

COVER

Consequent upon an unforeseen event happening during the course of a journey outside the Usual Country of Residence, the Company will provide the insured with the immediate material assistance as specified under the benefits set out in Section "Travel Assistance Services" of this Policy, Provided that the event does not occur outside the Geographical Limits.

TRAVEL ASSISTANCE SERVICES

The company will provide these Benefits only when the insured is travelling outside the Usual Country of Residence up to a maximum of 90 consecutive days.

SECTION A: PERSONAL ASSISTANCE

1) Medical expenses and hospitalization abroad

In the event of illness or injury of the insured occurring outside the Usual Country of Residence, The Company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical products, prescribed by the attending doctor.

The Company's medical team will maintain the telephone contacts necessary with the centre and with the doctors attending to the insured to supervise the provision of proper health care.

This cover is subject to a limit of US\$ 50,000 US\$100 excess is applicable per claim.

2) Transport or repatriation in the event of illness or accident sustained by the insured during the course of a trip.

In the event of an accident or sudden illness, the Company will take charge of transferring or repatriating the insured to properly equipped health centre or to his/her usual country of residence.

The Company, through its medical team, will decide which health centre the insured is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Afterwards, the Company's medical team will maintain the telephone contacts necessary with the medical centre and with the doctors attending to the insured, and on the basis thereof will decide whether to transfer or repatriate the insured, and on the most suitable means of transport to use.

For minor or less serious illnesses or accidents, which in the opinion of the medical team do not require repatriation, transfer will be performed in ambulance or another means of transport, to the place where adequate medical assistance can be provided.

3) Emergency Dental Care.

If necessary, the Company will provide the insured party with the dental assistance required abroad.

This cover is subject to a limit of US\$ 500. US\$ 50 excess is applicable per claim. This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

4) Repatriation of the immediate family member traveling with the insured.

Should the insured be hospitalized due to sudden illness or accident for more than ten days or deceased, the Company will meet the cost in respect of one immediate family member accompanying the insured at the moment of the event, having the same country of residence as the insured, considering this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

5) Repatriation of mortal remains.

In the event of the death of the insured, the Company will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

6) Travel of one immediate family member.

In the event that the insured should be admitted to hospital for more than ten days as a result of an accident or illness covered in the policy, the Company will take charge of the transfer of an immediate family member from the usual country of residence of the insured, at the latter's choice, including meeting the cost of the outbound and return journey to the place of hospitalization and the accommodation expenses there, up to limit of \$ 100 USD per day for a maximum of 10 days.

7) Emergency return home following death of a close family member.

When the insured has to curtail his/her journey because of the death of a close family member (up to second grade), the Company will meet the cost of the travel to his/her usual country of residence, whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip.

The insured shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).

8) Relay of Urgent Messages.

The Company will take charge of relaying the urgent messages of the insured parties, relating to any of the events covered in the policy.

9) Loss of passport, Driving License National Identity Card abroad.

In the case of loss of the insured party's passport, driving license, national identity card while abroad, the Company will take charge of the expenses of the displacements necessary for obtaining a new passport driving license, national identity card or equivalent consular document, up to \$ 250 USD.

SECTION B : COVERAGE FOR BAGGAGE

The guarantees relating to baggage and personal possessions that belong to the insured persons are those listed in this article, and will be provided according to the conditions set out below.

In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

1) Compensation for in-flight loss of baggage checked-in.

The Company will supplement the compensation for which the carrier is liable up to a limit of as a sum of both compensation payments, for the collection of baggage and possessions checked in by each insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier.

Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

Money, jewellery, debit and credit cards, and any type of document are excluded from this guarantee.

2) Compensation for delay in the arrival of luggage.

The Company covers the delay of minimum 6 hours in the arrival of luggage from an Airline Company affiliated to the I.A.T.A. in the event the luggage was registered, with a maximum of \$ 250 USD, for the purchase of articles of basic necessity.

In all the cases the justifying document of the occurrence of the accident certified by the Airline Company must accompany the claim.

3) Location and forwarding of baggage and personal effects.

The Company will furnish the insured with advice on reporting the robbery or loss of his/her baggage and personal possessions, and will collaborate in arrangements for locating them.

In the event that the aforesaid possessions should be recovered, the Company will take charge of forwarding them to the place of the trip planned by the insured or to his/her usual country of residence. In this event, the insured is under an obligation to return the compensation received for the loss in accordance with this policy.

LIABILITY CONDITIONS

- 1) In the event of any claim the liability of the Company shall be conditional on the insured claiming indemnity or benefit having complied with and continuing to comply with the terms of this policy.
- 2) In the event of a claim under this policy the insured shall:
 - a) Take all reasonable precautions to minimize the loss.
 - b) As soon as possible telephone the Company to notify the claim stating the Benefits required.
 - c) Freely provide the Company with all relevant information.
 - d) Make no admission of liability or offer promise or payment of any kind.

**Afrique Assistance telephone number (24/7) for assistance is
00 (216) 71 104 540 * 00 (353) 91 560 628 * 00 (334) 37 372 898
fax number: 00 (218) 71 949 099
e-mail: africosiam@afassist.com.tn**

- 3) The Company is not liable in respect of any Benefit which would otherwise be payable under this policy should there be another insurance in force covering the same benefits which predates this policy.
- 4) Afrique Assistance will not reimburse or consider reimbursing any expenses which where not previously approved. Previously approved expenses will have to include the claim number obtained from Afrique Assistance prior to send the official receipts, and letter explaining the reason and circumstances of why the Travel Assistance Services for which expenses are claimed were not obtained from Afrique Assistance directly.

GENERAL EXCLUSIONS

1. On a general basis for all the guarantees and coverage, the consequences of the following are excluded from the guarantee object of this Agreement:
 - a) Those caused directly or indirectly by the bad of the insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions. The consequences of the actions of the insured in a state of derangement or under psychiatric treatment are not covered either.
 - b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
 - c) Events arising from terrorism, mutiny or crowd disturbances.
 - d) Events or actions of the Armed Forces or Security Forces in peacetime.
 - e) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress.
 - f) Those derived from radioactive nuclear energy.
 - g) Those caused when the insured takes part in bets, challenges or brawls, save in the case of legitimate defence or necessity.
 - h) Illness or injuries existing prior to the claim, unless expressly included in the private or Special Conditions and subject to payment of the relevant surcharge premium.
 - i) Those that occur as a result of the participation by the insured in competitions, sports, and preparatory or training tests.
 - j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and in general, any sport or recreational activity that is notoriously dangerous.
 - k) Participation in competitions or tournaments organised by sporting federations or similar organisations.
 - l) Skiing and/or similar Sports, winter and/or summer hazardous.
 - m) Permanent resident and students outside of Libya.
 - n) The use, as a passenger or crew, of means of air navigation not authorised for the public transport of travellers, as well as helicopters.
 - o) The accidents deemed legally to be work or labour accidents, consequence of a risk inherent to the work performed by the insured.
2. In addition to the previous exclusions, the following benefits are not covered by insurance:
 - a) The services arranged by the insured on his/her own behalf, without prior communication or without the consent of MAPFRE Asistencia or Afrique Assistance, except in the case of urgent necessity. In that event, the insured must furnish the Company with the vouchers and original copies of the invoices.
 - b) Illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.
 - c) Death as a result of suicide and the injuries or after-effects brought about by attempted suicide.
 - d) Those derived from illnesses or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance.
 - e) Those derived from renunciation or of delay, on the part of the insured or persons responsible for him/her, in the transfer proposed by the Company and agreed by its medical service.
 - f) Rehabilitation treatments.
 - g) Prostheses, orthopaedic material or orthosis and osteosynthesis material, as well as spectacles.
 - h) Those derived from pregnancy and childbirth, or for a complication therefore or voluntary termination of pregnancy.
 - i) Those derived from baggage that is not sufficiently well packaged or identified, as well as fragile baggage or perishable products.
 - j) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 - 1) Before this insurance comes into force.
 - 2) With the intention of receiving medical treatment.
 - 3) After the diagnosis of terminal illness.
 - 4) Without prior medical authorisation, after the insured had been under treatment or medical supervision during the twelve months prior to the start of the trip.
 - n) Expenses that arise once the insured is at his/her usual country of residence, those insured beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 day has elapsed since the start thereof, what is provided for in the Additional Clauses or in the private or special Conditions.
3. The Company is exempt of liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.