terms, conditions and exclusions) <ul style="list-style-type: none"> ▪ General or Preventative Medical Conditions. ▪ Chronic or recurring illnesses and disorders. 	\$7,500 \$500 \$2,500
3	Emergency Medical Treatment (Sports) <ul style="list-style-type: none"> ▪ All medical features as above. ▪ Coverage for all non-hazardous sports. ▪ Individual Travel for Interscholastic/Intramural/club sports. ▪ Limited motorcycle and sports vehicle coverage for injuries only ▪ Professional sports not covered. 	\$10,000.00 \$10,000.00
4	Repatriation of Mortal Remains	\$25,000.00
5	24/7 Emergency Assistance via GBG Assist	Unlimited
6	ATM Safe –Bank Card Theft Protection	\$500.00
7	Baggage Delay	\$100.00 per day \$700.00 max.
8	Baggage Loss / Theft (per item/ total benefit) (\$) 100.00 deductible	\$500.00/\$2,500.00
9	Personal Liability	Policy Maximum
10	Personal Accident–Accidental Death & Disability / Permanent Total Disability	Policy Maximum
11	Additional Hospital Benefit (per day / total benefit)	\$75.00/\$600.00
12	Carjacking	\$5,000.00
13	Money and Documents (tickets, cash, banknotes)	\$500.00
14	Loss of Passport	\$250.00
15	Travel Delay Trip Return Interruption at the border or Airport (\$200 p/day with a benefit maximum of \$600)	\$1,000.00
16	Missed Departure	\$1,000.00
17	Legal Expenses	\$10,000.00

For Emergency Assistance contact GBG ASSIST

- Tel: (866) 914-5333 (U.S. and Canada, toll free) (905)
 - 669-4920 (worldwide, collect)
 - Fax: (949) 271-2330

For Emergency Assistance regarding

- Treatment of pre-existing conditions for the last 12 months
 - Not Fit-To-Fly
 - Insured parties who have traveled to Cuba

Contact Assuria N.V. within 48 hours.

- Email address: claimadministration@assuria.sr

Proper notification will ensure that you receive the best possible service and will allow us to direct you to our Global Network of providers.

Utilizing these providers may result in GBG providing payments directly to the provider as well as referrals to licensed medical providers you can trust.

GBG Assist requires notification as soon as possible for all situations requiring emergency medical treatment. For services that may result in evacuation, repatriation or curtailment GBG Assist **MUST** be notified.

Failure to do so in either medical or evacuation related situations may result in denial of the claim or copayments up to 50%.

For Medical Providers in our Global network please contact GBG Assist or visit **our Preferred Provider Directory** at www.gbg.com

ARTICLE 1 | DEFINITIONS

- 1.1. **Assuria**
Assuria Schadeverzekering N.V., the insurer with whom this insurance has been taken out.
- 1.2. **Additional costs**
Medical expenses that are directly related to specialist treatment and which arose during such a treatment in a hospital, such as costs for X-rays, blood transfusions, lab exams, medicines, radiotherapy, anesthesia, dressing material and the use of the operating room.
- 1.3. **Deductible**
The amount or a percentage of the total amount to be compensated, which needs to be paid by the insured, before the cover ensuing from this policy becomes effective.
- 1.4. **Fraud**
Committing or attempting to commit forgery of documents, deceit, impairment of creditors or rightful claimants and/or embezzlement by the persons and/or organizations involved in the effectuation of the insurance, aimed at obtaining an insurance cover or performance one is not entitled to, and this under false pretenses.
- 1.5. **Physical therapist**
A practicing physical therapist registered as such with the competent authorities.
- 1.6. **Medical costs:**
The medically necessary costs for:
a) Physicians' fee and treatments, examinations, medicines and dressing
b) materials prescribed by them;
c) Hospitalization;
d) Transport to and from the place where the medical treatment is provided in the country where the insured was present on the commencement of the transport.
- 1.7. **Medicines**
Remedies that may be traded as medicines and that are solely supplied by a pharmacy or dispensing family doctor on the orders of a family doctor or specialist.
- 1.8. **GBG Assist**
Organization for medical assistance during 24 hours a day and 7 days a week.
- 1.9. **Family doctor**
A physician who is recognized as a family doctor by the competent authorities.
- 1.10. **Country of origin, residing**
a) Country of origin: the country where the insured resided prior to his departure to the policy territory.

- b) Residing: assessed according to individual circumstances where someone lives. In general where someone has the center of his social existence. This is determined on the basis of the actual circumstances in the concrete case in which on the one hand the judicial, economic and social ties with a country play a role, and on the other hand the ties with the country of origin.

- 1.11. Medical advisor
The physician who advises Assuria on medical affairs.
- 1.12. Medically necessary costs
The necessity of which is based on generally accepted, medically scientific considerations.
- 1.13. Accident
A sudden and direct effect of an external force, as a result of which bodily injury is caused, which can be medically established.
- 1.14. Contingency
An occurrence as regards to which it is uncertain if or when this will take place.
- 1.15. Hospitalization
Stay of longer than 24 hours in a hospital, if and as long as on medical grounds, nursing, examination and treatment can only be offered in a hospital, while continuous treatment by a medical specialist must be necessary.
- 1.16. Premium
The sum of money the policyholder pays to Assuria for the insurance.
- 1.17. Rehabilitation
Treatment, advice and guidance in a center for rehabilitation recognized as such by the competent government authorities, by a team that in any case consists of a paramedical professional and in addition, of a psychologist or a social, labor or rehabilitation expert, as well as the care pertaining thereto.
- 1.18. Rehabilitation day treatment
As described with rehabilitation, but then a treatment for a day or a part of a day.
- 1.19. Specialist
A physician recognized by the competent authorities as a medical specialist.
- 1.20. Specialist treatment
Treatment or examination, generally accepted according to medical standards and belonging to the specialism the specialist is registered for.

- 1.21. **Strike or industrial action**
Any form of industrial action taken by employees, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
- 1.22. **Dentist**
A physician who is recognized as a dentist by the competent authorities.
- 1.23. **Dental costs:**
Treatment or examination that is aimed at or is connected with the improvement or restoration of the teeth, according to generally accepted medical standards and solely performed by a dentist or dental surgeon authorized thereto.
- 1.24. **Payment**
Compensation of damage, costs or losses.
- 1.25. **Nursing costs**
The amount per day, due on account of nursing of at least 24 hours in a hospital, with the exception of the additional costs and the costs for specialist treatment.
- 1.26. **Insured**
The person mentioned on the policy schedule as such and who is entitled to compensation on account of the insurance taken out.
- 1.27. **Policyholder**
The person who has taken out the insurance and in whose name the insurance is drawn up.
- 1.28. **Hospital**
An institute to nurse, treat and examine sick persons, recognized as a hospital by the competent authorities. This description also covers the institute especially intended for rehabilitation and a sanatorium or place of treatment, the costs of which are covered under this insurance.
- 1.29. **Emergency medical transportation**
Medically necessary transport of a patient who on medical grounds is not deemed able to travel on his/her own, to the closest hospital or place of treatment, the costs of which are covered under this insurance.
- 1.30. **Valuables**
Photographic equipment, tablet pc's, iPods, CD players and personal 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 case by case basis.

ARTICLE 2 | BASIS OF THE INSURANCE

- 2.1. The information provided by the policyholder or the insured with the application, shall apply as the basis of this insurance and shall be deemed to constitute an integral part of the policy. Parent/guardians Assuria policy.
- 2.1.1. Children's policies **MUST** be purchased at the same time as the parent/ guardians policy or they will be charged at the adult rate (18-69 age band).
- 2.2. The maximum cover amounts up to the amount as stated on the policy per insured during the term of the Insurance.

ARTICLE 3 | VALIDITY OF THE INSURANCE

- 3.1. The insurance is effective for the period as mentioned on the policy schedule. The insurance is not valid if it has not been taken out for the entire duration of the trip. Minimum purchase requirement is 6 days.
- 3.2. It is emphatically stipulated that Assuria does not have the right to terminate the insurance before the end of the term, subject to a date to be so determined by Assuria in cases as referred to in article 5 (premium payment and refund) and article 14 (fraud).
- 3.3. Renewal of the policy period is only possible when the planned return trip cannot be carried out by the carrier of the insured due to unforeseen circumstances. The policy is then effective for a maximum of an additional 7 days
- 3.4. Trip Maximum Issuance: Single trip policy: Maximum duration not to exceed 180 days and may not be combined with any other policy to exceed this limit. Annual policy: Claims shall be null and void in the event any single trip during the 12 months of coverage exceeds 45 or 60 days depending on coverage levels purchased.
- 3.5. Contiguous policy, extensions and refund of days:
While traveling: No policy shall be issued in conjunction with the expiry of another policy. Single Trip Policies: A one-time policy extension may be granted per policy without a holding period if requested 72-hours prior to the expiry of the period of insurance. Extensions within 72-hours are subject to a claims holding period up to a maximum of three days after the expiry of the original

period of insurance. No extensions will be approved for anyone above age 79 and beyond a cumulative 180-day period. Annual Travel Policies: The policy is renewable when the Insured Person is in their home country of residence. Individual trip extensions to a maximum of 30 days are permitted and are applicable to the 45 or 60 day trip option only.

ARTICLE 4 | POLICY TERRITORY

- 4.1. The insurance provides coverage throughout the whole world, but not in the country of origin of the insured person(s).
- 4.2. In the event the insured travels by airplane, the following shall apply within the policy period:
 - a) The Insurance provides cover as of the moment the insured leaves the territory of the country of origin with an as direct flight as possible to the policy territory, without redundant stopovers. In all other cases the cover becomes effective the moment the insured arrives in the policy territory.
 - b) The cover of the insurance terminates following the landing of the airplane with which the insured returned from the policy territory in the country of origin with an as direct flight as possible without redundant stopovers. In all other cases the cover terminates the moment the insured has left the policy territory

ARTICLE 5 | PREMIUM PAYMENT AND REFUND

- 5.1. The policyholder is obliged to pay the premium and costs due prior to the commencement of the insurance. As soon as the cover has become effective, the right to premium refund ceases to exist. Refunds are not issued for unused days.
- 5.2. The premium is payable via the bank per giro or at the Assuria offices.
- 5.3. Non-payment of the premium and costs results in the insurance not being effective, without any notice of default being required.
- 5.4. There shall be no premium refund, unless:
 - a) by submitting the rejection letter of the embassy or the consulate it is proven that the insured has not been granted a visa;
 - b) the insured passes away. The premium refund shall in this case be granted over the period from the day of the death until the final date of the insurance, yet upon deducting costs that on grounds of article 7 have been or have to be compensated by Assuria.

ARTICLE 6 | DEDUCTIBLE

The deductible amounts to US\$ 100.00 per insured.

ARTICLE 7 | POLICY TERMS & CONDITIONS

Benefits are applicable when the Insured Person is outside his or her country of permanent residence; coverage also is in effect when traveling from and to their home country as part of an international trip.

1. Emergency Medical Evacuation:

The plan covers the reasonable and customary charges for emergency evacuation when medical treatment is not available locally and deemed necessary and pre-approved by Assuria/ GBG-Assist their medical advisors and the attending Physician—to a suitable location that will render immediate and appropriate care which may or may not be the home country of origin. If the Insured does not obtain pre-approval from Assuria/ GBG Assist, we reserves the right to deny coverage or apply substantial co-payments for the associated costs to a maximum of 50% the evacuation cost.

1.1. Accompaniment:

The insurance allows for the travel and accommodation expenses of one person (i.e., a relative or friend who is a resident of Insured Person's home country), whom upon medical advice is advised to join, accompany, remain with or escort the Insured Person. Transportation costs will be by commercial carriers and in economy class. [Maximum Benefit (\$) 300.00 per day / (\$) 15,000.00 total

1.2. Continuation:

Upon pre-approval of GBG Assist, coverage includes transportation by economy travel for the Insured Person, if medically able, to the point of initial destination to continue with the trip.

1.3. Pre-existing conditions

Pre-existing conditions: This policy pays a limited benefit for an acute onset of a pre-existing condition. This means a sudden and unexpected outbreak or recurrence of a Pre-existing Condition(s) which occurs spontaneously, without advance warning, is rapidly progressive, and requires urgent care. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence.

1.4. Compassionate Repatriation:

This benefit is only available if Cancellation and Curtailment has been added to the policy and is designed for early return for family members under a qualified event.

1.5. Repatriation for Medical Treatment:

Assuria/GBG Assist reserves the right to review and repatriate any case in which the Insured Person is medically stable and upon advice of the Insurers and Attending Medical Doctors can be evacuated at Assuria's discretion to the home country of residence and any form of treatment or surgery which in the same medical opinion can be delayed until the Insured Person returns to their home country. Refusal to accept repatriation when medically stabilized can result in the insurer denying further medical coverage and benefits.

2. Emergency and Accidental Medical Treatment (Non-Sports):

The PRIMARY PURPOSE of this Travel Policy is to protect an Insured Person from acute, sudden and unforeseen Medical and Accidental Emergencies. It is not intended to care for general medical conditions or Pre-existing conditions and is subject to the limits specified in the Schedule of Benefits.

2.1. This may include usual, customary and reasonable expenses incurred by the Insured Person in case of acute/emergency illness and injury. Policy covers required treatment by authorized physicians, nurses and specialists, hospitalization (semi-private rooms) including surgery, anesthesiologist, prescribed medicines, dressings and local transport to and from the place of treatment shall be compensated at 100% of the expenses. Treatment by physiotherapists and chiropractors prescribed by an authorized physician shall be compensated at 100% of the expenses, not to exceed (\$) 2,500.00. Including emergency dental treatment for the immediate relief of pain (\$) 500.00 maximum. The insurance shall not cover expenses for treatment of preexisting, chronic or recurrent illnesses and disorders or unnecessary durable medical devices/equipment. See exclusions below.

2.2. Outpatient services are covered per the policy and may be utilized via Urgent Care Centers and only via licensed medical doctors. Use of Emergency room for outpatient services may be subject to copays as outlined in the Schedule of Benefits. For Insured Persons in North America please contact GBG Assist for the location of networked preferred providers.

2.3. Coverage will continue until such time as when, in the opinion of the doctor in attendance and the Insurers' medical advisers, the Insured Person is fit to travel provided that these all occur within 12 months of the date of the incident (outside Home Country).

2.4. Accompaniment: The insurance allows for the reasonable travel and accommodation (room only) expenses of one person (i.e. a relative or friend who is a resident of Insured Person's home country), whom upon medical advice is advised to join, accompany, remain with or escort a severely incapacitated Insured Person. Transportation costs will be by commercial carriers and in economy class. [Maximum Benefit (\$) 300.00 per day / (\$) 6,000.00 total].

- 2.5. Acute/Emergency Illness is defined as a sudden and unexpected illness occurring after you have started your trip abroad. In order for an illness to be covered it must be unexpected and non- preexisting and stable for the last 12 months prior to departure and if left untreated can cause a further deterioration in an Insured Persons condition.
- 2.6. Event: Any one incident in which the Insured Person requires care for acute, sudden and unforeseen Medical and Accidental Emergencies and the direct consequence of the event. Maximum coverage is limited to (\$) 1,000,000.00 in the annual aggregate. Multiple events independent of each other are covered to the event maximum with no limits on the number of events.
- 2.6.1. This policy is for Emergency Care and stabilization only. In the event of a longer term illness or diagnosis the Insured Person will not be covered for treatment or ongoing care for that illness, see paragraph 2.7
- 2.7. Repatriation for Medical Treatment: GBG reserves the right to review an repatriate any case in which the Insured Person is medically stable and upon advice of the Insurers and Attending Medical Doctors can be evacuated at GBG's discretion to the home country of residence and any form of treatment or surgery which in the same medical opinion can be delayed until the Insured Person returns to their home country. Refusal to accept repatriation when medically stabilized can result in the insurer denying further medical coverage and benefits.
- 2.8. 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 GBG reserving the right to review and potentially subrogate with any undeclared coverage whether known or unknown to the Insured Person.
- Emergency and Accidental Medical Treatment (Sports-related): This policy includes all leisure sports activities while travelling; Coverage of emergency treatment for accident or acute illness occurring during the period of insurance that are the result of a covered Sport/activity. Policy limit under this section are specified in the schedule. All other terms and conditions of Emergency Medical Treatment are applicable as described above.
- 2.9. Included Activities
- 2.9.1. Individual Travel for Interscholastic/ Intramural/club sports (\$) 10,000.00.
- 2.9.2. Any travel with 5 or more clients on the same itinerary/policy/schedule must obtain group coverage or this benefit is void.
- 2.9.3. Motorcycles, Mopeds, Scooters, ATV's any two or three wheeled motorized vehicle and or sport watercraft such as wave runners, jet skis or other powered device for recreational and or local transportation and rental use only.

NO COVERAGE for extended miles or Holiday Biking Trips: Subject to a policy maximum of (\$) 10,000.

- 2.9.4. Regular Sports: Archery, athletics, badminton, ballooning (as an organized excursion), baseball, basketball, go-carting, canoeing, cricket, cross country running, cycling, Diving to 25M, fencing, golf, horse riding, ice-skating, Jet skis, jogging, kayaking, , mountain-biking on the road, netball, rowing, sailing inside territorial waters, snow skiing (on-trail only unless with a licensed guide) soccer, surfing, tennis, trekking up to 3,500 meters, volleyball, water polo, water skiing, windsurfing, and any other sport activities not involving an extra risk of an Accident or Injury.
- 2.10. Excluded Activities: The following sports and activities are not covered as part of this policy.
- 2.10.1. Engaging in professional, semiprofessional or competitive sporting events of any kind.
- 2.10.2. Professional or semiprofessional athlete of any type participating at an organized event whether as a participant, observer or ad hoc activity associated with that event.
- 2.10.3. Group, club, interscholastic, intercollegiate (individuals are covered to the specified limit in the schedule of benefits) sports play (Contact GBG for non-professional group sport quotes).
- 2.10.4. Use of any type of firearms (any device that discharges a projectile of any type).
- 2.10.5. Any activity relating to flying either as a Pilot in Command, student pilot, sport flying or the business or trade of flying except while travelling as a passenger in a fully-licensed passenger carrying aircraft.
- 2.11. Extreme Sports: Including but NOT limited to Free and No Limits Diving, Parachuting, paragliding, bobsleighing, gliding/soaring, hang-gliding, microlight flying, skeleton, luge, piloting/ controlling any device carried through the air whether tethered or in free flight.
- 2.12. Hazardous Sports: American Football; bungee jumping; base jumping; trekking above 3,500 meters; mountaineering or rock-climbing with the use of ropes, rappelling; scuba diving in excess of 25 Meters (80 feet) and flying within 24- hours of diving activity. white water canoeing, white water rafting; snowboarding, big foot skiing, monoskiing on the normally marked public open ski trails, skating, off-trail skiing (unless accompanied by a guide or instructor); off-road mountain biking; ice hockey; white water canoeing.
- 2.13. Participation in any type of motorsport, motorsport race or motorsport contest.
3. Repatriation of Mortal Remains

- 3.1. A benefit for either repatriation of mortal remains or local burial is included in this policy. This benefit excludes fees for return of personal effects, religious or secular memorial services, clergymen, flowers, music, announcements, guest expenses and similar person burial preferences.
 - 3.2.1. All Repatriation benefits must be coordinated and pre-approved by GBG Assist.
4. Emergency Assistance: GBG Assist—24 hours a day, 7 days per week.
 - 4.1. 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.
 - 4.2. Clients will have the full benefits of 24 hours/7 day assistance from GBG Assist.
 - 4.3. These services include preauthorization, hospital admission, and referrals.
5. ATM Safe
 - 5.1. An exclusive Global Benefits Group program that provides the Insured Person with protection against theft when using an ATM/Bank Machine anywhere in the world. In the event of loss, the insured will be reimbursed up to the daily limit of the machine used [(\$ 500.00 maximum] and as supported via proper police documentation on the date of the crime.
6. Baggage Delay:

Reimbursement in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12 hours, up to a maximum of (\$) 100 per day for a maximum of 7 days [(\$ 7,00 maximum]

 - 6.1. Proof of a missing bag report must be filed with the common carrier.
 - 6.2. Any items purchased after the return of the baggage will not be covered
 - 6.3. Any claim must be accompanied by proper receipts with date and time affixed.
 - 6.4. Benefit does not apply to the return or homeward journey.
7. 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 (not hired, loaned or entrusted to) the Insured Person, subject to a maximum payment of:
 - A. (\$) 500.00 in respect of any one article, pair or set of articles.
 - B. (\$) 300.00 overall in respect of valuables/electronics (see definition below)

Note: 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 lesser.

Definition: Valuables shall mean photographic equipment, tablet PCs, computers, iPods, CD players and personal music and stereo equipment, CDs, computers,

computer games and associated equipment, hearing aids, telescope and binoculars, antiques, jewelry, watches, fur, 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.

Conditions & Exclusions: The Insurer shall not be liable for

- 7.1. The Insured must observe ordinary proper care in the supervision of the insured property and in all cases of loss.
- 7.2. Damage to baggage of any kind and or its contents.
- 7.3. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
- 7.4. Any damage or loss or theft of property in transit, which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report will be required;
- 7.5. Loss of theft of any property left unattended in a public place;
- 7.6. 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;
- 7.7. Any loss from motor vehicles left unattended at any time between the hours of 10:00 p.m. and 8:00 a.m.;
- 7.8. Loss, damage or theft of valuables and money packed in suitcases or other receptacles while travelling.
- 7.9. Property not covered by this Insurance:
 - 7.9.1. Unset precious stones, contact or corneal lenses, spectacles or accessories;
 - 7.9.2. Stamps, documents, deeds, manuscripts or securities of any kind;
 - 7.9.3. Items of a perishable nature
 - 7.9.4. Business goods, samples, tools of trade or motor accessories;
 - 7.9.5. Household goods and home contents.
- 7.10. The Insurers shall not be liable for:
 - 7.10.1. Loss or damage caused by decay, wear and tear, moth, vermin, or atmospheric conditions;
 - 7.10.2. Deterioration or mechanical derangement of any kind;
 - 7.10.3. Damage to suitcases;
 - 7.10.4. Loss due to confiscation or detention by Customs or other authority;

- 7.10.5. Damage to sports equipment whilst in use or losses of jewelry whilst swimming (other than wedding rings);
- 7.10.6. Breakage of or damage to fragile articles and any consequence thereof.

- 7.11. In the event of a claim in respect of a pair or set of articles the Insurers shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

- 7.12. Claims will not be considered unless proof of ownership and evidence of value is provided.

- 7.13. Any amount paid for temporary loss of baggage will be deducted from the final claim settlement if baggage proves to be permanently lost.

- 7.14. Proof of a missing bag report must be filed with the common carrier.

- 7.15. Excess: The first (\$ 50.00 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).

- 7.16. Any amount paid by a common carrier in settlement toward the loss will be deducted from the final claim.

- 7.17.

- 8. Personal Liability (bodily injury to insured): Legal liability coverage inclusive of legal cost arising from an accident resulting in bodily injury to persons other than the Insured, his/her family and employees.

Subject to the Schedule of Benefits policy limit in all to indemnify each Insured Person against legal liability for bodily injury to persons other than employees or other members of his/her family and/or damage to property excluding that owned by or in the custody or control of the Insured during the Period of Insurance inclusive of legal expenses.

8.1. Conditions & Exclusions.

The Insurers shall not be liable for claims arising directly or indirectly from:

- 8.1.1. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
- 8.1.2. Animals belonging to or in the care, custody or control of an Insured Person;
- 8.1.3. Any willful, malicious, or unlawful act;
- 8.1.4. Pursuit of trade, business or profession;
- 8.1.5. Ownership or occupation of land or buildings;
- 8.1.6. Ownership, possession or use of vehicles, aircraft, or motor-powered watercraft;
- 8.1.7. The influence of intoxicating liquor, or the use of firearms;
- 8.1.8. Legal costs resulting from any criminal proceedings;

- 8.1.9. The insurance limit is for anyone/individual event even if multiple losses are incurred by multiple insured's carrying the policy;
- 8.1.10. The Insured person cannot bind or have a binding effect if they admit liability for any loss, damage or injury caused by themselves.

9. Personal Accident / Death and Permanent Total Disability / Accidental Death and Dismemberment

9.1. Dependent upon the benefit levels selected under Medical Expense. The policy will pay according to the following scale provided it is a result of the Insured Person sustaining bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause occur within 12 calendar months from the date of the accident. This benefit is paid only when the Death or Disability is directly related to an incident which occurred while traveling on a common carrier which is defined as any mode of scheduled public transport. Note: For children under 16 years of age the death benefit is limited to (\$) 1,000.00

9.2. Age grouping 65 to 79 is excluded from all disability coverage under this policy. Coverage for Accidental Death is confined to public conveyance and is limited to (\$) 100,000.00

9.3. Loss of Description

Loss Description	Percentage of Principal Sum
Loss of Life	100%
Loss of Speech and Loss of Hearing	100%
Loss of Speech and one Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hearing and one Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hands (both), Loss of Feet (both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

Loss of Hand, Loss of Foot or Loss of Sight of One Eye (any one of each)	50%
Uniplegia	25%
Loss of Thumb and Index Finger of the same hand	25%

9.4. Specific Exclusions & Conditions:

- 9.4.1. Conditions arising from motorcycling as either a driver or passenger shall not be payable here under.
- 9.4.2. In the event of a claim a medical adviser or advisers appointed by the Insurers shall be allowed as often as the Insurer shall deem it necessary to examine the Insured Persons.
- 9.4.3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury).
- 9.4.4. Payment of permanent disability benefit shall be made only on certification by a medical board that Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond the ability to make future improvement in order to return to work.

9.5. Beneficiary and Death notification.

- 9.5.1. If the Insured Person dies due to a covered event. The clients surviving beneficiary must provide.
- 9.5.2. Verification of eligibility and legal status of the beneficiary.
- 9.5.3. Copy of the death certificate
- 9.5.4. Proof of travel

10. Additional Hospital Benefit: A cash benefit per the schedule of benefits per day for each completed 24 hours as an in- patient; payable after the first 24 hours. This benefit is used to defray incidental expenses such as taxi fares, phone calls or other miscellaneous expense while hospitalized.

11. Carjacking:

- 11.1. This benefit provides for expenses related (rental replacement (not vehicle replacement), stolen property, etc.) to the unlawful forced removal or detention of an Insured Person while operating or riding as a passenger in, boarding or a lighting from, a Private Passenger Automobile during the theft or attempted theft of such Private Passenger Automobile. Carjacking incidents must be confirmed in writing via a police report in the jurisdiction where the Loss occurs.

12. Money and Documents (tickets, cash, banknotes) Reimbursement to each Insured Person in respect of accidental loss or theft of cash, banknotes (carried on the Insured Person), postal or money orders, travel tickets, etc. Proper documentation and police reports required on day of event or discovery of loss. Exclusions:

- 12.1. Loss or theft not reported to the Police within 24 hours of discovery and a written report obtained;
- 12.2. Depreciation in value or shortages due to error or omission;

- 12.3. Loss or theft of unattended money except when left in hotel security, safety deposit or safe;
- 12.4. Money packed in suitcases or other like receptacles whilst travelling;]
- 12.5. Money held in trust;
- 12.6. Loss or theft of traveler's checks.

13. Loss of Passport

- 13.1. To pay up to (\$ 250.00) in respect of reasonable expenses necessarily incurred abroad in obtaining the replacement of his/her lost or stolen passport.

14. Travel Delay Coverage to the Insured Person if the departure or 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 12 hours from the time specified in the travel itinerary due to strike, industrial action, bankruptcy, or mechanical breakdown of the coach, aircraft or sea vessel. 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 of (\$) 100.00 for the first complete 12 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and (\$) 100.00 after each subsequent 24 hour period of delay up to a maximum of (\$) 1,000.00 each Insured Person.

Not Fit to fly at departing at the border or airport:

Benefit pays in the event an insured person has not been showing any signs of illness, tested or has claimed for any illness during the period of their journey and is at the return point of departure and who is detained by a medically certified third party, government, or airport official. The detainment must be based on the observation of not being medically fit-to-fly. Coverage will be paid for accommodation, meals and miscellaneous expenses while medically quarantined (tests are excluded).

14.1. Conditions & Exclusions: The Insurer shall not be liable for claims

- 14.1.1. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;
- 14.1.2. Arising from technical reasons such as aircraft commitment;
- 14.1.3. Where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;
- 14.1.4. 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.

Definition: Strike or industrial action shall mean any form of industrial action taken by employees, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

15. Missed Departure

To pay up to specified limit to each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of; strike, riot, mechanical breakdown or inclement weather, causing interruption of scheduled public transport services (on the outward journey only); or accidental or mechanical failure involving the car in which the Insured Person is travelling (provided it has been properly serviced) causing him/her to arrive at the international point of departure from the point of origin to commence the booked journey.

16. Legal Expenses

Legal costs and expenses incurred by the Insured Person up to a specified maximum in pursuit of compensation and/or damages against a third party arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.

16.1. Exclusions: The Insurer shall not be liable for:

- 16.1.1. Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, the Insurer or Insurers Agent or any other person insured under the same certificate.
- 16.1.2. Legal expenses incurred prior to the granting of support by the Insurer.
- 16.1.3. Any claims reported more than 90 days after the commencement of the incident, giving rise to such claim.
- 16.1.4. Any claim where the law, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award
- 16.1.5. Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
- 16.1.6. Any claim wherein the Insurer's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
- 16.1.7. The Insurer shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
- 16.1.8. The insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the insurers sole discretion.
- 16.1.9. Where there is a possibility of a claim being brought in more than one country the Insurers shall not be liable for the cost if an action is brought in more than one country.

16.2. Conditions

- 16.2.1. The Insurers shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- 16.2.2. The Insured Person must follow the legal representative's advice and provide any and all information and assistance as required. Failure to do so will entitle the Insurer to withdraw cover
- 16.2.3. The Insured must have access to any and all of the legal representatives' file of papers.

- 16.2.4. Failure by the Insured Person to comply with all or any of these conditions will entitle the Insurer to render the legal expenses aspect of this certificate void and thereby withdraw cover.

17. Hijacking

In the event the Insured is prevented from reaching their destination due to the hijacking of an aircraft or other commercial conveyance, the policy will pay (\$,) 50 for each complete 24-hour period that the Insured Person is delayed. Maximum benefit (\$1,000 unless specified in the policy. In event of Death as a result of hijacking via commercial conveyance, benefits outlined under personal accident will be payable.

18. Emergency evacuation for non-medical reasons, including war, civil unrest, natural disasters, or other causes

18.1. Payment to offset the cost of obtaining or paying for evacuation during a period of civil unrest, insurrection, natural disasters that could not have been foreseen prior departure from home country of origin that has is posted to or declared by the United States Department of State or validated by the NOAA (National Oceanic Atmospheric Association) in the cases of weather or natural disaster. In all cases, GBG reserves the right to assess the validity of the claim and its decisions are final.

18.2. Coverage is NOT valid in any country that was on the verge, already in or under duress for a period of 60 days prior to departure from point of origin or country of residence. See general exclusions for definition associated with travel to global hotspots.

ARTICLE 8 | GENERAL EXCLUSIONS

Unless specified in the Benefits Schedule, in any written endorsement, or agreed by Company 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. Pre-Existing Conditions: The Insurer shall not be liable for:
 - a) Any medical expense in excess of the coverage stated in the scheduled of benefits for Pre-existing, Chronic, or Recurrent Medical Conditions that have shown symptoms and/or for which an Insured Person has been hospitalized, treated by a physician or has received any medical treatment within 6 months prior to the commencement date of the insurance;
 - b) Any condition that has been monitored by a Doctor due to possible deterioration of the Insured Person or a Diagnosis being changed as a result of testing for a known situation;
 - c) Any changes in medication, therapies or diet that are a result of a previously known condition that can affect, degrade, and/or alter an Insured Person's currently stable condition and;
 - d) Any treatment in which an Insured Person is taking medications for known conditions whose side effects bring on or contribute to a sudden and unexpected Sickness,

- including but not limited to sudden changes in blood pressure, fatigue, fainting (syncope), loss of balance, internal bleeding and strokes;
- e) Any person with a terminal condition who either with or without medical approval chooses to travel and becomes ill as a direct consequence of that Sickness or the onset of a complication due to that Sickness;
 - f) Any treatment of heart disease or cardiac conditions that have shown symptoms within the last 6 months prior to the commencement date of the insurance whether immediately diagnosed or not.
2. In respect of Accidental Damage to Natural Teeth, no benefit is payable for injury caused by eating or drinking (even if it contains a foreign body), normal wear and tear, tooth brushing or any other oral hygiene procedure or any means other than extra-oral impact, any form of restorative or remedial work, the use of precious metals, orthodontic treatment of any kind or dental treatment performed in a hospital unless dental surgery is the only treatment available to alleviate pain.
 3. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
 4. Treatment of hernia, Osgood-Schlatter disease, osteochondritis, osteomyelitis, pathological fractures, congenital weakness whether or not caused by a Covered Accident.
 5. Evacuation costs where the Insured Person is not being admitted to a Hospital for Treatment or where costs have not been approved by Company prior to travel commencing;
 6. Any costs arising after expiry of the current Period of Insurance; unless this Policy has been renewed for a subsequent 12 months or the Insured Person was being treated during the period of insurance as a result of an accident.
 7. Any form of treatment or surgery which in the opinion of the Doctors(s) in attendance and GBG Assist can be delayed until your return to your home country.
 8. Any treatment for HIV / AIDS related conditions or illnesses whether preexisting or diagnosed during or immediately after a covered period under this insurance.
 9. Any expenses incurred after you have returned to your home country unless specified by rider and or home country return coverage has been purchased.
 10. Medical Expenses in excess of a limit stated in the Benefits Schedule.
 11. The amount of the Policy Excess, Deductible or Co-Payment, as stated on the Certificate of Insurance;
 12. Any cost resulting in an illness, Injury or death from the misuse of drugs or being under the influence or effect of alcohol (other than a legally prescribed medication by a licensed medical professional).

13. Needless self-exposure to peril except in an attempt to save human life.
14. Intentional or fraudulent acts on the Insured Person's part or their consequences;
15. Trips specifically made for the purpose of obtaining medical treatment
16. Cosmetic surgery or remedial surgery, removal of fat or other surplus body tissue and any consequences of such Treatment, weight loss or weight problems/eating disorders, whether or not for psychological purposes, unless required as a direct result of an accident which occurs during the Period of Insurance;
17. Treatment for alcoholism, narcotics, drug and substance abuse/dependency or any addictive condition of any kind and any injury or illness arising from the Insured Person being under the influence of alcohol, drugs or any other intoxicating substance
18. Pregnancy, childbirth whether normal or complicated, including the transfer of a pregnant woman to hospital to give routine childbirth or air travel when the Insured Person is more than 20 weeks pregnant and was NOT a result of an accident or onset of complications relating from an accident.
19. Treatment for mental or nervous disorders, including transitional life events, homesickness, fatigue, jet-lag or work related stress; the costs of psychotherapists, psychologists, family therapists or bereavement counselors.
20. Use of any type of firearm(s) (Defined as any device that discharges a projectile of any type).
21. Any expenses relating to search and rescue operations to find an Insured Person in mountains, at sea, in the desert, in the jungle and similar remote locations including air/sea rescue charges for evacuation to shore from a vessel or from the sea
22. Charges or fees incurred for the completion of Medical Claim Forms;
23. Expeditions, and mountaineering and or trekking above 3500M or 11,500 feet is considered extreme sport and not covered, included and not limited to.
 - 23.1. Expeditions to Mt Everest, K2, Kilimanjaro, Antarctica, the Arctic, North Pole and Greenland.
24. Travel Limitations: Countries that are restricted are limited to North Korea, Iran, Syria and any other locations that are known to be under duress/alert or pose a higher risk prior to departing for a trip. Should a client or broker be in doubt they should contact GBG for clarification or risk evaluation.
25. Motorcycle vacations or holidays of any kind.

26. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
27. War Insurrection and Terrorism: The Insurer shall not be liable for:
28. 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.
29. Chemical Weapons: 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.
30. 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.
31. Terrorism: 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 governments(s).

ARTICLE 9 | GENERAL IN CASE OF DAMAGE

- 9.1. **Obligation to report**
As soon as the policyholder / insured is aware or should be aware of hospitalization, repatriation or transport of the body, he is obliged to notify Assuria /GBG thereof, preferably, within 1 business day.
- 9.2. **Obligation to provide information**
 - (a) Policyholder / insured is obliged within 90 days to provide Assuria, its medical advisor or those persons in charge of the control, all information and documents relevant to Assuria to assess the obligation to pay the claim.
 - (b) Assuria has the right to examine other files, if any, of the insured with the insurer and to use this information when handling claims.
- 9.3. **Obligation to cooperate**
The policyholder / insured is obliged to:

- (a) render his full cooperation and to refrain from anything that may prejudice Assuria's interests. This means among other things that he is obliged to inform Assuria about any other insurance known to him at the time of the occurrence and which covers the damage claimed under this insurance.
- (b) be helpful to Assuria in seeking recovery (recourse) from a liable third party.
- (c) Refrain from acknowledging liability.

9.4. Sanction in case of non-compliance with obligations:

- (a) No rights may be derived from this insurance if policyholder / insured has not complied with any of the aforementioned obligations under the policy and has consequently prejudiced Assuria in its interests.
- (b) It is not a matter of violation of interests in case of an appropriate acknowledgement of liability or in case of an acknowledgement of mere facts.
- (c) Each right to payment ceases to exist, if the policyholder / insured has not complied with the aforementioned obligations with the intent to deceive Assuria.

9.5. Notification with request for payment

Policyholder /insured is obliged to notify requests for payment as soon as possible with mentioning the insurance data, yet no later than 1 month following the end of the term of validity by means of forwarding to Assuria a fully completed and signed claims form. This form must be provided with original invoices.

9.6. Payment of costs incurred

- (a) After receipt of a claims form, it is first established whether and to what extent the damage is reimbursable, among other things taking into account maximum compensations.
- (b) Payment is made in accordance with the amount as set upon deducting the deductible, if and insofar such is applicable.
- (c) Unless agreed otherwise, costs made, if any, will be paid to the policyholders.

ARTICLE 10 | GLOBAL BENEFITS GROUP

10.1. Emergency Assistance:

GBG Assist– 24 hours per/day 7 days per/week: For medical emergencies and assistance with your medical care, please contact US / Canada Toll Free: 1- 866-914-5333 or Worldwide collect 1- 905-669-4920. GBG Assist MUST BE NOTIFIED within 48 hours for all situations requiring Medical Attention in excess of 500.00, failure to do so may result in substantial co-payments and or denial of a claim.

- a) Clients will have the full benefits of 24hours/7day assistance from GBG Assist.
- b) Our clients can count on highly trained and experienced doctors, registered nurses, case managers, and a medical director to work as a team to manage all aspects of a case, from the initial contact to safe arrival back to their home destination.

- c) These services include preauthorization, hospital admission, medical appointments, referrals, and follow-up home appointments, ensuring that your regular physician is informed of the treatment received overseas and your current medical condition
- d) On request, GBG Assist also can coordinate:
- all flight requirements, pickup at airport and transportation for the Insured Person and their family, destination overview and provide translation services when required.
 - Emergency and Assistant
 - Services
 - Medical case management and review;
 - Medical evacuation handling and coordination
 - Coordination of family member visit Repatriation
 - Return of dependent children/travel companion
 - Repatriation of remains
 - Concierge Services
 - Pre-trip informational concierge assistance
 - Lost Prescription or Eye glass replacement
 - Pet return m. Vehicle return n. Medical Translation services
 - Embassy Contacts

10.2. GBG Nurse-Assist (RN): Providing an instant resource by phone 24/7 to help diagnose a problem or a symptom when you are in need of medical advice and are not sure what to do. Our Registered Nurses (RN) will evaluate your symptoms and help guide you to the best solution, including immediate referral to the closest medical facility.

ARTICLE 11 | CONCURRENCE

Costs resulting from illnesses or accidents will not be compensated if the insured pursuant to a legally regulated insurance, a government scheme, a subsidy arrangement or – if this insurance agreement had not been concluded – an agreement other than this agreement, may enforce a claim against the costs ensuing as a result thereof. The insurance shall only apply to supplement the cover that was provided or would be provided under another insurance, government scheme and/or subsidy arrangement, if this insurance did not exist.

ARTICLE 12 | AMENDMENT TO THE RISK

12.1. Any amendment that influences the rights and the obligations under this insurance agreement shall be notified in writing to Assuria as soon as possible, yet no later than within 1 month following the date on which the amendment occurred. If the policyholder fails to comply with the above, the right to a possible reclamation of premium, just as the right to a possible payment of claims shall cease to exist.

- 12.2. The policyholder is obliged to notify Assuria in writing as soon as possible of a change of address. Notifications by Assuria to the policyholder shall be done in a legally valid manner to the address m

ARTICLE 13 | INDEMNITY

Assuria is not liable to the policyholder / insured for damage suffered by him/her as a result of any medical act or omission by a service provider to whom or which the policyholder or the insured turned for medical care within the framework of this travel medical costs insurance.

ARTICLE 14 | DISPUTES

- 14.1. Disputes and/or complaints ensuing from this insurance agreement may be submitted to Assuria's management.
- 14.2. This insurance is governed by and construed in accordance with the laws of Suriname and the Suriname court has exclusive jurisdiction as regards disputes between parties.
- 14.3. Any claim for damages becomes invalid:
- a) if not claimed within one year after this right arose
 - b) if not brought before the court within 90 days counting as of the day on which the insurer has wholly or in part rejected the claim concerned.

ARTICLE 15 | FRAUD

Fraud (in full or in part) shall lead to the following:

- a) there is no insurance payment at all;
- b) the fraud is reported to the police;
- c) all insurance(s) in which the cheat is involved as policyholder and/or as insured, may be terminated by Assuria. This applies to the insurances taken out with Assuria;
- d) damages and investigation costs paid, if any, are reclaimed