





CEYLINCO TRAVEL CLASSIC INSURANCE

WHEREAS the insured named in the schedule hereto (hereinafter called "The Insured") is desirous of effecting an Insurance with CEYLINCO GENERAL INSURANCE LIMITED (hereinafter called "The Company") and has paid the Premium as consideration thereof and has in this regard delivered to the Company a proposal, Medical Declaration or statement in writing signed by the insured and a qualified Medical Practitioner warranting the truth of the Reports, Medical Declaration or statement therein contained and has agreed that the said proposal, Medical Declaration or statement shall be the basis of the Contract between the Company and the Insured.

NOW THIS POLICY WITNESSETH THAT during the period of insurance stated in the Schedule, subject to the terms, exceptions and conditions contained herein or endorsed or otherwise expressed hereon the Company will to the extent and in the manner hereinafter provided, indemnify and/or compensate the Insured or pay the nominee in the case of the death of the Insured.

PROVIDED ALWAYS that this policy covers only of such sections hereof as are so specified in the Schedule.

IN WITNESS WHEREOF this policy has been signed on behalf of CEYLINCO GENERAL INSURANCE LIMITED at on.....Of.....

.....
Authorized Officer



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DEFINITIONS APPLICABLE TO ALL SECTIONS EXCEPT WHERE STATED OTHERWISE

INSURED shall mean the person or persons named in the Schedule attached to the Policy.

PERIOD OF INSURANCE shall mean the period commencing from the moment the Insured enters the Airport to travel for a destination that is outside of the home country terminating on return to immigration/customs of the country of residence on completion of the trip, provided such period is within the period shown on the Schedule attached to and forming part of this Certificate of Insurance.

ASSISTANCE COMPANY shall mean Global Response and/or its Registered Branch Offices situated worldwide providing assistance to Insureds and employees more details of which are given in General Conditions 11 of the Policy.

INSURED TRIP shall mean the period commencing from the moment the Insured enters the Airport to travel for a destination that is outside of the home country terminating on return to immigration/customs of the country of residence on completion of the trip, provided such period is within the period shown on the Schedule attached to and forming part of this Certificate of Insurance.

ELIGIBLE CHILDREN means dependant children including adopted and step children of the Insured Person between ages six (6) months and eighteen (18) years who permanently reside with the Insured Person, and receive majority of maintenance and support from the Insured Person.



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EXCESS/DEDUCTIBLE shall mean a portion of the claim which is to be borne by the Insured for each and every claim that occurs during the Insured Trip.

FAMILY MEMBER shall mean Spouse, Child/Children, Parents of the Insured and the Spouse, Brothers and Sisters of the Insured.

PERMANENT TOTAL DISABLEMENT shall mean Total Disablement lasting twelve calendar months and at expiry of that period being beyond hope of improvement. Total Disablement is a condition which totally incapacitates the Insured, and for the purpose of this insurance does not occur if the Insured is able to engage in any part of the duties of his/her usual business or occupation, or in the case of an Insured other than a child having no business or occupation if he/she is able to attend to any part of his/her usual duties or in the case of a child, if the child is able to carry out any of the duties necessary to obtain gainful employment other than employment in occupation usually reserved for the handicapped.

CHECKED-IN BAGGAGE shall mean the baggage (which includes object or articles of necessity ornament or personal convenience including clothing and effects) handed over by the Insured Person or accepted by an International Airline/Carrier for transportation in the same mode of conveyance as the Insured Person travels and for which the Carrier has issued a Baggage Receipt.

Any loss, damage or delay, whilst in the custody of the Carriers (Air/Sea) must be notified immediately to the complaints desk and a Property Irregularity Report obtained.



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HOSPITAL means a medically recognized establishment

- 1) that holds a valid licence to practice medicine
- 2) the primary function of which is to provide for the care and treatment of sick or injured persons
- 3) that has a staff of one or more Physicians actually available on the premises at all times
- 4) that provides a 24 hour nursing service and has at least one qualified and registered professional nurse present and on duty at all times
- 5) is not, except incidentally to its primary function, a clinic, nursing home, rest home or convalescent home for the aged, or any similar institution.

IN-PATIENT means a person who is confined in a hospital as a registered bed patient and for whom at least one Day's room and board is charged by the Hospital.

PRE-EXISTING CONDITION means the chronic illness or ailment and consequences of such illnesses or ailments existing or known to exist at the commencement of the trip abroad, even if the same had not been treated, or for illnesses treated or for which medical advice has been sought in the past before commencement of the trip abroad including their consequences.



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DOCUMENTS shall mean any travel related documents (excluding passports) and entry passes.

COUNTRY OF RESIDENCE shall mean Sri Lanka or Maldives as specified in the Schedule of the Policy attached hereto.

AIRCRAFT HIJACKING shall mean any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft.

HOUSING EXPENSES shall mean the services that are limited to basic accommodation without including restaurant, dry cleaning or any other charges.

VALUABLES shall mean photographic, audio or video equipment, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of or containing precious stones, metals, money, cheques and Travellers Cheques.



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SECTION 1

EMERGENCY MEDICAL EXPENSES, EMERGENCY MEDICAL TRANSPORTATION AND TRANSPORTATION OF MORTAL REMAINS

The Company will indemnify each Insured or their legal personal representative up to a maximum amount specified in Section 1 of the schedule of benefits in the aggregate each Insured in respect of:

The following expenses reasonably and necessarily incurred in the Country or Countries visited if the Insured shall sustain accidental Bodily Injury or suffer illness which first manifests itself during the Insured trip specified in the schedule and subject to deductible specified in the Schedule attached to the Policy.

- 1.1 Medical and surgical fees and fees for immediate and emergency hospital and nursing home charges.
- 1.2 Any extra costs of medically necessary and prescribed transportation from the foreign country to the Insured's country of residence provided that:
 - i) Extra costs in the event of transportation are arising as a consequence of the Insured Trip
 - and
 - ii) In the view of the Company and/or the Assistance Company, the Insured is capable of being transported to the country of residence.



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- 1.3 Additional costs approved in advance by the Company and/or Assistance Company of accompanying person(s), if it is medically necessary that the Insured be accompanied to the country of residence.
- 1.4 If the Company and/or the Assistance Company advises that the continued treatment in the country of residence is appropriate, then the Company will pay the medical expenses incurred in the country of residence for the same illness/bodily injury contracted abroad following the transportation to the country of residence, for a maximum period of 30 days from date of return, provided the disease and/or illness contracted during the Insured Trip.
- 1.5 The death of the Insured due to an Insured Trip in terms of this Policy, the Company shall compensate for the costs of transporting the remains of the deceased Insured back to the country of residence or, up to an equivalent amount, for a local burial or cremation in the country where the death occurred, subject to the maximum limit as specified in the Schedule attached to the Policy.

PROVIDED ALWAYS THAT

1. In-patient hospital, clinic or nursing home expenses must be notified to the Company and/or the Assistance Company for authorization within 48 hours of admission.
2. Emergency Repatriation may only be authorized by the Company and/or the Assistance Company.



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SECTION 2

DENTAL EMERGENCY ASSISTANCE

The Company shall compensate the Insured for expenses incurred on acute anaesthetic treatment to a natural tooth or teeth during Insured Trip but not exceeding the Sum Insured for the coverage as mentioned in Section 2 of the schedule of benefits, subject to the deductibles specified in the Schedule attached to the Policy.

Special Exclusions applicable for the Sections 1 & 2 of the Policy in addition to the “General Exclusions” of the Policy.

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

- 1) a health condition where the person whose condition gives rise to a claim is at the time of travelling receiving or on a waiting list for treatment in a hospital or nursing home or has received a terminal prognosis.
- 2) Medical treatment obtained abroad if that is the sole reason or one of the reasons for the Insured Trip.



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- 3) A medical condition existing prior to commencement of this insurance (that has been diagnosed by a medical practitioner prior to commencement of this Insurance or, if not so diagnosed, if in the opinion of a medical practitioner the Insured could reasonable have been expected to be aware of its existence prior to commencement of this insurance).
- 4) Treatment which in the opinion of a medical practitioner approved by the Company and/or Assistance Company could reasonably be delayed until return of the Insured to his/her country of residence.
- 5) Treatment of orthopaedic, degenerative or ontological diseases, unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's life or measures solely designed to relieve any acute pain.
- 6) For charges in excess of reasonable and customary charges as per the determination by the Company or the Assistance Company, as the case may be.
- 7) Any costs incurred in connection with cancer treatment, unless the medical assistance provided abroad, involves unforeseen emergency measures to save the Insured's life or measures solely designed to relieve acute pain.
- 8) Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).
- 9) Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
- 10) First US\$ 75 of each and every occurrence of a claim (Applicable for Sections 1 & 2 separately).



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SECTION 3

PERSONAL ACCIDENT

If an Insured sustains accidental bodily injury at any time during the period of insurance caused solely and directly by external violent and visible means or by exposure to the elements resulting from a mishap to a conveyance in which the Insured is travelling and such injury shall within 12 months from the date of the accident be the sole and direct cause (apart from illness or disease directly resulting from or medical or surgical treatment rendered necessary by such injury) of death or disablement, the Company will pay to the Insured or his/her legal personal representatives the undermentioned percentages of the sum insured which is specified in the Schedule.

	<u>SUM INSURED</u>
1. Death	100%
The death benefit for children under the age of 16 years is Limited to	50%
2. Total and irrecoverable loss of sight in one or both eyes rendering the Insured Person totally blind in the eye or eyes beyond remedy by surgical or other treatment	100%



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| 3. | Total loss by physical severance at or above the wrist or ankle or complete and irrecoverable loss of use of either one or both hands and/or one or both feet | 100% |
| 4. | Permanent Total Disablement as defined | 100% |

PROVIDED ALWAYS THAT

The aggregate liability of the Company under this Section in respect of each Insured shall not exceed 100%.

If an Insured succumbs to his/her injuries as a result of an accident within 12 months of the date of an accident, any prior payments disbursed for disablement provided for under Benefits 2, 3 or 4 shall be deducted from the benefit payable at Death.

This insurance shall not apply in respect of death or disablement directly or indirectly caused by or arising out of the Insured being effected by a drug unless the drug is taken under the direction of a legally qualified medical practitioner provided such direction is not for the treatment of drug addiction.



SECTION 4

LOSS OF OR DAMAGE TO CHECKED-IN BAGGAGE AND PERSONAL EFFECTS CONTAINED THEREIN

If the checked-in baggage the property of the Insured (not hired or entrusted to him) or any part thereof shall be lost by an Airline/Carrier, the Company will by payment or at their option by reinstatement or repair indemnify the Insured in respect of such loss up to a maximum amount as specified in Section 4 in the schedule of benefits, subject to the deductibles specified in the Schedule attached to the Policy in the aggregate for all losses sustained by each Insured, only after deducting the amount paid by the Airline/Carrier.

PROVIDED ALWAYS THAT

1. Any loss of Checked-in Baggage in transit must be notified immediately to the Airline/Carrier (as appropriate) and a claim lodged with the Airline/Carrier (as applicable) and their written report must be obtained and produced in support of any claim in all such cases.
2. The liability of the Company is in excess of the liability of the Airline/Carrier subject to the excesses and limits applicable per article.
3. In the event of a claim in respect of a pair or set of articles the Company shall be liable only for the value of that part of the pair of set which is lost.



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4. No one article, pair or set of articles shall be deemed of greater value than US\$ 300.
5. Cover only applies to loss or destruction occurring during the Insured Trip.
6. In respect of lost or destroyed documents the Company will only indemnify the Insured for the cost necessarily incurred in replacing such documents. Any claim in this respect must be supported by bills or accounts.

Special Exclusions applicable for Section 4 of the Policy in addition to the “General Exclusions” of the Policy:

- (a) Any partial loss of the items contained within the checked-in baggage, if the baggage is not damaged and/or the locks are not force opened.
- (b) Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
- (c) No claim will be paid for valuables as defined, such items should at all times be carried by the Insured Person and not packed as part of checked-in baggage.
- (d) Items other than personal effects carried by usual passenger, if not declared and endorsed by the insurer specifically.



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SECTION 5

DELAY IN CHECKED-IN BAGGAGE

The Company shall compensate the Insured for the temporary delay of checked-in baggage being transported during an Insured Trip of the Policy but not exceeding the Sum Insured for the coverage as specified in Section 5 in the schedule of benefits subject to the deductibles specified in the Schedule attached to the Policy.

1. The Company will pay for costs of necessary emergency purchases of toiletries, medication and clothing in the event of the Insured suffering temporary delay of his/her checked-in baggage while being transported during the Trip provided that:
 - a. The delay of checked-in baggage is more than 12 hours from the actual arrival time of the carrier at the destination and relates to delivery of baggage that has been checked-in by the carrier.
 - b. Insured submits the Company written proof of delay from the carrier.
 - c. Insured submits the Company the receipts for the necessary emergency purchases of toiletries, medication and clothing that he/she needed to buy.



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2. In the event that the Company makes any payment or reimbursement under this benefit, it is a condition of such payment that any recovery from any carrier by the Insured, or on behalf of the Insured, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 (“Warsaw Convention”) shall become the property of the Company.

Special Exclusions applicable for Section 5 of the Policy in addition to the “General Exclusions” of the Policy:

- (a) Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
- (b) Any checked-in baggage delay on the inbound sector to the Country of Residence.
- (c) Loss/damage to baggage and personal effects which are payable under Section 4 of the Policy.

SECTION 6

PERSONAL LIABILITY

If the Insured in his/her private capacity shall become legally liable for

- (a) bodily injury or illness (fatal or non-fatal) (hereinafter referred to as injury) to any person (other than a person in the Insured’s service or any member of his/her family or household).



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OR

- (b) loss of or damage to property (not belonging to nor held in trust by or in the custody or control of the Insured or any member of his/her family or household or servants) occurring during the period of insurance then in respect of such injury loss or damage the Company will indemnify the Insured or, in the event of his/her death, his/her legal personal representative against all sums which he/she shall become legally liable to pay as compensation and all legal costs awarded to any claimant, maximum up to the limits specified in the Schedule attached hereto.

For each person Insured in respect of all claims arising out of any one occurrence or series of occurrences consequent upon or attributable to one source or original cause, irrespective of the number of claimants inclusive of legal costs and expenses, being a combined limit for injury and loss of or damage to property.

The Company may at any time pay to the Insured (or, in the event of his/her death, his/her legal personal representative) in connection with any claim or series of claims notified hereunder the limit of liability stated above (after deduction of any sum or sums already paid by the Company whether as costs and expenses or as compensation) or any lesser amount for which such claim or claims can be settled and upon such payment being made by the Company shall be under no further liability in connection therewith and shall (except with respect to any subrogation action) relinquish the conduct and control of such claim or claims.



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PROVIDED ALWAYS THAT

1. The Company shall have complete control over the conduct of any legal proceedings and the selection, appointment and control of any Solicitor or other legal adviser.

Special Exclusions applicable for Section 6 of the Policy in addition to the “General Exclusions” of the Policy.

The Company shall not be liable for:

1. Legal expenses incurred without their written consent.
2. Any claim reported to them more than 90 days after the commencement of the incident giving rise to the claim.
3. Any claim which arises by virtue of an agreement but which would not have arisen in the absence of such agreement.
4. Any claim for injury, loss or damage arising directly or indirectly from
 - 4.1 the Insured's ownership or use of aircraft, mechanically propelled vehicles or vessels (other than rowing boats, punts or canoes),
 - 4.2 domestic animals, or firearms other than sporting guns
 - 4.3 the Insured's occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings other than the occupation of any temporary residence.



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- 4.4 the pursuit or exercise of any trade or profession, or from racing of any kind
- 4.5 willful or malicious acts of the Insured
- 4.6 this insurance does not apply to liability for which indemnity is provided under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected
- 5. Liability arising out of the transmission of a communicable disease by Insured.
- 6. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
- 7. Bodily injury to any person eligible to receive any benefits voluntarily provided or required to be provided by Insured under any worker's compensation law, non-occupational disability law or occupational diseases law or similar law.
- 8. Suits or legal actions arising from the Insured's family member or travelling companion or immediate family member of travelling companion against the Insured.



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SECTION 7

AIRCRAFT HIJACKING

In the event that a commercial carrier (Charter or Liner) in which the Insured is travelling is hijacked during the Insured Trip and the Insured's journey is interrupted or disrupted for more than twelve (12) hours, then the Company will pay the Sri Lankan Rupee equivalent of US\$ 25 for each day of delay caused to the Insured, as per the amounts mentioned in Section 7 of the schedule of benefits, subject to the excesses specified in the Schedule attached to the Policy.

The Company shall not be liable to make any payment under this Benefit during the first 12 hours of the hijacking of such Commercial Carrier.

Special Exclusions applicable for Section 7 of the Policy in addition to the "General Exclusions" of the Policy.

The Company shall not be liable to make any payment under this Section in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Any incident where the Insured is suspected to be either the principal or an accessory in the hijacking.



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2. Any claim as a consequence of a change in the regular routes of carrier due to traffic, weather, fuel shortage, technical snag, or security reasons.

SECTION 8

TRIP CANCELLATION/INTERRUPTION DUE TO ACCIDENTAL BODILY INJURY, SERIOUS ILLNESS OR DEATH OF THE INSURED OR A FAMILY MEMBER

- A. The Company shall indemnify the Insured or his/her legal personal representative up to a maximum amount specified in Section 8 of the benefits schedule, subject to the deductibles specified in the Schedule attached to the Policy per Insured if the Insured shall sustain pecuniary loss in respect of any irrecoverable deposits and payments for unused travel and accommodation for which the Insured contracted prior to the commencement of the Insured Trip as a result of the Insured's necessary and unavoidable inability (and not merely disinclination) to commence travel as arranged arising from:



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1. Accidental Bodily Injury, Serious Illness or Death of:
 - (i) Insured or
 - (ii) a family member (as defined in the Policy) of the insured.

2. Compulsory quarantine, jury or other legal service, witness call or redundancy of the Insured.

- B. Within the aforementioned maximum sum the Company will indemnify the Insured or his/her legal personal representative for the proportionate irrecoverable value of the unused travel and accommodation costs contracted prior to the commencement of the insured trip if the Insured, or immediate dependant family of the Insured travelling with the Insured has to curtail the trip and return to his/her home address in his/her normal country of residence earlier than planned due to the following occurring after the commencement of the trip.
 1. Accidental Bodily Injury, Serious Illness or Death of:
 - (i) Insured or person with whom the Insured is travelling or
 - (ii) a family member (as defined in the Policy) of the Insured.



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2. Insured's home or place of business being rendered uninhabitable by fire, lightning, explosion, earthquake, subsidence, storm, tempest, flood, falling trees, malicious damage, impact by vehicles or aircraft.
3. Police authorities of the Country of Residence requesting the Insured's presence at his/her home following actual burglary.

Special Exclusions applicable for the Section 8 of the Policy in addition to the “General Exclusions” of the Policy.

The insurance shall not apply in respect of any loss arising directly or indirectly:

- (a) From failure to notify the Travel Agent or Tour Operator through whom the trip was booked within a reasonable time of their need to cancel or curtail the travel arrangements.
- (b) From the financial circumstances of any Insured other than arising from redundancy.
- (c) As a result of any unlawful act of an Insured or any other person on whom the trip plans depend or criminal proceedings involving any of the aforementioned other than the attendance under subpoena as a witness (other than in an expert, occupational, professional or other similar capacity) in a Court of Law.
- (d) From failure in provision of any part of the booked trip (including error, omission or default) of any service forming part of the booked trip, or from delay or amendment of the booked itinerary.



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- (e) From prohibitive regulations by the Government of any Country except from any such regulation which the Insured was unaware existed (and could not reasonably be expected to be aware of) at the time of booking the Insured trip.
- (f) First US\$ 50 of each any and every occurrence of a claim.

SECTION 9

MISSED DEPARTURE / CONNECTION

The Company shall indemnify each Insured for up to the amounts mentioned in Section 9 of the benefits schedule, subject to the deductibles specified in the Schedule attached to the Policy in all in respect of reasonable additional accommodation and travelling expenses incurred as a result of the Insured missing departure of the pre-booked outward journey from or pre-booked return journey to his country of residence (and/or missing departure of any intermediate connecting service) due to an accident or mechanical failure, traffic congestion due to Accident or inclement weather, strike, industrial action and inclement weather causing interruption to the mode of transport in which the Insured is travelling to the departure point of the outward or return journey or intermediate connection service.



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PROVIDED ALWAYS THAT

1. The Insured has taken every reasonable steps to complete the journey to the departure point on time.
2. The Insured shall submit to the Company all relevant bills and receipts to substantiate the expenses incurred.

Special Exclusions applicable for the Section 9 of the Policy in addition to the “General Exclusions” of the Policy.

1. Any losses which are the results of the Insured's failure to check in at the airport or port in accordance with the travel itinerary supplied to the Insured.
2. Any losses if the Insured failed to obtain written confirmation from the airline or shipping or coach company or their agents showing the period of and reasons for the delay.
3. Any losses arising from strike or industrial action which commenced or was announced before the date of validation of this Insurance.

SECTION 9.1

FLIGHT DELAY OR CANCELLATION

The Company shall indemnify each Insured for up to the amounts specified in Section 9.1 of the benefits schedule, subject to the deductibles specified in the Schedule attached to the Policy in all in respect of reasonable additional accommodation and travelling expenses incurred as a result of the Insured's flight



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being delayed for more than 12 hours or cancelled the pre-booked outward journey from or pre-booked return journey to his country of residence (and/or delay in any intermediate connecting service) due to a strike, industrial action, mechanical breakdown or any other difficulty faced by the Airline/Carrier and inclement weather.

PROVIDED ALWAYS THAT

1. The Insured shall submit to the Company all relevant bills and receipts to substantiate the expenses incurred.

Special Exclusions applicable for Section 9 of the Policy in addition to the “General Exclusions” of the Policy.

1. Any losses if the Insured failed to obtain written confirmation from the airline or their agents showing the period of and reasons for the delay.
2. Any losses arising from strike or industrial action which commenced or was announced before the date of validation of this Insurance.
3. The Company shall not be liable for the first US\$ 25 of each and every occurrence of a claim.



SECTION 10

LOSS OF PASSPORT

The Company will pay in the event the Insured loses his/her passport during the Insured Trip up to the amounts specified in Section 10 of the benefit schedule, subject to the deductibles specified in the Schedule attached to the Policy for each Insured in respect of reasonable and necessary additional accommodation, travelling and other expenses incurred in obtaining a passport (s) to return to the country of residence during the Insured Trip.

Special Exclusions applicable for Section 10 of the Policy in addition to the “General Exclusions” of the Policy.

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Loss of the passport due to delay or confiscation or detention by the customs, police or public authorities.
2. Loss of the passport due to theft unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in that regard.



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3. Loss of the passport due to it being left unattended or forgotten by the Insured in a public place or public transport, hotel or apartment.
4. Loss or theft of the passport from a private place or from a private vehicle unless it was kept in a locked hotel room or apartment or locked vehicle and forcible and violent entry was used to gain access to it.
5. First US\$ 15 of each and every occurrence of a claim,

SECTION 10.1

ADDITIONAL COSTS FOLLOWING LOSS OF TRAVEL DOCUMENTS

The Company will pay in the event the Insured loses his/her passport during the Insured Trip up to the amounts specified in Section 10.1 of the benefits schedule, subject to the deductibles specified in the Schedule attached to the Policy for each Insured in respect of reasonable and necessary additional accommodation, travelling and other expenses incurred in obtaining the lost travel document (s) during the insured trip.

Special Exclusions applicable for Section 10.1 of the Policy in addition to the “General Exclusions” of the Policy.

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:



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1. Loss of travel documents due to theft unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in that regard.
2. Loss of travel documents due to it being left unattended or forgotten by the Insured in a public place or public transport, hotel or apartment.
3. Loss or theft of travel documents from a private place or from a private vehicle unless it was located in a locked hotel room or apartment or locked vehicle and forcible and violent entry was used to gain access to it.

SECTION 11

LEGAL EXPENSES

The Company shall reimburse all costs and legal expenses mentioned in Section 11 of the benefit schedule, subject to the deductibles specified in the Schedule attached to the Policy relating to any Court proceedings being instituted against the Insured during the Insured Trip only as a suspect (not as an accused) not involving any criminal activities.



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Special Exclusions applicable for Section 11 of the Policy in addition to the “General Exclusions” of the Policy.

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

- 1) Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
- 2) The costs of making any claim against us, or agents or representatives or against any tour operator, carrier or any person with whom you have travelled or arranged to travel.
- 3) Any costs or expenses which are based directly or indirectly on the amount of any award.
- 4) The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
- 5) Any claims arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.



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- 6) Any claims arising out of your criminal, malicious or deliberate acts.
- 7) Any incident reported more than 90 days after the event occurs which gives rise to such claim.

SECTION 12

FAMILY MEMBER TRANSPORTATION BENEFIT

In case of a hospitalization of the Insured during a trip covered by this insurance, travelling unaccompanied, lasting more than (7) days, the Company will reimburse an airline ticket in Economy Class depending on seating availability, for a family member to accompany the Insured back to Sri Lanka/Maldives as applicable.

The Insured will also be reimbursed for any reasonable and necessary expenses incurred in hotel reservations for the accompanying family member, with a maximum benefit of US\$ 80 per day for maximum period of 7 days.



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SECTION 13

TRANSPORTATION OF DEPENDANTS

If the insured is travelling as the sole companion of a child/children under 18 years of age who is/are also covered under the travel insurance policy issued by the Company, and due to illness or accident resulting into hospitalization lasting more than seven (7) days, should be unable to take care of the child/children, the Company or the Assistance Company **will take responsibility of relocation of the said minor(s) to the** Country of Residence by the means of transport considered most adequate by the Company or the Assistance Company.

SECTION 14

PERSONAL ACCIDENT COVER WHILE IN HOME COUNTRY

If an Insured sustains accidental bodily injury caused solely and directly by outward violent and visible means or by exposure to the elements resulting from a mishap to a conveyance to which an Insured is travelling, and in such injury shall within 12 months from the date of the accident be the sole and



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direct cause (apart from illness or disease directly resulting from or medical or surgical treatment rendered by such injury) of death or disablement the Company will pay to the Insured or his/her legal personal representatives the amounts specified in the Schedule attached to the Policy subject to terms, conditions and exclusions of the within written policy.

The maximum amount payable if more than one Travel Policy is obtained is limited to the highest amount payable under one policy and under any circumstances the liability of the Company will not aggregate.

SECTION 15

EMERGENCY CASH TRANSFER AND BAIL (For Corporate Cover Only)

During a covered trip, in case of imperious need owing to causes such as theft of Travellers Cheques, cash etc., or to ensure payment of bail if the Insured is imprisoned as a result of a traffic accident, the Company or the Assistance Company will deliver to the Insured, to the country where he/she may be located, a sum of up to the limit deposited with the Company by any person designated by the Insured subject to the Exchange Control Regulations of Sri Lanka. This coverage shall apply only once, regardless of the length of the policy period stated in the insurance contract.



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SECTION 16

SUBSTITUTION OF EXECUTIVE (For Corporate Cover Only)

In case of an Individual covered by a Corporate Annual Travel Insurance Policy should find himself/herself, on a business trip abroad, be admitted to a hospital due to a serious medical emergency that incapacitates him/her to follow through with his/her professional activity and lasts more than seven (7) days, the Company or the Assistance Company will take responsibility to reimburse expenses incurred for purchase of an airline ticket, in Economy Class, depending on seating availability, for the substitute from the same organization, to replace the Insured during the same period of the Insured's trip abroad..

SECTION 17

HOSPITAL DAILY ALLOWANCE (For Corporate Cover Only)

In case that the Insured is the holder of the corporate annual travel insurance policy should find himself/herself on a business trip abroad and should



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mentioned in the Policy. The hospital daily allowance will only be paid if there is a valid claim under the medical emergency section of the Policy for which hospitalization is required while the Insured is travelling abroad. The amount payable under this section shall be paid after Insured returns to the home country.

GENERAL EXCLUSIONS

EXCLUSIONS APPLICABLE TO ALL SECTIONS EXCEPT WHERE STATED OTHERWISE

This insurance does not cover:

1. Loss directly or indirectly occasioned by happening through or in consequence of:
 - (a) Travel against medical advice or
 - (b) If the insured has received treatment or surgery for a chronic or recurring illness or injury in the past prior to the issue of the insurance.



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- (c) With the intention of receiving medical treatment or
- (d) After a terminal prognosis has been made or
- (e) If the Insured is aware of any circumstances that could reasonable be expected to give rise to a claim
- (f) Winter Sports or the use of dry ski slopes
- (g) Manual work of any kind
- (h) Direct participation in riot or civil commotion
- (i) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power an act (whether on behalf of any organization, body or persons or group of persons) activities or directed towards the overthrow or influencing of the Government de jure or de facto or any provincial or local authority with force or by means of fear, terrorism or violence



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- (j) Accidents whilst engaged in any form of racing, motor rallies and competitions, hang gliding, mountaineering (reasonably requiring the use of ropes or glides), pot holing, rafting or canoeing involving white water rapids, underwater activities requiring the use of artificial breathing apparatus, professional sport, rugby league or union, aerial activities, parascending or aviation (other than as a fare-paying passenger or crew in a certified multi-engined aircraft flown in the course of licensed operations for the transportation of passengers or cargo by air by a properly licensed crew)
- (k) Suicide or willfully self-inflicted injury or illness, mental disorder, anxiety or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with treatment prescribed or directed by a registered medical practitioner but not for the treatment of drug addiction), self exposure to peril (except in an attempt to save human life)
- (l) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radio-active contamination



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- (m) The Insured engaging in any criminal or illegal act
 - (n) Any loss covered directly or indirectly from any injury, illness, death expenses or other liability attributable HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or mutant derivatives, variations or treatment thereof however caused
2. Claims arising from pregnancy unless the expected date of confinement is more than 3 months after the Insured returns from the booked holiday or trip and which condition is detected at the time of obtaining the insurance.
 3. Claims increased by the Insured's own act or omission.
 4. Losses arising from accidents on two wheeled vehicles unless the driver is duly qualified and is in possession of a current licence valid in the country where the vehicle is operated. Notwithstanding the foregoing, underwriters will not be liable for claims arising from accidents (as passenger or driver) on two wheeled vehicles of 125 cc or over.
 5. Claims relating to any ownership (part, time-share or otherwise) of land or building.



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6. Consequential loss of any nature.
7. One way trips.
8. Claims relating directly or indirectly as a result of bankruptcy or liquidation.
9. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (i) ionizing radiation 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
 - (iii) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
10. Provoked murder or assault, intentional self-injury or any attempt thereof while sane or insane.
11. Pre-existing physical or mental defect or infirmity.



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12. Deliberate exposure to exceptional danger (except in an attempt to save human life).
13. Ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
14. The Company shall not be liable for any sums recovered by or on behalf of the Insured by reason of any reciprocal arrangements under any other Insurance Scheme.
15. Professional or organized sports, rock climbing or mountaineering necessitating the use of ropes or guides, pot holing, hand gliding, bungee jumping, parachuting, any kind of race other than on foot or water and/or winter sports (unless the appropriate premium has been paid for the water and/or winter sports extension clause(s) and then only to the extent detailed in such clause(s), racing speed or endurance tests, hazardous pursuits or occupation or air travel (other than as a passenger in a duly licensed passenger carrying aircraft).
16. The Insured engaging in or taking part in armed forces, naval or air force service or operations and/or Flying or other aerial activity except as a passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognized air charter company (the word "passenger" does not include any member of the aircrew or a technician working in or upon an aircraft).



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17. This insurance shall not cover:
- (a) Loss, damage or destruction:
 - (i) arising from confiscation or detention by customs or other official authorities
 - (ii) in respect of contact or corneal lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps of any kind, vehicles or accessories, antiques, musical instruments, pictures, typewriters, sports gear whilst in use (including water sports or winter sports equipment), boats and/or ancillary equipment, glass or chinaware
 - (iii) due to gradual deterioration, wear and tear, denting or scratching, moth or vermin
 - (iv) which at the time of the happening of such loss, damage or destruction is insured by or would, but for the existence of this insurance, be insured under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected
 - (b) Loss, damage or destruction caused by or arising out of mechanical breakdown or derangement, and shall not cover breakage of fragile or brittle articles unless caused by fire or by accident to any mode of transport



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GENERAL CONDITIONS

APPLICABLE TO ALL SECTIONS UNLESS STATED OTHERWISE

1. Written notice of accidents proceedings or any other events which may give rise to a claim should be given to the Assistance Company or “the Company” immediately but in any case not exceeding 7 days after returning to the Country of Residence. All certificates, information and evidence required by the Company or the Assistance Company shall be furnished at the expense of the Insured or his legal representatives.
2. No refund of premium will be allowed once cover under any Section has commenced.
3. Except with the written consent of the Company, no person is entitled to admit liability on their behalf or to give any representations or other undertakings binding upon them. The Company shall be entitled to conduct all proceedings arising out of or in connection with claims in the name of the Insured and to instruct Solicitors of their own choice for this purpose.
4. In the event of death of the Insured, the Company shall have the right to have a post-mortem at their own expense.



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5. No payments will be made under Section 1, 2, 8, 12, 16 and 17 without the appropriate Medical Certificate.
6. The Insured shall act in a prudent manner and exercise reasonable care for the safety and supervision of his property as if uninsured.
7. In the event of a claim for Medical Expense or Personal Accident a medical adviser or advisers appointed by the Company or the Assistance Company shall be allowed to examine the Insured as often as the Company or the Assistance Company shall consider necessary.
8. The due observance and fulfilment of all the terms and conditions of this insurance by the Insured or anyone acting on his/her behalf in so far as they relate to anything to be done or complied by with the Insured or anyone acting on his/her behalf shall be a condition precedent to any liability of the Company to make any payment under this insurance.
9. The Company may at their own expense take proceedings in the name of the Insured to recover compensation from any Third Party in respect of any indemnity provided under this insurance and any amounts so recovered shall belong to the Company. The Insured shall render all such reasonable assistance to the Company or the Assistance Company as the Company may require.



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10. If at any time you make a claim under this Policy, you are covered by any other insurance we will only pay our proportionate share of the claim. This condition does not apply to the Personal Accident Section of this Policy.

11. **EMERGENCY ASSISTANCE**

It is a condition precedent to liability hereunder that in the event that an insured person suffers serious illness or injury or is in any event to be hospitalized, the insured person or their representative the must contact the 'Assistance Company' immediately for assistance or advice. The Insured person or his/her representative should furnish to the 'Assistance Company' as much information concerning the illness or accident as is available, including the name of the treating doctor, name and telephone number of the hospital, the complete overseas travel insurance policy number and its date of issue and any other information required by them relevant to proceed the claim under this Policy.



CEYLINCO TRAVEL CLASSIC INSURANCE

GLOBAL RESPONSE

Cardiff, UK

Tel : (24HR) +44 (0)2920 474131

Email : (24HR) operations@global-response.co.uk

Assistance in Europe, contact:

GLOBAL RESPONSE

Madrid, Spain

Tel : +34 919 04 47 15

Email : operations@global-response.co.uk



CEYLINCO TRAVEL CLASSIC INSURANCE

Assistance in Americas, Contact:

GLOBAL RESPONSE

Indianapolis, USA

Tel : +1 317 927 6895

Email : operations@global-response.co.uk

Assistance in Africa, Contact:

GLOBAL RESPONSE

Johannesburg, South Africa

Tel : +27 10 100 3045

Email : operations@global-response.co.uk



CEYLINCO TRAVEL CLASSIC INSURANCE

Assistance in Asia Pacific, Contact:

GLOBAL RESPONSE

Hong Kong

Tel : +852 3008 82 34

Email : operations@global-response.co.uk



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MAKING A CLAIM

If you need to make a claim you will need to complete a Claim Form as soon as possible after the incident has occurred. You must do this within 07 days of your return home.

You can request a Claim Form by writing to, or by telephoning **GLOBAL RESPONSE** 24 hours hotline +44 (0) 2920 474131

Email : (24HR) operations@global-response.co.uk

Any loss or delay, whilst in the custody of the Carriers (Airline) must be notified immediately to the complaints desk and a Property Irregularity Report obtained.

Read and understood the above contents.

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Signature of the Assured



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Emergency Nos.

In the event of an emergency please contact

GLOBAL RESPONSE (24 HR)	Tel: + 44 (0)2920 474131
Europe	Tel: + 34 919 04 47 15
Americas	Tel: + 1 317 927 6895
Africa	Tel: + 27 10 100 3045
Asia Pacific	Tel: + 852 3008 8234

CEYLINCO GENERAL INSURANCE LIMITED PB 5184

'Ceylinco House', No. 69, Janadhipathi Mawatha, Colombo 1

Tel: 011 2485757-8 or 011 4702702 Fax: 011 4702719

E-mail: ciccoms@ceyins.lk

Web: www.ceylinco-insurance.com