



## SCHEDULE OF COVERAGE

### DEATH AND MEDICAL EXPENSES AND REPATRIATION COSTS

Coverage is only valid in respect of persons under 65 years of age and whilst insured person is situated in any one of the European Union countries.

#### DEATH

From any accident. Cover includes transportation of mortal remains to country of domicile, but is included in sum insured hereon

Sum Insured: Euros €30,000

### MEDICAL EXPENSES AND REPATRIATION COSTS

#### MEDICAL EXPENSES

Expenses incurred following accident or illness. To pay medical, surgical, specialist's fees, hospital, nursing home, attendance charges, costs of physiotherapy, massage and manipulative treatment, surgical and medical requisites, up to but not exceeding all the sum insured shown hereon in respect of such insured person as may have sustained bodily injury or illness.

All these expenses to be necessarily incurred and arising from illness manifesting itself or accidental bodily injury occurring during the period of insurance, and incurred within 12 months of the date of accident or illness.

#### REPATRIATION COSTS

Costs incurred following accident or illness which independently of any other cause shall necessitate the repatriation of insured person.

The repatriation shall be deemed necessary if a qualified medical practitioner shall estimate that the insured person is likely to be totally disabled in excess of four weeks.

Sum Insured: Euro €30,000 combined single limit

PREMIUMS		
1 week	USD \$	31.50
2 weeks	USD \$	37.00
3 weeks	USD \$	63.00
1 month	USD \$	78.50
2 months	USD \$	135.00
3 months	USD \$	179.00
6 months	USD \$	225.00
12 months	USD \$	300.00
BUSINESS PREMIUMS AS ABOVE EXCEPT		
6 months	USD \$	200.00
12 months	USD \$	270.00

The above premiums exclude cover for claims arising from War and Terrorism. Should such cover be required, then a 10% additional premium will be charged, but claims arising from nuclear, chemical and biological attack will always be excluded.

#### CANCELLATION

All policies will be subject to cancellation fees as follows;

Policies cancelled prior to inception date:

Full refund less USD \$15 administration charge

Policies cancelled after inception date but within 90 days:

Full refund less USD\$20 administration charge

After 90 days: 40% cancellation fee (Minimum USD\$20)

In all cases cancellations will be subject to presentation of original certificate and sight of passport to confirm no visa issued.

#### CLAIMS PROCEDURE

In the event of an Insured person having medical treatment, following an Accident or illness, it is incumbent on the insured person to keep all medical reports, receipts and relating information and forward to your Insurance agent for consideration. Non-compliance with this may prejudice the Insured person's claim.

In the event of an emergency that requires medical attention, the Insured person is to contact;

"International Medical Rescue" on +44 (0) 208 466 4200

#### CONDITIONS

1. From each medical expense claim an excess of Euros €105 shall be deducted

2. If the insured person shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed in this policy without first notifying the Underwriters and obtaining their written agreement to the amendment to the policy (subject to the payment of such reasonable additional premium as the Underwriters may require as the consideration for such as agreement) then no claim shall be payable in respect of any accident arising out of or in the course of such occupation.

3. Any fraud, mis-statement or concealment, in the statement made by or on behalf of the insured person prior to or when affecting the insurance or any fraudulent claim made thereunder shall render the insurance null and void and all claims shall be forfeited.

4. Notice must be given to the underwriters as soon as reasonably practical of any accident or illness, which may give rise to claim under this insurance

5. Fixed Rate of Exchange: 1 Euro = 1.30 USD\$

#### EXCLUSIONS

Individuals or groups engaged in:

- Mountaineering / Rock climbing of any kind
- Sports tours
- Winter sports
- Motor competitions

Additionally the following Conditions and Exclusions must apply:

- Excluding any person travelling contrary to medical advice
- Excluding any person whose reason for traveling is to obtain treatment
- Excluding any persons who travel, after a terminal prognosis is made
- Excluding any chronic illness which has necessitated consultation or treatment during the 12 months immediately prior to the issuing of cover
- Excluding any expense incurred after more than 12 months after expiry of the period of insurance or after the insured person is fit to return to Nigeria, whichever is the earlier
- Excluding venereal disease or expenses incurred either directly or indirectly in the treatment of or diagnosis or counseling of either A.I.D.S. or A.R.C.
- Excluding claims arising from suicide or attempted suicide, intentional self injury, insanity, allergy, nervous or mental disorders, the effect of intoxicating liquors or drugs (other than those taken in accordance with the treatment prescribed by a registered medical practitioner, but not for the treatment of drug addiction)
- Excluding children under 14 days of age
- Excluding congenital defects and deformities in respect of children under 3 years of age
- Excluding rest cures, sanitorial or custodial care or periods of quarantine or isolation
- Excluding cosmetic or plastic surgery unless necessitated by an accidental bodily injury while insured
- Excluding dental examination, x-rays, extractions, fillings and general dental care except as a result of accidental injury; supplying or fitting of eye glasses or hearing aids except as a result of accidental injury
- Excluding examinations for check-up purposes not incidental to, or necessary to diagnose illness or accidental bodily injury; general health examinations
- Excluding any disability, conditions or illness which originated prior to the effective date of an insured persons inclusion in an insurance until a period of 365 days has lapsed during which the insured person has neither received nor required any treatment for the said disability, condition or illness
- Excluding pregnancy, childbirth, miscarriage or any disorder of the reproductive system
- Excluding war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war rebellion, revolution, insurrection, military or usurped power or terrorism
- Excluding expenses incurred in country of an insured person's country of domicile.