TRAVEL LIGHT - GENERAL CONDITIONS

International Assistance Worldwide

***Covid-19* Outbound and Incomers to Lebanon**

GlobeTravel SOLUTION

LIMITS IN US DOLLARS & UP TO	
Geographic Coverage	**Worldwide and Worldwide Excluding USA, Ca, Au & JP**
SECTION 1 - LIFE BENEFITS UP TO AGE 70	
Natural Death due to Covid-19	1,000
SECTION 2 - MEDICAL AND RELATED BENEFITS	
Emergency medical expenses	50,000
Emergency medical expenses due to covid-19	25,000
Emergency medical evacuation	10,000
Emergency medical repatriation	10,000
Transportation of mortal remains	10,000
SECTION 3 -TRAVEL INCONVENIENCE BENEFITS	
Sea and mountain rescue	25,000
Compassionate visit	1,000
Return of children 1 economy ticket	1,000
Trip cancellation	2,000
Trip curtailment	250
Luggage loss up to 30Kg	15/Kg
Winter & summer sport activities	10,000
Convalescence expenses	1,000
SECTION 4 - TRAVEL ASSISTANCE	**24/7 FREE SERVICE**

INTRODUCTION

This contract gives full details of the scope of coverage, terms, conditions and exclusions as detailed hereunder;

PART 1. DEFINITION

Act of terrorism means an act (which may include using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an act of terrorism. Act of terrorism also includes any act which is confirmed by the relevant government as an act of terrorism. Using nuclear, chemical or biological substances or weapons will also be considered an act of terrorism.

Accident or accidental means a sudden, unexpected event which happens during the period of insurance which must be the only cause of injury or damage to the user, whichever applies.

Certificate of insurance/ policy means the document which proves that you have insurance cover, listing among other things, details of everyone user, the plan and the period of insurance covered under this policy.

Common Carrier means any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Deductible means the amount you will be responsible for paying as part of the claim (as detailed under each Section). In the event that you make a claim under more than one Section of the insurance the deductible will be applied to each Section.

Outpatient medical treatment means medical treatment which is needed to treat an injury or sickness, where the user can get treatment from a medical practitioner or a specialist and he does not need to stay in hospital.

Pre-existing condition any sickness or accident or any PCR test diagnosed positive prior to the user's embarking to a scheduled trip whether known or unknown that has developed over the time, even if the user has not been hospitalized or diagnosed or treated prior to the first day, the user is not covered in this program.

Public transport means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers.

Serious Medical Condition means a condition, which in the opinion of the servicing company constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious Impairment to the User's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the User's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

No claim under this policy shall be covered if the user requested this contract for the purpose of obtaining treatment or is aware of his health conditions, or is traveling against the advice of his physician.

Services means the medical and travel assistance to be provided by The Servicing Company.

Servicing company means G-Assist providing a full assistance to the user anywhere in the world 24hrs a day/ 365 day a year.

Usual country of residence means the user permanent home address as declared.

User is the person covered under the contract

Family members: Parents, spouse, children, or siblings

PART 2. SCOPE OF BENEFITS

The scope of coverage is limited to the geographical zone chosen by the user & limited to outside his country of residence.

SECTION 1. LIFE BENEFITS UP TO AGE 70

I. Natural Death

In case user (between the age of 18 till 70 years) dies due to a non-pre-existing case, the servicing company will reimburse to the user's legal heirs, as per legal jurisdiction the sum insured mentioned in the table of benefits above.

SECTION 2. MEDICAL AND RELATED BENEFITS

I. EMERGENCY MEDICAL EXPENSES

The Servicing Company In the event of the user's sudden illness or injury outside his country of residence, the servicing company's call center should be notified immediately & the direct payment shall be covered within the scope of this contract general conditions, subject to any deductible for cases not due to preexisting condition and as per usual reasonable and customary charges.

II. EMERGENCY MEDICAL EXPENSES DUE TO COVID – 19

In case the user is admitted to a hospital after being infected by an epidemic/pandemic disease, and considering the insurance is in force, the policy will cover the in-hospital confinement as follows:

- Usual, reasonable and customary treatment as per the ministry of health and the World Health Organization guidelines which shall be applicable for the treatment of the epidemic-pandemic disease.
- In-hospital confinement recommended by the recognized treating physician that cannot be treated under the out of hospital services.

Should the destination country require a PCR test, a Negative PCR test should be presented upon arrival to the airport to allow applicant to have the coverage.

In the event of the user sudden illness due to covid-19 or its variants within the hospital, The Service Company's call center must be notified immediately and the Covered Case Payments will be covered as per the usual reasonable and customary fees within the scope of the general terms of contract, which are subject to a deductible.

- Covid-19 eligibility is limited up to a period of 92 days maximum.

EXCLUSION OF THIS COVER:

- All types of PCR tests.

Any out of hospital prescribed medicine or treatment related to the epidemic-pandemic disease.

DEDUCTIBLES IN US DOLLARS

Age bracket	WW. Excl.	WW
0-70	100	100
71-75	250	250
76-85	2,000	4,000

III. EMERGENCY MEDICAL EVACUATION

The servicing company will arrange and pay for the air and/or surface transportation, communication and all usual and customary ancillary services incurred in moving and transporting the user when in a Serious

Medical Condition to the nearest hospital where appropriate medical care is available.

The servicing company reserves the right, to determine the location to which the user will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, the servicing company may consider all relevant circumstances including, but not limited to the user's medical condition, the degree of urgency, the user's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle.

IV. EMERGENCY MEDICAL REPATRIATION

The Servicing Company will arrange and pay the return of the user to his usual country of residence by air, sea or land, if medically required following a hospital admission for a covered case.

V. TRANSPORTATION OF MORTAL REMAINS

The Servicing Company will arrange and pay for the transportation of the late user mortal remains from the place of death to his usual country of residence if requested by a close family member or a legal representative.

SECTION 3. TRAVEL INCONVENIENCE BENEFITS

I. SEA AND MOUNTAIN SEARCH & RESCUE

When an incident occurs, The Servicing Company will help with the costs of search and all rescue incurred by the competent authorities.

II. COMPASSIONATE VISIT

The Servicing Company will arrange for one economic class return airfare for a relative or a friend upon the request of the user to be next to him/her if He/she has been admitted to the hospital for more than seven (7) consecutive days on ground of compassionate visit.

III. RETURN OF MINOR CHILDREN

Should a traveler with a minor child(ren) be hospitalized due to a covered illness or injury, and was obliged to leave their child(ren) unattended, the servicing company will pay for the economy airfare cost and, if necessary, the costs of an escort to return the child(ren) to their home country.

IV. TRIP CANCELLATION

The Servicing Company shall indemnify the user in respect of all irrevocable deposits, accommodation expenses and all other paid charges for which the user is legally liable, in case the user had to cancel the scheduled trip before the commencement date of the trip as a result of any of the following:

- Death, sudden admission to the hospital of the user person, or his close family members due to a non-pre-existing condition which necessitates hospital stay for at least 2 nights.
- Witness summons, jury service of the user.
- Accidental and serious damage to the user place of residence arising from fire, flood, burglary within seventy-two (72) hours before departure date of the planned user's trip which requires the user person's presence in the country of residence on the departure date of the user's trip for the purpose of police investigation.

The user is liable to provide a proof for non-travelling in addition to all supportive original documents (medical report, hospital invoices, and any other related documents). The Servicing Company shall indemnify after assessment, the balance of the total amount paid for the journey (ticket cost and accommodation) less the amount refunded.

<u>Limit in the aggregate for families and groups:</u>

Zone A	Zone B
Up to 5,000$	Up to 7,500$

V. TRIP CURTAILMENT

The Servicing Company shall indemnify the user for the change of ticket cost to return to his country of residence before the scheduled return date, due to death of the user 's traveling companion or one of his immediate family members, the compensation is limited to the cost of the tickets.

Exclusions applied to trip cancellation and trip curtailment:

Any loss directly or indirectly arising from:

1. Any circumstance leading to the cancellation or curtailment of the user's trip, which is existing, or announced before the insurance period.
2. If the purpose of the user's trip is to obtain medical treatment or the user's trip is undertaken against the medical practitioner recommendation.
3. Any medical condition or other circumstances known to have existed before the insurance period.
4. Government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary.
5. Failure to notify the travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so.
6. Any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.
7. Loss which will be paid or refunded by any existing insurance scheme, government program, public common carrier, travel agent or any other provider of transportation or accommodation.
8. Any expenses incurred for services provided by another party for which the user is not liable to pay and/or any expenses already included in the cost of a scheduled covered trip.
9. Any loss if the user refuses to follow the recommendation of a medical practitioner to return to the country of residence, or refuses to continue the user trip whilst the user's physical condition at the time of recommendation is for travel (applicable to curtailment of trip only).
10. The user's unwillingness to travel.
11. The user not checking in on time unless due to adverse weather conditions at the country of residence.
12. Compensation for frequent flyer points or similar loyalty schemes,
13. Known or unknown pregnancy of the user.
14. Failure to obtain the required passport, visa or necessary travel documentation.
15. Any loss not substantiated by a written medical report from the medical practitioner.
16. Any loss not substantiated by a written confirmation or cancellation invoice from the public common carrier and/or accommodation and lodging provider and/or unused travel ticket.
17. Any loss not substantiated by a written confirmation from a suitable authority confirming the need to curtail the user's trip due to being summoned as a witness in a court or law, or the user's place of dwelling being flooded or robbed.
18. Cancellation due to a positive PCR test prior to the user's scheduled date of trip.

<u>Limit in the aggregate for families and groups:</u>

Zone A	Zone B
Up to 5,000$	Up to 7,500$

VI. LUGGAGE LOSS

The Servicing Company will compensate for the luggage loss, which the carrier is liable to, in the event of loss during a scheduled flight as well as the settlement of the compensation payment by the carrier.

The compensation will be calculated according to the procedures recommended by the international carriage by air organization. The minimum period of time that must elapse for the luggage to be considered lost once and for all will be stipulated by the carrier company with a minimum of 21 days.

The original certificate of complaint to the carrier reporting the occurrence of the loss must be handed.

Money, jewelry, debit or credit cards, laptop, etc. and any type of documents are excluded from the guarantee.

VII. CONVALESCENCE EXPENSES

The Servicing company will assess the user health conditions after he had a covered emergency medical admission to a hospital provider and if the user needs to be admitted to a medical facility for convalescence G-Assist will pay the cost of his admission.

VIII. WINTER & SUMMER SPORTS ACTIVITIES

Provided that the user (up to 70 years of age only) and have paid the additional premium to include Winter & Summer Sports activities cover, The Servicing Company will pay in respect of emergency medical expenses incurred to the user as a result of accidental bodily injury while participating in summer and/ or winter sports activities of non-hazardous nature as per below list.

Non- Hazardous Sports activities covered list			
	Individual up to US$ 1,000		**Aggregate /team up to US$ 5,000**
A.	Archery *	**K.**	Kayaking
B.	Bowling Bungee jumping (max 1 jump) * Basketball	**M.**	Mountain biking (on road)
C.	Camel/elephant riding/trekking Clay pigeon shooting * Climbing wall (max 100m) * Cycling	**P.**	Paint balling * Parasailing *
F.	Fell running/walking (without ropes, picks or specialist climbing equipment up to 1,500m) Fishing *	**R.**	Rafting Roller skating
G.	Golf Gymnastics *	**S.**	Safari tours * Sailing (coastal waters only) * Scuba diving (30m), Snorkeling Squash Surfing (incidental to trip), Swimming Ski
H.	Hiking without ropes, picks or specialist climbing equipment up to 150m Horse riding (hacking only – incidental to trip, no jumping) Hot-air ballooning *	**T.**	Table tennis Ten pin bowling Tennis
I.	Ice skating (in-door only)	**V.**	Volleyball
J.	Jet boating/jet skiing (inland/coastal waters, no white water) *	**W.**	Water skiing (no jumps) * Wind surfing (incidental to trip) *

* Provided you are supervised by a qualified instructor or have subscribed to an accredited organization for the activity.

SECTION 4. TRAVEL ASSISTANCE

I. TELEPHONE MEDICAL ADVICE

The Servicing Company will offer full medical advice to the user over the phone.

II. ARRANGEMENT OF HOSPITAL ADMISSION

In case the medical condition of the user required admission to the hospital The Servicing Company will do the necessary to assist the user to be admitted at a hospital facility.

III. MEDICAL TRANSLATION SERVICES

In case the user does not speak the language of the country where he is staying, The Servicing Company will do the required translations. The Servicing Company cannot guarantee the quality of the translation.

IV. DELIVERY OF ESSENTIAL MEDICINE

The Servicing Company will arrange to deliver the essential medicine or medical supplies requested by the user subject to laws applicable locally. The Servicing Company will not pay for the cost of such medicine & the delivery cost.

V. MEDICAL REFERRAL/APPOINTMENT OF LOCAL MEDICAL SPECIALIST

In case the user asks from The Servicing Company for medical referral for a specific medical condition, The Servicing Company will do the necessary to locate a specialist offering the required advice; The Servicing Company is not liable in any case concerning quality and/or treatment provided to the user.

VI. APPOINTMENT OF LOCAL MEDICAL SPECIALIST

The Servicing Company will assist the user to locate and appoint a Medical Specialist in case the medical services provided to the user were not satisfactory.

VII. CONNECTION SERVICES

The Servicing Company will assist the user when solicited to various services required such as car rental, hotel reservation, touristic information or any other services required by the user.

VIII. 24 HOURS ASSISTANCE SERVICES

The Servicing Company will assist the user in making reservations for air ticket, hotel accommodation, or any service in respect of travel or medical assistance.

IX. MEDICAL MONITORING

The Servicing Company shall assist in monitoring the medical admission, control and assess the case in order to provide the best possible medical care.

X. LEGAL REFERRAL ASSISTANCE

The Servicing Company shall refer the user to particular lawyers licensed to practice law who are members of the lawyer referral service panel of attorneys.

PART 3. GENERAL EXCLUSIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless the servicing company has given its prior written approval & the User has paid the appropriate fees:

a) Any expenses incurred as a result of a Pre-existing condition.
b) More than one emergency evacuation and/or repatriation for any single medical condition of a user during the term of the Agreement, subject to a maximum of one year.
c) Any costs or expenses not expressly covered by the servicing company or not arranged by the Servicing Company. This exception shall not apply to emergency medical evacuation from remote or undeveloped area when the servicing company cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the User.
d) Any event occurring when the User is within the territory of his/her home country or usual country of residence.
e) Any expenses for rest and recuperation following any prior accident, illness or pre-existing condition.
f) Any expenses for medical evacuation or repatriation if the User is not suffering from a serious medical condition, and/or in the opinion of the servicing company physician, the User can be adequately treated locally, or treatment can reasonably have delayed until the User returns to his/her home Country or Usual country of Residence.
g) Any expense for medical evacuation or repatriation where the User, in the opinion of the servicing company physician, can travel as an ordinary passenger without a medical escort.
h) Any treatment or expenses related to childbirth, miscarriage or pregnancy.
i) Any expenses related to accident or injury occurring while the User is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
j) If "sport activities" is, chosen only normal winter and summer sports are covered.
k) Expenses incurred for emotional, mental of psychiatric illness &panic attacks.
l) Expenses incurred as result of self-inflicted injury, suicide, drug addiction or alcohol abuse, sexually transmitted diseases.
l) Expenses incurred as a result or acquired immune deficiency syndrome (AIDS) or any AIDS related condition or diseases.

m) Expenses related to the User engaging in any form of aerial flight as a passenger on a non-scheduled airline flight or non-licensed charter aircraft over an unestablished route.
n) Any expenses related to the User engaging in the commission of, or the attempt to commit man unlawful act.
o) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
p) Any expenses incurred as a result of the User engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
q) Any hospital admission required for a diagnostic reason or for investigation.
r) Any consultation for medical assessment or treatment not requiring hospitalization including medicines (pharmacy) and all outpatient procedures.
s) Expenses in respect of User being more than the allowed maximum age at enrollment of 86 years old, at the date of intervention.
t) Any expenses which is a direct result of nuclear reaction or radiation, regardless if at contributory causers), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed by an Act of Terrorism or war.
u) Teeth and gum treatment or surgery unless due to accident.
v) Any ambulance expenses unless accepted by the servicing company
w) Expenses/cost of all kind of materials, prosthesis and/or orthosis replacing any functional/missing part of the human body.
x) Cost of any walking or mobility aids.
y) Work Related Accident

PART 4. CLAIM PROCEDURE

a) For any assistance service or claim, the user should call The Servicing Company alarm center. The Servicing Company will help the user access the required service and will guarantee directly the payment for admission as per policy terms conditions and exclusions.

In case the user did not call The Servicing Company, he should hand The Servicing Company upon his return:
- a full detailed medical report with medical history,
- the original invoices and
- a copy of the passport.

In case claim is covered and after assessment and auditing The Servicing Company will pay 75% of the accepted invoices after applying the required deductible as per policy terms and conditions. Claims are accepted on reimbursement basis within 30 days of the user’s return to his country of residence.

b) Max eligibility: 92 cumulative days/trip
c) Claims are managed on direct billing procedure and payment is processed in case claim is covered as per policy terms and exclusions

PART 5. MEDICAL CONTROL

The Servicing Company have the right to examine the user as often as necessary in case it has any doubt about the user’s health conditions.

PART 6. CANCELLATION

The user may ask for cancellation in case he:
- Could not obtain a Visa and prior to the inception date of his policy coverage.
- Has a positive PCR result test and is unable to travel.

The company will cancel his/her policy and refund its premium; No refund is allowed if proof of cancellation is submitted after the inception date of the contract.

PART 7. ARBITRATION

In case claim is rejected for any reason by The Servicing Company, and the user have a different opinion, two medical experts shall be appointed one by The Servicing Company and one by the user to agree on the claim. If the two experts didn’t reach an agreement, the French syndicate of physicians shall be appointed by the two medical experts to resolve the dispute.

PART 8. GOVERNING LAW

The courts of Beirut- Lebanon shall govern in this contract

For claims, inquiry or complaint, please call G-Assist international assistance (24/7):			
Middle East & Africa:	**+961 1 518 456 / +961 1 489 189**	**Mobile (WhatsApp):**	**+961 71 801 776**
Europe:	**+33 975 181 280**	**Asia:**	**+813 457 89 229**
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