

This is your Travel Insurance Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully, keep them in a safe place, and take them with you when you travel for your trip to academic growth.

Insuring Agreement

In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Cover Chosen

Your Schedule specifies the cover you have chosen.

Availability of Cover

This Policy is available only if you are a Citizen or have Resident Status in Pakistan.

Travel to a danger area

In your interest and for your safety, we advise caution if you are traveling to any dangerous area where there is known to be war or civil commotion or unrest. Unless specifically mentioned in the Schedule, your cover does not apply to countries where war has been declared or after it has been recognized as a war zone by the United Nations.

Conditions and Exclusions

Special Conditions apply to individual Sections of this Policy, while General Exclusions and General Conditions will apply to the whole of this Policy. Refer also to „not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged between 18 years and 50 years. Being a Multi-Trip Cover if you reach 51 during the Period of Insurance, Cover will continue until the expiry date but not thereafter.

Health

This Policy contains restrictions and conditions regarding pre-existing medical problems concerning the health of the people traveling and of other people not traveling upon whose health the booking or continuation of the Trip may depend. You are advised to read carefully the Conditions relating to Health.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of the country this Policy is issued.

Material Fact

All material facts must be disclosed to the underwriters. Failure to do so may affect your rights under this Policy.

A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by underwriters.

Policy Document

Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from Insurer to Insurer.

Policy Limits

Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also have specific inner limits: for example, for Valuables. Please check your Policy to ensure that the cover is adequate for your needs.

Property Claims

These claims are settled based on the value of the property at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain Police reports within 24 hours.

Reasonable Care

You must take all reasonable care to protect yourself and your property as if you were not insured.

Contact for Queries

If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

Assistance Company

Means "ASIAAssistance (AAI)" who will provide assistance and claims administration services on Our behalf.

You/Your's/Insured Person

Means each person traveling on a Trip whose name appears in the Policy Schedule.

We/Us/Our

Means "TPL Insurance Ltd."

Adventure Sports

Means winter and Water Sports, trekking and safari.

Baggage

Means luggage, clothing, personal effects, Valuables and other articles which belong to you (or for which you are legally responsible) and are worn, used or carried by you during any Trip.

Bodily Injury

Means an identifiable physical injury sustained by you during the Period of Insurance by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to

Close Relative

Means mother, father, sister, brother, wife, husband, daughter, son.

Home / Country of Residence

Means your normal place of residence in the country of which you are a citizen or hold a valid resident status as of the date of your outward journey.

Illness

Means any sudden and unforeseen change in health that is certified by a Medical Practitioner and prevents continuation of your journey.

Loss of Limb

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

Loss of Sight

Means total and irrecoverable Loss of Sight in one or both eyes.

Medical Condition

Means any disease, illness or injury,

Medical Practitioner

Means a registered practicing member of the medical profession who is not related or known personally to you.

Period of Insurance

Means the period of the Trip as stated in the Schedule and the period for which we have accepted the premium. The Insurance commences when you leave your Home or, in respect of your Academic Trip, your place of Education in your Country of Residence (whichever is the later) to commence the Trip and terminates at the time of your return to your Country of Residence on completion of the Trip or the expiry of the Policy (whichever is earlier). In any event, no Cover shall commence more than 24 hours prior to booked departure time or terminate more than 24 hours after booked return to Home.

The Period of Insurance is automatically extended for the period of the delay in the event that your return to Home is unavoidably delayed due to an event insured by this Policy. This extension will be purely subjective of the decision of International ASIA Assistance(AAI) based on their analysis of the insured's situation at the time of the covered event.

Permanent Total Disablement

Means disablement which is beyond reasonable hope of improvement having lasted for a continuous period of 1 year and prevents you from attending to any occupation or alternative remunerative work of any kind. Personal Money means bank notes, currency notes and coins in current use, cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, pre-booked event and entertainment tickets, phone cards and electronic money cards all held for private purposes.

Pre-existing Medical Condition

Means

- An ongoing or recurring Medical Condition (or any medical complication directly attributable to that Condition) investigated by a Medical Practitioner (whether diagnosed or not) and/or
- A Medical Condition (other than a minor non-recurring ailment) for which there has been a prescribed medication or treatment by a Medical Practitioner during the 24 Months immediately preceding the date of application for this Insurance.

Public Transport

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

Schedule

means the validation page attached to this Travel Policy setting out the names all those persons insured (You/Your/ Insured Person), the Area of Travel, the Policy type, the Period of Insurance and any other Special Conditions and terms.

Trip

Means any Academic trip or journey made by you within the Area of Travel shown in the Schedule which begins and ends in the Country of Residence during the Period of Insurance but excluding one-way trips or journeys. Any Trip solely within the Country of Residence is not insured. Each Trip is deemed to be a separate Insurance, each being subject to the Terms, Definitions, Exclusions and Conditions contained in the Policy.

Tuition

means all legally required registration fees charged by the registered and accredited educational institution named in the Application Form for required courses (and any applicable laboratory fee for participation in said courses, exclusive of any extra-curricular course fees), and any cost for the use of facilities for attending said courses. For the purpose of this definition, costs associated with room and board and/or textbooks (whether required or not) are not covered.

Valuables

means antiques, Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), mobile telephones, computer games and associated equipment, telescopes and binoculars.

Water Sports

Means fishing sail boarding, sailing (inland or coastal waters only), surfing, water skiing, wind surfing.

Notes:

- a. Swimming or snorkeling for recreational purposes is considered as a normal activity covered by the policy without additional premium and hence does not come under the definition of Water Sports.
- b. Coastal waters are defined as within a 5 miles limit of a coastline

Winter Sports

Means cross country skiing, ice skating (no speed skating), mono skiing, ski boarding, sledging, snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only.

Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if 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, in-patient treatment at a hospital, clinic or nursing home.
4. You are traveling against the advice of a Medical Practitioner or would be traveling against the advice of a Medical Practitioner had you sought his/her advice.
5. You are traveling with the intention of obtaining medical advice outside of the Country of Residence.
6. You are expected to give birth before, during or within two months of the Trip.
7. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the following Sections:

- Section A: Emergency Medical Expenses
- Section B: Repatriation of mortal remains
- Section C: Visit of close relative
- Section D: Travel Assistance
- Section E: Delayed Baggage
- Section F: Loss of In-Flight Checked in Baggage
- Section G: Loss Of passport
- Section H: Tuition fees Cover
- Section I : Personal Accident & Accidental Death

What to do In case of a claim

PROCEDURE A

International ASIA Assistance(AAI) MUST be contacted immediately, in the event of an Insured dying, incurring medical expenses in excess of \$500, being involved in an accident, or being admitted to hospital. We will not be liable for any costs without the express prior approval of International ASIA Assistance(AAI).

If you are in need of assistance for any of the following sections of cover you should contact International ASIA Assistance(AAI). on one of the numbers indicated below:

- Section A: Emergency Medical Expenses
- Section B: Repatriation of mortal remains Section
- C: Visit of close relative
- Section D : Travel Assistance

When contacting International ASIA Assistance(AAI). you should state:

- Your family name and first name;
- The name of your insurer as TPL Insurance Ltd. and provide the insurance Policy Number and Period of Insurance;
- The date of entry in the visited country;

Business address: TIFA Building, 10th Floor Room 1003,

Baggage that has been checked by an International Airline for an International flight. Any benefit paid will be excess of an amount received by the Airline. In the event of a loss of Personal Baggage, We reserve the right to replace or pay the intrinsic value of any lost article.

There would be some excess applicable to all claims under this section that is more specifically stated in the schedule page.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage and Money, and you should take all practicable steps to recover properly lost or stolen. If it is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Items valued in excess of USD\$100 without proof of ownership
5. Depreciation in value or shortages due to error or omission
6. Claims for items for which You have already been reimbursed by the Airline or another party
7. Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
8. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

SECTION G

Loss of Passport

We will reimburse you for the cost of making a duplicate Passport which is lost or unintentionally and accidentally damaged or defaced during the Period of Insurance.

The cover includes reasonable extra travel, accommodation and communication expenses you have to pay to get a temporary Passport, the cost of the temporary replacement Passport and the cost of re-stamping visas.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your Passport and you should take all practicable steps to recover it if lost or stolen. If it is lost or stolen while in the care of a carrier, transport company, authority or hotel, you must report to them, in writing, details of the loss or theft and obtain written confirmation.

If Passport is lost or stolen whilst in the care of an airline:

- a. You must obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Items valued in excess of USD\$100 without proof of ownership
5. Depreciation in value or shortages due to error or omission
6. Claims for items for which You have already been reimbursed by the Airline or another party
7. Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
8. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

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Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your Passport and you should take all practicable steps to recover it if lost or stolen. If it is lost or stolen while in the care of a carrier, transport company, authority or hotel, you must report to them, in writing, details of the loss or theft and obtain written confirmation.

If Passport is lost or stolen whilst in the care of an airline:

- a. You must obtain a Property Irregularity Report / Police Report
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy

What is not covered

1. Passport left Unattended at any time (including in a motor vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation
2. Loss or theft of Passport not reported to the Police, local embassy, consulate or issuing authority within 24 hours of the discovery of the loss or theft
3. Loss or damage due to delay, confiscation or detention by customs or other authority
4. Fines, penalties, punitive damages
5. Cost of passport renewal

SECTION H

Tuition Fees Cover

In the event of Hospitalization of the insured person of more than one consecutive month from either a covered Injury or Sickness or in the case of Terminal Sickness or in the case of a medical repatriation or in case of the death of close relative, which prohibits the Insured Person from continuing his/her studies for the remaining part of a school semester for which Tuition has been paid, the Company shall reimburse the Insured Person the Tuition fees which has already been advanced to the educational institution, up to the amount stated in the Policy Schedule. In the event of a claim, only the figures shown on an official invoice (s) from the educational institution for payment of said Tuition fees, shall be used for calculating any reimbursement paid by the company. It cannot exceed the maximum amount stated in the Schedule of Benefits under this policy.

What is not Covered

With respect to this Section of Tuition fees cover, this Policy does not cover any loss, fatal or non-fatal, directly or indirectly, in whole or in part, caused by or resulting from:

- a) Routine physical check-up and/or any related thereto;
- b) A trip, the purpose of which was to obtain medical care
- c) Cosmetic or plastic surgery except as a result of an accident
- d) Elective surgery
- e) Any mental and nervous disorders rest cures or stress of any kind
- f) Alcoholism or drug addiction, or use of any drug or narcotic agent
- g) Any treatment provided by a family member
- h) The commission of a felony offence
- i) Specific named hazards, hand gliding, mountaineering rock climbing, sky diving, professional or amateur racing and piloting an aircraft
- j) Treatment paid for or furnished under any other individual or group Policy, or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid or under any mandatory government program or facility set up for treatment without cost to any individual.
- k) Pregnancy

SECTION I

Personal Accident Benefit

We will pay one of the Benefits shown below if, during the Period of Insurance, you sustain Bodily Injury, which shall solely and independently of any other cause, result within one year in:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

Special Conditions

- a. Only one Benefit shall be payable,
- b. Our Medical Advisors may examine you as often as they deem necessary in the event of a claim.

What is not covered

Any Bodily Injury caused directly or indirectly by:

1. Pregnancy
2. Any claim arising from your failure to comply with the Important Conditions relating to Health mentioned on page 1

General Exclusions

Applicable to All Sections of the Policy

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

- a. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion
- b. Any act of Terrorism -for the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
- c. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly
- d. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds
- e. Losses arising, directly or indirectly from the loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss
- f. Your pursuit of Adventure Sports (Winter Sports and/or Water Sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition)
- g. The following activities: bob sleigh/skeletons, bobbing, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobilizing, snowcat skiing or skiing against local authoritative warning or advice
- h. Your engagement in or practice for manual work in connection with a profession, business or trade, the use of motorised two- or three-wheeled vehicles unless a full driving license is held permitting the use of such vehicles in those countries which you are visiting/traveling through, motor competitions/rallies, professional entertaining, professional sports or racing
- i. Your engagement in or practice for base jumping, bungee jumping, expeditions, jet skiing, mountain eering requiring the use of guides or ropes, shark diving or underwater activities
- j. Your engagement in or practice for boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/parascending/parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling
- k. Your willfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life)
- l. Your own unlawful action or any criminal proceedings against you
- m. Bodily Injury, illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness
- n. Consequential loss of any kind
- o. A Trip from which you are not booked to return within the Period of Insurance
- p. Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the Trip

- q. Operational duties as a member of the Armed Forces
- r. Your suffering from stress, anxiety, depression or any other mental or nervous disorder.

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.

1. Duty of Disclosure

It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of the following:

- a. For Sections A, B, C & D: Apply Procedure A
- b. For all other Sections: Apply Procedure B as soon as possible, but not later than 31 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution, every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share.

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimize accident, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in your name the defense and settlement of any legal action. 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.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or
- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may, at our option, declare the Policy void
- We shall be entitled to recover from you the amount of any claim already paid under the Policy
- We shall not make any return of premium
- We may inform the Police of the circumstances.

8. Cancellation

You may cancel the Policy prior to departure date mentioned on your policy schedule in case of

- a) Cancellation/refusal of Visa from embassy
- b) Death/bodily injury to the traveler/insured or their immediate/close relative prior to departure date causing cancellation of trip

In above mentioned cases, you may be entitled to a refund of premium net of taxes and admin surcharge provided no claim has been made and you have not traveled during the current Period of Insurance. We may cancel this Policy by writing to you at your last known address by recorded delivery giving 5 Days notice.

CONTINENTAL SCALE OF BENEFITS FOR SECTION I

Description of Permanent Disablement	Percentage of Maximum Benefit
Loss of Both hands	100
Loss of Both Feet	100
Complete and irrecoverable loss of sight in both eyes	100
Loss of one hand and one foot	100
Loss of one hand and one foot together with complete and irrecoverable loss of sight in one eye	100
Permanent Total Disablement	100
Loss of right arm or hand	60
Loss of left arm or hand	50
Loss of one leg or foot	50
Complete and irrecoverable loss of sight in one eye	50
Complete and irrecoverable loss of hearing in both ears	40
Complete and irrecoverable loss of hearing in one ear	10

MAKING A CLAIM

For non-emergency medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 21 days of your return to your Home Country.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to:

Claims Department

TPL Insurance Ltd

Centrepont, Off Shaheed-e-Millat Expressway,
Adjacent KPT Interchange,
Karachi, Postal Code 74900.
Tel: +92.21.37130223| UAN: 111-000-301

Please note that if medical treatment has been received, medical certificates showing the nature of the injury or illness together with all bills, and receipts if already paid, should also be attached and returned to above referred address

You can request a claim form by writing to, or by telephoning or visiting the website of:

TPL Insurance Ltd.

Tel: 111 000 301
URL: <http://www.tplinsurance.com>

Please do not send in any documents at this time.