

For most people, overseas travel is a wonderful and exciting experience. A lot of preparation goes into planning for the trip to ensure that you are comfortable while away from home - from the choice of the destination to the accommodation, the airline and even the camera with which you will bring back happy memories to share with friends and loved ones, all aspects of the trip are carefully considered. One aspect that many people tend to overlook is travel insurance.

### **What is Travel Insurance?**

Travel Insurance is a special type of cover that you can take out before embarking on a trip outside your home country that offers you protection in case of any unforeseen circumstances while on your trip.

Regardless of whether you travel overseas regularly or infrequently or even if it is a once-in-a-lifetime trip, travel insurance will give you that peace of mind that someone will be there to hold your hand and assist should there be any occurrences that may otherwise hinder your trip.

### **Travel Policy**

The increase in international travel has meant that risks associated with it have grown. This coupled with the high cost of medical care abroad has made travel insurance vital for any traveller.

Travel Insurance provides 24 hours emergency and medical assistance anywhere in the world. You can enjoy easy and carefree international travel. Travel insurance is also a requisite by most countries before issuing visa.

### **Important Cover and Benefits**

- ✓ Travel Delay / Flight Cancellation
- ✓ Emergency medical expenses and Hospitalization abroad
- ✓ Medical evacuation and repatriation benefit.
- ✓ Visit by family member if you are hospitalized
- ✓ Delivery of medicines benefit.
- ✓ Return of accompanying family member
- ✓ Compensation for loss of passport
- ✓ Cover for loss and delay of arrival of luggage
- ✓ 24-hr Personal Accident cover for injury
- ✓ Personal liability to third parties

### **Exclusions**

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, labour disturbances, riot, strike or lock-out;
- The intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act;
- Any Terrorist Act or thereof; Any terrorist or member of a terrorist organizations, narcotics trafficker, or purveyor of nuclear, chemical or biological weapon.
- Active service in any military or police force;
- Ionising , radiation or contamination by radioactivity from any nuclear fuel or from any nuclear weapons materials. For the purpose of this exclusion only combustion shall include any self-sustaining process of nuclear fission;
- Travel by air except as a passenger on a legally licensed aircraft;
- Travel where the Insured Person is acting as part of the crew;
- HIV and AIDS;
- Being under the influence of alcohol, drugs or narcotics unless administered and prescribed by a medical practitioner;
- Undertaking employment on a permanent or a contract basis which is not casual
- Participation in any hazardous pursuit
- 6 months pre-existing health/medical conditions;

<b>1. Full Names:</b>		
<b>2. Email:</b>		
<b>3. Cell phone Number</b>		
<b>4. Landline Number:</b>		
<b>5. Full Postal Address:</b>		
<b>6. Date of Birth:</b>		
<b>7. Passport Number:</b>		
<b>8. Country (ies) of Travel:</b>		
<b>9. Dates of Travel:</b>	<b>FROM:</b>	<b>TO:</b>
<b>10. Mode of Travel:</b>		
<b>11. Reason for Travel:</b>		
<b>12. Next of Kin:</b>	<b>Relationship:</b>	
<b>13. Telephone Contact of Next of Kin:</b>		
<b>14. Has any insurer declined to insure, renew or offered insurance at increased terms for the contingencies covered under this policy?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If Yes, Please give details</b>		
<b>15. Are you currently undergoing any medical treatment?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>If Yes, Please give details of the treatment</b>		
<p>I/We warrant that the above statements and particulars are true and I/we hereby agree that this Declaration shall be held to be promissory and shall form the basis of the Contract between me/us and the Insurance Company, and I am/we are willing to accept a Policy subject to the terms, exceptions and conditions prescribed by the Company therein, and to pay the Premiums thereon.</p>		
<b>SIGNED:</b> .....		<b>DATE:</b> .....