



**Primo/Classic  
Insurance Policy  
Terms & Conditions**

## POLICY TERMS & CONDITIONS

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each insured person and is the basis on which all claims will be considered and settled. This policy, upon the issue of the schedule to be attached to it, constitutes **Your** agreement with **Us**. The Schedule attached to this policy shall be an integral part of your travel insurance policy with **Us**. Strict compliance with the terms and conditions is required if you are to receive a benefit. The **Card Holder** is covered worldwide, during an unlimited number of private or business trips abroad, each of maximum 60 consecutive days, starting and ending in the **Country of Residence**. **The Card Holder and Insured person are covered only if the trip is purchased through the MCB Primo/Classic CARD.**

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled.

**Before you travel** - Please read the whole of this policy and make sure you understand exactly what is and is not covered. It is important because it contains information on how we will deal with your claim.

### Online Subscription

As regards to online subscription to this policy, you shall be deemed to have agreed with the policy brochure containing all the terms and conditions of your contract and to have read and understood same and to have accepted to be bound by same upon payment being made by **You** of the premium amount under it. Proof of payment of the premium by **You** shall be proof of your unconditional acceptance of the terms and conditions of this policy including all the limitations and exclusions therein set out.

### SPECIFICATIONS

- **Age limit** - No age limit
- **Trip limits** - You are covered on this policy for **single trips** and **one-way trips**

You are not covered on this policy for any **journey, which** last more than **60 days**.

**Policy excess** - Under most sections of **your** policy, **you** will have to pay excess. This means that you will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

### DATA PROTECTION ACT

In accordance with the Data Protection Act 2004, **We** as data controllers will collect and maintain personal information in order to underwrite and administer the policies of insurance that we issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **Your** information longer than is necessary. **Your** information will be protected from

unauthorized disclosure. We will only reveal **Your** information if it is allowed by law, authorised by **You**, to prevent fraud, or in order that **We** can liaise with **Our** agents in the administration of this policy. Under the terms of the Act, **You** have the right to ask for a copy of any information **We** hold on **You** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible. The above principles apply whether **We** hold **Your** information on paper or in electronic form. Enquiries in relation to data held by **Us** should be directed to the Compliance Manager. We wish **You** an enjoyable, safe and trouble free holiday and/or Business Travel.

## GOVERNING LAWS

The Travel Insurance policy will be governed by and construed in accordance with "Livre III, Titre Douzième, Chapitre Troisième of the Mauritius Civil Code" except to the extent the articles mentioned in Article 1983-12 are varied by Terms & Conditions herein. Any disputes arising out of and in connection with this Travel Insurance Policy, unless amicably settled, shall be dealt with exclusively by the competent Mauritian Court.

CONTACT PHONE NUMBERS	
<b>MCB CARD ASSISTANCE</b> (24H medical emergency and travel assistance)	<b>+230 405 5862</b>
<b>SWAN GENERAL LIMITED</b>	<b>+230 207 3500</b>
<b>MCB CONTACT CENTRE</b>	<b>+230 202 5010</b>
If you are calling from abroad, please use international dialing for Mauritius code +230	

## INSURANCE CONDITIONS RELATING TO HEALTH

You must comply with the following conditions to make sure your cover is not affected. If you do not comply with these conditions we may refuse to deal with your claim or reduce the amount of any claim payment.

### No journey will be covered if:

#### a) At the time of taking out this policy:

1. You have a pre-existing medical condition.
2. You have received a terminal prognosis.
3. You are on a waiting list for, or have knowledge of the need for surgery or treatment, or are awaiting the results of any tests or investigations.
4. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy.

#### b) At any time:

1. You are travelling against the advice of your doctor or would be travelling against the advice of your doctor had you sought his/her advice.
2. You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside your Home country.

3. You are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed by a consultant specialising in the relevant field.
4. You are expected to give birth before, during or within twelve weeks of the end of the journey or one-way trip.
5. You should also refer to the general exclusions.

## PROMISE OF SERVICE

We aim to give all our customers a first-class service, but if you are not happy with our service, please do the following:

**Step 1** - You should first write quoting your insurance details to:

**TRAVEL CUSTOMER SERVICE DEPT,**  
LINKHAM SERVICES LTD, LEVEL 5,  
NEXTERACOM TOWER 1, CYBER CITY, MAURITIUS.

**Step 2** - If you are still not satisfied, please write to:

**SWAN GENERAL LTD**  
SWAN GROUP CENTRE, 10 INTENDANCE STREET  
PORT LOUIS, MAURITIUS.

## 24-HOUR MEDICAL EMERGENCY, REPATRIATION AND TRAVEL ASSISTANCE SERVICE, AND EXPENSES COVER.

SEE UNDER THE HEADINGS, 'MEDICAL EMERGENCY, REPATRIATION, ASSOCIATED EXPENSES

### WORLDWIDE EMERGENCY NO. +230 405 5862

These services are provided and run by Linkham Services Ltd. You can use this service outside your home country during your journey. Please give The **Assistance Provider** your **name and your policy Schedule No.** Use the appropriate international dialing code for Mauritius followed by:

**Emergency phone number 405 5862, Fax 464 1270**

#### 24-hour medical emergency and repatriation service

If a medical problem happens, contact Our **Assistance Provider** as soon as possible. Our **Assistance Provider's** doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service help line. The service is available if medically necessary and when you have a valid proof of insurance. It includes:

- A guarantee to pay hospital or doctors' fees;
- Help in different languages;
- Repatriation arrangements to send you home by land, sea or air and if necessary a nurse or doctor to travel with you and if your condition needs urgent treatment, an air or road ambulance;
- Necessary travel arrangements for you or your close relative (if it is covered under this policy);
- An ambulance service to a hospital or nursing home or your home when you arrive in **Your Home Country**; and
- Search, mountain rescue and evacuation arrangements to a hospital by land, sea or air using an air or road ambulance if necessary.

## WHAT TO DO IF YOU WANT TO CLAIM

### Section A - Medical emergency, repatriation and associated expenses

- If **you** are taken into hospital, or **you** think **you** may have to come **home** early or extend **your journey** because of illness or accident, **Our Assistance Provider** must be told immediately.
- All receipts and bills must be kept.

### Section B - Personal Liability

- **You** must not admit responsibility to anyone or agree to pay any damages, repair, compensation or costs.
- **You** must provide **us** with full details of the circumstances that caused the claim together with any other evidence that **we** ask for.

### Section C - Personal Possessions

- For all claims for loss or theft that happen while **you** are travelling, **you** must inform the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- **You** must tell the police as soon as possible (but within **24** hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or your hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that you want to claim for to help you with your claim.

### Section D - Travel Accident

- If **you** die, **we** need to see the death certificate and any other necessary documents. **You** or **your** beneficiary has **90** days to notify for a valid claim.

### Section E - Retail Protection

- For all claims for non-delivery, damage or theft **you** must keep all receipts and vouchers for items that you want to claim for to help you with your claim.

To Claim, write to LINKHAM Services Ltd, Claims Centre, Level 5, Nexteracom Tower 1, Cyber City, Ebene, Mauritius or phone +230 405 5862 and ask for a claim form. You should fill in the form and send it to us, together with all information and documents we ask for. The notification must be within 31 days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or discovery of any loss or damage which gives rise to the claim under this policy.

Contact our **Assistance** company on **+230 405 5862** before incurring expenses over USD (\$) or EUR (€) 200 or else we will not

cover your claim. Any claim which has not obtained the prior approval of our Assistance company will not be covered without any liability whatsoever to **Us**.

## DEFINITION OF WORDS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading and understanding the definitions are highlighted in bold print and start with a capital letter.

### Administrator

Linkham Services Ltd

### Assistance Service Provider

The 24 hour Medical Service Provider

### Bodily Injury

An identifiable physical injury caused by an accident which :

- i) occurs while your coverage is in effect under the policy and
- ii) requires examination and treatment by a medical practitioner. The injury must be the direct cause of loss and must be independent of all other causes and must not be caused by, or result from, sickness.

### Close Relative

Mother, father, sister, brother, wife, husband, 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, legal ward, partner or fiancé/fiancée or Common-Law Partner (any Couple, including same sex, in a common law relationship or who have cohabited for at least 6 months).

### Close Business Associate

Any person who shares in the management of your business and whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

### Couple

**You** and either **your** Fiancé (e), spouse/partner who is normally resident at the same address as yours.

### Country of Residence

The country in which **You** legally reside and/or the country in which **Your** card is issued.

### Card Holder

**You**, The main account holder of MCB CARD issued by The Mauritius Commercial Bank Ltd.

## **Dangerous activity**

### **Any kind of:**

- a) professional sporting activity;
- b) sporting activity except as listed on page 10.

## **Departure point**

The airport, international train station or port where **your journey** from **Your Country of Residence** to **your** destination begins and where the final part of **your journey** back to **Your Home** begins.

## **Eligible Item**

Means an electrical household good, purchased by the Card Holder solely for personal use, which has been charged fully to the cardholders account, goods purchased locally and abroad or via an Internet site where the sales company is registered and the goods purchased is not listed as an item which is not covered.

## **Home/Home Country**

Your normal place of residence in **Your Country of Residence**.

## **Illness**

Deterioration in health ascertained by a competent medical authority and which not the consequence of the existing one is.

## **Accident**

A sudden, unexpected, unintended and external event, which causes Injury.

## **Covered Person/Insured person**

**You, your**, the **Card Holder** of an **MCB Primo/Classic Card**, the spouse and the children (Maximum 3) up to 25 years old in full-time education travelling together and provided all air tickets are paid through the Main **MCB Primo/Classic Card**.

## **Policy**

The brochure/document issued to the Policyholder setting out the terms and conditions for providing the benefits specified in the Summary of Benefits.

## **Journey**

A holiday or business trip that takes place during the period of insurance which begins when you leave **your home** or business address (whichever is later) and ends when you get back home or to a hospital or nursing **home** in **Your Home**, whichever is earlier. Coverage applies if you have purchased your air ticket using your **MCB CARD**.

## **Medical Condition**

Any disease, illness or injury.

## **Medical Practitioner**

A qualified registered practising member of the medical profession who is not related, directly or indirectly, to **You** and who is not a person with whom **You** are travelling.

## **One-way trip**

A holiday or trip that takes place during the **period of insurance** which begins when you leave your home and ends 60 days after you arrive at your final destination at which time all cover under this policy ceases and **we will not be liable for any expenses fees or charges incurred after this date**.

## **Period of insurance**

The cover for all sections except for **Retail Protection** starts at the beginning of your journey or one-way trip and finishes at the end of your journey or one-way trip maximum 60 days.

## **Personal Possession**

Luggage, clothing, personal effects, valuables, and other articles which belong to **You** and are worn, used or carried by You during the Trip.

## **Pre-Existing Medical Condition(s)**

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):

1. A condition for which **You** are on a waiting list or have knowledge of the need for surgery, inpatient treatment or investigation at a hospital, clinic or nursing home
2. A condition referred to a medical specialist or the cause of in-patient treatment within one year prior to **Your Trip**
3. Any mental condition including fear of flying or other travel phobia
4. A condition for which a **Medical Practitioner** has provided a terminal prognosis
5. Any circumstances **You** are aware of prior to **your** departure including the manifestation of any symptoms on the basis of which a claim for medical expenses could arise during **Your** travel under this policy
6. Any condition diagnosed during **Your** period of travel the existence of which would have been revealed by a diagnostic test or medical examination carried out prior to your departure.

## **Public Transport**

Any duly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

## Terrorism

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 reasons, religious or similar purposes including the intention to influence any government and/or put the public, or any section of the public, in fear.

## Territorial Limits

Worldwide, excluding the **Country of Residence**.

## Trip

Any holiday, or journey for business or pleasure made by **You** within the Territorial Limits during the **Period of Insurance** and which last not more than 60 days.

## Unattended

When **Your** property or vehicle is not within **Your** full view and **You** are not in a position to prevent unauthorised interference with same.

## Valuables

Jewelry, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3 players.

## We/our/us

SWAN GENERAL LTD (also referred to as SWAN).

## SECTION A - MEDICAL EMERGENCY REPATRIATION AND ASSOCIATED EXPENSES

The above Section is applicable **Abroad Only**

**If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, Our Assistance Provider must be made aware immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service' for more information.**

## What you are covered for

**We** will pay **you** or **your** legal representatives for the following necessary emergency expenses that you run up either for a **journey** within two months of the incident or for a **one-way trip** within the first 30 days of arriving at **your** final destination.

Outside **your home country** during your journey or **one-way trip**:

## SECTION A1 - Medical Emergency Repatriation

### Expenses

Up to **Rs. 1,500,000** for reasonable fees or charges you run up for:

#### A1.1 - Medical transportation/Medical Evacuation

Transportation of the **Covered Person** to a better equipped or more specialised hospital. **Transportation** of the **Covered Person** to the closest hospital to home if he/she is outside his/her country of residence, Transportation of the **Covered Person** to his/her place of residence, provided that his/her condition allows him/her to leave the hospital.

#### A1.2 - Repatriation of the body in the event of the death of the Covered Person

Repatriation of the body to the place of burial in his/her **Country of residence**. Coffin provided (transportation of coffin subject to regulations within international laws).

#### A1.3 - In the event of death

The cost of transportation, excluding the cost of a coffin, of the remains to a designated funeral home within the **Country of residence**; or the cost of cremation and subsequent transportation, excluding the cost of a coffin, of the remains to a designated location within the **Country of residence**.

## SECTION A2 - Medical Emergency Expenses

### A2.1 - Medical Expenses

Up to Rs. 1,500,000 for reasonable expenses for **Medical**, surgical, hospital, nursing services;

### A2.2 - Hospital Benefit

We will pay Rs. 1,000 for each 24-hour period that you are in hospital as an inpatient up to Rs. 15,000 in total during the journey or one-way trip as well as any fees or charges paid under Section A2.

### A2.3 - Emergency Dental Expenses

We will pay up to Rs. 3,000 for emergency dental treatment to relieve sudden pain.

### A2.4 - Emergency Visit

Should the **Covered Person** be hospitalised as a result of a physical injury or illness and if recommended based on medical grounds by the **Medical** team, We will organise and bear the costs for a return ticket ("economy" class, starting in the **Country**) as well as reasonable accommodation for any person requested by the **Covered Person** and residing in the **Country**.

Limit of Coverage:

- Hotel accommodation up to Rs. 4,000 per person per night for a maximum of five nights.
- Return Air ticket maximum up to Rs. 25,000.

## WHAT YOU ARE NOT COVERED FOR

This Policy will **NOT** Pay in the following cases:

1. An excess of Rs. 800 for each incident claimed for under this section except for dental emergency treatment.
2. The cost of replacing any medication you were using when you began your journey or one-way trip.
3. Services or treatments you receive within your home country.
4. Services or treatments you receive which the doctor in attendance and Our Assistance Provider think can wait until you get back to your home country.
5. Inpatient treatment or repatriation which the emergency assistance company has not authorised.
6. The extra costs of having a single or private room in a hospital or nursing home.
7. The cost of all treatment which is not directly related to the illness or injury that caused the claim.
8. Any expenses which are not usual, reasonable or customary to treat your accident, bodily injury or illness.
9. Any claim if you are unable to comply with our insurance conditions relating to health
10. Extra transport and accommodation costs which are of a higher standard than those already used on your journey or one-way trip, unless we agreed.
11. Replacing or repairing false teeth or artificial teeth (such as crowns).
12. Dental work involving the use of precious metals.

You are not covered for anything mentioned in the **General Exclusions**.

## SECTION B - PERSONAL LIABILITY

The above Section is applicable **Abroad Only**

If you are hiring a motorized or mechanically propelled vehicle while on your journey or one-way trip, you must make sure that you get the necessary insurance from the hire company. We do not cover any liability arising out of the use of such vehicles under this policy.

**What you are covered for:**

We will pay up to **Rs. 1,000,000** plus any other costs we agree to in writing and which **you** shall become legally liable to pay as compensation during **your journey or one-way trip** in respect of the following:

- a) **Bodily injury** to any person.
- b) Loss of or damage to property which you do not own and **you** or any member of your family have not hired, loaned or borrowed.

- c) Loss of or damage to the accommodation you are using on **your journey or one-way trip** that does not belong to you or any member of your family.

**What you are NOT covered for**

1. Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
  - a) Something which is suffered by anyone employed by you or a member of your family and is caused by the work they are employed to do.
  - b) Something which is caused by something you deliberately did or did not do.
  - c) Something which is caused by your employment or any member of your family's employment.
  - d) Something which you agree to take responsibility for which you would not otherwise have been responsible for.
  - e) The transmission of any communicable disease or virus
2. Any liability for bodily injury suffered by you or any member of your family.
3. Anything caused directly or indirectly by bodily injury, loss, accident or damage arising from you owning, possessing or using any aircraft; animal-drawn, mechanical or motorized vehicles and any trailers attached to them; bicycles; watercraft (except rowing boats, punts or canoes); animals (except horses, domestic dogs or cats); firearms or weapons; or any land or building except for the accommodation you are using on your journey or one-way trip.
4. An excess of Rs. 800 for each incident claimed for under this section.

You are not covered for anything mentioned in the **General Exclusions**.

## SECTION C - TRAVEL INCONVENIENCE

**Loss of Personal Possession**

The above Section is applicable **Abroad Only**

**Coverage applies if you have purchased your air ticket using your MCB CARD.**

**What you are covered for**

- 1) Up to **Rs. 20,000** in total for your personal possessions if **damaged, stolen, lost or destroyed on your journey or one-way trip, and Rs. 10,000** for single articles and valuables.

For 1) it will be our decision to pay either:

- i) **the cost of repairing your items;**

## ii) to replace your items

### What you are not covered for

1. An excess of Rs. 800 for each incident claimed for under this section.
2. More than Rs. 10,000 for any single article, pair or set of any kind, whether jointly owned or not.
3. More than the part of the single article or pair or set that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
4. More than Rs. 10,000 in total for valuables, whether jointly owned or not.
5. Breakage of or damage to sports equipment while it is being used fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, cam corder, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.
6. Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
7. The cost of replacing or repairing false teeth, dentures or artificial teeth (such as crowns).
8. Personal possessions sent as freight (such as suitcases you send ahead of you).
9. For the loss or theft of your business or personal money while on your journey.
10. Loss or theft of, or damage to, the following:
  - i. Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
  - ii. Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport.
  - iii. Valuables left in a motor vehicle.
  - iv. Valuables carried in suitcases, trunks or similar containers unless they are on you all the time.
  - v. Valuables unless they are on you all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey or one way trip.
  - vi. Contact or corneal lenses.
  - vii. Bonds, share certificates, guarantees or documents of any kind.
  - viii. Personal possessions that are not on you all the time unless they are locked in the accommodation you are using on your journey or one way trip. Or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle or locked roof box which has been secured.

## SECTION D - TRAVEL ACCIDENT

The above Section is applicable Abroad Only

We will pay one of the benefits shown below if you sustain a bodily injury which shall solely and independently of any other cause, result within two years in your death, partial disablement or permanent total disablement and for which you cannot carry out any gainful employment or gainful occupation of any kind.

OPTION 1 & OPTION 2	
BENEFITS	ABROAD ONLY
D1 Death	100,000.00
D2 Partial Disablement	25,000.00
D3 Permanent Disablement	100,000.00

### What you are not covered for

1. Benefit is not payable to you:
  - a) Under more than one of Options D1, D2 & D3.
  - b) Under item B2 if you are able or may be able to carry out any gainful employment or gainful occupation of any kind.
2. Anything caused by:
  - a) Any bodily injury that you suffer before your **Period of Insurance** begins;
  - b) Your sickness, disease, physical or mental condition that is gradually getting worse.

**You are not covered for anything mentioned in the General Exclusions**

## SECTION E - RETAIL PROTECTION

This benefit is valid on usage of the card

### SECTION E1 - Internet Purchase Protection

#### What you are covered

In case of an **Eligible Item** non-delivery, this insurance covers your purchases via the Internet. In a first step, an amicable solution will be negotiated on your behalf with the carrier or retailer to make sure deliveries conform to your command. For your part, you avoid hassle and waste of time. In case of failure, your purchase is refunded up to a maximum of Rs. 15,000.

In the event of damage to an **Eligible Item** within 90 days of purchase, we will, at our option replace or repair the **Eligible Item** with an amount not exceeding the **Purchase Price** of the **Eligible Item**, or Rs. 15,000 in any one event, whichever is the lower. We will not pay more than Rs. 15,000 in any one 365 day period.



## SECTION E2 - Purchase Protection

This section is applicable for **Local and Abroad** on usage of the card.

### What you are covered

Purchase Protection Insurance is provided to **MCB Cardholders** against theft, or damage over a wide range of new personal items purchased anywhere in the world, provided the item is charged to the Cardholder's **MCB CARD**.

This insurance policy is valid for 365 days per period and 90 consecutive days per event after purchase of the **eligible item**. The coverage is limited to Rs. 5,000 per claim, up to Rs. 15,000 per year.

What you are not covered under Retail Protection

- a) for the first Rs. 1,000 of any one claim; or
- b) for damage to Eligible Items caused by physical abuse by a **Beneficiary**; or
- c) for theft or damage to Eligible Items bought fraudulently by **You**; or
- d) for false or fraudulent claims; or
- e) for lost or stolen Eligible Items not reported to the Police within 48 hours of discovery and a written report obtained; or
- f) for Eligible Items left unattended in a place accessible to the public; or
- g) for normal wear and tear of Eligible Items; or
- h) for mysterious disappearance of Eligible Items; or
- i) for damage to Eligible Items caused by product defects; or
- j) for theft or damage to Eligible Items in a motor vehicle or as a result of the theft of said motor vehicle; or
- k) for theft or damage to Eligible Items caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts; or
- l) for theft, or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under a **Beneficiary's** personal supervision or under the supervision of a travelling companion previously known to a **beneficiary**;
- m) for theft, or damage to cash, or its equivalents, travellers cheques, tickets or any negotiable instruments; or
- n) for theft, or damage to animals and living plants; perishable goods, or
- o) for theft, or damage to electronic items and equipment, including but not limited to, personal stereos, MP3 players, such as computers or computer-related equipment whilst at a Beneficiary's place of employment.

## SECTION E3 - ATM Theft

This section is applicable for Local and Abroad on usage of the card.

### What You are Covered for

We will pay **You**, up to the amount shown in the **Table of Benefits**, if **You** are mugged or robbed and the cash that **You** have withdrawn

from an ATM with **Your MCB CARD** is taken from **You** within 500 meters of the ATM or within 1 hour of the withdrawal.

### Special Conditions

1. You must report the theft to the police within 4 hours of the attack/robbery.
2. You must report the incident to our **Assistance Service Provider** within 72 hours of the attack/robbery.
3. You must obtain a written report from the police which include an incident number.
4. You must provide proof of the amount, date and time of the covered withdrawal.
5. Anything mentioned in General Conditions.

### What is Not Covered

Any cash that is withdrawn more than 1 hour before the time of the robbery and/or not withdrawn using the **MCB CARDS**.

Anything mentioned in General Exclusions.

## GENERAL EXCLUSIONS

1. **We will not cover you for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following :**
  - a. **Any circumstance that you knew about before you travelled that could give rise to a claim unless we agreed to it in writing.**
  - b. **You have a Pre Existing Medical Condition before you travel**
  - c. **War, invasion, acts of foreign enemies, hostilities or warlike act, (whether war was declared or not) civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.**
  - d. **Your travel to a country or specific area or event to which the Foreign and Commonwealth Office or any other official authority, has advised the public not to travel to.**
  - e. **Your property being held, taken, destroyed or damaged under the order of any government or customs officials.**
  - f. **Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.**
  - g. **Any currency exchange rate changes.**
  - h. **Claims arising from your suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specializing in the relevant field.**

2. **Anything caused by:**
  - a. riot, civil commotion, strike or lock-out;
  - b. you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
  - c. your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
  - d. you being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
  - e. the direct or indirect effect of you using alcohol or solvents;
  - f. you travelling on a motorcycle over 125cc, unless the rider holds a valid license which lets them ride a motorcycle of more than 125cc;
  - g. anything caused by you taking part in manual work for reward;
  - h. you taking part in any dangerous activity; or
  - i. pregnancy or childbirth, where the pregnancy is more than 28 weeks.

## GENERAL CONDITIONS

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

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

We will act in good faith in all our dealings with **you**.

1. 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 D - Travel accident).
2. **You** must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property that has been lost or stolen.
3. **We** are entitled to take over and conduct in your name the defense and settlement of any legal action.
4. **We** may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
5. **You must not act in a fraudulent way. This includes if you or anyone acting for you:**
  - a. makes a claim under the policy knowing that the claim is false or fraudulently exaggerated in any way;
  - b. makes a statement to support a claim knowing that the statement is false in any way;
  - c. sends us a document to support a claim knowing that the document is forged or false in any way;

d. makes a claim for any loss or damage caused by **your** deliberate act or with **your** encouragement.

## 6. If you act in a fraudulent way, we will:

- a. not pay the claim;
  - b. not pay any other claim which has been made, or will be made under the policy;
  - c. confirm that the policy is not valid;
  - d. be entitled to recover from you the amount of any claim we have already paid under the policy;
  - e. not return the premium; and
  - f. tell the police.
7. You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing.

## WE WILL ONLY PAY YOUR CLAIM IF YOU MEET THE FOLLOWING CONDITIONS:

8. **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. All medical claims must be supported by a medical report from your treating doctor otherwise your claim will not be entertained without any liability whatsoever to **us**.
9. If **you** die, **we** need to see the death certificate and any other necessary documents.
10. **You** write to **us** within 31 days of returning to **your home** with full details of anything which may result in a claim, except for Section D - Travel Accident where **you** or **your** beneficiary have 90 days to notify **us**.
11. **You** send **us** every writ, summons or other communication to do with a claim as soon as you get it.
12. **You** give **us** all the information, documents, evidence, vouchers, receipts and bills **we** need (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.
13. **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

## 14. FOR SINGLE-TRIP & MULTITRIP COVER ONLY;

**You** accept that when booking a **one-way trip**:

- a. Medical emergency, repatriation and associated expenses will only cover fees or charges run up within the first 60 days of arriving at your final destination; and
- b. Repatriation, if necessary, would be to **Your Home Country** only.

## 15. We have the right to do the following:

Only cover **you** for the whole of **your journey** or **one-way trip** and not issue a policy certificate if **you** have started **your journey** or **one-way trip**.

- a. Take over and deal with, in **your** name, any claim you make under this policy.

- b. Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department of Social Security forms), which will help us to recover any payment we have made under this policy.
  - c. Get information from your medical records (with your permission) to help us or our representatives deal with any claim. We will not give personal information about you to any other person or organisation without your specific agreement.
  - d. In the event of you suffering an accident, injury or illness we reserve the right to relocate you from one hospital to another and/or arrange for your repatriation to your home country at any time during the journey or one-way trip. We will do this if in the opinion of the doctor in attendance or **Our Assistance Provider** you can be moved safely and/ or travel safely to your home country to continue treatment.
  - e. Relinquish all liability if you refuse to be repatriated.
  - f. Claims under the sub section 'Personal Possessions' should be supported by receipts and shall be subject to depreciation as provided for in Depreciation Table (See page 12). A depreciation of 75% will apply for all claims not supported by receipts.
16. Pay any claim on this policy under the law of Mauritius. Any legal disputes will be dealt with in a court in Mauritius.

#### **Sports Activities that are covered under T&Cs :**

- Archery (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding (incidental)
- Canoeing (Up to Grade 3)
- Clay Pigeon Shooting
- Cricket (amateur)
- Cycling (other than specified)
- Dinghy Sailing
- Fell Walking
- Fencing
- Fishing
- Football (amateur)
- GAA Football (amateur)
- Golf
- Hiking (under 2,000 meters altitude)
- Hockey (amateur)
- Horse Riding (up to 7 days)
- Jet Boating
- Jet Skiing
- Jogging
- Manual Work - bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground

- level including retail work and fruit picking but excluding the use of power tools and machinery
- Marathon Running (amateur)
- Motorcycling up to 50cc
- Netball (amateur)
- Non manual work (Including professional, administrative or clerical duties only)
- Orienteering
- Outward-bound Pursuits
- Paintballing
- Parascending (over water)
- Pony Trekking
- Racquetball
- River Canoeing (Up to Grade 3)
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running - sprint/long distance (amateur)
- Sail Boarding
- Sailing within territorial waters
- Scuba Diving\* Up to 30 metres if adequately supervised with qualified instructor (see notes below)
- Skate Boarding
- Snorkeling
- Squash (amateur)
- Surfing (amateur, under 14 days)
- Tennis (amateur)
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball (amateur)
- War Games
- Water Polo (amateur)
- Water skiing (amateur)
- White Water Rafting (Grade 1 to 3)
- Windsurfing (amateur)
- Winter Sports
- Yachting (racing/crewing inside territorial waters)

Scuba diving - scuba diving to the following depths, when **You** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water - 18 metres
- PADI Advanced Open Water - 30 metres
- BSAC Ocean Diver - 20 metres
- BSAC Sports Diver - 35 metres
- BSAC Dive Leader - 50 metres

**We** must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover You to dive to a depth of 18 metres.

### Depreciation Table

Age	Valuables	Watches	Electrical	Personal Possessions	Cosmetics	Winter Sports
0-1 Month	0%	0%	0%	0%	25%	10%
2-3 Months	0%	0%	0%	20%	25%	10%
4-6 Months	0%	0%	5%	20%	50%	10%
7-12 Months	0%	10%	10%	30%	75%	10%
1-2 Years	0%	20%	20%	40%	100%	20%
2-3 Years	0%	30%	30%	50%	100%	30%
3-4 Years	0%	40%	40%	75%	100%	40%
4-5 Years	0%	40%	50%	75%	100%	50%
5-6 Years	0%	50%	50%	75%	100%	50%
6+ Years	0%	70%	50%	75%	100%	50%

### SUMMARY OF BENEFITS

#### LIMITS APPLICABLE PER TRIP

#### SECTION A - EMERGENCY MEDICAL AND REPATRIATION/ABROAD ONLY

				LIMITS (RS)	EXCESS
<b>A</b>	<b>Medical Evacuation &amp; Repatriation</b>				
	A1	A1.1	Medical Transportation/Medical Evacuation	1,500,000.00	No Excess
		A1.2	Repatriation of the body in the event of the death of the Covered Person	Real Cost	
		A1.3	Repatriation of the mortal remains	Real Cost	
	<b>Emergency Medical Expenses</b>				
	A2	A2.1	Medical Expenses (Inpatient & Outpatient)	1,500,000.00	800
		A2.2	Hospital Benefit	Rs. 1,000 per day Maximum 15 days	
		A2.3	Emergency Dental Expenses	3,000.00	
		A2.4	Emergency Visit	4000 per night max 5 nights + Air Tickets 25,000	
	<b>SECTION B - PERSONAL LIABILITY/ABROAD ONLY</b>				
B	BI		Personal Liability	1,000,000.00	800

**SECTION C - TRAVEL INCONVENIENCE LOSS OF PERSONAL BELONGINGS/ABROAD ONLY**

C	C1	Luggage Loss	20,000	800
	C2	Single Article	10,000	
	C3	Valuables	10,000	

**SECTION D - TRAVEL ACCIDENT/ABROAD ONLY**

D	D1	Death	100,000.00	No Excess
	D2	Partial Disablement	25,000.00	
	D3	Permanent Disablement	100,000.00	

**SECTION E - RETAIL PROTECTION**

E	E1	Internet Purchase Protection	15,000 per year	1000
	E2	Purchase Protection	5,000 per item up to 15,000 per year	
	E3	ATM Theft	125,000 €	No Excess

**The Mauritius Commercial Bank Ltd.**

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