

NATIONAL BANK OF KUWAIT
CARDHOLDER TRIP TRAVEL INSURANCE

Scope of Cover

In consideration of the payment of the required premium, the Boubyan Takaful Insurance Company, Kuwait hereby agree with the Cardholder to compensate or indemnify the Cardholder on behalf of the National Bank of Kuwait as provided for in the Table of Benefits in respect of the Section(s) of cover insured by this Insurance. Each Cardholder shall be deemed to be separately insured.

Payment shall only be made under any Section of this Insurance following the occurrence of an insured event resulting in loss, damage, accidental bodily injury or illness sustained by, or a claim made against a Cardholder arising out of or in the course of a **covered trip**, during the period of Insurance.

SCHEDULE

The period of Insurance under the master policy is from **01/06/2019** to **31/05/2020** both days inclusive. The effective coverage period is the period between the travel dates mentioned in the travel tickets i.e, travel start date and travel end date, subject to a maximum of 90 days and outward journey to commence during the master policy period.

The Geographical Limits of this Insurance are worldwide.

The Maximum number of days per covered trip is only 90 DAYS. For Schengen VISA certificates issued the maximum coverage period is for 180 days only.

DEFINITIONS

CARDHOLDER means a Cardholder of National Bank of Kuwait or such Cardholder's Spouse/Spouses or Dependent Children.

DEPENDENT CHILDREN means unmarried children, step children or legally adopted children of the Cardholder who at the date of any loss hereunder are under 18 or 23 years of age if still in full time education.

COVERED TRIP shall mean any trip, not exceeding the number of days specified in the Schedule, (exact travel dates) which commences during the period of Insurance and within the Geographical Limits specified in the Schedule and for **which at least 75% of the cost of the tickets** has been purchased using the Cardholder's National Bank of Kuwait Credit Card

Basic	Basic Plus	Premium
Master Card Classic	Master Card Titanium	Master Card Platinum
Master Card Corporate	Master Card Titanium Business Banking	Visa Platinum
Visa Classic	Master Card Gold	
	Visa Gold	
	Diners	

Always provided that, such purchase is made by the person who is the main account holder with the National Bank of Kuwait.



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IMMEDIATE RELATIVE shall mean husband, wife, mother, father, mother-in-law, father-in-law, son, daughter, brother or sister.

HI-JACK shall mean the unlawful seizure or wrongful exercise of control of the aircraft or other conveyance or the crew thereof in which the Cardholder is travelling as a passenger. The Geographical Limits of this Insurance are deemed not to apply in respect of **hi-jack**.

JEWELLERY AND VALUABLES shall mean items of gold, silver or other precious metals, jewellery and semi-precious stones, furs, curios, works of art and photographic equipment.

PUBLIC OR HIRED TRANSPORT CONVEYANCE

Any public or hired transport conveyance which is deemed to include:

- All forms of land, sea and air conveyance operated by a licensed carrier operating a regular and /or charter passenger service or
- A conveyance operated by any Common Carrier including licensed public and/or hired transport conveyance whilst used for travel.

TABLE OF BENEFITS
Sum Insured/Limit Per Family

<u>Section</u>	<u>Basic</u> Visa Classic, Master Card Classic.	<u>Basic Plus</u> Titanium Business Banking, Master Card Titanium, Diners, Visa Gold, Master Card Gold.	<u>Premium</u> Visa Platinum, Master Card Platinum.
A Medical & Emergency Expenses – Overall limit *Policy excess of US\$ 100 for each and every loss	*US\$40,000	*US\$40,000	*US\$50,000
Surgery maximum limit *Policy excess of US\$ 100 for each and every loss	US\$ 25,000	US\$ 25,000	US\$ 25,000
Body Repatriation (see Section A, Expenses ii)	US\$5,000	US\$7,500	US\$ 10,000
B *Trip Cancellation &*Curtailement *Policy excess of US\$50 for each and every loss	*US\$ 1,000	*\$2,000	*US\$ 2,500
C Delayed Departure (Excess of 6 hours)	US\$500	US\$750	US\$ 1,000
D Personal Accident: Cardholder	US\$100,000	US\$250,000	US\$ 500,000
Spouse(s)	US\$50,000	US\$125,000	US\$ 250,000
Dependent Children	US\$5,000	US\$7,500	US\$ 10,000
E Baggage Or Personal Effects Loss/Delay/ Damaged (Delay in excess of 6 hours)	US\$250	US\$500	US\$ 1,000
F *Personal Liability (including legal expenses) *Policy excess of US\$100 for each and every loss	*US\$250,000	*US\$250,000	*US\$250,000



"An excess is an amount of money or period to time which is deducted from each and every claim made by each insured person under any section of the cover to which such Excess may apply"

Claims Service: All claims and correspondence relating to this Insurance should be addressed to (Boubyan Takaful Insurance Company). **Written notice must be given to the Boubyan Takaful Insurance Company, Kuwait as soon as possible of any occurrence likely to result in a claim and in any event within 45 business working days of completion of a covered trip. INTANA should be contacted and approval obtained before incurring any medical cost.**

Mail: Boubyan Takaful Insurance Co. P.O. Box: 29052, Safat, 13151 Kuwait.

Location: Fahad Al Salem Street, Kuwait City, Panasonic Tower, 10th Floor, Fire and General Accident department. Telephone: 00965 2232 5950. Fax: 2241 5942

- Dr. Wesam Fawzi Al Asst. Manager. Telephone: 2232 5942
To: E-mail: w.alsayed@BOUBYANTAKAFUL.COM; info@BOUBYANTAKAFUL.COM
- Mr. Abdul Wahid Zubair Hyder, claims officer. Telephone: 2232 5923
To: E-mail: z.bawazir@BOUBYANTAKAFUL.COM ; info@BOUBYANTAKAFUL.COM
- Eng. Sherif Samir Kholafa – Assistant CEO – Non Motor Claims 2232 5965
CC: Email: S.kholafa@BOUBYANTAKAFUL.COM

Business Working Hours: 7.30 A.M till 3.00 P.M (Sun – Thu) except public/ declared holidays.

IMPORTANT:

IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY CONTACT INTANA (HEREAFTER REFERRED TO AS "INTANA") AS BELOW:

Please quote the following Reference Policy Number: PCCA11FFQT to INTANA

"INTANA" Office Location	Telephone	Facsimile
London UK	44 207 939 9645	44 207 407 9206
Philadelphia USA	1 215 489 3785	1 215 489 8525
Johannesburg, South Africa	27 11 452 7272	27 11 452 4473
Bangkok, Thailand	66 2 645 3932	66 2 645 3732

Important notice: For emergency medical claim, the Cardholder should not attempt to find his own solution and then expect the Boubyan Takaful Insurance Company, Kuwait to reimburse him, without obtaining prior authorisation from INTANA.



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SECTION A - MEDICAL & EMERGENCY EXPENSES

This Section shall reimburse the Cardholder in respect of **expenses** necessarily incurred for medical, surgical, diagnostic or remedial treatment as a result of the Cardholder falling ill or sustaining accidental bodily injury in the course of a **covered trip**, up to the amount of the Sum Insured for Section A stated in the Table of Benefits.

Expenses in this section shall also mean:

- i) reasonable travel, accommodation and repatriation expenses necessarily incurred in respect of the Cardholder by any relative, friend, business associate or colleague of the Cardholder who on medical advice is required to travel to, remain with or escort the Cardholder;
- ii) in the case of death of the Cardholder, either expenses necessarily incurred up to the limit shown in the Table of Benefits to transport the body or ashes to the Cardholder's home, or funeral expenses necessarily incurred abroad up to the limit shown in the Table of Benefits;
- iii) dental treatment, but only for the emergency relief of pain to sound and natural teeth, occurring during a **covered trip**;
- iv) emergency optical treatment but only resulting from accidental bodily injury sustained during a **covered trip**;
- v) in-patient hospital expenses incurred by the Cardholder in hospital as an in-patient outside the State of Kuwait, if such Cardholder falls ill or sustains accidental bodily injury whilst on a **covered trip**.

Emergency medical assistance service

In the event of a serious medical emergency during a **covered trip** outside the State of Kuwait involving the Cardholder, which may entail repatriation to the State of Kuwait or treatment abroad as a hospital in-patient, a 24 hour emergency assistance service is available from INTANA. Please refer to the Table of Benefits for contact numbers.

This service can include

- a) guarantees for payment of hospital or doctors' fees, when appropriate;
- b) multilingual assistance;
- c) repatriation to the State of Kuwait by air ambulance or scheduled air service and necessary escort by a medical attendant;
- d) travel arrangements for other members of the party, fiancé or an **immediate relative**;
- e) on arrival in the State of Kuwait an ambulance service to hospital or home.

INTANA will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. **The Cardholder should not attempt to find his own solution and then expect the Boubyan Takaful Insurance Company, Kuwait to reimburse him, without obtaining prior authorisation from INTANA.**



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EXCLUSIONS APPLICABLE TO SECTION A

The Boubyan Takaful Insurance Company, Kuwait shall not be liable for **expenses:**

1. arising from any pre-existing defect, infirmity or condition for which the Cardholder is receiving regular medical treatment, advice or consultation at the time of effecting this Insurance or at the commencement of a **covered trip**;
2. incurred in the State of Kuwait or expenses which are a continuation of treatment already received outside the State of Kuwait whilst on a **covered trip**;
3. arising from childbirth, pregnancy or any medical complications resulting there from incurred within 2 months of the estimated date of delivery;
4. incurred more than 6 calendar months after completion of the **covered trip**;
5. arising from the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner. Expenses arising from taking drugs prescribed for the treatment of drug abuse or drug dependency are also excluded.

SECTION B - CANCELLATION AND CURTAILMENT

The Boubyan Takaful Insurance Company, Kuwait shall indemnify the Cardholder in respect of **all irrecoverable** deposits, advance payments and other **charges paid or due to be paid** for travel and/or accommodation up to the Sum Insured for Section B stated in the Table of Benefits, in the event of the Cardholder's **covered trip** being necessarily cancelled or curtailed due to:

- i) the death, accidental bodily injury or illness of the Cardholder or the death, accidental bodily injury or illness of the Cardholder's **immediate relative**.
- ii) the death, accidental bodily injury or illness of any person with whom the Cardholder had arranged to travel, reside or conduct business, or of the **immediate relative** of such person;
- iii) the Cardholder or any person with whom the Cardholder had arranged to travel, reside or conduct business being:
 - a) quarantined or called for witness or jury service;
 - b) called for emergency duty as a member of the armed forces, the defence of civil administration, the police force or the fire, rescue, public utility or medical services;
 - c) required to be present at his home or place of business in the State of Kuwait following burglary or major damage;
- iv) the cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, **hi-jack**, criminal act, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after a **covered trip** is booked or this Insurance is effected, whichever the later;
- v) major damage rendering uninhabitable the accommodation in which the Cardholder had previously booked to reside during a **covered trip**.



CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION B

If supported by proof of purchase and or expense vouchers then the full benefit limit will apply but a maximum of 30%, **at the discretion of insurers**, will be reimbursed without any proof of purchase and or expense vouchers for irrecoverable loss of travel and accommodation expenses paid or due to be paid.

Extension of Cover

This Section shall also indemnify the Cardholder in respect of reasonable additional travel and accommodation expenses up to a maximum of USD500 incurred in meeting pre-booked overseas travel arrangements or reaching pre-booked accommodation overseas if at the start of a **covered trip** the Cardholder misses his pre-booked international flight, rail journey or voyage due to any of the perils listed in (iv) of this Section which directly affects the progress of the conveyance in which the Cardholder is travelling to the pre-arranged State of Kuwait departure point.

EXCLUSIONS APPLICABLE TO SECTION B

The Boubyan Takaful Insurance Company, Kuwait **shall not be liable for claims resulting from:**

1. **childbirth, pregnancy or any medical complications resulting there from within 2 months of the estimated date of delivery;**
2. **any condition or set of circumstances known to a Cardholder at the time a **covered trip** was booked or this Insurance was effected, whichever is the latter, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Cardholder's **covered trip**;**
3. **lack of reasonable care taken over means of travel, route or departure time.**

SECTION C - DELAYED DEPARTURE

In the event that transport services on which the Cardholder has previously booked to travel are delayed due to any of the perils listed in Section B (iv), the Boubyan Takaful Insurance Company, Kuwait will indemnify the Cardholder as follows:

In respect of the outward/inward journey at commencement of a **covered trip**:

up to the Sum Insured for Section C stated in the Table of Benefits for **irrecoverable loss of travel and accommodation expenses** paid or due to be paid if the Cardholder opts to cancel a **covered trip** completely following delay of **6 hours or more, less any amounts recoverable** under Section B (iv) above. If supported by proof of purchase for essential items and or expense vouchers then the full benefit limit will apply but a maximum of 30%, **at the discretion of insurers**, will be reimbursed without any proof of purchase for essential items and or expense vouchers for irrecoverable loss of travel and accommodation expenses paid or due to be paid



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CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION C

1. The Cardholder must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Insurance.
2. Claims under this Section shall be calculated from the actual time of departure of the conveyance on which the Cardholder was booked to travel, as specified in the booking confirmation.

SECTION D - PERSONAL ACCIDENT

This Section shall pay the stated percentage of the Sum Insured for Section D stated in the Table of Benefits if in the course of a **covered trip**, the Cardholder sustains bodily **injury by accidental**, visible and violent means which solely and independently of any other cause within 12 calendar months of the date of the accident results in the Cardholder suffering:

Death	100%
Loss of an Eye	50%
Loss of Limb	50%
Loss of more than one limb	100%
Loss of both Eyes	100%
Permanent Total Disablement	100%

DEFINITIONS

In respect of this Section:

- Permanent Total Disablement means disablement which entirely prevents a Cardholder from attending to any and every business or occupation and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
- Loss of Limb means permanent loss by physical separation of a hand(s) at or above the wrist(s) or a foot (feet) at or above the ankle(s) and includes total and irrecoverable loss of use of hand(s), arm(s) or leg(s).
- Loss of an Eye means total and irrecoverable loss of sight of the eye(s).

EXCLUSIONS APPLICABLE TO SECTION D:

The Boubyan Takaful Insurance Company, Kuwait shall not be liable for death or disablement directly or indirectly arising from:

Alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse or drug dependency.

LIMITATIONS APPLICABLE TO SECTION D

1. If a Cardholder is a dependent child (as defined), the death benefit is limited as per Table of Benefits.



2. Benefit shall not be paid in respect of any one Cardholder under more than one of the items (i) to (iv) arising out of any one accident.

**SECTION E - BAGGAGE AND/OR PERSONAL EFFECTS- LOSS
/DELAY/DAMAGE**

In the event of a Cardholder:

- i) suffering loss of or damage to baggage and/or personal effects whilst on public or hired transport conveyance during a **covered trip**, the Boubyan Takaful Insurance Company, Kuwait will indemnify the Cardholder in respect of such loss or damage up to the Sum Insured for Section E stated in the Table of Benefits;
- ii) being temporarily deprived of his baggage and/or personal effects for a period **in excess of 6 hours** on his outward/inward journey whilst on a **covered trip**, the Boubyan Takaful Insurance Company, Kuwait will reimburse the Cardholder in respect of necessary emergency purchases up to a limit the limit shown in Table of Benefits, any amount so paid being deducted from any subsequent claim paid under (i) above. If supported by proof of purchase and or expense vouchers then the full benefit limit will apply but a **maximum of 30% will be reimbursed** without any proof of purchase and or expense vouchers for necessary and essential purchases **at the discretion of the insurer**.

Necessary and Essential Purchases shall mean. purchases made during the temporarily deprivation of his/her baggage to satisfy the necessary *essentials like, toiletries, reasonably priced pair of dress, inner garment, prescribed medicines, which have to be taken regularly, baby food items, and similar items.*

EXCLUSIONS APPLICABLE TO SECTION E

The Boubyan Takaful Insurance Company, Kuwait shall not be liable for:

1. Breakage of glass or china unless caused by an accident to the conveyance in which the Cardholder is travelling;
2. loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening, carrier or container);
3. loss of cash, bank or currency notes, cheques, postal orders, Credit Cards, charge cards, travel cards, bankers cards, travellers cheques, travel tickets, passports, driving licences, green cards and petrol or other coupons;
4. claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials;



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5. losses which are not reported to the Police or appropriate authorities within 48 hours of discovery or as soon as is reasonably practicable, and a Police or Property Irregularity report obtained;
6. breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment;
7. loss of or damage to contact, corneal or micro-corneal lenses.

CONDITIONS AND LIMITATIONS OF SECTION E

1. Total loss or destruction of an insured item shall be dealt with on an indemnity basis up to the Sum Insured stated in Section E of the Table of Benefits, subject to any maximum limits expressed in this Section.
2. The Cardholder shall at all times exercise reasonable care in the supervision of insured baggage and/or personal effects.
3. Necessary and Essential Purchases shall mean. purchases made during the temporarily deprivation of his/her baggage to satisfy the necessary essentials like, toiletries, reasonably priced pair of dress, inner garment, prescribed medicines which have to be taken regularly, baby food items, and similar items.

SECTION F - PERSONAL LIABILITY AND LEGAL EXPENSE

The Boubyan Takaful Insurance Company, Kuwait shall indemnify the Cardholder up to the Limit stated in Section G of the Table of Benefits against all sums, which the Cardholder shall become legally liable to pay for claims made for accidental bodily injury or accidental loss of or damage to property occurring in the course of a **covered trip**. The Boubyan Takaful Insurance Company, Kuwait will pay all costs and expenses up to the amount shown in the Table of Benefits and incurred with the prior written consent of the Boubyan Takaful Insurance Company, Kuwait in respect of any claim under this Section.

CONDITIONS AND LIMITATIONS OF SECTION F

1. The Boubyan Takaful Insurance Company, Kuwait liability for all sums including legal and other costs and expenses payable under this Section shall not exceed the Limit stated in the Table of Benefits.
2. The Cardholder shall give immediate notice to the Boubyan Takaful Insurance Company, Kuwait of any occurrence for which there may be a claim under this Section and shall provide the Boubyan Takaful Insurance Company, Kuwait with such particulars and information as the Boubyan Takaful Insurance Company, Kuwait may require and shall forward to the Boubyan Takaful Insurance Company, Kuwait immediately on receipt any letter, writ, summons and process and shall advise the Boubyan Takaful Insurance Company, Kuwait in writing immediately the Cardholder has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence.



3. No admission of liability or offer, promise or payment shall be made without the prior written consent of the Boubyan Takaful Insurance Company, Kuwait, who shall be entitled at their discretion to take over and conduct in the name of the Cardholder the defence or settlement of any claim and to prosecute at their own expense and for their own benefit any claim for compensation or damage against any other person. The Cardholder shall give all information and assistance that may be required.
4. There shall be no cover for legal costs and expenses incurred by a Cardholder without the prior written consent of the Boubyan Takaful Insurance Company, Kuwait, which shall not be unreasonably withheld.

EXCLUSIONS APPLICABLE TO SECTION F

The Boubyan Takaful Insurance Company, Kuwait shall not be liable for

- a) any claim resulting from:
 1. bodily injury to:
 - a) any member of the Cardholder's family
 - b) any person who is under a contract of service with the Cardholder and which arises out of and in the course of his employment with the Cardholder;
 2. Bodily injury to any person(s) with whom the Cardholder is travelling, irrespective of whether such person(s) is covered under this Insurance or not;
 3. Loss or damage to property belonging to or in the custody or control of the Cardholder, his family or of any servant or agent of the Cardholder;
 4. Ownership, co-ownership, possession or use by the Cardholder of any land or buildings; or arising out of the ownership, co-ownership, possession, use or whilst under the control of the Cardholder of any mechanically propelled vehicle (other than golf buggies), aircraft, hovercraft, or watercraft (other than hand propelled watercraft, sailboards, surfboards, foot propelled paddle boats and inflatable sailing dinghies);
 5. Liability assumed by the Cardholder by agreement unless such liability would have attached to the Cardholder in the absence of such agreement;
 6. The practice of a profession or occupation of a Cardholder or the supply of goods and services by a Cardholder;
 7. Loss or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- b) Costs incurred in the pursuit of claims against a travel agent, tour operator, carrier, insurer or insurer's agent.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Boubyan Takaful Insurance Company, Kuwait shall not be liable under this Insurance for:

1. Notwithstanding any provision to the contrary within this *insurance*, or any endorsement thereto, it is agreed that this *insurance* excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the



following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;

- 1) War, hostilities or warlike operations (whether war be declared or not),
- 2) Invasion,
- 3) Act of an enemy foreign to the nationality of the cardholder or the country in, or over, which the act occurs,
- 4) Civil war,
- 5) Riot,
- 6) Rebellion,
- 7) Insurrection,
- 8) Revolution,
- 9) Overthrow of the legally constituted government,
- 10) Civil commotion assuming the proportions of, or amounting to, an uprising,
- 11) Military or usurped power,
- 12) Explosions of war weapons,
- 13) Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
- 14) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the cardholder whether war be declared with that state or not,
- 15) Terrorist activity.

For the purpose of this exclusion;

- i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).
- ii) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- iii) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- iv) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of (1) to (15) above.



In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

2. a) Death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss;
b) Any legal liability of whatsoever nature;

Directly or indirectly caused by or contributed to by or arising from

- a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
3. Death, disablement, loss or expense whilst the Cardholder is engaged in or taking part in mountaineering or rock climbing normally involving the use of ropes or guides; potholing; all forms of racing other than on foot; diving involving the use of breathing apparatus; any form of operational duties as a member of the armed forces (except as specified in Section B iii)c) professional entertaining, sports organised or otherwise, or flying (other than when travelling by air solely as a passenger), ski jumping, ski racing, ice hockey, snowboarding, the use of bobsleighs or skeletons and loss of or damage to hired clothing, hired equipment and skis whilst in use;
 4. Death, disablement, loss or expense arising out of the Cardholder engaging in Winter Sports or other sports.
 5. Death, disablement, loss, expense or liability directly or indirectly arising out of or contributed by the Cardholder's wilful self-injury, suicide, attempted suicide, psychiatric disorders deliberate exposure to exceptional danger (except in the attempt to save human life), or the Cardholder's own criminal act;
 1. Death, disablement, loss or expense arising from the Cardholder driving or riding a motor vehicle, motor cycle or motor scooter other than a moped under 50 c.c. (this exception being without prejudice to Exclusion a) 5 of Section F of this Insurance).

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. It is a general condition of this Insurance that a **covered trip** is not commenced
 - a) After receipt of a terminal prognosis.
 - b) Against the advice of a registered qualified medical practitioner.
 - c) While receiving in-patient treatment or awaiting such treatment.
 - d) With the intention of obtaining medical treatment during a **covered trip**.
2. The Cardholder shall as soon as possible following accidental bodily injury sustained or illness or disease manifesting itself for which insurance is provided hereunder, place himself under the care of and follow the advice of a registered qualified medical practitioner. There shall be no claim under this Insurance should the Cardholder fail to follow such advice or treatment prescribed.

3. On the happening of any event likely to give rise to a claim under this Insurance, written notice thereof shall be given immediately to the Boubyan Takaful Insurance Company, Kuwait or as soon as is reasonably practicable.
4. The Cardholder shall at his own expense furnish to the Boubyan Takaful Insurance Company, Kuwait such certificates, information and evidence as the Boubyan Takaful Insurance Company, Kuwait may from time to time reasonably require, in the form and of the nature prescribed by the Boubyan Takaful Insurance Company, Kuwait. The Boubyan Takaful Insurance Company, Kuwait shall be allowed at their own expense and upon reasonable notice to the Cardholder to arrange a medical examination of the Cardholder from time to time, or in the case of death, upon reasonable notice to the Cardholder's legal representatives, to have a post-mortem examination of the body.
5. No sum under this Insurance shall carry interest and the Boubyan Takaful Insurance Company, Kuwait shall not be affected by any notice of trust, charge, lien, assignment or any other dealing relating to this Insurance.
6. All words appearing in the gender of one sex shall be taken to include both sexes.
7. This Insurance is issued subject to and shall be governed by Kuwaiti law and the Kuwaiti courts alone shall have jurisdiction in any dispute.
8. There is no cover under this Insurance for any manual work undertaken whilst on a **covered trip**.
9. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the cardholder or any one acting on his behalf to obtain any benefit/benefits under the policy or if the loss, damage, injury or the insured event be occasioned by the wilful act, or with the connivance of the cardholder, all benefits under this policy be forfeited.

Cancellation:

Insurer may cancel this policy at any time by written notice delivered to the assured or mailed to the last address of the assured as shown on the records of underwriters stating when not less than thirty one (31) days thereafter such cancellation shall be effective the assured may cancel this policy at any time by written notice delivered or mailed to underwriters effective on receipt or on such alternate date as may be specified in the notice.

In the event of such cancellation by either under writer or the assured underwriter shall promptly return the unearned premium paid if any and the assured shall promptly pay earned premium which has not been paid. Such cancellation shall be without prejudice to any claim originating prior to the effective date of such cancellation.

