



Policy Terms & Conditions
Mastercard Gold or Visa Gold
or Corporate Card - Mauritius

POLICY TERMS & CONDITIONS MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD - MAURITIUS

IMPORTANT

The policy provides insurance coverage for the benefit of **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARDHOLDER**. The policy is held by The Mauritius Commercial Bank Limited of Sir William Newton Street, Port Louis, Mauritius which is the only policy holder and only it has direct rights under the Agreement of insurance against the insurer. These rights are held for the benefit of (and in trust for) **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARDHOLDERS**. This document summarises the terms and conditions of the benefits available under the policy of insurance for **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARDHOLDER** in Mauritius; it does not give The **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARDHOLDER** direct rights under the policy. 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 90 consecutive days, starting and ending in the **Country of Residence**.

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.

This policy is only valid if **you** hold a **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARDHOLDER** issued by The Mauritius Commercial Bank. The information you have supplied in applying **your Card** forms part of the contract of insurance with **us**. **Your Card** is evidence of that contract. The **Card Holder** is covered **worldwide**, during an unlimited number of private or business trips abroad, each of maximum 90 consecutive days, starting and ending in the **Country of Residence**.

You are covered for section A Option 1. (Medical Expenses – limit Rs. 1.5 Million) & section C (24 hrs Travel accident in your home country & Abroad – limit Rs. 1 million) without the use of the card to purchase your single trips or one-way trips.

Upon usage of your card to purchase your single trips or one-way trips, You are covered for section A, B, C, D, E & F. Please note that the limit for section A – Option 2 applies, Limit Medical Expenses Rs. 3 Million.

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 90 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	
MCB CARD ASSISTANCE (24-hour medical emergency and travel assistance)	+230 405 5811
SWAN INSURANCE CO LTD	+230 207 3500
MCB CARD CENTRE	+230 202 5010
(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 INSURANCE COMPANY LTD
SWAN GROUP CENTRE, 10 INTENDANCE STREET
PORT LOUIS, MAURITIUS.

24-HOUR MEDICAL EMERGENCY, REPATRIATION AND TRAVEL ASSISTANCE SERVICE, LEGAL ADVICE AND EXPENSES COVER

SEE UNDER THE HEADINGS, 'MEDICAL EMERGENCY, REPATRIATION, ASSOCIATED EXPENSES - SECTION A2' AND 'LEGAL ADVICE AND EXPENSES COVER - SECTION B1' AND 'CANCELLATION OR CURTAILMENT CHARGES - SECTION B2' FOR MORE INFORMATION.

Worldwide Emergency No. +230 405 5811

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** age and the last 4 digits of your **MASTERCARD GOLD OR VISA GOLD OR CORPORATE** card. Say that **you** hold an **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD**. Use the appropriate international dialling code for **Mauritius** followed by:

Emergency phone number 405 5811, 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 of 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

Travel assistance

The service includes:

- help to replace lost or stolen tickets and travel documents and they will send you to a travel office which provides the replacement service and
- Transferring emergency money from Mauritius to you if you cannot use your normal banking or financial arrangements locally

Our Assistance Provider will only help arrange these services. **You** or a relative or friend in **Your Home Country** must pay for the tickets, travel documents, emergency funds or any extra costs.

Legal Assistance and expenses cover

Phone the international code for Mauritius followed by **405 5811** and inform **The Administrator** that **you** hold a **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD**, **You** can call any time day or night. Please be ready to quote **your** card details.

WHAT TO DO IF YOU WANT TO CLAIM

1 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

2 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

3 Cancellation or curtailment charges

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your own doctor** in **Your Home** fills in the medical section
- If the **journey** is cut short (curtailed) for medical reasons, contact **Our Assistance Provider** and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** need to return **home**. **Our Assistance Provider's** doctor must have agreed with the reason
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**
- All receipts and bills must be kept

4 Travel accident

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

5 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 form 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

To Claim, write to LINKHAM Services Ltd, Claims Centre, Level 5, Nexteracom Tower 1, Cyber City, Ebene, Mauritius or phone + 230 405 5811 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 5811 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.

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.

Curtailement/Curtail

Abandoning the Trip by alternative return to Your Country of Residence or by attending a hospital abroad for a duration in excess of 48 hours as an in-patient and then being repatriated directly from the hospital to **Your Country of Residence**.

Card Holder, You/Your/Beneficiary

The main account holder of MASTERCARD GOLD or VISA GOLD or CORPORATE GOLD issued by The Mauritius Commercial Bank Ltd.

Dangerous activity - Any kind of:

- a) professional sporting activity
- b) sporting activity except as listed on page 27

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.

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.

Insured person, you, your

- Insured person, you, your, the **Card Holder** of an **MASTERCARD/ VISA GOLD CARD**, the spouse and the children up to 20 years old and on full time education travelling together and provided the air tickets of the spouse and children are debited on the **Card Holder** Premium Account
- Insured person, you, your, the **Card Holder** of an **MASTERCARD/ VISA CORPORATE CARD**, only the Main Cardholder is covered

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.

Loss of limbs

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

Total and permanent loss of sight in one or both eyes.

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 90 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 starts at the beginning of your journey or one-way trip and finishes at the end of your journey or one-way trip.

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 inpatient 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.

Redundancy

Loss of permanent paid employment (other than when you are self employed or accept voluntary redundancy) after a continuous working period of two years with the same employer, when you are over 18 and under 65.

Start date

1st of July 2012

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 90 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 Insurance Ltd (also referred to SWAN Insurance).

SECTION A - MEDICAL EMERGENCY REPATRIATION AND ASSOCIATED EXPENSES

Coverage **OPTION 2** – “Medical Expenses up to Rs. 3,000,000” applies if you have purchased your air ticket using your **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD**.

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, legal advice and expenses cover’ 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 six months of the incident or for a **one-way trip** within the first 30 days of arriving at **your** final destination.

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

OPTION 1 - Without Usage of Card - Up to **Rs. 1,500,000** for reasonable fees or charges.

OPTION 2 - With Usage of Card to purchase Your air ticket - Up to **Rs. 3,000,000** for reasonable fees or charges.

a) Medical, surgical, hospital, nursing services;

b) Unlimited charges & expenses **you** run up for:

i) 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.

ii) Repatriation home of the other Covered Person

In case of the repatriation of one of the **Covered Persons**, the simultaneous repatriation of the other **Close relative Persons** travelling with him/her to their place of **residence** will be provided, on the condition that they cannot return home by the means of transportation initially planned.

iii) 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).

iv) 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; or The cost of local burial, excluding the cost of a coffin, up to **Rs.100,000**.

- c) **Rs. 1,000** for each 24-hour period that **you** are in hospital as an inpatient up to **Rs. 25,000** in total during the **journey or one-way trip** as well as any fees or charges paid under **I(a), I(b)**.
- d) Up to **Rs. 10,000** for emergency dental treatment to relieve sudden pain.
- e) Up to **Rs. 8,000** for the cost of excursions booked and paid before **your journey or one-way trip** begins, which **you** cannot go on because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying and which **you** cannot recover from anywhere else.

2 During **your journey or one-way trip**:

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:

- a) Hotel accommodation up to **Rs. 4,000** per person per night for a maximum of five nights.
- b) Return Air ticket maximum up to **Rs. 50,000** .

HOTEL ROOM FOR CONVALESCENCE.

We will organise accommodation for the **Covered Person** for the sole purpose of convalescence immediately following his discharge from the hospital and if deemed medically necessary by both the treating physician and the **Medical Team**. The **Medical Team** shall determine the duration required for the convalescence with the local attending physician.

The daily rate is limited to:

- a) Hotel accommodation for **You** up to **Rs. 4,000** per person per night for a maximum of five nights.

3 During your journey or one-way trip:

DISPATCH OF ESSENTIAL MEDICINE.

In case of medical necessity duly ascertained by the **Medical Team**, **We** will dispatch essential medicine duly prescribed to the Covered Person and locally unavailable, or will determine, prescribe, obtain, and dispatch an equivalent medicine available locally. **Our Assistance Provider** will bear the costs for dispatching.

In any case, the cost of such medicine will be borne by the **Cardholder**.

The transportation of the medicines remains subject in any case to the regulations at the time imposed by the airline companies or any other Transportation Company, as well as local and/or international law

WHAT YOU ARE NOT COVERED FOR

This Policy will NOT Pay in the following cases:

Under sub paragraphs 1a) and 1b);

- 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.**

Under sub sections 1 and 2 only;

- 1. Any claim if you are unable to comply with our insurance conditions relating to health (on page 5).**
- 2. 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.**

Under sub paragraph 1b iv) only;

Your burial or cremation within your home country.

Under sub paragraph 1d) only;

- 1. Replacing or repairing false teeth or artificial teeth (such as crowns).**
- 2. Dental work involving the use of precious metals.**

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

SECTION B - TRAVEL INCONVENIENCE

1.1 TRAVEL PERSONAL LIABILITY

Coverage applies if you have purchased your air ticket using your MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD.

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 the use of such vehicles under this policy.

WHAT YOU ARE COVERED FOR

We will pay up to Rs. 5,000,000 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

This Policy will NOT Pay in the following cases:

- 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.

1.2 LEGAL ADVICE AND EXPENSES

Coverage applies if you have purchased your air ticket using your MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD.

WHAT YOU ARE COVERED FOR

LEGAL FEES.

We will pay up to Rs. 150,000 for the legal costs of a civil action for compensation if someone else causes **you** injury or death during the period of insurance.

You must tell us about claims within 90 days.

In the event of an accident occurring while travelling **Abroad**, **We** will:

- a) Provide for the defence of the Covered Person in legal proceedings against him for civil liability in force in the country, and
- b) Conduct proceedings in order to obtain an indemnity from an identified third party for the Covered Person following personal injury and/or damages to his personal belongings if such damages are estimated to be in excess of **Rs. 10,000**.

In all such cases, the counsel and/or lawyer appointed by the Assistance Service Provider shall act in a legal capacity for the Covered Person without any recourse to, responsibility of, indemnification by the Assistance Service Provider by reason of its appointment of counsel and/or lawyer.

ADVANCE OF BAILBOND.

We will deposit up to Rs. 500,000 on behalf of the **Covered Person**, as security required from him in order to guarantee:

- a) The payment of the fees for the procedures, with exclusion of the deposits required for covering the civil liabilities, fines or personal indemnities to be paid by the **Covered Person** , and/or
- b) The release of the **Covered Person** in the event of his being detained following a road accident.

Such deposit shall be considered as a loan made by the **Us** to the **Covered Person** who shall refund **Us** the total amount advanced as soon as reimbursed to him in case of no suit or acquittal, or within 15 days from the decision of the court condemning the Covered Person and, in any case, within 3 months from the date of deposit by **Us**.

Special conditions relating to claims

1. **We** shall supervise any legal action through agents **We** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **Us**.
2. If **You** or **Your** lawyer receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

WHAT YOU ARE NOT COVERED FOR

This Policy will NOT Pay in the following cases:

1. **Claims which, in our opinion cannot succeed.**
2. **Claims against a carrier or the travel or holiday agent or tour operator arranging an overseas journey covered by this insurance, or against Our Assistance Provider, or their agents.**
3. **Claims against someone you are travelling with or another person insured under this policy.**
4. **Legal costs for actions in more than one country.**
5. **Lawyers' fees if your action is successful.**
6. **Legal consultation which you have not paid for**
7. **Legal costs or expenses before we accept your claim in writing.**
8. **Claims by you other than in your capacity as a private individual.**
9. **Legal costs until all other insurances providing legal expenses are used.**
10. **Claims that happen in Mauritius or your Home Country.**

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

2 CANCELLATION AND CURTAILMENT

Coverage applies if you have purchased your air ticket using your MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD. 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 - see under the heading '24-hour medical emergency, repatriation

and travel assistance service, legal advice and expenses cover' for more information.

WHAT YOU ARE COVERED FOR

1 We will pay up to **Rs. 130,000** (this includes up to **Rs. 5,000** for excursions) in total for **your** part of the costs of the **journey** or **one-way trip** for unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay before **your journey** or **one-way trip** begins, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances:

If **you** cancel **your journey** or **one-way trip** before it begins because one of the following happens after the start date of your journey and the date **your** travel tickets or confirmation of booking were issued.

- a) The death, serious injury or serious illness of **you**, a **close relative**, someone **you** are travelling with, a **close business associate** who lives in **your home country** or a friend **you** were going to stay with;
 - b) **You**, a **close relative** or the person **you** are travelling with is called for jury service in **your home country** or as a witness in a court in **your home country**.
 - c) **You**, a **close relative** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home country**;
 - d) **Your redundancy**;
 - e) **You**, a **close relative** or someone **you** are travelling with is a member of the Armed Forces, Police, Fire, Medical or Ambulance Services or an employee of a Government Department and has their leave withdrawn provided that the necessity to withdraw leave could not have been expected at the time of applying for insurance.
- 2 **You** cut **your journey** short (curtail it) after it has begun because of one of the following:

Any event described in: **1a), b), c), d)** or **e)** above

- a) **You** are injured or ill and are in hospital for the rest of **your journey**.
- b) Severe weather in **Your Home Country** stops **you** from making it to the airport, international train station or port where **your journey** from **Your Home Country** to **your** destination begins.
- c) **Your** passport is lost or stolen after checking in at **your departure point** and this prevents **you** from making **Your** outward **journey** from **Your Home Country**

We will calculate curtailment claims from the day you start your return to your home country or the day you are hospitalised as an inpatient, for the rest of your journey. We will pay personal accommodation and extra travel expenses based on each **24-hour period** you have lost. If we pay extra transport costs in the event of your repatriation, your unused travel tickets will then belong to us.

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.**
- 2. Any claim if you are unable to comply with our Insurance conditions relating to health (on page 5).**
- 3. Any costs when you do not get a medical certificate from your doctor to say it was necessary to cancel because of death, injury or illness.**
- 4. Circumstances known to you prior to the date this insurance is effected by you or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to the cancellation or curtailment of the trip.**
- 5. Anything caused by the death of any pet or animal.**

Under sub section 1 only;

- 1. Cancellation because of pregnancy or childbirth, where the pregnancy would have been more than 28 weeks at the beginning of the journey (unless this was confirmed after the start date of your journey and the date your travel tickets or confirmation of booking were issued and is medically necessary).**
- 2. Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.**
- 3. Travel tickets paid for using any airline mileage reward scheme.**

Under sub paragraph 1d) only;

Redundancy caused by or resulted from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance was effected by you or the time of booking any trip (whichever is the earlier).

Under sub section 2 only;

- 1. Cutting short your journey unless Our Assistance Provider has agreed.**
- 2. Cutting short your journey because of pregnancy or childbirth, where the pregnancy is more than 28 weeks.**
- 3. The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.**

4. **Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. The emergency assistance company's doctor must have agreed with the reason and that you were fit to travel.**
5. **Anything in respect of a one-way trip.**

Under sub paragraph 2c) only;

Any claim unless:

1. **You can produce either your boarding pass or a letter from the carrier confirming that you checked in with your passport;**
2. **You have written confirmation, from the relevant authority, that you reported the loss and that every attempt was made to recover your passport;**
3. **You have written confirmation from your carrier that you could not make any other reasonable alternative travel arrangements.**

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

3 PERSONAL POSSESSION

Coverage applies if you have purchased your air ticket using your MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD.

WHAT YOU ARE COVERED FOR

- 1a) **Up to Rs. 50,000 in total for your personal possessions if damaged, stolen, lost or destroyed on your journey or one-way trip, and Rs. 30,000 for single articles and valuables.**
- 1b) **We will pay up to Rs. 5,000 in total for business samples that are damaged, stolen, lost or destroyed on your business trip.**

For 1a) and 1b) 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. 30,000 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. 30,000 in total for valuables, whether jointly owned or not.**

5. **Loss, Breakage of or damage to sports equipment while it is being used fragile articles, works of art, paintings, spare parts, sculptures, computer games, musical instruments, audio, video, camcorder, 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 eye glasses 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.**

4 TRAVEL DELAY

If the public transport you are booked on is delayed at its departure point by more than 4 hours from the time shown in your travel itinerary (plans) because of:

1. A serious fire, storm or flood damage to the departure point
2. Industrial action
3. Bad weather
4. Mechanical breakdown of the public transport
5. The grounding of an aircraft due to a mechanical or a structural defect

WHAT YOU ARE COVERED FOR

We will pay Rs.3,000.00 for every 4 hours of delay up to a maximum of 16 hours and a maximum compensation of Rs. 12,000.

WHAT YOU ARE NOT COVERED FOR

1. Anything which is caused by you not checking in at the departure point when you should have done.
2. Missed connections
3. Compensation unless you get a letter from the public transport provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the public transport.
4. Any delay caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your journey or at the time of booking any journey or one-way trip.
5. Travel tickets paid for using any airline mileage reward scheme.
6. You are not covered for anything mentioned in the general exclusions
7. An Excess of Rs. 800

5 LUGGAGE DELAY

WHAT YOU ARE COVERED FOR

We will also pay You up to **Rs. 10,000** for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 12 hours, provided written confirmation is obtained from the carrier, confirming the number of hours the Baggage was delayed. All receipts must be retained and produced in support of Your claim.

WHAT YOU ARE NOT COVERED FOR

1. An Excess of Rs. 800
2. Compensation, unless you get a letter from the airline, railway company or shipping line, showing the length of the delay in getting your personal possessions to you.
3. Personal possessions sent as freight (such as suitcases you send ahead of you).

You are not covered for anything mentioned in the general exclusions

SECTION C - TRAVEL ACCIDENT

Coverage Option 2 "Travel Accident Abroad" applies if you have purchased your air ticket using your **MASTERCARD GOLD OR VISA GOLD OR CORPORATE CARD**.

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, **loss of limb**, **loss of sight** 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	Residence Country/ Abroad Without Purchase of Air Ticket	Abroad only With Purchase of Air Ticket
CI.1	Death	1,000,000.00	5,000,000.00
CI.2	Loss of both hands or both feet	1,000,000.00	5,000,000.00
CI.3	Loss of one hand and one foot	1,000,000.00	5,000,000.00
CI.4	Loss of the entire sight of both eyes	1,000,000.00	5,000,000.00
CI.5	Loss of entire sight of one eye and the Loss of one hand or one foot	1,000,000.00	5,000,000.00
CI.6	Loss of one hand or one foot or the entire sight of one eye	150,000.00	250,000.00

WHAT YOU ARE NOT COVERED FOR

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

- Benefit is not payable to **you**:
 - Under more than one of Options **CI.1**, **CI.5** & **CI.6**.
 - Under more than one of items **CI.1**, **CI.2**, **CI.3**, **CI.4**, **CI.5** or **CI.6**.
 - Under item **CI.5** until one year after the date you sustain a **bodily injury**.
 - Under item **CI.5** if you are able or may be able to carry out any gainful employment or gainful occupation of any kind.
- Anything caused by:
 - Any **bodily injury** that you suffer before your **Period of Insurance** begins;
 - your **sickness, disease, physical or mental condition** that is **gradually getting worse**.

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

SECTION D - TRAVEL ASSISTANCE

PRETRAVEL INFORMATION.

Upon request by the Covered Person, **We** will provide information prior to the **Covered Person's** trip about the following items:

1. Information for preparing a journey
2. Information on visas, passports
3. Information on inoculation requirements for foreign travel
4. Information on customs and duty regulations
5. Information on foreign exchange rates and value added taxes
6. Referrals to Embassies or Consulates

UNEXPECTED RETURN TO THE COUNTRY.

In the event of severe damage to the **Covered Person's Home**, or in case of serious medical conditions or death of a Close Relative in the Country, requiring the unscheduled return of the Covered Person, **We** will organise and bear the costs for such unscheduled return, if the original ticket held by the **Covered Person** is not valid for that purpose.

REPLACEMENT OF THE COVERED PERSON.

In case of illness or physical injury which, in the opinion of the Medical Team, prevents the **Covered Person** to continue his duties i.e. the original reasons for a planned business trip **Abroad**, **We** will organise and bear the costs for a return ticket for a colleague of the **Covered Person** who will take over the tasks originally assigned to the **Covered Person**.

TRANSMISSION OF URGENT MESSAGES.

Upon request by the Covered Person, **We** will transmit to any person named by the **Covered Person** any urgent message related to any emergency occurring during a trip **Abroad**.

ADMINISTRATIVE ASSISTANCE.

In case of loss or theft of essential travel documents such as passport, entry visa, Airline ticket, **We** will provide the **Covered Person** with the necessary information and assist him with regards to the formalities to be fulfilled with appropriate local authorities in order to obtain the replacement of such lost or stolen documents.

ADVANCE OF FUNDS.

We will advance or guarantee payment up to **Rs. 30,000**, on behalf of the **Covered Person**, in order to cover immediate expenses in an unexpected emergency situation where the Card cannot be used for payment, following a loss or theft duly reported to the appropriate public authorities and the Issuer or the person assigned by the Issuer.

If necessary, the above-mentioned limit shall be extended with the prior authorisation by the Issuer. In any case, the **Covered Person** or any person acting on his behalf shall sign an IOU (I owe You) prior to any advance or guarantee by **Us**.

We shall be entitled to ask for the reimbursement of the sums advanced as soon as the **Covered Person** returns to his Country and within a maximum of 3 months from the date of advance or guarantee by **Us**.

RETRIEVAL AND RE-ROUTING OF LUGGAGE.

In the event of loss or misrouting of the **Covered Person's** luggage by a common carrier, **We** will liaise with the relevant entity, such as an airline company, and will organise the dispatch of such luggage, if recovered, to a place where the Covered Person is staying. Costs of dispatch, if any, shall be borne by the **Covered Person** without prejudice of its possible claims against the responsible and/or the travel agent.

SECTION E - CONCIERGE SERVICES

Our Assistance Provider will provide **you** with a concierge service with many benefits for business and leisure travellers. Our Assistance Provider can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your journey**. Our Assistance Provider will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for **you**, make restaurant reservations and assist **you** in **your** travel arrangements.

You can use this service both before and during your journey.

Use the appropriate international dialling code for the Mauritius followed by **405 5809**.

Concierge services and examples of use:

- 1) Business
 - Trade fair dates and information on exhibitors
 - Hotel conference facility bookings
 - Translators for conferences
 - Temporary secretarial services
 - Location of business supplies and technical equipment
 - Information on executive airport lounges
 - Mobile phone availability and rental

- 2) Entertainment
 - Event information
 - Sports schedules
 - Sightseeing information
 - Reservations at health spas and resorts
 - Referrals and reservations for restaurants, bars and bistros
 - Organisation of catering and hospitality services
 - Wedding arrangements

- 3) Fine foods and flowers
 - Cake purchase and delivery
 - Flower purchase and delivery
 - Fruit basket purchase and delivery
 - Hamper purchase and delivery
 - Fine foods purchase and delivery
 - Champagne, wine and spirits purchase and delivery

- 4) Travel and transportation
 - Travel and ticket information
 - Out of hours emergency ticket reservations
 - Luxury car rental
 - Chauffeurs and transfers

- 5) Hotels and restaurants
 - Hotel referrals
 - Out of hours emergency hotel bookings
 - Restaurant reservations

- 6) Information
 - Currency and exchange rate information
 - Passport and visa requirements
 - Travel safety and security information
 - Route planning
 - Weather information
 - Vaccination requirements
 - Cultural and etiquette information
 - Customs and Excise information

- 7) Local assistance and referrals
 - Appointments with local services
 - Urgent message relay
 - Shipping arrangements

Conditions relating to use:

1. Our Assistance Provider cannot undertake any request that they consider to be:
 - a. for re-sale, professional or commercial purposes;
 - b. virtually impossible or unfeasible;
 - c. subject to risk e.g. illegal sources;
 - d. a violation of the privacy of another person;
 - e. a violation of national or international laws;
 - f. unethical and/or immoral;
 - g. price-shopping for discounted items.
2. When goods or services are purchased on your behalf:
 - a. items will be purchased and/or delivered in accordance with national and international regulations;
 - b. you will be responsible for customs and excise fees and formalities at all times;
 - c. Our Assistance Provider recommends that they are insured for mailing and shipping. Our Assistance Provider will accept no responsibility for any delay, loss, damage or resulting consequences.
3. Our Assistance Provider reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, Our Assistance Provider will endeavour to offer an alternative.
4. You will be responsible for all costs and expenses related to our request. All expenses will be debited, in some cases in advance of purchase, to a payment card that you provide, irrespective of the success of the search and/or your acceptance of the goods and/or services arranged on you behalf.
5. Our Assistance Provider will seek your authorisation prior to arranging a service. In some instances your written authorisation may be required.
6. Our Assistance Provider will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, Our Assistance Provider will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
7. Our Assistance Provider will accept no liability arising from any provider that does not fulfil their obligation to you.

SECTION F - CARD CARE ASSISTANCE

1) Protecting your cards

- a. **You** register all cards for you and your family.
- b. One call from wherever **you** are is sufficient and our experienced staff reports **your** cards as lost or stolen and you have no more liability.
- c. At the same time we organise replacement cards.

2) Protecting your documents

- a. Enter **your** documents into your personal and secure Card Care account (i.e. Passport, Driving License, all insurance policies, etc. as many as you like).
- b. In case of loss we will fax the details and copy to the nearest embassy or consulate or
Other mutually agreed contact points (i.e. car hire company, hotel etc).
- c. You can also upload your passport or driving license pictures via the internet from any part of the world.

WHAT YOU ARE COVERED FOR

The costs for delivery of the replacement card via express mail.

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 licence 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 C – 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 defence 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 C – 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. **We** will not give curtailment cover;
- b. Medical emergency, repatriation and associated expenses will only cover fees or charges run up within the first 90 days of arriving at **your** final destination; and
- c. 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 (below). A depreciation of 75% will apply for all claims not supported by receipts.

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%

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.

SUMMARY OF BENEFITS - MASTERCARD GOLD OR VISA GOLD

SUMMARY OF BENEFITS			
LIMITS APPLICABLE PER TRIP			
SECTION A - EMERGENCY MEDICAL AND REPATRIATION - ABROAD			
A1	Emergency Medical Expenses		
	A1.1	Medical Expenses (Inpatient & Outpatient)	
	A1.2	Emergency Dental Expenses	
	A1.3	Emergency Visit (HTL accommodation plus Return Air ticket - Economy)	
	A1.4	Extension Of Stay	
	A1.5	Dispatch of Essential Medicines	
	A2	Medical Evacuation & Repatriation	
		A2.1	Medical transportation / Medical Evacuation
		A2.2	Repatriation home of the other Close relative Persons travelling with the Covered Person
		A2.3	Repatriation of the body in the event of the death of the Covered Person
A2.4		Local Burial	
SECTION B - TRAVEL INCONVENIENCE			
B1	Personal Liability / Legal Assistance		
	B1.1	Personal Liability	
	B1.2	Legal Assistance	
B2	Cancellation & Curtailment		
	B2.1	Cancellation of Trip (Before Departure)	
	B2.2	Curtailment of Trip (After Departure)	
B3	Personal Possession		
	B3.1	Luggage Loss	
	B3.2	Single Article	
B3.3	Valuables		
B4	Travel Delay		
B5	Luggage Delay		
SECTION C - TRAVEL ACCIDENT			
C1	C1.1	Death	
	C1.2	Loss of both hands or both feet	
	C1.3	Loss of one hand and one foot	
	C1.4	Loss of the entire sight of both eyes	
	C1.5	Loss of entire sight of one eye and the Loss of one hand or one foot	
	C1.6	Loss of one hand or one foot or the entire sight of one eye	
SECTION D - TRAVEL ASSISTANCE			
D1	D1.1	Pre Travel Information	
	D1.2	Unexpected return to the country	
	D1.3	Replacement of covered person on a Planned Business Trip by a colleague	
	D1.4	Transmission of urgent message	
	D1.5	Administrative assistance	
	D1.6	Cash advance	
	D1.7	Retrieval and Re-routing of Luggage	
SECTION E - CONCIERGE SERVICES			
SECTION F - CARD CARE ASSISTANCE			

OR CORPORATE CARD

LIMIT (RS)		
WITHOUT USAGE OF CARD	WITH USAGE OF CARD	EXCESS
OPTION 1	OPTION 2	
1,500,000.00	3,000,000.00	800.00
10,000.00	10,000.00	No Excess
4,000 p/night for 5 nights	4,000 p/night for 5 nights	
4,000 p/night for 5 nights	4,000 p/night for 5 nights	
Real Cost of Dispatch only	Real Cost of Dispatch only	
Real Cost	Real Cost	800.00
Return Air Ticket	Return Air Ticket	
Real Cost	Real Cost	
100,000.00	100,000.00	No Excess
-	5,000,000.00	800.00
-	150,000.00	
-	500,000.00	No Excess
-	130,000.00	800.00
-	130,000.00	
-	50,000.00	800.00
-	30,000.00	
-	30,000.00	
-	3,000.00 after 4Hrs up to 12,000.00	800.00
-	10,000.00	800.00
WITHOUT USAGE ABROAD ONLY	WITH USAGE ABROAD ONLY	
1,000,000.00	5,000,000.00	No Excess
1,000,000.00	5,000,000.00	
1,000,000.00	5,000,000.00	
1,000,000.00	5,000,000.00	
1,000,000.00	5,000,000.00	
150,000.00	250,000.00	
-	Service only	No Excess
-	Return Air Ticket	
-	Return Air Ticket	
-	Service only	
-	Service only	
-	30,000.00	
-	Service only	
	Service only	
	Cost of Delivery	

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