

## Policy Wording

### Medical and Additional Expenses - Section A

We will pay up to the Amount of Cover shown in the Table of Benefits for the following expenses should You suffer accidental bodily injury or illness during the Operative Time:

1. Normal and necessary expenses incurred outside Your Normal Country of Residence for medical or surgical treatment including specialist's fees, emergency dental treatment up to USD 500 for the immediate relief of pain only, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
2. Additional Accommodation and Travel Expenses incurred by You and an one Close Relative or member of Your Travel Party who has to remain or travel with You should you be injured or ill.
3. Accommodation and Travel Expenses of one person to travel from Your Normal Country of Residence if their presence with You is necessary on medical grounds.
4. Reasonable expenses incurred in transporting Your remains or ashes to Your former place of residence in Your Normal Country of Residence or funeral expenses incurred abroad.
5. Expenses incurred, for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate You to Your Normal Country of Residence should You be seriously ill or injured.

#### SPECIAL CONDITION:

1. Under sub-sections 2, 3, 4 and 5 of this Section, any claims for costs or expenses must be preauthorized by the 24 Hour Emergency Service Company. EXCLUSIONS, We shall not be liable to pay for:
  1. The costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
  2. Any expenses incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after you are fit to travel to Your Normal Country of Residence.
  3. Any expenses for treatment that could have been delayed until Your return to Your Normal Country of Residence.

### Cancellation and Curtailment - Section B

We will pay up to the Amount of Cover shown in the Table of Benefits for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional Accommodation and Travel Expenses incurred for return to Your Normal Country of Residence) should the projected trip be cancelled before commencement or curtailed before completion, directly as a result of:

1. Death, accidental bodily injury, illness or compulsory quarantine of: You, or any member of the Travel Party, or any person with whom You intend to reside with during the trip, or any Close Relative or business associate necessitating Your presence in Your Normal Country of Residence.
2. Redundancy (provided that such redundancy qualifies for payment under any Redundancy Payments Acts in Your Normal Country of Residence, of You, or any member of the Travel Party.

3. Summoning to jury service or witness attendance in a court in Your Normal Country of Residence or unavoidable requirement to be present in Your Normal Country of Residence for service in any military or civil emergency of You, or any member of the Travel Party.
4. Major damage or burglary within 7 days immediately prior to a trip at the home or place of employment of You, or any member of the Travel Party, or any person with whom You intend to reside with during the trip.
5. Adverse weather conditions making it impossible for You to travel to the point of departure at commencement of the outward trip.

EXCLUSIONS, We shall not be liable to pay for:

1. The Excess Amount of each and every loss stated in the Table of Benefits.
2. Any claims attributable to any condition or set of circumstances known to You at the time of effecting this Cover or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a trip.
3. Any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a trip.
4. Your disinclination to travel.
5. Volcanic Ash in the atmosphere making it impossible for You to travel on their pre-booked scheduled public transport.

#### Missed Departure and Delay - Section C

PART 1. under which We will pay either:

1. up to USD 500 to meet a reserved connection for travel from Your Normal Country of Residence, or
2. up to USD 500 to reach Your pre-booked accommodation outside Your Normal Country of Residence, or
3. up to USD 250 to meet a reserved connection for return travel to Your home in Your Normal Country of Residence, if at the commencement of, or during a trip to or from Your Normal Country of Residence, You arrive at the designated international departure point too late to meet a reserved air, sea, coach or rail journey due to the transport that You are travelling in being delayed or interrupted by one or more of the Insured Events listed below.

PART 2. under which We will pay:

- a) We will pay up to USD 600 in accordance with the following Scale, should the scheduled public transport (e.g. aircraft, sea vessel, coach or train and the like) on which You are booked for international travel be delayed as a result of one or more of the Insured Events listed below: Scale:
  1. USD 300 for the first completed 6 hour period of delay,
  2. USD 150 for each subsequent completed 6 hour period of delay.
- b) We will pay up to USD 3,000 for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that You opt to cancel the trip as a consequence of delay or interruption of at least 24 hours caused by one or more of the Insured Events listed below. **INSURED EVENTS:** Strike, locked out workers, industrial action, riot or civil commotion, criminal act, fire, avalanche, landslide, earthquake, flood or accident to or mechanical breakdown of scheduled public transport, or adverse weather conditions making it impossible for You to travel on
- c) Your pre-booked scheduled public transport.

EXCLUSIONS, We shall not be liable to pay for:

1. Any claims arising out of any of the contingencies specified under Insured Events if they had already started or been forecast before the original reservations were made.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional costs where the scheduled public transport operator has offered alternative travel arrangements.
4. Under Parts 1 and 2b only, the Excess Amount of each and every loss stated in the Table of Benefits.
5. In respect of Part 2 only, any claims attributable to any condition or set of circumstances known to You at the time of effecting this Cover or booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.
6. In respect of Part 2 only, any claims arising directly or indirectly out of Your failure to check-in according to the itinerary supplied to You.
7. Volcanic Ash in the atmosphere making it impossible for You to travel on Your pre-booked scheduled public transport.

#### SPECIAL CONDITIONS

1. A claim can only be made under one of the Parts of this Section in respect of each loss.
2. You must allow sufficient time for the transport You are traveling in to arrive and deliver You to the departure point on schedule so that You can check-in according to the itinerary.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. You must obtain confirmation from the carriers or their handling agents in writing of the number of hours of delay and the reason for the delay.

#### Personal Liability - Section D

We will indemnify up to the Amount of Cover shown in the Table of Benefits, any one event or series of events in all (including legal expenses), should You become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the Operative Time.

EXCLUSIONS, We shall not be liable to pay for:

1. Any claims arising out of accidental bodily injury to any member of Your family or household or to any employee.
2. Any claims arising from loss of or damage to property belonging to or in Your care, custody or control or any member of Your family or household or of an employee.
3. Any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), fire-arms or animals.
4. Any claims arising out of the ownership, possession, occupation or use of lands or buildings.
5. Any claims arising out of Your profession, occupation or business or arising out of liability assumed under a contract, if such liability would not otherwise have attached.

## SPECIAL CONDITIONS

1. You must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without the written consent of Us.
2. We shall be entitled, if We so desire, to take over and conduct in Your name, the defence of any claim or to prosecute in Your name for Our own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. You shall, whenever possible, give all such information and assistance as We may require.

### Personal Accident - Section E

Should You suffer bodily injury caused by accidental, visible and violent means during the Operative Time which solely and independently of any other cause within 12 calendar months of the date of the accident results in Your disability as stated in the Schedule of Compensation We will pay up to the Amount of Cover shown in the Table of Benefits in accordance with the Schedule of Compensation. Provided Always That:

1. Compensation shall not be payable under more than one item of the Schedule of Compensation in respect of the consequences of one accident.
2. The total sum payable under this Section for any one or more accidents shall not exceed in all, the largest Sum Insured payable under any one of the items of the Schedule of Compensation.
3. The Sum Insured by Item 1 of the Schedule of Compensation shall be restricted if You are under 18 years of age, or under 23 years of age if in full time education.

### SPECIAL CONDITION

In the event of an accident involving more than one Cardholder where the claim exceeds USD 250,000, the compensation payable in respect of such Cardholders shall be proportionately reduced until the total claim does not exceed such monetary limit.

### Legal Expenses - Section E

We will pay up to the Amount of Cover shown in the Table of Benefits, for legal expenses incurred by or on behalf of You in the pursuit of a claim for damages against a third party who has caused accidental bodily injury to or illness or death to You during the Operative Time.

EXCLUSIONS, We shall not be liable to pay for:

1. Legal expenses incurred without Our written consent (which shall not be unreasonably withheld).
2. Actions against travel agents, tour operators, underwriters, insurers or their agents, or Your family.

### SPECIAL CONDITIONS

1. Claims must be notified to the Underwriters within 60 days of occurrence.
2. We shall be entitled to nominate and appoint a legal representative to act on Your behalf and to have direct access to the legal representative at all times.
3. We reserve the right to withdraw at any stage and thereafter We shall not be liable for any further expenses.

## Personal Baggage, Clothing or Effects - Section F

We will pay up to the Amount of Cover shown in the Table of Benefits in the event of loss of or damage to personal baggage, clothing or effects during the Operative Time, subject to:

1. A limit of USD 500 any one article or pair or set of articles (e.g. a pair of earrings, golf equipment and the like).
2. A limit of USD 5000 in total for all Valuables.
3. A limit of USD 500 in total for all Photographic Equipment.
4. A limit of USD 300 for a mobile phone.

EXCLUSIONS, We shall not be liable to pay for:

2. Any claims due to moth, vermin, wear and tear and gradual deterioration, or shortages due to error, omission or depreciation in value. Any claims arising from confiscation or detention by customs or any other authority.
3. Any claims in respect of property otherwise insured.
4. Any loss or damage whilst in the custody of a carrier, unless reported to the carrier within 24 hours and a report obtained.
5. Any claims in respect of Valuables, Photographic Equipment whilst in the custody of a carrier.
6. Any loss or damage whilst left Unattended, unless in a locked hotel room, safe, apartment or holiday residence.
7. Any claims arising out of electrical and/or mechanical breakdown.
8. Any claims arising from the fraudulent use of credit cards, charge cards or banker's cards, if You have not reported the loss of the card to the issuing bank or company, and otherwise not complied with the terms and conditions under which the card was issued. Our liability shall be limited to any loss not covered by any guarantee given by the issuing bank or company to You.
9. Any loss of or damage, directly or indirectly resulting from or attributable to war, invasion, civil war, armed hostilities, rebellion, revolution, insurrection, or military or usurped power, unless whilst airborne or waterborne.

## SPECIAL CONDITIONS

1. You shall, in the event of any loss or damage, take all possible steps to make a recovery.
2. If You purchase a comparable replacement for a lost or damaged article, We shall pay for the replacement cost, providing that such article was less than 2 years old at the time, and that evidence of the original purchase is provided. For articles 2 years old or more, or if the article is not actually replaced, or evidence of the original purchase cannot be provided, payment shall be based upon the value of such article at the time of loss, or the cost of repair.

## Baggage Delay Extension

If personal baggage, clothing or effects are temporarily lost for more than 12 hours by the carrier during the Operative Time, We will pay up to USD 150 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent. Receipts for such purchases must be provided.

## Ski Cover - Section G

Cover for loss/damage to members own ski equipment under Section F. Limits apply as per Section F.

Complete coverage for medical expenses and medical evacuation/repatriation expenses if you are injured while recreational skiing while travelling overseas as per limits in Section A  
Skiing off piste (out of bounds), ski racing and ski jumping are excluded.

### GENERAL EXCLUSIONS APPLICABLE TO ALL BENEFITS:

We shall not be liable under any Section of this Cover in respect of:

1. Any trip which is booked or commenced by You contrary to medical advice, or to obtain medical treatment, or after a terminal prognosis has been made.
2. Any claims or expenses arising directly or indirectly from any medical condition for which You have been given medical advice or treatment by a Medical Practitioner or hospital during the 12 months prior to the date of purchase of cover under this Cover.
3. Any expenses arising from pregnancy, childbirth or any medical complications resulting therefrom if You are, or would have been pregnant for 7 months or longer at any point during a trip.
4. Any trip in connection with Your business or occupation unless declared to and accepted by Us (not applicable in this policy)
5. Any claims due to any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including stress, anxiety and/or depression.
6. Any claims directly or indirectly caused or contributed to by Your intentional self-injury, suicide or attempted suicide, provoked assault, dueling or fighting (except in bona fide self defense) or from Your own criminal act or whilst engaged or taking part in civil commotions or riots of any kind.
7. Any claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a registered Medical Practitioner but not for the treatment of drug addiction).
8. Death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (ii) the radio- active, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
9. Any part of any trip which is booked or commenced in the knowledge that such trip will exceed the maximum duration(s) shown within the Operative Time, unless disclosed to and accepted by Us.
10. Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an insured accident, change of locks due to lost keys and the like).
11. Any claims consequent upon Venereal Disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counseling of either Acquired Immune Deficiency Syndrome (A.I.D.S.), A.I.D.S. Related Complex (A.R.C.) or Human Immunodeficiency Virus (H.I.V.) howsoever these have been acquired or may be named. Note: Claims for repatriation on the grounds of the fear of contracting A.I.D.S. from medical treatment will not be admitted.

This exclusion shall only apply to Section A – Medical and Additional Expenses, Section B – Cancellation and Curtailment, Section F – Personal Accident.

12. Any claims due to You being engaged in or participating in mountaineering or rock climbing normally involving the use of ropes or guides; pot-holing; all forms of racing other than on foot; diving involving the use of breathing apparatus; any form of operational duties as a member of the armed forces (except unavoidable requirement for You and/or any member of the Travel Party to be present in Your Normal Country of Residence for service in any military or civil emergency), professional entertaining, organised sports, or flying (other than when travelling by air solely as a passenger), ski jumping, ski racing, ice hockey, the use of bobsleighs or skeletons and loss of or damage to hired clothing, hired equipment and skis whilst in use.
13. You participating in Military, Air Force or Naval Service or Operations (other than reserve or volunteer training).
14. Any claims in any way caused or contributed to by (a) the failure of, or (b) the fear of failure of, or (c) the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date. This Exclusion shall only apply to Section B - Cancellation and Curtailment, Section C - Missed Departure and Delay and Section, H - Personal Baggage, Clothing or Effects and Money.
15. Any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
16. Any claims from discounted tickets or budget airlines.

#### GENERAL CONDITIONS

1. Any fraud, misstatement or concealment in the statements made by or on behalf of You prior to or when arranging this Cover or in the submission of a claim made hereunder shall render this Cover null and void and all claims shall be forfeited.
2. No endorsement or amendment to this Cover shall override the exclusions applicable to Section D, Personal Liability.
3. You are required to take all reasonable precautions to protect yourselves and Your property as though they are uninsured. LAW APPLICABLE

The cover referred to in this Cover is subject to English Law and the English Courts alone shall have jurisdiction in any dispute arising hereunder. COMPLAINTS PROCEDURE

The QVI Travel Shield Program is a membership program, which means that it exists and is specifically focused on serving its members. It also means that it will take all necessary steps to act on and resolve any valid complaints that may arise.

Should you for any reason feel that you have any complaint about any of the available benefits or services provided, please bring your complaint to the attention of the administrator at: [QVITravelShield@internationalmedicalfund.com](mailto:QVITravelShield@internationalmedicalfund.com) the Trustees of the membership program.

Complaints that cannot be resolved by the Trustees may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

#### Definitions Applicable to all Benefits

Wherever the words below appear they shall have the same specific meaning throughout this Cover. Defined words are shown in bold wherever they appear.

"ACCOMMODATION AND TRAVEL EXPENSES" means room only accommodation and a one-way economy ticket per person for the most appropriate method of transport.

"CLOSE RELATIVE" means spouse, resident companion, fiancé(e), parent, parent-in-law, brother, brother-in-law, sister, sister-in-law or child. "NORMAL COUNTRY OF RESIDENCE" means the Country in which You normally reside.

"DEPENDENT CHILDREN" means all children under 18 years of age, or under 23 years of age if in full time education "FAMILY" means You, Partner and Dependent Children.

"CARDHOLDER(S)" means such Person(s) named in the Schedule.

"LOSS OF LIMB" means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle, and includes permanent total and irrecoverable loss of use of a hand, arm or leg.

"MEDICAL PRACTITIONER" means a registered, qualified, practicing member of the medical profession, who is not related to You or any person traveling with You.

"PARTNER" means the spouse or any person who has co-habited with You for at least six (6) consecutive months.

"PERMANENT TOTAL DISABLEMENT" means disablement which entirely prevents You from attending to any business or occupation for which You are reasonably suited by training, education or experience and which lasts twelve months and at the expiry of that period is beyond hope of improvement. "PHOTOGRAPHIC EQUIPMENT" means cameras, camcorders and any accessories.

"TRAVEL PARTY" means friends, relatives or business associates who are travelling with You to the same destination.

"UNATTENDED" means an article (other than baggage left in the custody of a carrier) not close enough to You for You to prevent unauthorised interference with such article by a third party.

"VALUABLES" means spectacles, sunglasses, contact or corneal lenses, watches, furs, jewellery, precious metals and video, audio and computer equipment including accessories.

"WE/US/OUR" means Inter Hannover, a subsidiary of Hannover Re. "YOU/YOUR(S)" means the Cardholder stated in the Schedule. "OPERATIVE TIME" means period of cover

## DATA PROTECTION CLAUSE

It is understood by You that any information about You will be processed by US in compliance of the Data Protection Act 1998 and only for the purposes of providing Your cover and handling any claims. This may necessitate providing such information to third parties.

## (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE:

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.