

TRAVELINSURANCE
POLICY CONDITIONS NO. 775



**International
Language Schools**

POLICY CONDITIONS NO. 775

Please note that the attached travel insurance policy assumes that the student is adequately covered for medical treatment in his/her home country (through public health schemes or private insurance). This is of significance in cases where the insurance company might opt to transport the student back to his/her home country for further treatment. *Gouda* will pay the costs for treatment abroad and for repatriation pursuant to the policy conditions, but after return to the home country, the travel insurance cover ceases. If you have any questions in this respect, please do not hesitate to consult our office.

This is a general description of the insurance terms and conditions that apply to your *Gouda* travel insurance. Should you need any help or assistance during your travel, please read section C – Claims procedures, which also contains information on our 24-hour *emergency centre*. We advise you to carry these insurance terms with you during your travel.

It is also a good idea to leave a copy of the policy (with policy number) with your family or friends. You are of course always welcome to contact us before or after departure, should you have any questions regarding cover.

We wish you a pleasant journey.

Gouda Travel Insurance
Sejrøgade 7
2100 Copenhagen Ø
Denmark
Telephone +45 88 20 88 20
Telefax +45 88 20 88 21
E-mail: gouda@gouda.dk

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A: COVERAGE SUMMARY

THIS IS COVERED	LIMIT (US\$)
MEDICAL TREATMENT AND REPATRIATION	UNLIMITED
DENTAL TREATMENT	400
DISABILITY	40,000
DEATH	10,000
PERSONAL LIABILITY	700,000
LEGAL ASSISTANCE	11,000
CURTAILMENT	UNLIMITED
SUMMONING	2 PERSONS
TRAVEL DOCUMENTS	500
LUGGAGE	4,500
LUGGAGE DELAY	400
DELAY OF INSURED	400
EVACUATION	1,500

SECTION B: DEFINITIONS

For the purpose of these Policy Conditions, the words and concepts in italics are defined as follows:

Accident:

Bodily injury caused solely and directly by sudden and unforeseen external violence.

Acute illness:

Sudden and unexpected *illness* contracted during the *insurance period* or sudden and unforeseen deterioration of a *pre-existing illness*.

Additional expenses:

Expenses imposed on the *insured* in connection with a damaging event or incident that is covered by these Policy Conditions. Expenses paid irrespective of the insurance event are not regarded as *additional expenses* and will therefore not be reimbursed.

Assault:

Unprovoked, intentional physical violence against the *insured* by another person.

Emergency centre:

Gouda Assistance

Sejrøgade 7

2100 Copenhagen Ø

Denmark

Telephone +45 33 15 60 60

Telephone when calling from USA or Canada: +1 866 684 6832

Telefax +45 33 15 60 61

E-mail: alarm@gouda.dk

Gouda:

Gouda Rejseforsikring/Gouda Travel Insurance (VIR 18214571) is a Danish branch office (head office for Scandinavia) of the insurance company Goudse Schadeverzekerings N.V., Gouda, Holland (reg. no. 12404).

Hazardous activities:

Sports, games or other activities exposing the *insured* to an imminent risk of bodily injury, including but not limited to racing with motor driven vehicles, racing with motor boats, racing with horses, white water rafting, black water rafting, abseiling (descending a cliff by harness), canyoning (abseiling a river-crossing), jetboating (other than Shotover River), river surfing (riding river rapids on body board), bungee jumping, swoop swing (40m drop in harness), all terrain vehicles (e. g. 4WD, snow mobiles, etc.), parapenting (tandem parachute from hilltop), hang-gliding (tandem standing jump from hilltop), skydiving, parasailing (parachute behind boat), helicopter/airplane scenic flights, other air-related activities, martial arts, hunting activities, downhill skiing, cross-country skiing and snowboarding.

Illness:

A medical condition diagnosed as an *illness* by a legally qualified *physician*.

Insurance period:

The *insurance period* begins at the time of the *insured's* departure from his/her home country and ends at the time of the *insured's* return to his/her home country. The *insurance period* cannot extend beyond the time for which premium has been paid.

Insured:

A participant in the *policyholder's* arrangement or program for whom the premium has been paid and whose name has been reported to *Gouda*.

Luggage:

Personal property belonging to the *insured* which he/she has brought along with him/her on his/her journey and items which the *insured* has rented or borrowed in his/her home country and brought along with him/her on his/her journey.

Mental illness:

Depression, eating-disorders, manic-depressive, schizophrenia, or other conditions/*illnesses* that require treatment by a psychologist, psychiatrist or similar treatment, whether in a private practice or at a treatment facility.

Necessary and reasonable expenses:

Expenses that for medical or other similar reasons could not be avoided, and given two valid alternatives the less expensive must be chosen. If repatriation is less expensive than treatment on the spot and medically possible, the costs of treatment on the spot are not considered *necessary and reasonable expenses*.

Physician:

A legally qualified medical practitioner possessing approval and authorisation from the authorities in the *insured's* country of residence. The *physician* must not be the *insured* or a member of his/her immediate family nor a person who is travelling together with the *insured*.

Policyholder:

The organisation holding a contract with *Gouda* for the purpose of providing insurance cover to participants in its arrangements or programs.

Pre-existing illness:

An *illness* which the *insured* has suffered from within a year before the beginning of the *insurance period* and has sought treatment for or which could cause a prudent person to seek treatment.

Travelling companion:

A person who has bought the same travel as the *insured* and who is covered by *Gouda* Travel Insurance.

Valuable property:

Photo equipment, binoculars, musical instruments, TV and hi-fi equipment, mobile or pocket telephones, computer equipment, weapons, wine, liquor, antiques, works of art, precious carpets, fur and fur coats and items wholly or partly made of precious metals, genuine pearls and precious stones,

SECTION C: CLAIMS PROCEDURES

Should you during your travel find yourself in an acute situation covered by your travel insurance, we kindly ask you, your attending medical practitioner, your family or other close relatives to contact Gouda Assistance. The *emergency centre* is open 24 hours a day 365 days a year and may be contacted on the following phone numbers:

Gouda Assistance

Sejrøgade 7

2100 Copenhagen Ø

Denmark

Telephone +45 33 15 60 60

Telephone when calling from USA or Canada: +1 866 684 6832

Telefax +45 33 15 60 61

E-mail: alarm@gouda.dk

At Gouda Assistance you will speak to a service coordinator, who will assist you in any way. If your call concerns *illness* or an *accident*, doctors will be ready to take over and enter into a dialogue with the attending doctor. All instructions given by Gouda's *physician* or the *emergency centre* must be followed.

If you need ordinary advice or guidance before, during or after your journey, you are always welcome to contact:

Gouda Travel Insurance

Sejrøgade 7

2100 Copenhagen Ø

Denmark

Telephone +45 88 20 88 20

Telefax +45 88 20 88 21

E-mail: gouda@gouda.dk

If, during your journey, you plan to contact the *emergency centre* or Gouda by telephone, we recommend that you - or the person making the phone call - take a few minutes first to gather all relevant information such as policy number, social security number/personal identification number, name and phone number where you are staying (doctor, hospital, etc.), diagnosis, name of your own medical practitioner, address of relatives, etc.

For obvious reasons we cannot possibly predict all kinds of injury or *accident* you may experience during your journey, but in the following section we will give you instructions on what to do in case of an emergency situation. The following description must always be compared to the policy terms and conditions, see section E. The following section also provides information on the kind of documentation you need to produce when making a claim in accordance with your insurance.

You will find a claims form at centre fold.

SECTION D: WHAT TO DO IF YOU BECOME ILL OR A LOSS OCCURS?

Assault

The *emergency centre* must be informed as soon as possible. It is a condition of the cover that the *assault* is reported immediately to the local police and that the *insured* obtains a medical certificate as soon as possible. A claims form should be submitted at your earliest convenience.

Curtailement

If you wish to return home due to e.g. *acute illness* or death to a parent or sibling you need to contact the *emergency centre* immediately. The *emergency centre* will then evaluate if there is a basis for compensation in connection with home transport. Should this be the case the *emergency centre* will arrange extraordinary home transport. Should you – according to previous agreement with the *emergency centre* – arrange home transport yourself or need coverage for other legitimate expenses please send in the claim as soon as possible.

Death

Please contact our *emergency centre* as soon as possible. Our staff will take the necessary action in consultation with relatives and relevant authorities.

Delay of insured

Please contact the *emergency centre* immediately when you realise that it will not be possible for you to turn up in time for your planned means of transportation. The *emergency centre* will advise you accordingly.

Hospitalization

Please contact the *emergency centre* as soon as possible and no later than 24 hours after being hospitalized. The *emergency centre* will, if needed, make arrangements to furnish a payment guarantee to the hospital where you are treated.

Illness or accident

Please contact the *emergency centre* as soon as possible. Gouda's liability to pay compensation is subject to the condition that the *insured* obtains a precise diagnosis from the attending *physician* and that the *insured* gives Gouda's *physician* access to all relevant medical information. In cases where expenses are likely to exceed US\$ 1,000, prior approval by the *emergency centre* must be obtained to ascertain whether the *illness* or *accident* is covered by the insurance. In cases where acute treatment does not allow prior approval, the *emergency centre* must be notified within 72 hours of the *insured* being hospitalized or seeing a *physician*. In the event that the *insured* fails to comply with these provisions, Gouda's liability is limited to the compensation payable if the provisions had been observed.

Legal assistance - bail

The *emergency centre* must be contacted immediately. A case involving a bail will typically be finally completed after your return home.

Loss of luggage

In case of theft, robbery, open theft, etc., it is a condition for Gouda's obligation to indemnify that the *insured* immediately reports the event to the local police. If the loss occurred while the *luggage* was in the custody of the airline or carrier, the *insured* must immediately report the loss to this company and obtain documentation of this reporting. The claims form must be sent to Gouda at your earliest convenience. Please enclose evidence of your reporting the incident to the above authorities together with original documentation of the value of stolen or damaged objects.

Luggage delay

A claims form accompanied by a declaration from the transport company confirming the delay together with original receipts for any replacement purchases must be submitted to Gouda at your earliest convenience.

Medical treatment

If a medical practitioner has treated the *insured*, the *insured* may ask the medical practitioner to issue the bill to Gouda, or the *insured* may pay the medical practitioner himself/herself and subsequently send the claims form and original receipts to Gouda for reimbursement. If needed, Gouda may furnish a guarantee

to the medical practitioner. Irrespective of the method of payment, the claims form must be submitted as soon as possible. In any case it is important to obtain documentation of your *illness* in the shape of a medical certificate with information on the diagnosis and any prescribed medication as well as original receipts for payment for medical treatment and medication.

Personal liability

The *emergency centre* must be contacted immediately if an event occurs that may subsequently give rise to claims from a third party. It is important that *Gouda* receives information on the name and address of the potential claimant (injured person) and the names and addresses of any witnesses. You should never admit liability yourself but leave it to *Gouda* to make a decision in the case. If you do admit liability, you risk being held liable for damages yourself, including damages for injuries for which you were not even responsible.

Repatriation

The *emergency centre* must be contacted immediately for the purpose of obtaining an assessment of whether compensation for repatriation under the given circumstances should be paid. In the affirmative, the *emergency centre* will make arrangements for an extraordinary home journey. If it is agreed that the *insured* will arrange his/her home journey himself/herself, or if there has been other justifiable expenses, the claims form should be submitted as soon as possible.

Repatriation transportation

Please contact the *emergency centre* as soon as possible in cases where repatriation is a possibility. *Gouda's physician* will then in consultation with the attending doctor/hospital decide whether repatriation should be initiated and, if so, when and how the transportation should take place.

Summoning

Please contact the *emergency centre* as soon as possible. The *emergency centre* will assist you in accordance with the insurance conditions. It is a condition for *Gouda's* payment of compensation that the *insured* obtains a precise diagnosis from the attending *physician* and gives *Gouda's physician* access to all relevant medical information.

SECTION E: EXTENT OF POLICY AND EXCLUSIONS

1 ILLNESS AND REPATRIATION

- 1.1 *Illness* and repatriation expenses are covered without any pecuniary limitation.
- 1.2 The insurance covers the following *necessary and reasonable expenses* caused by *acute illness* or injury occurring during your journey:
 - 1.2.1 Medical treatment and medication prescribed by a *physician*.
 - 1.2.2 Hospitalization in a semi-private ward and hospital treatment as prescribed by a *physician*, including surgery.
 - 1.2.3 Delivery of screened blood if *Gouda's physician* finds that the *insured* is staying in a risk area.
 - 1.2.4 On-the-spot monitoring while the *insured* receives screened blood.
 - 1.2.5 Treatment by an officially licensed physiotherapist, chiropractor or other non-medical treatment as prescribed by a *physician*, due to *illness* or an injury occurring in the *insurance period*, up to a maximum of US\$ 2,000 and subject to a maximum of 10 treatments.
 - 1.2.6 Urgent and acute dental treatment is covered up to US\$ 400.
 - 1.2.7 Transportation by ambulance from the scene of the *illness/accident* to the place of treatment (including by air ambulance subject to approval by *Gouda*).
 - 1.2.8 *Additional expenses* for repatriation of the *insured* to his/her home country (including, if required, transportation by air ambulance) if deemed necessary by *Gouda's physician* and provided that the transportation has been arranged in agreement with *Gouda*.
 - 1.2.9 Transportation, if local treatment facilities are inadequate, to the nearest suitable place of treatment if deemed necessary by *Gouda's physician*
 - 1.2.10 Necessary costs incidental to a change of accommodation or a prolongation of the stay by up to 60 days from the first visit to a *physician* if such changes are required due to the *illness/injury*.
 - 1.2.11 In case of death, all expenses for transportation of the deceased to his/her home country are covered, including expenses pertaining to any statutory requirements of such transportation.
 - 1.2.12 The *insured's* documented expenses for phone calls during hospitalization are covered in the amount of US\$ 150 per incident.
 - 1.2.13 Any necessary, documented taxi transportation of the *insured* to and from the place of treatment is covered up to US\$ 150.
 - 1.2.14 Return of suitcases, clothes, toilet requisites, etc. which the *insured* has to leave behind as a result of his/her repatriation.
 - 1.2.15 Return to the point of origin of the repatriation (economy class at a maximum) provided that at least 31 days remained of the journey and the *insurance period* at the time of repatriation. Any return must await the *insured's* complete recovery and must take place within 90 of such recovery.
- 1.3 **EXCLUSIONS**

The insurance does not cover:

 - 1.3.1 Expenses which may be assumed to have been caused by *mental illness*.
 - 1.3.2 Expenses for treatment or sojourn after return to the home country whether or not the return is a result of medical repatriation.
 - 1.3.3 Expenses for treatment or sojourn after the time when the *insured* refuses to be repatriated against the advice of *Gouda's physician*.



- 1.3.4 Expenses for treatment or sojourn in the event that *Gouda's physician* has decided that treatment can wait until the *insured* has returned to his/her home country.
- 1.3.5 Expenses pertaining to repatriation arranged by the *insured* if such expenses could have been avoided, had *Gouda* arranged the repatriation.
- 1.3.6 Expenses for transportation as a result of the *insured's* fear of infection.
- 1.3.7 Expenses caused by the *insured's* failure to follow the instructions given by the attending medical practitioner or *Gouda's physician*.
- 1.3.8 Expenses for treatment which the *insured*, prior to his/her departure, knew that he/she had to undergo.
- 1.3.9 Expenses for routine medical examinations and vaccinations.
- 1.3.10 Expenses for dental treatment, see subsection 1.2.6, if the *insured* has not seen a dentist regularly with a view to examination and treatment.
- 1.3.11 Expenses in connection with an induced abortion.
- 1.3.12 Expenses in connection with a childbirth or any consequences of pregnancy that occur after the 35th week of the pregnancy.
- 1.3.13 Expenses for treatment of AIDS or complications, including examination of symptoms.
- 1.3.14 Expenses for glasses, contact lenses, hearing aids, dental braces, dental prostheses or other prostheses.
- 1.3.15 Expenses for recuperation or stays at spas or health resorts.
- 1.3.16 Expenses incurred because means of transportation have to change route as a result of the *insured's illness/injury*.
- 1.3.17 Expenses pertaining to occupational diseases or occupational hazards.
- 1.3.18 Expenses for treatment of *illness* or injury occurring in connection with a criminal act by the *insured* or an act of aggressive violence by the *insured*.

1.4 LIMITATIONS

- 1.4.1 Expenses for treatment of a pre-existing *illness* will only be covered if an unforeseen deterioration of such *illness* sets in and in that case only up to a maximum of US\$ 3,500.
- 1.4.2 Claims arising from self-inflicted *illness* or injury, attempted suicide or suicide will only be covered up to US\$ 7,000.

2 ACCIDENT/ASSAULT

2.0 The total maximum compensation for disability is US\$ 40,000.

2.1 The maximum compensation for death is US\$ 10,000.

2.2 The maximum compensation for dental damage is US\$ 3,000.

2.3 DISABILITY:

- 2.3.1 The insurance provides compensation in case of permanent loss or reduction of bodily function that is a consequence of an *accident* or an *assault*. The insurance covers effects that manifest themselves up to 3 years from the time of the *accident* or the *assault*.
- 2.3.2 A lump sum payment will be made corresponding to the degree of disability, where 100% disability leads to a compensation of US\$ 40,000.
- 2.3.3 The degree of disability is determined according to the standards of the Service Company of the Swedish Insurance Industry.
- 2.3.4 The degree of disability will be determined on the basis of the medical level of disability caused by the injury and without regard to the *insured's* occupation.

- 2.3.5 The degree of disability for the loss of several parts of the body cannot exceed 100% in total.
- 2.3.6 Existing injury or disability cannot give rise to a higher compensation than if such injury or disability had not existed.
- 2.3.7 It is a condition of the cover that the *insured* is alive at the time when compensation is paid.
- 2.3.8 The *insured* may have his/her degree of disability finally determined by the Service Company of the Swedish Insurance Industry, see 2.3.3. All expenses in this respect must be borne equally by the parties.
- 2.3.9 Any means of assistance necessary in order to mitigate the consequences of the disability is covered up to US\$ 3,500 if such assistance is prescribed by the attending *physician*, and if compensation for such costs cannot be obtained elsewhere.

2.4 EXCLUSIONS

The insurance does not cover:

- 2.4.1 Disability caused by *illness*.
- 2.4.2 Disability caused by contamination through bacteria, virus or other contagious substance.
- 2.4.3 *Illness* or the triggering of latent predisposition to *illness*, notwithstanding that such *illness* may have been caused or aggravated by the *accident*.
- 2.4.4 Aggravation of the consequences of an *accident* as a result of a pre-existing *illness*.
- 2.4.5 Compensation for existing disability.
- 2.4.6 Injury caused by occupational hazards.

2.5 DEATH

- 2.5.1 Where an *accident* or an *assault* covered by these Policy Conditions causes the *insured's* death within 3 years after the *accident* or *assault*, the insurance amount for death set out in section 2.1 will be paid less any previous payment of disability compensation.
- 2.5.2 Unless otherwise agreed with *Gouda*, the compensation for death is paid in the following rank of priority in such a way that any succeeding person will be taken into consideration only if the preceding person does not exist/is not alive: spouse, children, cohabiter, the *insured's* heirs.

2.6 EXCLUSIONS:

The insurance does not cover:

- 2.6.1 Death caused by *illness*.

2.7 DENTAL TREATMENT

- 2.7.1 Any dental damage occurring as an immediate consequence of an *accident* or an *assault* is covered up to US\$ 3,000 subject to prior approval by *Gouda* of the treatment and provided that treatment is initiated as soon as possible after the *accident* or *assault*.

2.8 EXCLUSIONS

The insurance does not cover:

- 2.8.1 Dental damage caused by chewing or eating whatever the circumstances.
- 2.8.2 Expenses that are covered by any other public or private party.
- 2.8.3 Expenses for dental treatment performed more than 2 years after the *accident*.

2.9 GENERAL EXCLUSIONS TO SECTION 2 - ACCIDENT/ASSAULT

The insurance does not cover:

- 2.9.1 Accidents that happen while the *insured* participates in *hazardous activities*.
- 2.9.2 Accidents in connection with any kind of aviation, except when the *insured* is a paying passenger using charter airline or regular commercial airline.

3 PERSONAL LIABILITY

- 3.1 The maximum compensation is US\$ 700,000.
- 3.2 The insurance covers liability caused by the *insured's* activities during the *insurance period*.
- 3.3 The insurance covers liability to pay damages for bodily injury or damage to property incurred by the *insured* under the present law of tort.
- 3.4 The amount specified in section 3.1 constitutes *Gouda's* maximum liability in respect of a single insurance event, although liability may be imposed upon several persons covered by one or more policies with *Gouda*.
- 3.5 In addition, expenses for settling liability issues are covered if agreed in advance with *Gouda*.
- 3.6 The *insured* should not admit liability or accept any claim for liability, but leave it to *Gouda* to make a decision. If the *insured* fails to comply with this requirement, he/she will risk being held personally liable for damages, also in case of incidents where the *insured* might not have been held liable at all. *Gouda* must be notified of the incident immediately and will subsequently decide how the case should be handled.

3.7 EXCLUSIONS

The insurance does not cover:

- 3.7.1 Liability emanating from contractual, professional and commercial relationships.
- 3.7.2 Damage to or loss of own property.
- 3.7.3 Liability occurring as a consequence of the *insured's* acceptance, by agreement or otherwise, of liability exceeding his/her general tort liability.
- 3.7.4 Liability for damage to property borrowed, rented or otherwise in the custody or control of the *insured*. However, the insurance covers damage to property in temporary lodgings such as a hotel room or host family home.
- 3.7.5 Liability emanating from the *insured's* deliberate use of aggressive violence against persons or property.
- 3.7.6 Claims as a result of the *insured* causing *illness* to others through contagion, infection or otherwise.
- 3.7.7 Damage caused in connection with the ownership, use or control of a motor vehicle, camper or trailer, motor-driven aircraft or vessel or any vessel exceeding 3 metres in length.
- 3.7.8 Damage caused to family or *travelling companions*.
- 3.7.9 Damage caused by animals.

4 LEGAL ASSISTANCE

- 4.1 The maximum compensation is US\$ 11,000.
- 4.2 The insurance covers:
 - 4.2.1 Necessary and reasonable costs for lawyers and litigation properly incurred by the *insured* as plaintiff or defendant in a legal action.
- 4.3 **EXCLUSIONS**

The insurance does not cover expenses for legal assistance in cases or disputes:

 - 4.3.1 Between the *insured* and the *policyholder* or the host family.
 - 4.3.2 Between the *insured* and his/her travel agency, travelling agent, travelling mediator or one or more *travelling companions*.
 - 4.3.3 Emanating from the *insured's* pursuit of his/her business, trade or profession.
 - 4.3.4 Concerning family or inheritance matters.
 - 4.3.5 Involving criminal prosecution.
 - 4.3.6 Emanating from the *insured's* ownership, use or control of motor-driven vehicles, vessels or aircrafts.
 - 4.3.7 Emanating from surety bonds provided by the *insured* or from claims concerning rights or money assigned to the *insured* by a third party.
 - 4.3.8 Between the *insured* and *Gouda*.
 - 4.3.9 Not serving any justifiable interest or purpose for the *insured*.
 - 4.3.10 Settled by arbitration.
- 4.4 **SPECIAL PROVISIONS**
 - 4.4.1 It is a condition of the cover that the *insured* cannot obtain legal assistance for litigation and that a public, recognised complaints board, including a board of appeal, is not authorised to consider the dispute.
 - 4.4.2 Damages, fines and similar claims against the *insured* are not considered legal assistance and are not included in the legal assistance cover.
 - 4.4.3 The insurance cover is confined to litigation based solely on and arising solely from rights or obligations accepted by the *insured* as a private individual in the *insurance period*.

5 CURTAILMENT

- 5.1 Curtailment is covered without any pecuniary limitation.
- 5.2 The insurance covers:
 - 5.2.1 Reasonable and necessary expenses for rebooking of the *insured's* pre-paid ticket home if the *insured* is summoned home to a parent or a sibling who is in a life-threatening condition or dies due to sudden *illness* or *accident* in the *insurance period*.
 - 5.2.2 Reasonable and necessary expenses for a new return ticket to the starting point of the repatriation, if more than 30 days or more remain of the travel and *insurance period* at the time of repatriation. The return journey must be arranged by the *policyholder* in order to be covered. Where the return journey is not arranged by the *policyholder*, *Gouda's* liability is limited to the compensation payable if the return journey had been arranged by the *policyholder*.
- 5.3 **EXCLUSIONS**

The insurance does not cover:

 - 5.3.1 Curtailment that will result in the *insured* arriving home less than 12 hours prior to his/her originally scheduled arrival.

5.3.2 Any return journey made more than 90 days after repatriation.

5.4 SPECIAL PROVISIONS

5.4.1 Transportation will be arranged by *Gouda* or the *emergency centre*, and the ticket will be booked on the same class as the *insured's* original ticket, unless otherwise agreed with *Gouda*.

6 SUMMONING

6.1 Summoning is covered without any pecuniary limitation.

6.2 The insurance covers the summoning of two relatives in cases covered by section 1 - *Illness* and Repatriation, where the *insured* is in a life-threatening condition.

6.3 COVER

The insurance covers the summoned persons' *reasonable and necessary additional expenses* for:

6.3.1 Transportation from his/her home address and back on economy class at a maximum.

6.3.2 Transportation on the same ticket class as the *insured* at a maximum, with the exception of airambulance where the *insured* is transported to another place of treatment or where the *insured* is repatriated.

6.3.3 Accommodation in a hospital/hotel the maximum amount per person per day being US\$ 150.

6.3.4 Any documented expenses for meals and local transportation, the maximum amount per person per day being US\$ 35.

6.4 EXCLUSIONS

6.4.1 The insurance provides no cover if the *insured* is to be repatriated within 72 hours of the summoned persons' scheduled departure from the *insured's* home country.

7 TRAVELLING DOCUMENTS

7.1 The maximum compensation is US\$ 500.

7.2 COVER

7.2.1 The insurance covers any kind of theft of and damage to tickets, passports and credit cards.

7.2.2 The insurance covers the *insured's* expenses for:

A) Replacement tickets, credit cards and passports.

B) Necessary transportation, fees, photos, etc.

7.3 EXCLUSIONS

The insurance does not cover:

7.3.1 Left, lost or mislaid items.

7.3.2 Losses suffered as a result of abuse of credit cards.

7.3.3 The time spent replacing such items.

8 LUGGAGE/LUGGAGE DELAY

8.1 LUGGAGE COVER

8.1.1 The maximum compensation is US\$ 4,500.

8.1.2 Loss of cash and traveller's cheques is covered subject to a limit of US\$ 400.



8.2 THE INSURANCE COVERS:

8.2.1 Loss of or damage to the *insured's luggage* solely due to theft, robbery, assault, fire, storm, catastrophe or traffic accident.

8.2.2 Loss of or damage to *luggage* checked-in with a transport company.

8.3 LIMITATIONS:

8.3.1 In case of theft from the cabin in a locked motor vehicle, boat, camper or caravan, the cover is limited to US\$ 2,250. This limitation does not apply, however, if the theft occurs from a permanently mounted, locked and separate (from the cabin) luggage compartment or locked box in a boat, motor vehicle or caravan.

8.4 EXCLUSIONS

The insurance does not cover:

8.4.1 Tickets, passports and credit cards, see section 7 - Travelling Documents.

8.4.2 Items left behind, lost or mislaid by the *insured*.

8.4.3 Any theft of *valuable property* and money unless such property and money is stolen from locked premises to which only the *insured* has access (such covered premises being for example a room, cabin, cupboard, locker or a suitcase).

8.4.4 Any theft of *valuable property* and money from vehicles, whether locked or not.

8.4.5 Any theft from unlocked accommodation, motor vehicle, train, bus, boat, camper, caravan or unoccupied tent.

8.4.6 Any theft of *luggage* not under efficient surveillance. *Luggage* left (also for shorter periods of time) outside locked holiday accommodation, motor vehicle, caravan or the like is not considered to be under efficient surveillance.

8.4.7 Loss of or damage to *luggage* exposed to obvious risk of loss/damage.

8.4.8 Loss of or damage to *luggage* sent by separate means of transportation independently of the *insured's* journey.

8.4.9 Damage to *luggage* caused by poor packing as well as ordinary wear and tear, marks and scratches, etc.

8.4.10 Damage due to liquid or smeary substances kept in the *insured's luggage*.

8.4.11 Damage to suitcases or bags if their usefulness has not been significantly reduced.

8.4.12 Damage to or loss of stamps or money with collector's value.

8.4.13 Damage to or loss of animals.

8.4.14 Damage to or loss of *luggage* left with a third party for service or repair.

8.4.15 Indirect losses.

8.4.16 Losses suffered as a result of abuse of traveller's cheques, credit or charge cards.

8.4.17 Losses that have already been covered under section 8.7 - Delay of *luggage*.

8.5 THE FOLLOWING RULES APPLY TO PAYMENTS UNDER SECTION 8:

- 8.5.1 If the age and purchase price of damaged/lost *luggage* can be documented (by receipt, warranty, etc.), its value will be fixed at the cost of a new similar item less an annual deduction of 20% for depreciation due to wear and tear from the second year of its acquisition.
- 8.5.2 If the age of the damaged/lost *luggage* cannot be verified, its value will be fixed at 50% of the price of a new similar item.
- 8.5.3 *Gouda* is entitled but not obliged to indemnify in kind.
- 8.5.4 *Gouda* is entitled to have the damaged item repaired or to indemnify the *insured* for the costs of repairing the item.
- 8.5.5 Where taped recordings (including videos), movies, manuscripts, drawings and the like are lost, only the value of the raw material is covered.

8.6 SPECIAL PROVISION:

- 8.6.1 *Luggage* lost while in the custody of the carrier is not considered to be lost until 30 days after the loss has been reported to the carrier.

8.7 LUGGAGE DELAY

The maximum compensation is US\$ 400.

- 8.7.1 In the event of the *insured's* checked-in *luggage* being delayed by more than 12 hours in relation to the *insured's* arrival at his/her destination outside his/her home country, the insurance covers all reasonable, necessary and documented *additional expenses* for purchasing new items that are similar to the missing items.
- 8.7.2 It is a condition of the cover that original documentation of the delay, receipts for the replacement purchases, and copies of tickets and check-in vouchers from the travel agency and/or the airline are produced.

8.8 EXCLUSIONS

The insurance does not cover:

- 8.8.1 Replacement purchases made after the *luggage* has arrived at the destination.

9 DELAY OF INSURED

- 9.1 The maximum compensation is US\$ 400.

9.2 COVER

- 9.2.1 The insurance covers situations where public transport used by the *insured* is at least 12 hours behind schedule due to technical errors, weather conditions, strike, natural disaster or similar conditions.
- 9.2.2 The insurance covers all necessary, documented *additional expenses* for hotel accommodation, meals and local transportation.

9.3 EXCLUSIONS

- 9.3.1 No compensation is payable if the delay is caused by the *insured* showing up too late for a flight connection where the itinerary did not allow the minimum transit time for such connection.

10 EVACUATION

- 10.1 The maximum compensation is US\$ 1,500.

10.2 COVER

- 10.2.1 The insurance covers expenses for transportation to the nearest safe destination and *additional expenses* for room and board in cases where the authorities in the *insured's* home country recommend an evacuation due to war, war-like conditions or risk of war.
- 10.3 The evacuation must take place as soon as possible. If the *insured* refuses to be evacuated at the time recommended, the cover will cease.
- 10.4 The insurance also covers expenses for return of suitcases, clothes, etc. that the *insured* has left behind as a result of his/her evacuation.

11 GENERAL TERMS

11.1 Applicable law

These Policy Conditions shall be governed by Swedish law on insurance contracts, and any dispute arising out of or in connection with this insurance shall be settled by the ordinary courts in Sweden according to Swedish law.

- 11.2 Unless otherwise specified, each insurance sum constitutes *Gouda's* maximum obligatory indemnification for all damage covered within the currency of the insurance policy.

- 11.3 Compensation will be paid for events occurring during the *insurance period* provided that the premium has been paid before departure. In case of late arrival home without contributory negligence on the part of the *insured*, the *insurance period* will be extended by up to 14 days without payment of extra premium.

- 11.4 The *insured* must procure and hand in any information required by *Gouda* in order to decide whether and to what extent the damage is covered. Such information may include original police reports and third party statements from e.g. guides and hotel staff.

11.5 FOR EACH CLAIM:

- 11.5.1 - *Gouda's physician* is entitled to seek information about the *insured's* health condition and treatment by *physicians* or hospitals and, if necessary, discuss with them any circumstances revealed to *Gouda*. *Gouda* will treat such information as strictly confidential.
- 11.5.2 - *Gouda* may demand that the *insured* be examined by *Gouda's physician* or a *physician* appointed by *Gouda*. In the case of death, *Gouda* may demand a post-mortem autopsy at its own expense.
- 11.6 The *insured* must produce original documentation of all claims for expenses or losses, including original purchase receipts, written guarantees, evidence of notification of the police, reports from carriers, etc.
- 11.7 Expenses for transportation not arranged by *Gouda* will only be covered up to the amount which *Gouda* would have paid if arranging similar transportation, such amount not to exceed the price of an economy class ticket on a scheduled flight.
- 11.8 No rights under this policy may be pledged or transferred without *Gouda's* written consent.
- 11.9 In case of payments under these Policy Conditions, *Gouda* is subrogated to the *insured's* rights against third parties. *Gouda* has a right of recourse against any third party to the extent that *Gouda* has paid compensation. *Gouda* will cover all costs pertaining to an action of recourse.
- 11.10 Compensation will be paid immediately after *Gouda* has received any information deemed necessary to determine *Gouda's* liabilities.

11.11 Section C regarding "Claims procedures" forms an integral part of these Policy Conditions.

11.12 THE INSURANCE DOES NOT COVER/EXCLUSIONS:

11.12.1 Costs occurring after the *insured's* arrival to his/her home country, except sections 1.2.14, 1.2.15 and 2.7.

11.12.2 Losses suffered as a result of intent or gross negligence on the part of the *insured*, losses caused by the *insured's* self-imposed intoxication or influence of drugs, medication or other intoxicants, unless no causal connection is established.

11.12.3 Claims arising in connection with the *insured's* participation in scientific expeditions or while engaging in professional sports activities.

11.12.4 Indirect losses.

11.12.5 Pilots and co-pilots during flights.

11.12.6 Claims arising as a direct or indirect consequence of strikes, lockout, seizure or other interference by a public authority, see also section 4.4.3.

11.12.7 Claims already covered by other insurance companies or by national or international social security or health care systems. This exclusion does not apply to compensation for disability or death, see section 2.

11.12.8 Force majeure of any kind.

11.12.9 Claims made under these Policy Conditions more than 3 years after the time when the *insured* gained knowledge of the claim or 10 years at the latest after the time when the claim could have been made at the earliest.

11.13 WAR:

11.13.1 The insurance does not cover losses arising directly or indirectly as a consequence of war or war-like actions, riots and civil commotion, unless such losses occur during the first 24 hours of such events.

11.14 RADIOACTIVE MATERIAL:

11.14.1 The insurance does not cover losses arising directly or indirectly as a consequence of the use of radioactive material.

SECTION F: INSTRUCTIONS TO DOCTORS AND/OR HOSPITALS

The bearer of the *Gouda* Travel Insurance Policy will be reimbursed for any hospital and medical expenses up to the amounts insured as specified in these Policy Conditions.

All expenses as a consequence of accidents occurring to the bearer during the period of insurance and/or unforeseen *illnesses* which arise during that period will be reimbursed.

Should you wish to consult us regarding treatment of the *insured* and/or policy matters, please do not hesitate to contact our 24-hour *emergency centre*:

Gouda Assistance

Sejrøgade 7

2100 Copenhagen Ø

Denmark

Telephone +45 33 15 60 60

Telephone when calling from USA or Canada: +1 866 684 6832

Telefax +45 33 15 60 61

E-mail: alarm@gouda.dk

Bills and indemnification forms should be forwarded to:

Gouda Travel Insurance

Sejrøgade 7

2100 Copenhagen Ø

Denmark

E-mail: gouda@gouda.dk

Please indicate on the bills how payment should be made.

On behalf of the persons insured under these Policy Conditions and Gouda Travel Insurance, we thank you in advance for your cooperation.

Gouda Travel Insurance
Sejrøgade 7
2100 Copenhagen Ø
Denmark
Telephone +45 88 20 88 20
Telefax +45 88 20 88 21
E-mail: gouda@gouda.dk
www.gouda.dk

CVR-nr.: 18 21 45 71
Danish branch of Goudse
Schadeverzekering N.V.
Gouda, Holland
Reg. nr. 12404


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