STARR
INSURANCE COMPANIES

Starr International Insurance Philippines Branch
Unit 5, 23rd Floor, Tower 2, The Enterprise Center, 6766 Ayala Ave.,
cor. Paseo de Roxas, Legaspi Village, Makati City 1226, Philippines
Tel: (632) 8 689 6600 Fax: (632) 8 689 6630
Website: www.starrcompanies.com

Schedule of Benefits

Benefits	Sum Insured / Person (Phil Pesos)
A. Travel Accident Insurance	
Accidental Death & Disablement	
- Cardholder	20,000,000
- Spouse	20,000,000
- Children	2,000,000
B. Travel Inconvenience	
Medical Treatment	Up to 1,500,000
Medical Treatment Reimbursement *(including COVID-19)*	75,000
Loss/Damage to Baggage	Up to 80,000
Baggage Delay (max of 8 payments)	Up to 3,000 per 6 hours
Flight Delay (max of 8 payments)	Up to 3,000 per 6 hours
Missed Connecting Flight Benefit	Up to 15,000 (minimum 4 hours) / Up to 30,000 per family
Trip Termination/Curtailment	Up to 200,000
Trip Cancellation	Up to 200,000
Document Loss	Up to 200,000
C. Other Benefits	
Travel Reroute at 12-hour delay	Up to 35,000
Loss of Credit Card	Up to 25,000
Hotel Expense due to Convalescence	Up to 5,000 per day, max of 10 days
Personal Liability	Up to 2,500,000
Loss of Personal Money	Up to 25,000
Accidental Burial Benefit	Up to 25,000
Burns Benefit	Up to 50,000
Cover Extension	5 hours prior departure and 5 hours after arrival
Maximum Number of Days Covered	60 days for international, 60 days for domestic
On Persons Covered	Eligible BDO Card – ELITE CARDS (BDO Platinum Mastercard, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum, Diner's Club Premier Principal and Supplementary Credit Cardholders) Subject to the attached Schedule / provisions / insuring agreement
Beneficiary/Relation	For distribution to the legal heirs of the Insureds or as interest may appear c/o Policy Holder

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SPECIAL PROVISIONS

Attached to and forming part of Banco de Oro Unibank, Inc Travel Policy No. LATA00016522

I. DEFINITIONS

Definitions under this Agreement:

1. **"Insured Person"** shall mean the BDO Platinum MasterCard/Titanium MasterCard/Visa Platinum/Diamond UnionPay/JCB Platinum/Diners Club Premiere Cardholders and Family members up to age 75 as defined herein.

2. **"Family Members"** shall mean the Insured's legal spouse up to 75 years old and all accompanied children up to 18 years old.

3. **"BDO Platinum MasterCard/Titanium MasterCard/Visa Platinum/Diamond UnionPay/JCB Platinum/Diners Club Premiere** Cardholders**"** shall mean the holder of a valid unexpired BDO Platinum or Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere principal or supplementary Credit Card under any electronic Card brand such as but not limited to VISA, MasterCard, JCB, UnionPay and Diners Club, issued by the Policyholder in the Philippines, collectively known as **Elite Cards** and who at the time of a covered claim or loss is still an active Cardholder.

4. **"Program"** shall mean the insurance program secured by the Policyholder for its BDO Platinum MasterCard/Titanium MasterCard/Visa Platinum/Diamond UnionPay/JCB Platinum/Diners Club Premiere Cardholders, collectively known as **Elite Cards**, wherein the Company is the insurer.

5. **"Policy"** shall mean the (Philippine) Insurance Commission-approved policy to be used in the Program. A copy of which is attached hereto as Annex "A" and forming an integral part of this Agreement.

6. **"Scheduled Flight"** shall mean a flight in an aircraft operated by an air carrier provided that such air carrier holds a certificate, license, or similar authorization for scheduled air transportation for fare-paying passengers issued by the relevant authorities in the country in which the aircraft registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

   Such Scheduled Flight is regularly and continually flown on routes and at the times as published in the ABC World Airways Guide as amended from time to time.

   Departure times, transfers and destination points shall be established by reference to the Insured Person's Scheduled Flight ticket.

7. **"Public Conveyance"** shall mean any land or water conveyance, which is duly licensed for the regular transportation of fare-paying passengers and shall include Scheduled Flight as defined herein but shall exclude any hired or rental car or any conveyance operated for the

purpose of amusement or entertainment. For the avoidance of any doubt, travel via cruise ship shall be covered by the Program and shall not be considered as "conveyance operated for purposes of amusement or entertainment".

Definitions under the Insurance Policy

"Accident" means a sudden, unforeseen and fortuitous event that results in the Insured Person suffering Death or Injury.

"Additional Expenses" means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the air common carrier or any other party.

"Air Common Carrier" means any air conveyance operating under a license for the transportation of passengers for hire.

"Domestic Trip" means a journey taken by an Insured Person within the Philippines subject to a maximum of sixty (60) days from the Usual Place of Residence for which a return leg has been arranged.

"Equipment Failure" means any sudden and unforeseen breakdown in the air common carrier's equipment that caused a delay interruption of normal trips.

"Hospital or Hospitalization" shall mean Hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home and/drug or alcohol rehabilitation facilities) operated pursuant to law for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

"Inclement Weather" means any severe weather condition, which delays the scheduled arrival or departure of an air common carrier.

"Injury" whenever used in this Policy shall mean bodily Injury sustained by the Insured Person during the Period of Insurance and is caused solely and directly by an Accident independently of any other causes.

"International Trip" means a journey taken by an Insured Person outside the Philippines subject to a maximum of sixty (60) days from the date departure from the Philippines until his/her return to the Philippines.

"Medically Necessary Expenses" means expenses incurred as a result of Injury or Sickness sustained while on board a scheduled flight or public conveyance when taking International Trip and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy.

"Pre-existing Condition" shall mean any condition for which the Insured Person received medical care, treatment, advice for treatment, diagnoses, consultation or prescribed drugs within ninety (90) days preceding the date that the Insured Person became insured under this Policy, or a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within ninety (90) days preceding the date that the Insured Person became insured under this Policy.

"Qualified Medical Practitioner" shall mean a registered and qualified medical practitioner licensed under applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the International Trip, or a person who is related to the Insured Person.

"Sickness or Disease" shall mean noticeable change in the physical health of an Insured occurring during the Domestic Trip or International Trip which requires the Insured to seek the care of a Medical Practitioner acting within the scope of his/her license to treat Sickness for which the claim is made provided the nature of illness is not excluded from the Policy.

"Strike" means any labor disagreement or dispute, which interferes with the normal departure and arrival of an air common carrier.

"Usual, Customary and Reasonable Medically Necessary Expenses" shall mean a charge which is made for treatment, supplies or medical services medically necessary to treat the Insured Person's condition; does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses is incurred; and does not include charges that would not have been made if no insurance existed.

"Usual Place of Residence" means the place in the Philippines where the Insured Person currently stays or lives or the regular place of active employment of the Insured person. In the case of Domestic Trip, it is the place in the Philippines where the Insured Person is staying during the insured journey.

II. OPERATION OF INSURANCE COVERAGE

This insurance for the Insured Person shall operate only when he/she is taking an International Trip or Domestic Trip during the Period of Insurance, provided that the entire fare for the trip has been fully paid through the Platinum MasterCard/Titanium MasterCard/Visa Platinum/Diamond UnionPay/JCB Platinum/Diners Club Premiere Cards. In the event that the Cardholder suffers a loss while on board a scheduled airline flight in which the airline sells tickets on-board the flight and the Insured has not purchased his/her ticket by charging it in advance to a BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Premiere Credit Card prior to boarding the flight, the Company will evaluate such loss and settle the claim if it can be established that no other form of payment was used for the flight in question.

International Trip is covered for a maximum duration of 60 days at 100% of the Benefits; Domestic Trip is also covered for a maximum duration of 60 days at 100% of the benefits.

III. DECLARATION and POLICY TERMS AND CONDITIONS

1. Name of Policyholder

BANCO DE ORO UNIBANK, INC. For and in behalf of BDO Platinum Mastercard, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Card Holders, collectively referred to as Elite Cards (hereinafter referred to as "BDO" /"Policyholder") on the lives of their eligible principal and supplementary BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Card Holders and their spouses and dependent children.

2. The Insured Persons

For Accidental Death & Disablement

The Insured Persons are the eligible BDO BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Card Holders and their Family Members who travel as passengers on land, sea or air common carrier, provided the entire fare or tickets are purchased using his/her BDO BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Cards.

For Medical Expense Reimbursement, Baggage Loss, Baggage Delay, Trip Cancellation, Trip Termination/Trip Curtailment, Flight Delay and Loss of Travel Documents

The Insured Persons are the eligible BDO BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Card Holders and their Family Members who travel as passengers on land, sea or air common carrier, provided the entire fare for the travel has been paid through his/her BDO BDO Platinum, Titanium Mastercard, Visa Platinum, Diamond UnionPay, JCB Platinum and Diners Club Premiere Credit Cards.

3. Description of Hazards:

A. For Accidental Death & Disablement

When as a result of an Accident occurring between the Departure and the Return Dates, the Insured Person sustains Injury which results in his/her death or disablement, the Company will pay to his/her beneficiaries the amount as provided in the Benefits Tables below provided that:

a. such loss occurs within one hundred eighty (180) days after the date of accident causing such loss;

b. the indemnity payable for any such loss shall be the amount stipulated under the Table of Losses and the Principal Sum stated therein shall be the amount stated

as Principal Sum under the Schedule of Benefits as applicable to such person; and

c. if more than one loss stated in the Table of Losses is sustained as a result of one accident, the Company shall only be liable to pay one loss, which shall be the largest amount payable.

TABLE OF LOSSES

Description of Loss	**Indemnity**
For Loss Of Life	Principal Sum
Both Hands/Both Feet/Sight of Both Eyes	Principal Sum
One hand and One Foot	Principal Sum
Either Hand/Foot or Sight of One Eye.	Principal Sum
Either Hand or Foot	One Half of the Principal Sum
Sight of One Eye	One Half of the Principal Sum

The term "loss" as used herein shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints, and with regard to eyes, entire irrecoverable loss of sight.

Disappearance
If the body of an Insured Person has not been found within one (1) year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then it shall be deemed, subject to all other terms and provisions of the Policy, that such Insured Person shall have suffered loss of life within the meaning of the Policy.

Exclusions:

The policy does not cover any accidental injury:

a. occasioned by Civil or Foreign war whether declared or not;
b. caused by the absorption by the Insured Person of any drugs, medication, or treatments not prescribed by a Physician;
c. caused by the influence of alcohol characterized by a blood alcohol level of the Insured Person equal or superior to that fixed by the laws regulating the use of automobiles;
d. occasioned by the suicide, attempted suicide or intentionally self-inflicted injury by the Insured Person
e. sickness or disease of any kind

Also excluded are all accidental bodily injuries occurring in the following circumstances:

a. during the Insured Person's participation in any professional sports;
b. while the Insured Person participates in any competition involving the use of a motorized land, water or air vehicle;

c. consequent on the Insured Person riding or driving a motorcycle or motor scooter with an engine displacement over 125cm3;
d. when the Insured Person is flying as a fare-paying passenger in or on any aircraft that does not belong to an airline company not duly registered and agreed for the transport of fare-paying passengers on any regular and published schedule routes. Flying using privately-owned aircrafts are not covered;
e. during active service of the Insured Person in any of the armed forces of any nation;
f. the participation of the Insured Person in a criminal act;
g. during the practice or utilization by the Insured Person, either as a pilot or passenger, of a sailplane, hanglider, parasail, parachute, or engaging in any aerial flight other than as a passenger.

Extension:

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

(i) Travelling directly from the Insured Person's place of residence to the immigration counter in the Philippines within five (5) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
(ii) Travelling directly from the immigration counter to the Insured Person's place of residence in the Philippines within five (5) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

B. For Medical Expense Reimbursement

The Company will reimburse the Usual Customary and Reasonable Medically Necessary Expenses as defined, incurred up to the maximum benefit level stated in the Schedule of Benefits on an International Trip or Domestic Trip for Injury or Sickness suffered by the Insured Person, solely and independently of any other causes.

In the event an Insured Person becomes entitled to a refund of all or part of any of the expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source. All reimbursement of such expenses shall be in accordance to the prevailing laws, rules and regulations of the Philippines.

Exclusions:
No benefits will be provided for any loss resulting (in whole or in part) from:
a. pregnancy and its complications;
b. illness or disorders of a psychological nature, nervous depressions, mental illness, sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
c. suicide, attempted suicide, or intentionally self-inflicted injury;
d. periodic control and observation examinations;
e. failure to obtain Philippine government required vaccinations before departure;
f. alcohol or drug abuse;

g. any cancellations resulting from Civil or Foreign war, riots, popular movements, any pre-existing conditions, terrorist acts, any effect of a source of radioactivity, epidemics, pollution, natural catastrophes and climatic events.
h. any International or Domestic Trip undertaken against the advice of a Qualified Medical Practitioner or when the purpose of such Trip was to obtain any form of medical treatment, consultation or advice.

COVID19 PROVISIONS

INFECTIOUS DISEASE or PANDEMIC/EPIDEMIC COVERAGE
This policy covers any medical expense in connection with or in any way involving or arising from any infectious disease, whether asymptomatic or not, severe acute respiratory syndrome Coronavirus disease (Covid19), including any variation thereof, or Pandemic or epidemic as declared as such by the World Health Organization or any governmental authority.

Exclusions:
Any loss resulting from the following are not covered:
1. Denial of entry upon arrival within itinerary whether pre-departure from origin point, in-transit at connection points, or at final destination.
2. Change of travel decision due to fear of COVID19 infection during pre-departure, at connecting points, or at final destination.

C. For Personal Baggage

Under this section, the Company shall pay the Insured Person up to the limit stated in the Schedule of Benefits for loss or damage to the Insured Person's Baggage during the period in the common carrier.

a. Loss must occur as a result of the theft of the baggage or the personal effects from the Insured Person provided that such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police;
b. The Company may make payment or at its option, reinstate or repair as it may select in respect of articles not older than one (1) year;
c. The Company may make payment or, at its option, reinstate or repair subject to due allowance of wear and tear and depreciation in respect of articles more than one year old;
d. Insured Person cannot claim from under both benefits of the Loss and Damage to Baggage and Baggage Delay for the same loss.

Exclusions

Benefits will not be provided for any loss, theft or damage to:

a. animals;
b. documents, identity papers, credit and payment cards, transport tickets, cash, traveler's checks, stocks and securities, jewelry;

c. keys;
d. skis, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment except while checked as baggage with a registered common carrier;
e. automobiles and automobile equipment, motorcycles, trailers and caravans, boats, motors and other means of transport (including accessories);
f. equipment for professional use;
g. musical instruments, objects of art, antiques, collector's items, furniture;
h. eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges;
i. perishbles and consumables;
j. baggage sent in advance or souvenirs and articles mailed or shipped separately;
k. hired or leased equipment;
l. business goods or samples;
m. data recorded on tapes, cards, disc or otherwise.

Benefits will not be provided for any loss resulting in whole or in part from:

a. wear and tear or gradual deterioration;
b. insects or vermin;
c. inherent vice or damage;
d. confiscation or expropriation by order of any government or public authority;
e. seizure of destruction under quarantine or custom regulation;
f. transporting contraband or illegal trade;
g. mysterious disappearance;
h. breakage of brittle or fragile articles, cameras, computers (including softwares and accessories), musical instruments, radios, and similar property.

D. For Baggage Delay

If the Insured Person's accompanied check-in flight luggage is not delivered to him/her or has not arrived at the destination airport within six (6) hours of the Insured Person's actual arrival at the scheduled destination point of his Scheduled Flight, the company will indemnify the actual additional expenses necessarily and reasonably incurred within two (2) days at such scheduled destination for emergency purchase of essential clothing and requisites, up to the maximum limits as specified in the Schedule provided that such luggage has been checked-in by an authorized official or the air carrier with which the Insured Person was traveling at the time of the occurrence.

Such Insurance as is afforded an Insured Person shall apply only to the following hazards:

a. any delay or cancellation by an air common carrier caused by inclement weather;
b. any delay or cancellation due to a strike or other job action by employees of any air common carrier scheduled to be used by the Insured Person during his/her trip;
c. any delay or cancellation caused by equipment failure of an air common carrier;
d. any delay caused by mishandling of Luggage on the part of the air common carrier.

E. For Flight Delay

In the event that the Insured Person's confirmed Schedule Flight is delayed or cancelled and no alternative onward transportation is made available to the Insured Person within six (6) hours of the actual departure time of this Scheduled Flight, the Company will indemnify the actual additional expenses necessarily and reasonably incurred for the hotel accommodation and restaurant meals and refreshments, up to the maximum limits as specified in the Schedule, provided the Insured Person shall be at the airport at the time of such flight delay.

F. Missed Connecting Flight Benefit

If as a result of the said delay, the Common Carrier is cancelled or delayed for over four (4) hours from the time specified in the original itinerary, We shall reimburse the Insured Person, subject to the maximum Sum Insured stated in the Schedule of Benefits, for expenses incurred in respect of hotel accommodation and restaurant meals or refreshments, if not provided or compensated by the airline or any third party, in the event that confirmed onward travel connection while on overseas trip is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled conveyance and no onward transportation is available to the Insured Person within 4 consecutive hours on his/her arrival.

The Insured Person may claim under one Benefit only Travel Delay or Missed Connection Flight.

G. For Trip Cancellation

This section pays up to the limit stated in the schedule of benefits for loss of travel fare and/or accommodation expenses paid in advance by the **Insured** and for which the Insured is legally liable and which are not recoverable from any other source consequent upon cancellation of the Trip necessitated by the following occurring within thirty (30) days before the date of the commencement of the Trip:

a. death or serious Injury or sickness or compulsory quarantine of the Insured, spouse parent, parent-in-law, grandparent, child, brother, sister, business partner or co-director.
b. unexpected outbreak of strike, riot, or civil commotion at the planned destination arising out of circumstances beyond the control of the Insured;
c. serious damage to the Insured's principal residences due to fire, flood or similar natural disaster (typhoon, earthquake, etc) within one (1) week from the departure date which requires your presence on the premises on the departure date;
d. witness summons or jury service.

However, the Company will not pay for any loss caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies or carrier caused cancellation. The Company will not pay for any loss that is covered by any existing insurance scheme, government program or which will be paid or refunded by a hotel, airline, and travel agent for any other travel and/or accommodations.

H. For Trip Termination/Trip Curtailment

This section pays up to the limit stated in the schedule of benefits for additional traveling, hotel expenses or board incurred and loss of travel and/or accommodation expenses paid in advance or forfeited by the Insured Person after the commencement of the holiday or travel consequent upon the Insured Person having to return to his or her place of residence following the unexpected death, serious injury or sickness or hijack of the Insured Person, the Insured Person's spouse, parent, parent-in-law, grandparent, child, brother, sister, business partner or co-director who is a resident in the Philippines. This coverage is effective only if it is purchased before the Insured Person becomes aware of any circumstances which could lead to the disruption of his/her journey.

This section extends to cover the reasonable and necessary travel costs and additional hotel accommodation incurred by one immediate family member of the Insured Person, such costs arising from the death of or serious injury to the Insured Person as the result of an accident excluding any death or injury arising from air crash during the period of insurance up to a maximum benefit stated in the schedule of benefits.

Emergency trip termination/trip curtailment means abandonment of the planned trip by return to the place of initial departure after arrival at the booked destination as shown on the booking invoice.

I. For Document Loss

This section pays up to the benefit level applicable to the Selected Plan for the cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as additional travel expenses and hotel accommodation incurred to replace lost travel documents when such loss arises out of robbery, burglary or theft whilst on the Domestic or International Trip.

Exclusions:

Any claim arising directly or indirectly from, in respect of or due to any of the following:

a. Loss of cash and bank notes, travelers check, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of credit cards, Identity Cards (IC) and driving licenses, travel documents, except as provided for in this section;
b. Loss in respect of shortage due to error, omission, exchange transaction or depreciation in value;
c. Loss not reported to the police within twenty-four (24) hours after the discovery of such loss; and/ or
d. Loss as a result of detention or confiscation by any lawfully constituted authorities.

J. For Travel Reroute

If as a result of a travel delay, due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier the Insured is arranged to travel in, and the scheduled flight of the Common Carrier is delayed for over twelve (12) hours from the time specified in the original itinerary, We shall indemnify an Insured Person in respect of additional travelling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination subject to the maximum Sum Insured stated in the Schedule.

K. For Loss of Credit Card

If during the period of insurance the Insured Person sustains loss of credit card as a direct result of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for any monetary loss due to the unauthorized use of such credit card subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS:

a. The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
b. The Insured Person must report the theft, robbery or burglary to the local branch or agent of the authority that issued the credit card.

L. For Hotel Expense due to Convalescence

This section reimburses the Insured Person for hotel lodging expenses (excluding extras), as long as previously authorized by the attending medical practitioner through the Insurer's Global Emergency Assistance Provider, the attending medical practitioner prescribes mandatory bed rest after hospitalization. In order to obtain this benefit the Insured Person must have been hospitalized for a minimum period of 5 (five) consecutive days and the hospitalization must have been authorized by Insurer. These hotel expenses will have a daily limit, a total maximum as specified in the Schedule of Benefits.

M. For Personal Liability

This section indemnifies the Insured Person for any legal costs incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person does not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without Our written approval:

a. Accidental death or Injury to any person; or
b. Accidental loss of or damage to the property of any person.

PROVISIONS:

The Insurer is not liable for the following:

a. Damage to the property of or to any person who is an Immediate Family Member or the employer of the Insured Person;
b. Damage to property which belongs to the Insured Person or is in his/her care, custody or control;

c. Damage relating to any liability assumed by the Insured Person under contract;
d. Damage relating to the willful, malicious, or unlawful act on the part of the Insured Person;
e. The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
f. The undertaking of any trade, business or profession;
g. Any criminal proceedings; or
h. Any liability which has been admitted or settled by the Insured Person.

N. For Loss of Personal Money

If during the period of insurance an Insured Person sustains loss of cash, signed traveller's cheque(s) or money order as a direct result of theft, robbery or burglary in the course of a trip, We shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS:

a. An Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
b. Unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency, or shortages due to errors or omissions during money exchange transactions are not covered.
c. This section is not applicable to the Insured Person aged ten (10) or below.

O. For Accidental Burial Benefit

If during the Period of Insurance, the Insured Person sustains injury which results in death as a result of an Accident in the course of a trip, We shall pay to the Insured person's estate the reasonable cost of any burial expenses subject to the maximum Sum Insured stated in the Policy Schedule

P. Burns Benefit

If during the period of insurance an Insured Person sustains an Injury in the course of a Trip and is diagnosed by a Qualified Medical Practitioner to have suffered any of the Burn Events listed under the following Compensation Table 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in the Compensation Table below.
A Burn Event means any of the events listed under the Compensation Table below.

COMPENSATION TABLE

Burn Event Second Degree or Third Degree Burns	Compensation (Percentage of Sum Insured)
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

PROVISIONS:
Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

4. Schedule of Benefits

In consideration of the payment of premium in the manner, and at the time stated in Part IV (Miscellaneous) and Part V (Premium), respectively, the Company agrees with the Policyholder named in the Declarations to insure the eligible persons of the Policyholder (called, Insured Person [s]), to the extent herein provided and subject to all of the exceptions, limitations and provisions of the Policy.
The insurance afforded hereunder is only with respect to such and so many of the Benefits as are indicated by a specific amount set below each Benefit listed in this Schedule, and is only with respect to the Insured Person (s) as defined in the Policy to which this Schedule is attached. In cases where the wordings of the Special Provision and the Policy Wordings are in conflict, the wordings, terms and conditions of the Special Provision will apply.

IV. General Exclusions

The Company will not pay under any section of this policy for loss or liability directly or indirectly arising as a result of:

a. Loss of or damage resulting from willful, malicious or unlawful act or negligence of the Insured Person;
b. Any act of war, act of a foreign enemy, civil war, invasion, and revolution, insurrection use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
c. Any serious physical injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by;
d. The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or
e. The release of pathogenic or poisonous biological or chemical materials.
f. For the purpose of this exclusion, serious physical injury means;
i. Physical injury that involves a substantial risk of death; or
ii. Protracted and obvious physical disfigurement; or
iii. Protracted loss of or impairment of the function of a bodily member or organ.
g. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed to or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

h. Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
i. Any violation of the Insured Person of any prohibition or regulations by any government;
j. Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
k. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
l. Hunting, riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
m. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
n. Suicide or attempted suicide or intentional self-injury by the Insured Person while sane or while insane or provoked assault or intoxication or drugs;
o. Mental and nervous disorders, including but not limited to insanity;
p. Declared or undeclared war;
q. Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device of aerial navigation, except as provided in ‘Operation of Insurance Coverage’, Section II.
. The Insured Person employed on merchant vessels, engaging in naval, military or air force service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives.