

Dear Participant,

Welcome to the world of Takaful; “a concept that springs from the values of fairness, Transparency and Mutuality”

Our committed and skilled customer service agents are accessible 24 hours on +94 11 7501000 to assist you in intimation, suggestions and complaints.

We encourage you to ensure your property is insured for its actual value to avoid any inconvenience in the event of a claim.

Whilst kindly requesting you to read this policy booklet, we would thank you for partnering with Amana Takaful Insurance.

We look forward to a mutually rewarding relationship.

Your Takaful Policy is made up of;

1. The Proposal confirmation,
2. The Policy Schedule and
3. This Policy Booklet.

GRACE PERIOD WARRANTY
(APPLICABLE ONLY FOR ANNUAL POLICIES)

We strongly advise you to read all these documents as a whole, in order to ascertain whether

- (I) the terms and conditions of your Takaful policy and
- (II) the interest covered, details of the risk and other information described under the policy

are in accordance with your requirements. Please note that all such details are not mentioned in quotations. In case you are not satisfied with any of the terms and conditions in these, please do inform us in writing within seven days from the date of policy issuance. We shall certainly look into the possibility of any amendments as per your request.

However, if no amendments are possible to the Policy; we assure you of a full refund of the Takaful Contribution by canceling the policy from inception, subject to their being no claim intimation during the said period.

Date : 28-Oct-2024

TRAVEL PAL - OVERSEAS TRAVEL TAKAFUL POLICY

Preamble:

This is to acknowledge that You, the Participant, as more fully described in the schedule hereto:

1. Is accepted as a member of the Participant's Takaful Fund (hereinafter called the 'Fund') operated by Amana Takaful PLC (hereinafter called the 'Company') on having paid or agreed to pay the Takaful Contribution mentioned in the schedule
2. Being a member of the Fund, You are acknowledged as a beneficiary under the attached Policy and of the benefits declared by the Fund from time to time under this policy, in accordance with the Rules governing the Fund.
3. Subject to You continuing as a member of the Fund and complying to undertake under the declaration made in the proposal form and details in the schedule, You are benefited by the Fund as one of its beneficiaries against the events described, in the manner and to the extent as stated hereunder.
4. The benefits paid by the Company as Operator shall in no case exceed in respect of each event the sum stated hereunder and on the whole the total sum covered hereby, or such other sum as may be substituted therefore by an endorsement hereon or attached hereto signed by or on behalf of the Company.

DEFINITION OF WORDS

Certain words have been defined below and in some Sections of this Policy. These have the same meaning wherever they are used in the Policy or Schedule.

'COLLEAGUE' means a person whose absence from work necessitates the cancellation or curtailment of the Trip as certified by a Director of the company for which You work.

'CLOSE BUSINESS' means an associate of Yours in the same employ and resident of Sri Lanka.

'CLOSE RELATIVE' means Your spouse, child, parent, brother, sister, parent-in-law, son/daughter-in-law or grandchild who is resident in Sri Lanka.

'CURTAILMENT' means the necessary and unavoidable abandonment of the Trip following written medical advice by a qualified medical practitioner to either return to Sri Lanka or to attend a local hospital as an in-patient as authorized by the Medical Emergency Service or as a result of circumstances stated in Sections 3.2, 3.3, 3.5 and 3.6.

'HOME' means Your usual place of domicile in Sri Lanka.

'INTRINSIC VALUE' means the actual cash value of the item at the time of loss or damage including appropriate deductions for wear and tear.

'LOSS OF EYE(S)' means total and irrecoverable loss of sight from the eye(s).

'LOSS OF LIMB(S)' means loss of a hand or foot by permanent physical severance at or above the wrist or ankle including total and permanent loss of use of a hand or foot.

'PERSONAL BAGGAGE' means Your suitcases and similar containers, their contents and articles carried or worn by You including Your Valuables (as defined below), but excluding Personal Money (as defined below), stamps, documents, contact or corneal lenses, dentures, hearing aids, fragile articles or business goods and samples.

'PERIOD OF COVER' means the period of the Trip commencing on the date stated in the Schedule attached to the Policy and ending when You arrive Home or on expiry of the number of days stated in the Schedule whichever is the earlier. However, under Section 3 (Cancellation) the Period of Cover starts on the date of validation of this Takaful/insurance and ends immediately Your Trip commences on the date stated in the Schedule.

'PERMANENT TOTAL DISABLEMENT' means disablement which entirely prevents You from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.

'PERSONAL MONEY' means Sri Lankan bank notes and coins, foreign currency, travelers cheques, cheques, postal and money orders, passport, driving license, travel tickets, petrol coupons and credit vouchers being carried by You or whilst in a locked safe or safety deposit box.

'PCR' Means polymerase chain reaction.

THE COMPANY AS MANAGERS OF THE PARTICIPANT'S FUND will subject to the terms, exceptions and conditions contained herein or endorsed hereon (collectively referred to as the "Terms of this Policy") pay You or your legal personal representatives the Benefit(s) stated herein in accordance with the selected Scheme specified in the Schedule in the manner and to the extent provided for in the respective Sections specified in the Schedule, in respect of events occurring during the Period of Cover.

'TRIP' means a holiday or journey which starts from Your Home to countries within the Geographical Area stated in the Schedule and ends on return to Your Home in Sri Lanka during the Period of Cover stated in the Schedule.

'YOU', 'YOUR(S)' or 'COVERED PERSON' means persons(s) named in the Schedule as person(s) to be covered. Each person, if more than one, is considered to be separately covered.

'VALUABLES' means photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sun-glasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.

'WE', 'US', 'OUR', or 'COMPANY' means Amana Takaful PLC.

GENERAL CONDITIONS (APPLICABLE TO THE WHOLE POLICY)

The granting of cover and payment of claims under this Takaful/insurance is dependent on the following;

1. That You observe and fulfill all the terms and conditions of this Takaful/insurance by completing anything to be done or complied with by You or anyone acting on Your behalf.
2. That You immediately notify Us, in the event of any occurrence likely to give rise to a claim under this Takaful/insurance in accordance with the instructions contained in this Policy but in any event within 31 days of the expiry of this cover.
3. That you provide at Your own expense, all certificates, information and evidence required by Us or Our appointed representatives.
4. That no person will admit liability or make any offer or promise of payment without Our prior written consent.
5. That You acknowledge that We may at Our own expense take proceedings in Your name to recover compensation from a Third Party in respect of any cover provided by this Takaful/insurance and that any amount recovered shall belong to Us.
6. That in the event of Your death, We shall have the right to have a postmortem carried out at Our expense.
7. That once this Takaful/insurance is validated, no refund of premium is allowed after the expiry of seven days following the date of issue or commencement of travel, whichever is earlier.
8. That You will take all reasonable and proper care to safeguard against accident or illness or loss of or damage to Your property as if this Takaful/insurance was not in force. Failure to do so will prejudice Your position under this Takaful/insurance.
9. That You may not transfer Your interest in this Takaful/insurance.
10. That this Takaful/insurance is governed at all times under the laws of the Democratic Socialist Republic of Sri Lanka.
11. That in the event of a fraudulent claim being made by You or anyone acting on Your behalf all cover under this Takaful/insurance shall be forfeited.

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS OF THIS POLICY)

We will not pay for any claim arising directly or indirectly from;

1. Any Pre-existing Condition or any complication arising from it
Pre-existing Condition - : Condition, ailment or injury or related condition(s) for which Participant had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the commencement of this travel.
2. Your failure to seek medical advice on the advisability of undertaking the Trip when You have received in-patient hospital treatment during the six months prior to the date of validation of this Takaful/insurance or where at the date of validation of this Takaful/insurance You or any person whose condition gives rise to a claim;
 - a. is expected to give birth within two months of return from the Trip or
 - b. is receiving or on a waiting list for in-patient hospital or clinic treatment or
 - c. is traveling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad or
 - d. has received a terminal prognosis.
3. Amateur sports involving physical contact and other sports activities as defined in **SPORTS AND LEISURE ACTIVITIES**. In any event there shall be no cover under this Takaful/insurance for ski jumping, flying, acrobatics, stunting, mountaineering, redone, bungee-jumping, rock climbing or mountaineering normally requiring the use of ropes and guides, caving or pot-holing, rafting or canoeing involving white water rapids in excess of grade 6, parachuting, paragliding, parapenting, hangliding, motor sports or competitions, hunting or equestrian competitions, yachting or boating outside coastal water (12 miles), scuba diving at a depth of more than 30 meters, professional sports.
4. Aviation (other than solely as a fare paying passenger in a duly certified multi engine passenger carrying aircraft flown in the course of licensed operations for the transportation of passengers by a properly licensed crew), losses arising from accidents on two wheeled motorized vehicles unless at the time of the accident the driver is duly qualified, is in the possession of a current Sri Lankan and/or international driving license and the driver and the passenger are wearing safety crash helmets or losses arising from accidents on two wheeled motorized vehicles over 125cc engine power.
5. Suicide or willfully self-inflicted injury or illness, mental disorder, anxiety, stress or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner but not for the treatment of drug addiction), or any loss arising directly or indirectly from any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation thereof however caused.
6. Manual work (not including bar work, waitressing, fruit picking and other similar light casual work not requiring the use of machinery or power tools) or hazardous occupation, self-exposure to needless peril (except in an attempt to save human life) or Your engaging in any criminal or illegal act.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority (except in respect of claims arising under Section 07, Hijack Benefit) or radioactive contamination of any description however caused.
8. Loss or damage in respect of any property more specifically covered elsewhere or any claim recoverable under another Takaful/insurance.
9. Claims increased by Your own act or omission.
10. Consequential loss of any nature.
11. Pandemic and Epidemic Exclusion

This agreement shall not cover any loss directly or indirectly arising out of, contributed to by, or resulting from any pandemic or epidemic. For the purpose of this article pandemics and epidemic shall mean any disease that is declared

as such by the World Health Organization or any governmental authority. This exclusion shall be valid as of the time such declaration was made.

11. Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SECTION 01 – PERSONAL ACCIDENT

You are covered for;

We will pay the following benefits if You sustain bodily during the Trip caused solely and directly by accidental external violent and visible means and such bodily injury within 12 months of the date of the injury is the sole and direct cause of death or Permanent Total Disablement as per the below scale.

Scale of Compensation

Event:	% of Principle Sum
Loss of Life (Death) or paralysis	100%
Loss of Both Hands / Both Feet / Two Limbs / Sight of both eyes	100%
Loss of Either Hand or Foot / Sight of one eye / Speech / Hearing in Both ears	100%

You re not covered for;

1. When Your age is more than 75 years at the date of validation of this Takaful/insurance.
2. Any claim in excess of the amount stated in the Schedule of the selected Scheme in respect any one Covered Person.

SECTION 02 – MEDICAL AND OTHER EXPENSES

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme if You sustain bodily injury or suffer illness during the Trip which results in;

1. reasonable and necessary medical, hospital and treatment expenses, the cost of emergency dental treatment to relieve pain, doctor's fees and transportation charges for You to hospital.
2. reasonable additional accommodation and traveling costs for one person required upon medical advice to stay with, travel to or escort You home.
3. reasonable transportation cost for repatriation to Sri Lanka which is deemed necessary on the recommendation of the treating doctor.
4. the reasonable cost of conveying Your body or ashes to Sri Lanka, or alternatively to pay up to US\$ 1,500/- towards the cost of burial or cremation outside Sri Lanka in the event of Your death.
5. reasonable additional accommodation and transportation costs for Your necessary return Home as a result of the death or serious injury or illness of a Close Relative or Close Business Colleague.
6. Outpatient Department (OPD) cover.
7. Sickness Dental Relief cover.
8. COVID-19 Hospitalization Coverage Extension:

The Company shall cover the medical hospitalization of the Participant in case of illness related to the COVID-19 for a maximum limit as set in the Schedule of Benefits. This coverage will be only granted if Negative PCR Test or any COVID-19 equivalent test approved by country of origin authorities within 72 hours prior to scheduled departure or fulfillment of any travel requirement from destination country. Claims related to mandatory COVID-19 diagnostic tests that the Covered Person is required to take for the trip, such as pre-departure tests and post-arrival tests are not covered. Cover will be strictly due to medical complications related to COVID-19 and not to any pre-existing known or unknown pathology.

Subjectivity: if COVID is re-declared as a pandemic in the future, it will then be strictly excluded from the treaty following to the declaration

You are not covered for;

1. Any Pre-existing Condition or any complication arising from it
2. The first US\$ 100/- of each and every claim.
3. The first US\$ 100/- of each and every claim on COVID cover.
4. The first US\$ 150/- of each and every claim on Sickness Dental Relief cover.
5. Any treatment or aid obtained in Sri Lanka
6. Any surgical or medical treatment which can be reasonably delayed until Your return to Sri Lanka.
7. Any treatment or medication which at the time of departure is known to be required or continued during the Trip.
8. Any medical or other expenses incurred more than 12 months after the date of injury or illness to which the claim refers.
9. The cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles (prescription or otherwise).
10. Any in-patient hospital, clinic or repatriation costs not authorized by a qualified medical practitioner.
11. The additional cost of a single or private room at a hospital, clinic or nursing home except when the medical practitioner treating You considers it necessary.

SECTION 03 – CANCELLATION AND CURTAILMENT

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme for loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of Your necessary and unavoidable cancellation of the Trip due to;

1. the death, injury or illness of You, a Close Relative, Close Business Colleague, traveling companion or person with whom You intended to stay.
2. Your presence being requested by the Police following Your Home or business premises being rendered uninhabitable during the Trip or in the seven (7) days prior to departure.
3. Your presence being requested by the Police following burglary or attempted burglary at Your Home or business premises.
4. redundancy for which a proper redundancy notice has been supplied by Your employer in respect of permanent employment.
5. a call for You to be a witness or for jury service where postponement has been denied by the Court.
6. official requirements for You to attend emergency duty in the Armed Forces, Medical or Public Service.
7. Serious damage to your home due to a fire or natural disaster.
8. Natural Disasters which happen in Sri Lanka or at the destination you plan to travel to provided that the Natural Disaster occurred not more than one (1) month prior to Your scheduled departure date.

In respect of Curtailment, We will pay up to the amount stated in the Schedule of the selected Scheme for the proportionate amount of Your irrecoverable pre-paid costs of the Trip which will be based on the complete number of days, you are at Home or hospitalized as an in-patient.

You are not covered for;

1. The first US\$ 50/- of each and every claim
2. Any expenses paid by the tour operator, hotel or airline.
3. Any delay in commencement of the Trip (see Section 08 – Travel Delay).
4. Any surcharges levied by the tour operator which increases the brochure prices.
5. Any losses arising from Your failure or delay in notifying the travel agent, tour operator or provider of service immediately it may be necessary to cancel or curtail Your travel arrangements.
6. The costs of Curtailment not approved by the Medical Emergency Service.
7. Any loss arising from the financial failure, insolvency, bankruptcy or default of the tour organizer.

SECTION 04 – LOSS OF PASSPORT

We will pay up to the amount stated in the Schedule of the selected Scheme for reimbursement of additional costs incurred overseas during the Trip in obtaining replacement of lost passport as a direct result of the loss occurring during the Trip.

You are not covered for;

The first US\$ 30/- of each and every claim.

SECTION 05 – LOSS OF CHECKED IN BAGGAGE

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme in the event of You suffering a permanent loss of Baggage that has been checked in by an International Airline for an International flight while You are a ticketed passenger on the flight. Benefits will only be payable in case of loss of an entire piece of Checked baggage, and not for damage to the baggage or partial loss of its contents.

You are not covered for

1. The first US\$ 100/- of each and every claim.
2. excluded classes of property [Household effects, jewelry, antiques, souvenirs and items of sentimental value, all kinds of electronic equipment and data carrying media (including software & accessories), eyeglasses or sun glasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, credit cards, debit cards, cheques, traveler cheques, tickets or documents, membership cards, business goods or samples, data recorded on tapes, discs or otherwise, musical instruments, perishables and consumables.]
3. loss of Your items sent in advance, mailed or shipped separately,
4. loss of property covered/insured under any other Takaful / insurance Policy, or otherwise reimbursed by a Common Carrier.
5. If a compensation paid by the Airline Company for loss of baggage.

We reserve the right to repair, replace or pay the Market or Reinstatement Value, whichever is the lower, of any lost or damaged article. The maximum amount We will pay in respect of any article, pair or set, Valuables or Money is limited to the amount stated in the Schedule of the selected Scheme.

SECTION 05 (a) – DELAY IN CHECKED IN BAGGAGE

You are covered for;

The checked in baggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time that the responsible carrier arrives at the travel destination.

Any payment made under this section will be deducted from the claims made under Section 05 (Loss of Baggage) for the same events.

You are not covered for;

1. The first 6 (Six) hours of delay.
2. excluded classes of property [Household effects, jewelry, antiques, souvenirs and items of sentimental value, all kinds of electronic equipment and data carrying media (including software & accessories), eyeglasses or sun glasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, credit cards, debit cards, cheques, traveler cheques, tickets or documents, membership cards, business goods or samples, data recorded on tapes, discs or otherwise, musical instruments, perishables and consumables.]
3. loss of Your items sent in advance, mailed or shipped separately,
4. loss of property covered/insured under any other Takaful / insurance Policy, or otherwise reimbursed by a Common Carrier.
5. any compensation paid by the Airline Company for loss of baggage.
6. Not report the delay within 24 hours to an appropriate authority and provide us with a written statement from whom ever you reported it to.
7. If baggage is delayed on the flight returning you to your country of residence.
8. If a compensation paid by the Airline Company for delay of baggage.

SECTION 06 – MISSED DEPARTURE / CONNECTION

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme for reasonable **additional** travel and accommodation expenses necessary to reach Your booked holiday destination, if as a direct result of:

- a) failure of public transport services due to strike or industrial action,
- b) adverse weather conditions,
- c) traffic flow congestion due any of the above or
- d) mechanical breakdown of the vehicle in which You were traveling to reach Your international departure point (or of any intermediate connecting point)

You arrive at Your international departure point too late to commence Your journey (or of any intermediate connecting point) *and no transportation is made available to You within 5 hours of your actual arrival time.*

You are not covered for;

1. The first 5 (five) hours of delay from your arrival time to the departure point.
2. Any losses which are the result of Your failure to check in at the airport or port in accordance with the travel itinerary supplied to You.
3. Any losses if you fail to obtain written confirmation from the airline or shipping or coach company or their agents showing the period of and reasons for the delay.
4. Any losses arising from strike or industrial action which commenced or was announced before the validation of this Takaful/insurance.

SECTION 07 – HI-JACKING

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme for each complete day You are detained in excess of 24 (twenty-four) hours, up to the maximum amount stated in the Schedule, should Your means of transport be subject to a hijack during a planned Trip.

The Period of Cover is automatically extended in the event of hijack.

SECTION 08 – TRAVEL DELAY OVER 12 HOURS / HOLIDAY CANCELLATION

You are covered for;

We will pay up to the amount stated in the Schedule of the selected Scheme in the event that the departure of the aircraft, sea vessel or coach in which You have arranged to travel is delayed on Your outward or homeward journey by at least 12 (twelve) hours from the time shown in the official travel itinerary as supplied to You due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown either,

reimbursement up to the amount stated following 12 (twelve) hours delay from any other source if You decide to abandon Your outward Trip after at least 12 (twelve) hours delay from the time of departure stated in the official travel itinerary.

You are not covered for;

1. The first US\$ 50/- of each and every claim in excess of the first 6 (Six) hours of delay.
2. Any losses which are the result of Your failure to check in at the airport or port in accordance with the travel itinerary supplied to You.
3. Any losses if you fail to obtain written confirmation from the airline or shipping or coach company or their agents showing the period of and reasons for the delay.
4. Any losses arising from strike or industrial action which commenced or was announced before the validation of this Takaful/insurance.

SECTION 09 – PERSONAL LIABILITY

You are covered for;

We will pay you up to the amount stated in the Schedule of the selected Scheme if you (in your private capacity) become legally liable to pay for accidental bodily injury to Third Parties or accidental damage to Third Party Property, arising from an incident during the covered trip.

You are not covered for;

1. The first US\$ 200/- of each and every claim.
2. liability to Your Immediate Family Member, or Traveling Companion or Immediate Family Member of a Traveling Companion.
3. Property Damage to property owned by You
4. Property Damage to property rented to, occupied, or used by or in the care of You
5. liability arising from animals belonging to you or in your care, custody or control.
6. liability which is expected by or intended for You
7. liability arising out of or in connection with a Business engaged in by You. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business
8. liability arising out of the rental or holding for rental of any part of any premises by You
9. liability arising out of the rendering of or failure to render professional services
10. liability arising out of a premise, water craft or aircraft that is owned by, rented to or rented by You
11. liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft
12. liability arising out of the transmission of a communicable Disease by You
13. liability arising out of any willful, malicious or unlawful act
14. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse
15. liability arising due to insanity, the use of alcohol, drugs (except) as medically prescribed or drug addiction
16. liability arising out of the use, sale, manufacture, delivery, transfer or possession by You, of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization
17. liability under any contract or agreement
18. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law.

SPORTS AND LEISURE ACTIVITIES

This Takaful/insurance does not extend to cover amateur sports and leisure activities as specified below including damage to Your own sports equipment whilst in use.

Non-Winter Sports

- | | | |
|---------------------|-------------------|-----------------------|
| * Abseiling | * Hockey | * Rafting or Canoeing |
| * American Football | * Horse Riding | * Rugby |
| * Ballooning | * Judo | * Scuba Diving |
| * Fencing | * Lacrosse | * Weightlifting |
| * Football Tours | * Martial Arts | * Wrestling |
| * Gliding | * Mountain Biking | |
| * Gymnastics | * Polo | |

Winter Sports

- | | | |
|------------------|---------------|-----------------|
| * Alpine Skiing | * Ice Hockey | * Nordic Skiing |
| * Bobsleighing | * Ice Skating | * Ski-Bobbing |
| * Curling | * Luge | * Snow Boarding |
| * Glacier Skiing | * Mono Skiing | * Tobogganing |

VALIDITY OF COVER

This Takaful/insurance is not valid;

1. For Trips exceeding 180 days.
2. For Trips not commencing in Sri Lanka.
3. For one-way Trips.
4. If the printed cover, Schedule, terms, conditions or any exclusion have been altered in any way.
5. Unless validated by an authorized agent officer of Amana Takaful PLC in Sri Lanka.
6. Beyond the age of 75 years.

IN CASE OF MEDICAL EMERGENCY

If you have a medical emergency, are involved in an accident, are admitted into hospital, incur any medical expenses or on the happening of an event that might give rise to a claim under any of the sections of this Policy, the assistant service provider, **Assist Plus Pte Ltd services** should be contacted as soon as possible. Failure to notify **Assist Plus Pte Ltd services** may result in a claim not being paid.

The contact numbers of **Assist Plus Pte Ltd services** are as follow;

Hotline : **+603 6419 8787**
Email : assistance@emaglobal.com.my

THE MAIN DOCUMENTATION APPLICABLE TO ALL SECTIONS OF THE POLICY

1. Claim Form

2. Copy of the Passport including Personal information page, visa pages, departure, arrival and special endorsements
3. Copy of the Air ticket

In addition to the above documents we require the listed documents in respective sections mentioned below

Delay of flight Cancellation & Curtailement	² Airline Confirmation ² Boarding Pass ² Proof of expenses due to the event with date and time	Hijacking	² Documentation will be required depend on the event
Hospitalization (Medical Expenses) Personal Accident	² Medical Report ² Diagnostic Card ² Supporting documents such as X-Rays, Scans etc. ² Medical Bills <u>For Personal Accident Claims</u> ² Doctors confirmation of Permanent total Disability	Loss of Passport	² Correspondence related to obtaining travel document by the embassy ² Proof of expenses due to the loss ² Complaint made to the relevant authorities in respect of loss of Passport
Personal Liability	² Proof of the incident ² Request from the Third Party ² Proof of expenses in relation to the incident ² Police statement Or legal documents in connection of the incident	Loss of Baggage	² Airline Confirmation ² Complaint made to the relevant authorities ² Purchase receipts where the claim is made against, in respect of the item lost.

Special Remark

Other than the listed documents we may require additional documents in order to process the claim, depending on the nature of the claim.