

ECONET

Insurance (PVT) Ltd

Your Travel Cover

Policy Terms & Conditions



LINK_ECO_27032024

ECONET
Insurance (PVT) Ltd

Administered by:

LINKHAM
SERVICES 

CONTENT

Policy Summary.....	1
Schedule of Benefits.....	2
Policy Wording / Introduction.....	3
Definitions.....	4
General Conditions	
<i>Applicable to the whole policy.....</i>	7
Claims Conditions.....	7
Important Conditions relating to health.....	8
General Exclusions	
<i>Applicable to all sections of the policy.....</i>	8
Sports and Activities covered.....	9
Medical Emergency Assistance.....	10
Section A	
<i>Cancellation or curtailment charges.....</i>	11
Section B	
<i>Emergency medical and other expenses.....</i>	12
Section C	
<i>Personal accident.....</i>	14
Section D	
<i>Baggage, Personal Money, Passport and Documents.....</i>	15
Section E	
<i>Delayed departure, Missed Departure, Missed Connection.....</i>	16
Section F	
<i>Personal Liability.....</i>	18
Section G	
<i>Legal Expenses.....</i>	18
Section H	
<i>Hijack, Hostage Wrongful Detention.....</i>	19
Section I	
<i>Reimbursement of University, College Fees.....</i>	19
Special Conditions Relating to Claims.....	19
Section J	
<i>Top Up.....</i>	20
Keyfacts.....	21
Making a complaint.....	23

POLICY SUMMARY

ECONET TRAVEL INSURANCE

This policy summary does not contain full details and conditions of **your** insurance – these are located in **your** policy wording.

This insurance is underwritten by Econet Insurance.

Where a heading is underlined in this policy summary full detail can be found in **your** policy wording under the same heading.

Type of insurance and cover

Travel insurance for single or annual multi trips *Please refer to your policy schedule for your selected cover.*

Age eligibility

This policy is not available to anyone aged 86 and above if Zimbabwe, Africa Schengen, Europe, Worldwide Standard and Worldwide Premier cover is selected. If you reach the age of 86 during the period of insurance, cover will continue until the next renewal date but not after that.

If Student cover is selected, this policy is not available to anyone aged 29 and above.

Conditions

- It is essential that **you** refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardize **your** claim or cover.

Special conditions apply to each section of **your** policy *Please refer to the policy wording for full details.*

SCHEDULE OF BENEFITS	Zimbabwe	Africa	Europe	Schengen	Worldwide Standard	Worldwide Premier	Inbound Plus	Worldwide	Excess
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Student Cover	
	SECTION A – CANCELLATION AND CURTAILMENT								
Trip Cancellation	\$750	\$2,000	\$5,000	N/A	\$5,000	\$7,500	N/A	\$2,500	\$100
Trip Curtailment	\$750	\$2,000	\$5,000	N/A	\$5,000	\$7,500	\$2,000	\$2,500	\$125
- Sub-limit to Coronavirus (COVID-19)	\$500	\$1,000	\$2,000	N/A	\$2,000	\$2,000	Nil	\$2,000	\$100
	SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES								
Emergency Medical Expenses	\$50,000	\$150,000	\$500,000	\$100,000	\$500,000	\$1,000,000	\$100,000	\$200,000	Nil
- Sub-limit to Coronavirus (COVID-19)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	Nil
Accident Only when travelling by Road	\$10,000	Covered under Section C	Covered under Section C	Covered under Section C	Covered under Section C	Covered under Section C	N/A	Covered under Section C	Nil
Evacuation and repatriation of mortal remains or funeral expenses	\$5,000	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Nil
Coffin Expenses	\$500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Nil
Emergency Dental treatment	\$250	\$250	\$2,000	\$2,000	\$2,000	\$2,000	\$250	\$500	Nil
Hospital Cash Benefits	\$25 per 24 hours up to maximum of \$500	\$25 per 24 hours up to maximum of \$500	\$50 per 24 hours up to a maximum of \$1,000	\$25 per 24 hours up to maximum of \$500	\$50 per 24 hours up to a maximum of \$1,000	\$50 per 24 hours up to a maximum of \$1,000	N/A	\$50 per 24 hours up to a maximum of \$1,000	Nil
Return of minor children	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Nil
Additional travel and accommodation expenses due to illness	150 per day + same class flights	300 per day + same class flights	300 per day + same class flights	300 per day + same class flights	300 per day + same class flights	300 per day + same class flights	150 per day + same class flight	300 per day + same class flights	Nil
Compassionate visit overseas	Economy Class Flight	Economy Class Flight	Economy Class Flight	Economy Class Flight	Economy Class Flight	Economy Class Flight	Economy class flight + 150 per day	Economy Class Flight	Nil
	SECTION C – PERSONAL ACCIDENT								
Personal accident	\$15,000	\$25,000	\$75,000	N/A	\$100,000	\$100,000	\$25,000	\$100,000	\$250
	SECTION D – BAGGAGE LOSS								
Personal baggage loss or damage	\$750	\$1,500	\$2,500	N/A	\$2,500	\$5,000	\$750	\$1,500	\$100
Single article Limit	25%	25%	25%	N/A	25%	25%	25%	25%	Nil
Baggage Delay	\$150	\$300	\$500	N/A	\$500	\$750	N/A	\$500	Nil
Loss of personal money	N/A	\$250	\$250	N/A	\$250	\$250	N/A	\$250	Nil
Loss of passport and document	N/A	\$250	\$250	N/A	\$250	\$250	\$250	\$250	Nil
	SECTION E – TRAVEL INCONVENIENCE								
Travel and Flight Delay	\$250	\$250	\$250	N/A	\$250	\$250	N/A	\$250	Nil
Missed departure	\$500	\$500	\$500	N/A	\$500	\$500	N/A	\$500	Nil
Missed travel connection	\$500	\$500	\$500	N/A	\$500	\$500	N/A	\$500	Nil
	SECTION F – PERSONAL LIABILITY								
Personal Liability	\$25,000	\$25,000	\$500,000	N/A	\$500,000	\$1,000,000	N/A	\$100,000	\$250
	SECTION G – Legal Expenses								
Legal Expenses	\$2,500	\$10,000	\$25,000	N/A	\$25,000	\$50,000	N/A	\$15,000	\$125
	SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION								
Hijack, Hostage, Wrongful Detention	N/A	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	N/A	Nil
Hijack, Hostage, Wrongful Detention Per Day	N/A	\$100	\$100	\$100	\$100	\$100	\$100	N/A	Nil
	SECTION I – REIMBURSEMENT OF UNIVERSITY/COLLEGE FEES								
Reimbursement of University/College fees	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$5,000	\$100

POLICY WORDING

Introduction

This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each insured person and is the basis on which all claims will be settled. It is validated by the schedule which is attached to the policy.

In return for having accepted **your** premium **we** will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the period of insurance provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

Zimbabwe residents

This policy is only available to Zimbabwean residents.

Applicable law

The law which applies to this policy is Zimbabwean Law.

Age eligibility - Annual multi trip

This policy is not available to anyone aged 71 and above if annual multi trip cover is selected. If **you** are aged under 18 at date of issue of the policy **you** may travel independently provided **you** are accompanied by a responsible adult.

If **you** reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

Age eligibility - Single trip

If single trip cover is selected, this policy is not available to anyone aged 86 and above.

Age eligibility – Student Cover

If student cover is selected, this policy is not available to anyone aged 29 and above.

You will not be covered if **you** travel outside the area **you** have selected, as shown in **your** policy schedule.

Area 1 - Zimbabwe

Zimbabwe - travelling internally within Zimbabwe.

Area 2 - Africa

Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Rep., Chad, Comoros, Congo(Repub.), Congo(Democratic Repub), Cote d'Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, Tanzania, Togo, Tunisia, Uganda, Zambia, Zimbabwe.

Area 3 - Europe

Albania, Andorra, Austria, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, Vatican City.

Area 4 - Schengen

Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Area 5 - Worldwide Standard

Including Areas 1, 2, 3 and 4 & rest of the world but excluding Canada, the Caribbean and the USA

Area 6 - Worldwide Premier & Student

Including Areas 1, 2, 3 and 4 & rest of the world including Canada, the Caribbean and the USA.

Area 7 - Inbound Plus

Inbound Travel Insurance is only available to non-residents of Zimbabwe travelling as a visitor or tourist within Zimbabwe.

Policy excess

Under some sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each insured person.

Helplines

Please carry this policy document with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, email our customer services at: moovahclaims@econetinsurance.co.zw or telephone 311 / +263 774222456 / +263 774222443.

INSURER

The Insurer for this policy is:

Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe, **Registration number:** 2275/2014

This policy is effected in Zimbabwe and is subject to the laws of Zimbabwe.

Data Protection Act Notice

To set up and administer **your** policy **we** will hold and use

information about **you** supplied by **you** and by medical providers. **We** may send it in confidence for processing to other companies acting on our instructions including those located outside Zimbabwe.

Please note insurers exchange information with various databases to help check the information provided and prevent fraudulent claims.

Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisations and public bodies including the police.
2. Share information about **you** within Econet Insurance and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Check **your** details with fraud prevention agencies and databases. If **you** give us false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.
5. Search records held by fraud prevention and credit agencies to:
 - a) Help make decisions about credit services for **you** and members of **your** household.
 - b) Help make decisions on insurance policies and claims for **you** and members of **your** household.
 - c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.
 - d) Check **your** identity to prevent money laundering.
6. Undertake credit searches and additional fraud searches.

DEFINITIONS

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

Accident by Road:

Means any bodily injury due to an accident whilst driving a private motor vehicle or fare paying passenger.

Baggage

Means luggage, clothing, personal effects, valuables and other articles (but excluding , golf equipment, personal money and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any trip.

Business equipment

Means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, PDA's and mobile telephones.

Business trip

Means a Trip taken wholly or in part for business purposes but excluding manual work.

Bodily injury

Means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate

Means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative

Means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Coronavirus

Coronavirus disease (COVID-19) or a severe acute respiratory syndrome coronavirus (SARS-COV-2), or any mutation of the virus or disease.

Couple

Means **you** and **your** close relative who lives with **you** in a domestic relationship at the same address as **you**.

Curtailement /Curtail/Curtailed

Means either:

- a) abandoning or cutting short the trip by direct early return to **your** home area, in which case claims will be calculated from the day **you** returned to **your** home area and based on the number of complete days of **your** trip **you** have not used, or
- b) by attending a hospital outside **your** home area as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

Epidemic

A disease, illness or virus spreading in a certain region or country and which is defined as such by the World Health Organisation (WHO).

Excess

Means the first amount of each claim, per section, for each separate incident payable for each Insured Person.

Family cover

Means up to two adults and any number of their children, step children or foster children aged under 18 at date of issue of the policy. The children are only insured when travelling with one or both of the insured adults, but under annual multi trip cover either adult and the children (accompanied by a responsible adult) are also insured to travel on their own.

Fare-paying passenger:

An insured person who has either paid a fare, made a contribution to, or the fare has been paid for them, so they may travel on a public transport service.

Golf equipment

Means golf clubs, golf balls, golf bag, non motorised golf trolley and golf shoes.

Home

Means **your** normal place of residence in Zimbabwe.

Insured person

See definition of **You/Your/Yourself/ Insured Person**.

Medical condition

Means any disease, illness or injury.

Medical practitioner

Means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

One-way trip(s)

Means a trip or journey made by **you** within the geographical areas shown in the schedule during the period of insurance, but with cover under this policy ceasing 12 hours after the time **you** first leave immigration control of the country in which **your** final destination is situated.

Package

Means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

Pandemic

A disease, illness or virus which is simultaneously transmitted globally and declared as such by the World Health Organisation (WHO).

Passive Terrorism

Means an act/ or acts in which the **Insured Person** is not active Participant in terrorist attacks.

Active participant in terrorism shall include any Insured person supplying, transporting or otherwise handling facilities equipment devices, vehicles, weapons, or other materials intended for use in a terrorist activity.

Period of insurance

Means if annual multi trip cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the schedule. During this period any trip not exceeding 60 days is covered. Under these policies Section A - Cancellation cover will be operative from the date stated in the schedule or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

Means if single trip cover is selected: the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the schedule. For travellers aged 70 and above, any trip not exceeding 180 days will be covered. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your** home or for a business trip **your** place of business (whichever is the later) to start the trip and ends at the time of **your** return to **your** home or place of business (whichever is the earlier) on completion of the trip except for Area 7 - Inbound Plus.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

For Area 7 - Inbound Plus, the insurance starts when you reach Zimbabwe and ends at the time you leave Zimbabwe.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your** home area is unavoidably delayed due to an event insured by this policy.

Personal money

Means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre Existing Medical Conditions

Any medical or mental condition existing prior to **Your** trip and/ or causing **You** pain or physical distress or severely restricting **Your** normal mobility including (but not limited to) :

- a) a condition for which **You** are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home;
- b) a condition referred to a medical specialist or the cause of in-patient treatment within one year prior Trip
- c) any mental condition including fear of flying or other travel phobia
- d) a condition for which **You** have not had a diagnosis;
- e) a condition for which a Medical Practitioner has provided a terminal prognosis
- f) any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

Private motor vehicle

Any road vehicle which is built or adapted to:

- carry not more than 9 persons (including the driver)
- carry or haul a load with a fully laden weight (including the weight of any trailer or semi-trailer) not exceeding 3.5 tonnes.

Agricultural vehicles and motorcycles (with or without sidecar), motor tricycles and mopeds are not included.

Private motor vehicle or passenger accident:

An accident occurring to an insured person when:

- Getting into, driving in, riding in or getting out of if any private motor vehicle or
- Struck by any kind of vehicle whilst on a public thoroughfare or
- As a fare-paying passenger boarding, travelling in or getting out of
 - o any bus, train, taxi, ferry or hovercraft or
 - o any fully licensed passenger carrying aircraft forming part of a registered commercial airline

Public thoroughfare:

Any road or track constructed for the access of motor vehicles, where the public at large has a right of way.

Public transport

Means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Road Trip (only applicable for Area 1)

Means travel must be more than 100 km from your primary residence. Trips made by road are only covered for the benefits specifically marked within the Benefit Schedule.

Schedule of benefits

Means the details of cover as outlined in **page 2** of this document.

Secure baggage area

Means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover

Means one adult and any number of his or her children, step children or foster children aged under 18 at date of issue of the policy. The children are only insured when travelling with the insured adult, but under annual multi trip cover the adult and children (accompanied by a responsible adult) are also insured to travel on their own.

Sports equipment

Means specialist equipment belonging to **you** used specifically for a particular sport of leisure pursuit.

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 governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

Means any holiday, business or pleasure trip or journey made by **you** within the geographical areas shown in the schedule which begins and ends in **your** home area or place of business during the period of insurance, and including one-way trips.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

If annual multi trip cover is selected any trip not exceeding 60 days is covered. If any trip exceeds 60 days there is absolutely no cover under this policy for that trip (not even for the first 60 days of the trip), unless **you** have contacted us and **we** have agreed in writing to provide cover.

In addition, any trip solely within **your** home area is only covered where **you** have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each trip.

Unattended

Means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Valuables

Means jewelry, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our

Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe.

You/Your/Yourself/Insured person

Means each person travelling on a trip whose name appears in the policy schedule.

GENERAL CONDITIONS

Applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than our proportional share (not applicable to Section C – Personal accident).

2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Statutory cancellation rights: **You** may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to Econet Insurance at the address shown below during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe

Cancellation outside the statutory period: **You** may cancel this policy at any time after the cancellation period by writing to Econet Insurance, at the above address. If **you** cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 31 days' notice by registered post to **your** last known address. No refund of premium will be made.

Non payment of premiums

We can cancel the policy immediately by sending **you** written notice if **you** do not pay the premium.

CLAIMS CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy.

Notwithstanding the provisions of the "war, Civil War and terrorism exclusion Clause", it is hereby declared and

agreed that the above numbered policy is extended to cover Bodily injury, as defined in the policy, sustained by an insured Person which results from Passive Terrorism.

It is further declared and agreed that the passive terrorism extension cover shall not available in the following countries :

Afghanistan, DRC Congo, Iran, Iraq, North Sudan and Syria.

If **you** do not comply **we** may cancel the policy or refuse to handle **your** claim or reduce the amount of any claim payment. **You** must contact us by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

1. Claims

For all claims, **you** must contact:

Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe.

Tel : 311 / +263 774222456 / +263 774222443

Email: moovahclaims@econetinsurance.co.zw

2. For medical assistance and/or repatriation:

In the event of any illness, injury, accident or hospitalisation which requires: Inpatient or Outpatient treatment anywhere in the world, **you** must contact:

LINKHAM ASSIST

Tel (Abroad) : + 27 10 211 6981

Email: assistance@linkham.com

The claim notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell us if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to us as soon as possible.

You or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without our permission in writing and cooperate fully with us in our investigations into the circumstance of **your** claim.

You or **your** legal representatives must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by us. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at our expense.

We may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and if requested, send it to us at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become our property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

3. Transferring of rights

We are entitled to take over any rights in the defense or settlement of any claim and to take proceedings in **your** name for our benefit against any other party.

4. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
- Make a statement in support of a claim knowing the statement to be false in any way; or
- Submit a document in support of a claim knowing the document to be forged or false in any way; or
- Make a claim for any loss or damage caused by **your** willful act or with **your** connivance

Then

- we** will not pay the claim
- we** will not pay any other claim which has been or will be made under the policy
- we** may make the policy void from the date of the fraudulent act
- we** will be entitled to recover from **you** the amount of any claim already paid under the policy
- we** will not refund any premium
- we** may inform the police of the circumstances.

IMPORTANT CONDITIONS RELATING TO HEALTH

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

You will NOT be covered under Section A – Cancellation charges, Section B – Emergency medical and other expenses, and Section C – Personal accident for any trip where at the time of taking out or renewing this insurance **you**:

- are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- had received a terminal prognosis; or
- travel against the advice of a medical practitioner or

- where **you** would have been if **you** had sought their advice before beginning **your** trip; or
- know **you** will need treatment or consultation at any medical facility during **your** trip; or
- are travelling specifically for the purpose of obtaining and/ or receiving any elective surgery, procedure or hospital treatment; or
- are aware of a medical condition but for which **you** have not had a diagnosis; or
- travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

General Exclusions

Applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. Pre-Existing Medical Conditions

Any Pre-Existing Medical conditions (See Page 5)

2. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, and Section C – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

3. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- specified in the list on page 9 or
- shown as covered in **your** schedule.

7. Suicide, drug use or solvent abuse

Your willfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance

with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction) and putting yourself at needless risk (except in an attempt to save human life).

8. Alcohol abuse

Alcohol abuse or you drinking too much alcohol, where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your** trips or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

9. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

13. Travelling against the advice of the Regulatory Authority

Your travel to a country specific area or event when the Travel Advice Unit of the regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non professional basis during any trip. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). If **you** intend to participate in any other sports or activities which are not mentioned below, please email us at moovahclaims@econetinsurance.co.uk

as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy schedule. No cover under Section C – Personal Accident for those sports or activities marked with * (Page 9-10)

Covered as standard without charge

- abseiling (within organisers guidelines)
- *administrative, clerical or professional occupations
- aerobics
- amateur athletics (track and field)
- archery
- assault course
- badminton
- banana boating
- baseball
- basketball
- battle re-enactment
- beachgames billiards/snooker/pool
- blade skating
- body boarding (boogie boarding)
- bowls
- camel riding
- canoeing (up to grade 2 rivers)
- *carer
- *caring for children (au pair/nanny)
- clay pigeon shooting
- climbing (on climbing wall only)
- *coaching only (no playing or involvement in sport or activity)
- cricket
- croquet
- cross country running (non competitive)
- curling
- cycling (wearing a helmet and no racing)
- dancing (including instruction)
- deep sea fishing
- driving motorised vehicles (excluding Quad bikes) for which **you** are licenced to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter
- elephant riding/trekking
- endurance activities (up to 2,500 metres above sea level)
- falconry
- fell walking/running (up to 2,500 metres above sea level)
- fencing
- fishing
- fives
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- flying fox (cable car)
- football (amateur only and not main purpose of trip)
- frisbee/ultimate frisbee including competitions
- *glass bottom boats/bubbles
- go karting (within organisers guidelines)
- golf
- handball
- hitchhiking (organised groups of adults only)
- horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- *hovercraft driving/passenger

- hurling (amateur only and not main purpose of trip)
- indoor climbing (on climbing wall)
- indoor skating/skateboarding (wearing pads and helmets)
- jet boating (no racing)
- jogging
- *jousting
- *karting (wearing a helmet and no racing)
- kayaking (up to grade 2 rivers)
- korfbal
- mountain biking (wearing a helmet and no racing)
- netball
- octopush
- orienteering
- paint balling/war games (wearing eye protection)
- passenger sledge
- pedalos
- pony trekking (wearing a helmet)
- *power boating (no racing and non-competitive)
- racket ball
- rambling
- refereeing (amateur only)
- ringos
- roller skating/blading/in line skating (wearing pads and helmets)
- rounders
- rowing (no racing)
- running (non-competitive)
- safari trekking/tracking in the bush (must be organised tour)
- *sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- sand boarding/surfing/skiing
- sand dune surfing/skiing
- *sand yachting (no racing)
- scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
- shooting/small bore target/rifle range shooting (within organisers guidelines)
- skateboarding (wearing pads and helmets)
- snorkelling
- softball
- spear fishing (without tanks)
- *speed sailing (no racing)
- squash
- *students working as counsellors or university exchanges for practical course work (non manual)
- surfing
- swimming
- swimming with dolphins
- swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- table tennis
- *tall ship crewing (no racing)
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking up to 2,500 metres above sea level
- tug of war
- volleyball
- wake boarding

- water polo
- water skiing/water ski jumping
- whale watching
- wicker basket tobogganing
- wind surfing/sailboarding
- wind tunnel flying (pads and helmets to be worn)
- zip lining/trekking (safety harness must be worn)
- zorbing/hydro zorbing/sphering

MEDICAL EMERGENCY ASSISTANCE

You must contact the Medical Emergency Assistance Service in the event of an illness or accident which may lead to outpatient or in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of curtailment necessitating **you** early return home. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your** home area) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment **you** must contact the Medical Emergency Assistance Service at the number below.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport home when this is considered to be medically necessary or when **you** are told about the illness or death of a close relative or a close business associate at home.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses, covered by the policy, to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

The emergency assistance service provided for **you** by this insurance is operated by LINKHAM ASSIST. In the event of any illness, injury, accident or hospitalisation which requires Inpatient or Outpatient treatment anywhere in the world, **you** must contact:

LINKHAM ASSIST

Tel (Abroad) : + 27 10 211 6981

Email: assistance@linkham.com

SECTION A - CANCELLATION OR CURTAILMENT CHARGES

What is covered

We will pay you up to the amount shown in the **Schedule of Benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if :

- a) cancellation of the trip is necessary and unavoidable
- or**
- b) the trip is curtailed before completion

As a result of any of the following events:

1. The death, bodily injury, illness, disease, or complications arising as a direct result of :
 - a) **you**
 - b) any person who **you** are travelling or have arranged to travel with
 - c) any person who **you** have arranged to stay with
 - d) **your** close relative
 - e) **your** close business associate.
2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with, and at the time of booking the trip there was no reason to believe anyone would be made redundant.
4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled or are called up for operational reasons, provided that the cancellation or curtailment could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any trip.
5. The Police or other authorities requesting **you** to stay at or return to **your** home due to serious damage to **your** home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a medical practitioner and the prior approval of the Emergency Assistance Service to confirm the necessity to return home, prior to curtailment of the trip due to death, bodily injury, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the trip due to:
 - a) stress, anxiety, depression or any other mental or

nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or

- b) any other bodily injury, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the trip, as any delay in seeing a medical practitioner could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The excess as shown in the **Schedule of Benefits**, unless **you** have purchased the excess waiver and this is shown on **your** schedule.
2. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to come home following curtailment of the trip. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your/their** resignation, voluntary redundancy, **you/their** entering into a compromise agreement, or where **you/they** had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any trip.
 - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.
5. Travel tickets paid for using any airline mileage, unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
7. Cancellation is not covered for Area 7 - Inbound Plus as your insurance starts when you reach Zimbabwe.
8. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating medical practitioner (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional or a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or curtail the trip.
- In the case of death causing cancellation or curtailment of the trip, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of curtailment claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating medical practitioner.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your** home a report from the Police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call:
311 / +263 774222456 / +263 774222443

SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES

What is covered

We will pay **you** up to the limit shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred during a trip as a result of **you** suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your** home
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside of **your** home
3. Costs of telephone calls:
 - a) to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Assistance Service for which **you** are able to provide receipts or other

reasonable evidence to show the cost of the calls.

4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
 - a) outside **your** home the reasonable additional cost of funeral expenses abroad plus the reasonable cost of returning **your** ashes to **your** home, or the additional costs of returning **your** body to **your** home
 - b) within **your** home the reasonable additional cost of returning **your** ashes or body to **your** home.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or close relative to stay with **you** or travel to **you** from Zimbabwe or escort **you**. Also additional travel expenses to return **you** to **your** home or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your** home if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.
8. **We** will pay up to the limit shown in the **Schedule of Benefits** for every 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on orders of a medical practitioner outside **your** home as a result of bodily injury, illness or disease **you** sustain.
9. Real Cost for a friend or close relative to travel from the Home country to escort minor children under the age 16 to **your** Home in **your** country if **you** are physically unable to take care of them. If **you** cannot nominate a person **We** will then select a competent person.
10. Economy Class return air ticket as per the limit for accommodation expenses for a Close relative from the Country of residence to visit **You** or escort **You** to **your** Home if **you** are travelling alone and if **You** are hospitalised as an in-patient for more than 10 days with **your** prior authorisation of the Emergency Assistance Service.
11. We will pay you up to the amount as shown in the Schedule of benefits if you sustain bodily injury due to an accident whilst driving a private motor vehicle or fare paying passenger.

Special conditions relating to claims

1. **You** must tell the Emergency Assistance Service as soon as possible of any bodily injury, illness or disease which necessitates **your** admittance to hospital as an in-

patient or before any arrangements are made for **your** repatriation.

2. If **you** suffer bodily injury, illness or disease **we** reserve the right to move **you** from one hospital to another and/ or arrange for **your** repatriation to Zimbabwe at any time during the trip. **We** will do this, if in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), **you** can be moved safely and / or travel safely to **your** home or a suitable hospital nearby to continue treatment.
3. The intention of this section is to pay for emergency medical/surgical/ dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your** home area. Our decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your** home) will be based on this. If **you** do not accept our decisions and do not want to be repatriated, then **we** will cancel all cover under **your** policy and refuse to deal with claims for any further treatment and/or **your** repatriation to **your** home.

What is not covered

1. The excess as shown in the **Schedule of Benefits**, unless **you** have purchased the excess waiver and this is shown on **Your** schedule.
2. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to return to **your** home, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.
4. Any claims arising directly or indirectly for:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** bodily injury, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until **your** return to **your** home
 - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your** home Where possible and with the agreement of **your** medical practitioner, **you** should always travel with plenty of extra medication in case of travel delays.

- e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - g) Any costs incurred by **you** to visit another person in hospital.
 - h) Any costs relating to herbal or homeopathic medicines or therapies, acupuncture, or traditional Chinese medicines or therapies unless agreed with the Emergency Assistance Company
 - i) Any expenses incurred after **you** have returned to **your** home
 - j) Any expenses incurred in Zimbabwe which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from other insurers, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
 - k) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/ or taken the recommended medication.
 - l) Any expenses incurred after the date on which **we** exercise our rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
5. We will not pay the benefit under Accident by road only if an insured person sustains a bodily injury while doing any of the following:
- Driving with more alcohol in the blood than is allowed by the law of the country in which you are driving
 - Motorcycling (including riding mopeds and motor tricycles) as a driver or passenger
 - Driving a vehicle where the insured person does not hold a current Zimbabwean or International driving licence to drive such a vehicle
 - Driving a vehicle without valid insurance
 - Engaging in or practising for racing, rallies, trials or speed tests
 - Carrying out their duties in one of the armed forces. Travelling between the insured person's home and normal place of work is not military duty as long as the home and place of work are not on the same military site.
6. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/ out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital

claimed for, stating details of the date, name and location of the hospital concerned.

- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Assistance Service.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call :
311 / +263 774222456 / +263 774222443**

**For medical assistance and or repatriation claims please call :
+ 27 10 211 6981**

HOSPITAL BENEFIT

What is covered

We will pay **you** up to the limit shown in the **Schedule of Benefits** for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a medical practitioner outside **your** home area as a result of bodily injury, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

1. **You** must tell the Emergency Assistance Service as soon as possible of any bodily injury, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a medical practitioner.

What is not covered

- 1) Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to any form of treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed

reasonably until **your** return to **your** home area.

- ii) as a result of a tropical disease where **you** have not had the WHO recommended inoculations and/ or taken WHO the recommended medication.
 - iii) occurring in Zimbabwe relating to either private treatment or test, surgery or other treatment funded or recoverable from the Health Authority in your home country or from any insurer
- 2) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

SECTION C – PERSONAL ACCIDENT

Special definitions relating to this section (*which are shown in italics*) :

Loss of limb

Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if you are officially confirmed Blind by a qualified authority or a qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

Means disablement which:

- a) continues for a period of three hundred and sixty-five (365) days, and
- b) is confirmed as total, continuous and Permanent by a Medical Practitioner after three hundred and sixty-five (365) days, and
- c) entirely prevents an Insured Person from engaging in or giving attention to gainful occupation of any and every kind for the remainder of his or her life.

What is covered

We will pay one of the benefits as shown in the **Schedule of Benefits** if **you** sustain bodily injury which shall solely and independently of any other cause, result within two years in **your** death, loss of limb, loss of sight or permanent total disablement.

Special conditions relating to claims

1. Our medical practitioner may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- 1) Benefit is not payable to **you**:
 - a) Under more than one of the items shown in the **Schedule of Benefits** under this section.
 - b) Under permanent total disablement until 24 continuous calendar months after the date **you** sustain bodily injury.
 - c) If **you** were already disabled before the bodily injury occurred or already has a condition which is gradually getting worse, **we** may reduce our payment. Any reduced payment will be based on our medical assessment of the difference between:
 - i) the disability after the bodily injury; and
 - ii) the extent to which the disability is affected by the disability or condition before the bodily injury occurred.
- 2) The death benefit will be paid to the deceased insured person's estate.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for loss of limb, loss of sight or permanent total disablement.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call
311 / +263 774222456 / +263 774222443**

SECTION D – BAGGAGE LOSS

(only operative if indicated in the schedule)

What is covered

- 1) **We** will pay **you** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to baggage. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged baggage.

The maximum we will pay you for the following items is:

- a) for any one article, pair or set of articles is as shown in the **Schedule of Benefits**.
- 2) **We** will also pay **you** up to the amount as shown in the **Schedule of Benefits** for the emergency replacement

of clothing, medication and toiletries if **your** baggage is temporarily lost in transit during the outward journey and not returned to **you** within 8 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the baggage was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

- 3) **We** will pay **you** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to personal money and documents (including the unused portion of passports, visas and driving licenses). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum we will pay for the following items is:

- a) for bank notes, currency notes and coins is as shown under the cash limit in the **Schedule of Benefits**.
- b) for bank notes, currency notes and coins, if **you** are under the age of 18 is as shown under the cash limit in the **Schedule of Benefits**.
- c) for all other personal money and documents (including the cost of the emergency replacement or temporary passport or visa) is as shown under the **Schedule of Benefits**.

Special conditions relating to claims

- 1) **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all baggage.
- 2) If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3) If personal money or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
- 4) If baggage, personal money or passports are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- 5) **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What is not covered

- 1) The excess as shown in the **Schedule of Benefits**, unless **you** have purchased the Excess waiver and this is shown on **Your** schedule. (except claims under subsection 2 of What is covered).
- 2) Loss, theft of or damage to valuables and personal money left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- 3) Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
- 4) Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 5) Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
- 6) Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- 7) Loss, theft of or damage to baggage contained in an unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a secure baggage area and
 - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
- 8) Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 9) Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, ski equipment, golf equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- 10) Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- 11) Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- 12) Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
- 13) Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 14) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your** baggage is temporarily lost in transit for more than 12 hours.
- Receipts of bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- A letter from the carrier confirming the number of hours **your** baggage was delayed for.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call
311 / +263 774222456 / +263 774222443**

SECTION E - TRAVEL INCONVENIENCE TRAVEL AND FLIGHT DELAY

What is covered

If the public transport on which **you** are booked to travel:

- 1) is delayed at the final departure point from, or trips within Zimbabwe, (but not including delays to any subsequent outbound or return connecting public transport) for at least 6 hours from the scheduled time of departure, or
- 2) is cancelled before or after the scheduled time of departure as a result of any of the following events:
 - a) strike or
 - b) industrial action or
 - c) adverse weather conditions or
 - d) mechanical breakdown of or a technical fault occurring in the public transport on which **you** are booked to travel

We will pay you:

- 1) up to the amount as shown in the **Schedule of Benefits** for the first completed 12 hours delay and as shown in the **Schedule of Benefits** for each full 12 hours delay after that, up to a maximum as shown in the **Schedule of Benefits** (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
- 2) up to the amount as shown in the **Schedule of Benefits** for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid

charges which **you** have paid or are contracted to pay, if:

- a) after a delay of at least 12 hours, or
- b) following cancellation, no suitable alternative public transport is provided within 12 hours of the scheduled time of departure

You can only claim under subsection 1. or 2. above for the same event, not both.

Missed Departure :

What is covered

We will pay you up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination if **you** fail to arrive at the departure point in time to board the public transport on which **you** are booked to travel on for the initial international outbound and return legs only of the trip as a result of:

1. the failure of other public transport or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

Missed Connection :

We will pay you up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination if **your** onward connecting Scheduled flight is missed at the transfer point due to the late arrival of **your** connecting Scheduled Flight, and no alternative onward transportation is made available to **you** within four (4) hours of the actual arrival time of the incoming flight.

You can only claim under one of either Travel and Flight delay or Missed departure for the same event, not both.

Special conditions relating to claims

- 1) **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- 2) **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- 3) **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under Zimbabwe Air Passenger Rights legislation in the event of cancellation or long delay of flights.
- 4) Where applicable **you** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) and/or provider

of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

- 5) **You** must allow enough time for the public transport or other transport to arrive on schedule and to deliver **you** to departure point.

What is not covered

- 1) The excess as shown in the **Schedule of Benefits**, unless **you** have purchased the excess waiver and this is shown on **your** schedule.
- 2) Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Any delays to any subsequent outbound or return connecting public transport following **your** departure from the final departure point from or to Zimbabwe.
 - d) Any accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - e) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - f) **Your** failure to arrive at the departure point in time to board any connecting public transport after **your** departure on the initial international outbound and return legs of the trip.
 - g) Volcanic eruptions and/or volcanic ash clouds.
- 3) For subsection 2. only of What is covered:
 - a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme, unless evidence of specific monetary value can be provided.
 - c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
 - d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
 - e) Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 - f) Any costs incurred by **you** which are recoverable from **your** credit/ debit card provider or for which

you receive or are expected to receive compensation or re-imbusement.

- g) Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
- h) Any cost if **your** trip was booked as part of a package holiday.

4) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- A letter from the public transport provider detailing the reasons for failure.
- A letter from the relevant public transport provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

SECTION F – PERSONAL LIABILITY

What is covered

We will pay **you** up to the amount as shown in the **Schedule of Benefits** (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

- 1) Bodily injury, death, illness or disease to any person who is not in **your** employment or who is not a close relative or persons residing with **you** but not paying for their accommodation.
- 2) Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a close relative and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

- 1) **You** must give us written notice of any incident, which may result in a claim as soon as possible.

2) **You** must send us every court claim form, summons, letter of claim or other document as soon as **you** receive it.

3) **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.

4) **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give us all necessary information and assistance which **we** may require.

5) If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1) The excess as shown in the **Schedule of Benefits** in relation to any temporary holiday accommodation occupied by **you** unless **you** have purchased the excess waiver and this is shown on **your** schedule.

2) Compensation or legal costs arising directly or indirectly from:

- a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
- b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
- c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
- d) The transmission of any contagious or infectious disease or virus.

3) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to us as soon as **you** receive it.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call
311 / +263 774222456 / +263 774222443**

SECTION G – LEGAL EXPENSES

What is covered

We will pay up to the amount as shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation, against someone else who causes **you** bodily injury, illness or death.

Where there are two or more insured persons insured by

this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the **Schedule of Benefits**.

Special conditions relating to claims

- 1) **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of our choice on **your** behalf with the expertise to pursue **your** claim.
- 2) **You** must follow our agent's advice and provide any information and assistance required within a reasonable timescale.
- 3) **You** must advise us of any offers of settlement made by the negligent third party and **you** must not accept any such offer without our permission.
- 4) **We** may include a claim for our legal costs and other related expenses.
- 5) **We** may, at our own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give us any assistance **we** require from **you** and any amount recovered shall belong to us.

What is not covered

- 1) The excess as shown in the **Schedule of Benefits**.

We shall not be liable for:

- 1) Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- 2) Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us or our agents, One Group or their agents, someone **you** were travelling with, a person related to **you**, or another insured person.
- 3) Legal costs and expenses incurred prior to our written acceptance of the case.
- 4) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 5) Any claim where legal costs and expenses are variable depending on the outcome of the claim.
- 6) Legal costs and expenses incurred if an action is brought in more than one country.
- 7) Any claim where in our opinion the estimated amount of compensation payment is less than \$1,000 for each insured person.
- 8) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- 9) The costs of any Appeal.
- 10) Claims by **you** other than in **your** private capacity.
- 11) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call
311 / +263 77422456 / +263 77422443

SECTION H – HIJACK, HOSTAGE, WRONGFUL DETENTION

What is Covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for each 24 hours **You** are detained in the event that the aircraft or sea vessel in which **You** are travelling as a fare paying passenger is hijacked.

What is Not Covered

Anything mentioned in **GENERAL EXCLUSIONS** on page 8.

Claims evidence

We will require the following evidence where relevant:
A police report from the local police in the country where the incident occurred

SECTION I – REIMBURSEMENT OF UNIVERSITY /COLLEGE FEES

What is Covered:

We will pay **you** up to the amount shown in the **Schedule of Benefits** for any irrecoverable pre-paid college/university/language school course fees **you** have paid or are contracted to pay if:

- 1) cancellation of the trip is necessary and unavoidable; or
- 2) the trip is curtailed before completion; as a result of the death, bodily injury or illness of:
 - a) **You**, or
 - b) **Your** close relative.

What is not Covered:

In addition to the General Exclusions of the policy, **we** shall not be responsible for:

1. the excess as shown in the **Schedule of Benefits**;
2. any claim arising directly or indirectly from any **pre-existing medical conditions**;
3. any claims arising directly or indirectly from circumstance known to **you** prior to the date this insurance is purchased by **you** or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip;
4. more than the cost of that proportion of the course missed;
5. anything mentioned in the General Exclusions (Page 8).

You should also refer to the Important Conditions In Relation To Health.

SPECIAL CONDITIONS RELATING TO CLAIMS

- 1) **You** must obtain (at **your** own expense) a medical certificate from a medical practitioner and prior approval of the Emergency Assistance Service to confirm the necessity to return home prior to curtailment of the trip due to death, bodily injury or illness.

- 2) If **you** fail or delay to notify the travel agent, tour operator or provider of transport/accommodation immediately at the time it is found necessary to cancel the trip our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- 3) If **you** cancel the trip due to bodily injury or illness **you** must provide a medical certificate from the medical practitioner treating the injured/ill person, stating that this necessarily and reasonably prevented **you** from travelling. **You** must provide **your** invoice and receipts for unused course fees, charges or expenses claimed for.
- 4) **You** must provide written confirmation from **your** college/university/language school that the course or any part of it needs to be repeated as a direct result of:
 - a) death, bodily injury or illness to a close relative making it necessary for **you** to return to **your** home or,
 - b. bodily injury or illness to **you** which strictly necessitates absence from the course.

SECTION J - TOP UP

It is hereby declared and agreed that the insurance by this Policy is extended to include any one of the following "Top-up" covers if stated to be applicable in the policy schedule subject to :

1. The Policyholder having paid the additional premium
2. The maximum limit stated in the Benefit Schedule.

Coronavirus (COVID-19)

1. Cancellation and/or Curtailment charges (Sub-Limit)

If **you** have paid the appropriate additional premium and this is shown on **your** schedule **we** will pay **you** up to the limit shown in the Schedule of Benefits for expenses which are necessarily incurred, during or in relation to a **trip**, arising directly from coronavirus.

What is covered

We will pay **you**, up to the amount shown in the Schedule of Benefits for unused and non-refundable portion of travel and accommodation costs that **you** have paid or contracted to pay and **you** suffer financial loss if **you** cancel before the start of **your trip** because of any of the following:

- 1) **You, your travel companion(s)** or any person **you** have arranged to stay with during **your trip** receiving a positive diagnosis of coronavirus within 14 days of the start of the **trip**;
- 2) **You, your travel companion(s)** or any person **you** have arranged to stay with during **your trip** being admitted to hospital due to coronavirus within 28 days of the start of the **trip**;
- 3) **Your** booked accommodation being required to close after **you** checked in at **your** booked accommodation because of coronavirus;
- 4) **You** or **your travel companion(s)** being denied boarding following either a positive coronavirus diagnosis or receiving a temperature or other medical test reading which falls outside of the transport provider's terms of travel.

Special conditions

- 1) **We** will only consider claims relating to coronavirus that are supported with a positive result for a government certified coronavirus test in the country of departure prior to departure or from the country of destination prior to your return journey.
- 2) If **you** are denied boarding as a result of coronavirus **you** must have documented proof of this from the airline.
- 3) The cancellation benefit is only applicable if your trip is booked more than 14 days prior your departure date.

What is not covered

- 1) Claims if **your trip** was not booked more than 14 days prior to **your** originally booked departure date.
- 2) Claims for cancellation due to coronavirus where **you** have failed to obtain a positive coronavirus antigen test in the country of departure prior to departure or an official government certified coronavirus antigen test from the country of destination prior to your return journey;
- 3) Claims where **you** have failed to adhere to government and/or airline guidelines, either in your country of departure or arrival, on obtaining a coronavirus test prior to travel;
- 4) Claims arising if **you** or your travelling companion(s) or close relative had officially recognised symptoms associated with coronavirus at the time of buying this insurance policy or booking the trip.
- 5) Claims arising if **you**, your travelling companion(s) or close relative are awaiting results after undertaking a coronavirus test or have tested positive within the 14 days prior to booking your trip.
- 6) Claims arising from government or Foreign and Commonwealth Office advice, warning against all travel, or all but essential travel, due to any epidemic or pandemic, including but not limited to Coronavirus;

2. Emergency Medical and other expenses

What is covered

If **you** have paid the appropriate additional premium and this is shown on **your** schedule **we** will pay **you** up to the limit shown in the Schedule of Benefits for the following expenses which are necessarily incurred, during a **trip** as a result of **you** suffering from coronavirus:

- 1) Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your Country of Residence**.

Special conditions

We will only consider claims relating to coronavirus that are supported with a positive result for a government certified coronavirus test in the country of departure prior to departure or from the country of destination prior to your return journey.

What is not covered

- 1) Claims arising if **you** had officially recognised

symptoms associated with coronavirus at the time of buying this insurance policy or booking your trip

- 2) Claims arising if you are awaiting results after undertaking a coronavirus test.
- 3) The cost of your unused original tickets where the Emergency Assistance Service or we have arranged and paid for you to return to your home, if you cannot use the return ticket. Where medically necessary for you or the Emergency Assistance Service to repatriate you to your home as a result of coronavirus, and you had not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from the expenses.
- 4) Any claims arising directly or indirectly for the cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which necessitated your admittance into hospital.
- 5) Any expenses which are not usual, reasonable or customary to treat coronavirus.
- 6) Any form of treatment or surgery which, in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be delayed reasonably until your return to your home.
- 7) Additional costs arising from single or private room accommodation.
- 8) Any costs relating to self-isolation or quarantine due to coronavirus. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
- 9) Any costs incurred by you to visit another person in hospital.
- 10) Any costs relating to herbal or homeopathic medicines or therapies, acupuncture, or traditional medicines or therapies unless agreed with the Emergency Assistance Company.
- 11) Any expenses incurred after you have returned to your home.
- 12) Any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.
- 13) Anything mentioned in "What is not covered" applicable to all sections of the policy.

KEYFACTS

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.
- The Schedule of Benefits table (Page 2) shows the maximum benefits **you** can claim for each insured person (unless otherwise stated).

- Some sections are optional and these are marked* - **Your** Travel Certificate will show if **you** selected any of these options.

Significant or unusual limitations or what is not covered

- The standard excesses will be shown within **your** policy wording.
- Under annual multi trip policies there is no cover for trips over 31 days.
- Any trip that has already begun when **you** purchase this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical, and Section C – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities that are not covered - Please see paragraphs 4, 5, and 6 in What is not covered - applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Willful, self-inflicted injury, suicide, drug use or solvent abuse.
- **You** drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against **you**.
- Travel to a country, specific area or event which the has advised against all travel or all but essential travel.

What is not covered under Section A – Cancellation

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any trip.
- Any circumstances known to **you** before **you** purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until **your** return to **your** home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where **you** have not had the Ministry of Health recommended inoculations and/ or taken the Health Service recommended medication.
- Pre Existing Medical Conditions
- Hospitalisation, compulsory quarantine or confinement to **your** accommodation as a result of a tropical disease where **you** have not had the WHO recommended

inoculations and/or taken the WHO recommended medication.

What is not covered under Section C & F – Personal Accident & Liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.
- Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Section D – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, golf equipment and other items are excluded - See **your** policy wording for the full list.
- Business goods, samples or tools used in connection with **your** occupation.

What is not covered under Section E – Travel Inconvenience

- Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
- Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.
- **Your** failure to arrive at the departure point in time to board any connecting public transport after **your** departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section G – Legal Expenses

- Personal money or **your** passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.

- Loss or theft of traveller's cheques where **you** have not complied with the issuing agents conditions.

What is not covered under Section H – Hijack, Hostage Wrongful Detention

- Personal money or **your** passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- Loss or theft of traveller's cheques where **you** have not complied with the issuing agents conditions.

What is not covered under Section I – Reimbursement of University/ College Fees

In addition to the General Exclusions of the policy, **we** shall not be responsible for:

- the excess as shown in the **Schedule of Benefits**;
- any claim arising directly or indirectly from any pre-existing medical conditions;
- any claims arising directly or indirectly from circumstance known to **you** prior to the date this insurance is purchased by **you** or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip;
- more than the cost of that proportion of the course.

Duration

If this policy is an annual multi trip policy it lasts for a period of 12 months after which it automatically expires, or it is for a single trip – Please refer to **your** policy schedule for **your** selected cover.

Cancellation period

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of receipt of the policy documents, **you** may do so by email to:

moovahclaims@econetinsurance.co.zw

Or by writing to Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe, for a full refund providing **you** have not travelled and no claim has been made. If **you** cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim notification

To make a claim contact :

Econet Insurance (Pvt) Ltd,
1906 Liberation Legacy Way (formerly Borrowdale Road),
Borrowdale, Harare, Zimbabwe.

Tel: 311 / +263 774222456 / +263 774222443

MAKING A COMPLAINT

Any complaint **you** may have about a claim should in the first instance be addressed to Diamong Insurance Limited at the contact details above.

If **your** complaint is about **your** policy in the first instance please contact:

Econet Insurance (Pvt) Ltd, 1906 Liberation Legacy Way (formerly Borrowdale Road), Borrowdale, Harare, Zimbabwe.

Tel: +263774222456 / +263774222443

If the complaint is still not resolved, **you** can approach the Insurance and Pensions Commissions (IPEC) :

The Insurance and Pensions Commissions (IPEC)

160 Rhodesville Avenue, Greendale

IPEC Certificate No.: 5000000140

