

Policy Schedule

Master Policy No: B01803NM1800372

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DESTINATION(S)

(No cover is provided in your usual country of residence)

AREA A:	Afghanistan, Democratic Republic of Congo (DRC), Iraq (Baghdad), Libya, Somalia, Central African Republic.
AREA B:	Rest of Iraq – excluding Baghdad
AREA C:	Iraqi Kurdistan
AREA D:	Gaza and West Bank
AREA E:	Pakistan, Yemen
AREA F:	Algeria, Chad, Egypt, Ivory Coast, Nigeria (Delta States)
AREA G:	Guinea Bissau, Southern Sudan
AREA H:	Rest of the World excl. USA, Canada, Iran, North Korea, Eritrea, Cuba, Guinea, Republic of Sudan and Syria

Introduction

The purpose of this Insurance is to provide you with financial protection and emergency assistance during your travel(s) away from your usual country of residence. This policy documentation provides you with the terms, conditions and exclusions of the insurance cover. This contract is only valid when you have a valid insurance certificate and have paid the appropriate premium.

Please read this document and your certificate carefully to ensure you understand the extent of the cover and assistance service; exactly what is and is not covered; the conditions of cover and that it meets your requirements.

Governing Law: Both we and you are entitled to choose the law applicable to the insurance. We propose English Law and in the absence of any agreement to the contrary, English Law will apply.

General Conditions

1. NMA2989 Accident Form
2. NMA2991 Scale E – Capital Sum Insured not to exceed Seven (7) times annual Salary
3. War & Terrorism extension as per Section B of this Schedule.
4. Medical Expenses as per Section C of this schedule
5. Evacuation and Repatriation as per schedule C (1) of this schedule
6. Nuclear, Chemical and Biological exclusion as per War and Terrorism extension
7. Third Party Administrator & Assistance Company

Northcott Global Solutions Ltd

22 Bevis Marks
London
EC3A 7JB
United Kingdom

Tel: +44 (0)207 183 8910 (24 Hour)

Email: ops@nortcottglobalsolutions.com

Definitions

The Company:

This Insurance plan is run and administered by First Allied Limited, a company regulated and authorised by the Financial Conduct Authority. The plan is underwritten by Afghan Global Insurance (AGI) 100% reinsured in the UK by "A+" (Strong) rated underwriters.

Usual Country of Residence

The home or residence of an insured is their usual country of residence

In this Insurance

1. **'BODILY INJURY'** means identifiable physical injury which:

(a) is caused by an Accident, and:
(b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the Accident.

2. **'ACCIDENT'** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.

Accident shall also include disappearance. If the Insured Person is not found within twelve months of the conclusion that the Insured Person has sustained Bodily Injury and that such injury has caused the Insured Person's death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

3. **'ILLNESS'** means sickness or disease of the Insured Person which first manifest itself during the period of Insurance and occasions the total disablement of the Insured Person within twelve months after manifesting itself.
4. **'PERMANENT TOTAL DISABLEMENT'** means disablement which entirely prevents the Insured Person from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.
5. **'LOSS OF A LIMB'** means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total irrecoverable loss of use of hand, arm or leg.

Cover Details

- Personal Accident - Death, Dismemberment and Permanent Total Disablement following Accident only - up to the level of benefit shown on your certificate of insurance.
- Medical Expenses, Evacuation and Repatriation Expenses following Accident & Illness - up to the level of benefit shown on your certificate of insurance.
- War and Terrorism extension included.

Important Notice

The assured is requested to read this policy and if it is incorrect, return it immediately to your broker or Agent for alteration.

Words in bold print in this Insurance have special meaning, as defined in the DEFINITIONS of this Insurance

Please note that separate insurance is provided under this policy for bodily injury caused by an accident and for illness. This insurance is only related to the benefits of the policy which are shown in the schedule as being included and for which premium has been paid

The assured must disclose to the underwriters all facts, matters and circumstances material to this insurance, including but not limited to whether the insured person engages in any occupation, sport or pastime or other activity of a hazardous nature.

We the Underwriters hereby agree with the Assured, to the extent and in the manner herein provided that if the Insured Person:

- (a) Sustains **Bodily Injury** caused by an **Accident**
- (b) Suffers **Illness**;

We will pay to the Assured, or to the Assured's' Executors or Administrators, according to the Schedule of Benefits after the total Claim shall be substantiated under this Insurance.

Provided Always That:

1. **(A)** benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one **Accident**, except for any benefit payable hereunder in respect of **Temporary Partial Disablement** preceding or following **Temporary Total Disablement**, or of one **Illness**, and
(B) no weekly benefit shall become payable until the amount thereof has been ascertained and agreed. Where any payment is made for weekly benefit, the amount so paid shall be deducted from any lump sum subsequently payable in respect of the same **Accident** or **Illness**.

- 2 the total sum payable under this Insurance in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits.
- 3 if item 1 of the Schedule of Benefits is not covered, then no claim shall be payable, other than for weekly benefits, in respect of any **Accident** which would have given rise to a claim for death had that item been covered.
4. if Item 1 of the Schedule of Benefits is covered and an **Accident** causes the death of the Insured Person within twelve months following the date of the **Accident** and prior to definite settlement of the benefit for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only benefit provided for in case of death.
5. No benefit shall be payable under Items 10 or 11 of the Schedule of Benefits should Illness cause the death of the Insured Person within twelve months of that **Illness** first manifesting itself.

Section A: Accidental Death or Permanent Disability

The Company shall pay to the Insured or to the Insured's executor(s) or administrators or to indemnify him or her, the Sum Insured stated in the policy schedule / certificate of insurance against:

- a) Accidental Death caused by an accident.
- b) Total permanent disability caused by an accident.

Definitions

Accident means:

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes results directly, immediately and solely in physical bodily injury which results in a loss. In no event shall the contracting of any disease and/ or illness (including but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an Accident. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an Accident.

Permanent Disability means:

Disability caused by or resulting directly from an Accident which, from the moment of such Accident, entirely prevented the Insured from attending to any business or occupation in any capacity for 12 consecutive months and,

in the opinion of the Company's medical and vocational advisors, it is reasonable that it should continue beyond such time so as to prevent the Insured from being able to attend to any business or occupation of any or every kind in any capacity.

NMA2991 Scale E

- Death: 100%
- Total and irrecoverable loss of sight of both eyes: 100%
- Total and irrecoverable loss of sight of one: 100%
- **Loss of two limbs:** 100%
- **Loss of one limb:** 100%
- Total and irrecoverable loss of sight of one eye and loss of one limb: 100%
- Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s)): 100%

Exclusions

This Insurance does not cover claims in any way caused or contributed to by:

1. the actual or threatened malicious use of pathogenic poisonous biological or chemical materials;
2. nuclear reaction, nuclear radiation or radioactive contamination;
3. the Insured Person engaging in or taking part in armed forces service or operations;
4. the Insured Person engaging in flying of any kind other than as a passenger;
5. the Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;
6. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
7. the Insured Person's own criminal act;
8. the Insured Person being under the influence of alcohol or drugs;
9. pregnancy or child birth;
10. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

Conditions

1. If the Insured Person shall regularly engage in any occupations, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without first notifying the Underwriters and obtaining their written agreement to the inclusion under this Insurance, (subject to the payment of any additional premium as the Underwriters may require as the consideration for such agreement), then no claim shall be payable in respect of any Accident or Illness arising from such activity.
2. Unless otherwise declared and agreed by the Underwriters no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment or counseling or of which the Insured Person was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any time prior to inception.
3. Notice must be given to the Underwriters as soon as reasonably practicable of any Accident or Illness which causes or may cause a claim within the meaning of this Insurance, and the Insured Person must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to the Underwriters as soon as reasonably practicable in the event of the death of the Insured person resulting or alleged to result from an Accident.

All medical records, notes and correspondences referring to the subject of a claim or related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of the Underwriters and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be decided necessary to make an examination of the Insured Person.

4. Any fraud, concealment, or deliberate misstatement by an Insured Person, if known to the Assured, either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate misstatement by or known to the Assured shall render the whole Insurance null and void all claims hereunder will be forfeited.
5. Any dispute between the Insured and Insurers concerning the interpretation of this policy shall be Subject to the Law of England and Wales and to the exclusive Jurisdiction of any Competent Court within England and Wales.

Section B: War and Terrorism Extension

Notwithstanding any provision to the contrary within this Insurance, or any endorsement thereto, it is agreed that this Insurance is extended to include any bodily injury and medical expenses directly or indirectly caused by, resulting from, or in connection with any of the following;

1. War, hostilities or warlike operations (whether war be declared or not)
2. Invasion
3. Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
4. Civil war
5. Riot
6. Rebellion
7. Insurrection
8. Revolution
9. Overthrow of the legally constituted government
10. Civil commotion assuming the proportions of, or amounting to, an uprising
11. Military or usurped power
12. Explosions of war weapons
13. Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
14. Terrorist activity

Always provided;

- (a) That the Insured Person is not actively participating in any, or all, of 1 to 14 above, and
- (b) That none of 1 to 14 above are the result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, and,

For the purpose of this extension;

- (i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

- (ii) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- (iii) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (iv) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Section C: Medical Expenses

To pay Medical, Surgical, Specialist's Fees, Hospital, Nursing Home, Nursing Attendance Charges, Costs of Physiotherapy, Massage and Manipulative Treatment, Surgical and Medical Requisites, up to but not exceeding in all the Sum Insured shown herein in respect of such Insured Person or Persons as may have sustained accidental bodily injury or illness.

All these Expenses to be necessarily incurred and arising from illness manifesting itself or accidental bodily injury occurring during the period of Insurance and incurred within 12 months of the date of accident or illness.

"Follow home" cover in respect of accidents and Illnesses is included to provide cover for medical treatment, related to ongoing medical claims, in the Insured Person's home country. This is included on the basis that up to 100% of the sum insured is covered (less the initial emergency treatment, evacuation and repatriation costs) for the first 30 days and, thereafter, 50% of the outstanding balance of the sum insured is covered for up to a further maximum period of 3 months.

Exclusions

1. Children under 14 days of age.
2. Congenital defects and deformities in respect of children under three years of age.
3. Self-inflicted injury while sane, treatment of alcoholism, drug addiction, allergy, nervous or mental disorders, or venereal disease.

4. Rest cures, sanatorial or custodial care or periods of quarantine or isolation.
5. Cosmetic or plastic surgery unless necessitated by an accidental bodily injury occurring while insured.
6. Dental examination X-rays, extractions, fillings and general dental care except as a result of accidental injury; supplying or fitting of eyeglasses or hearing aids except as a result of accidental injury.
7. Examinations for check-up purposes not incidental to, or necessary to diagnose illness or accidental bodily injury; general health examinations.
8. Any disability, condition or illness which orientated prior to the effective date of an Insured Person's inclusion hereunder until a period of 180 days has elapsed during which the Insured Person has neither received nor required any treatment for the said disability, condition or illness.
9. Winter Sports, Mountaineering (normally involving ropes/guides).
10. Pregnancy, childbirth, miscarriage or any disorder of the reproductive system.
11. Treatment, diagnosis or counselling directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.)

Conditions

1. From each claim shall be deducted USD 250 being the amount of the Excess under this insurance.
2. If the Insured Person shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed in this policy without first notifying the Underwriters and obtaining their written agreement to the amendment of the Policy (subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement) then no claim shall be payable in respect of any accident out of or in the course of such occupation.
3. Any fraud, deliberate misstatement, or concealment in the statement made by or on behalf of the Insured Person prior to or when affecting the Insurance or any fraudulent claim made thereunder shall render the Insurance null and void and all Claims thereunder shall be forfeited.
4. Notice must be given to the Underwriters as soon as reasonably practicable of an accident or illness, which may give rise to a claim under this insurance.

NB. It is hereby tacitly agreed that that Underwriters will pay compensation to an Insured Person, within the Terms and Conditions of this Insurance, for Medical Expenses incurred as a result of kidnapping.

PPACA DISCLAIMER

IMPORTANT NOTICE REGARDING THE PATIENT PROTECTION AND AFFORDABLE CARE ACT:

APPLICABLE TO CITIZENS OF THE UNITED STATES OF AMERICA ONLY

This insurance is not subject to and does not provide certain of the insurance benefits required by the United States Patient Protection and Affordable Care Act (ACA). This insurance does not provide, and insurers may not intend to provide minimum essential coverage under ACA. In no event will benefits be provided in excess of those specified in the contract documents. This insurance is not subject to guaranteed issuance or renewability other than as specified in the policy.

ACA requires certain US citizens and US residents to obtain ACA compliant health insurance coverage. In some circumstances penalties may be imposed on persons who do not maintain ACA compliant coverage. You should consult your attorney or tax professional to determine if ACA's requirements are applicable to you. Should the coverage provided under this plan be altered by the insurer and subsequently be deemed to be exempt from the requirements of ACA we will notify you immediately."

Evacuation and Repatriation Expenses

If the Insured Person shall suffer bodily injury or illness which independently of any other cause shall necessitate the evacuation and/or repatriation of the Insured Person, the Underwriters will indemnify the Assured up to the amount of the sum insured in respect of reasonable traveling expenses incurred for the evacuation and/or repatriation of the Insured Person, or in the case of death, reasonable funeral expenses and expenses incurred in transporting the body or ashes and in making the necessary arrangements.

The evacuation and/or repatriation of an Insured Person shall be deemed necessary if a qualified medical practitioner

- (a) Shall estimate that the Insured Person is likely to be totally disabled in excess of four weeks and/or
- (b) Shall certify that the Insured Person should be repatriated because local facilities are inadequate for the treatment of their eligible condition or their recovery will be substantially expedited thereby.

Warranted that all persons to be insured are at inception in good health and free from material, physical or mental defect or infirmity and have not suffered from any recurring disease. This warranty does not apply to any condition disclosed in writing to Underwriters and accepted without exclusion.

All other terms and conditions remain unchanged.

Northcott Global Solutions Medical Assistance Procedures and Contact Information

Procedures:

THE INSURED must contact Northcott Global Solutions for approval of any inpatient medical treatment, evacuation, or repatriation in advance otherwise subsequent claims for reimbursement could be rejected or the reimbursement could be less than the actual costs incurred.

1. In the event of a critical medical emergency THE INSURED should initially, where possible follow their own Security and Medical Emergency contingency plan and utilise local Emergency Services for their immediate rescue and evacuation to the nearest and most suitable medical facility.
2. THE INSURED or their representative should then contact Northcott Global Solutions on + 44 (0)207 183 8910 and request that Northcott Global Solutions monitor the patient's progress and deal with any medical costs and/or onward evacuation or repatriation.
3. THE INSURED or their representative should notify Northcott Global Solutions of all non-urgent cases by fax or email using the notification template below.
4. Based on the medical recommendation obtained from the initial consultation Northcott Global Solutions will authorise or decline the costs of further treatment, and/or evacuation.
5. In the unfortunate event of a fatality, Northcott Global Solutions can coordinate DNA identification, burial or cremation services in situ with complete respect and consideration for local, religious, and personal customs, traditions, and legal requisites.

Using Northcott Global Solutions Ltd

The **Assured** and **Insured Persons** should use the service of the following named assistance company to the full for all emergency matters, medical emergency matters, in-patient hospital treatment and evacuation/repatriation. The assistance company will be solely responsible for all decisions on the most suitable practical and reasonable solution to any problem, and all such assistance is subject to the prior approval of said assistance company:



Northcott Global Solutions Ltd

Tel: +44 (0)207 183 8910

Back up Mobile: +44(0) 7785627433

Email: ops@northcottglobalsolutions.com

Northcott Global Solutions Ltd (NGS) may be contacted at any time, should the **Insured Person** require advice or assistance regarding all emergency matters.

In the event of an **Insured Person** requiring in-patient hospital treatment and/or evacuation/repatriation, it is imperative that NGS is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

NGS must be informed that this Contract covers the person concerned and the following details must be provided:

- The Insured Person's name
- The Insured Person's location
- The Insured Person's details (including passport / visa etc.)
- The Policy Number
- The name and phone number of the doctor and hospital treating the Insured Person (if applicable)
- Any additional people (outside of normal protocol) that should be updated throughout the case
- Nature of the incident
- The desired end state (what you want NGS to do)
- Any other pertinent information on the incident that may affect NGS' response (security situation etc.)

Failure to contact NGS and obtain authorisation may prejudice the claim and could mean that some or all of

the costs involved may not be paid. The Assured and the Insured Person should not attempt to find their own solution and then expect full reimbursement from the Underwriters without prior approval first having been obtained from NGS Limited.

In the event that liability cannot be established at the outset of an emergency it is agreed that the first named insured will guarantee payment until such time that liability can be accepted by insurers.

The Medical Assistance services provided are:

24 Hour Service

Emergency telephone lines manned 24 hours a day, 365 days a year by multilingual assistance coordinators, experienced in the procedures of hospitals and clinics worldwide.

Medical Staff

A highly qualified team of Medical Consultants and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.

Direct Billing

Where appropriate, Northcott Global Solutions will arrange direct billing with hospitals and clinics worldwide, relieving an Insured Person of the need to use their own cash or credit card.

Air Ambulance

Repatriation by air ambulance or scheduled airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance.

On return, suitable transportation will take an Insured Person to Hospital or home address whenever necessary.

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 trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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