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No: T606/2.1
Date: 14.04.2020

TRAVELERS TAKAFUL

WHEREAS the Participant by an application and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Takaful Operator for the Takaful hereinafter contained and with the payment of Takaful contribution by the Participant stated in the Schedule. The Takaful Operator will manage this Takaful Plan on the terms conditions and benefits as stated in this Certificate. No variations or changes to the terms of this Certificate shall come into force unless effected by an Endorsement.

NOW THIS CERTIFICATE WITNESSETH that in respect of covered event(s) occurring during the Period of Takaful and subject to the limitations exceptions conditions contained herein or endorsed hereon the Takaful Operator will indemnify the Participant in the proportions manner and to the extent hereinafter provided against loss or damage caused by any of the under-mentioned Perils.

THE CONTRIBUTION shall be distributed into two funds, 66% to Participant Risk Fund (PRF) as TABARRU (donation) and remaining 34% to Operator Fund as WAKALAH FEE (non-refundable). Takaful Operator's operational expenses shall be managed from WAKALAH FEE. And Underwriting Expenses (Claims & Re-Takaful) & Reserve shall be managed from the PRF.

THE MONEY in the Participants Risk Fund (PRF) shall be invested by the Takaful Operator, if the return rate from the investment exceeds 1.2%, the additional return or excess shall be retained and credited to the Takaful Operator under the principle of PERFORMANCE FEE (JUA'LAH).

IN THE EVENT of insufficient balance in the PRF to pay for the Takaful claims during the Period of Takaful the Takaful Operator shall make good the balance in the PRF under the principle of QARDHUL HASSAN (benevolent loan) provided that the insufficiency is not due to the Takaful Operator's negligence. If the insufficiency is due to the Takaful Operator's negligence the Takaful Operator will make an outright transfer for the insufficiency under the principle of WAKALAH (agent). It is further agreed that any future surplus arising from the PRF can be used to repay for the outstanding QARDHUL HASSAN in the PRF (if any) to the Takaful Operator.

Important contact details

Allied Insurance - Contact Center
Tel: +960 330 0033

Toll Free: 1600

Fax: +960 332 5035
customercare@allied.mv

Emergency medical assistance
service (24-hours)

+91-40-2338-6798
+91-40-6661 2349
www.assistamerica.com
medservicesindia@assistamerica.com

Other useful contacts

Ministry of Foreign Affairs
Republic of Maldives - MFA

Tel: +960 332-
3400 Fax: +960
332 5035
www.foreign.gov.mv

Ministry of Health
Republic of Maldives

Tel: +960 332-8887
www.health.gov.mv

1. IMPORTANT POINTS

This cover should be read carefully. It gives full details of what is and is not covered and the conditions and exclusions of the cover. Failure to comply with them will prejudice a participant's claim.

2. UNDERTAKING TO DONATION

The contribution made by the participant shall be retained and donate to the Participant Risk fund once the respective Journey begins. This retained fund shall be treated as an undertaking to make donations.

3. WHO IS COVERED (PARTICIPANT)

Takaful Schedule/Certificate shows the Participants/persons who are covered under the Certificate and any special terms and conditions that may apply.

Cover is only available to persons resident in the Republic of Maldives and is only valid for round trips starting and returning to the Republic of Maldives.

4. WHAT IS COVERED

Participant(s) are covered for:

- 4.1. Holidays and leisure trips;
- 4.2. Business trips provided Participant(s) have paid the appropriate contribution to include (please refer to the Takaful schedule)
NOTE: Trips with a scheduled duration of more than the specified trip duration will not be covered under this Takaful and Participant(s) should arrange separate cover for the whole duration of these trips;
- 4.3. Trips with a maximum planned duration as shown on the schedule;
- 4.4. Trips within the geographic region as shown on the schedule. Participant(s) will not be covered if he/she chooses to travel to a specific country or region against the advice issued by the Ministry of Foreign Affairs - Republic of Maldives – MFA. Telephone: +960 332-3400. Website: www.foreign.gov.mv;
- 4.5. Winter sports activities if Participant(s) have paid the appropriate contribution and it is shown on the takaful schedule up to 21 days duration in total during the takaful year;
- 4.6. Participating in sports and activities under level 1 as detailed in section 12;
- 4.7. Participating in sports and activities under level 2 as detailed in section 12 if shown on the schedule. Participant(s) are not covered for hazardous activities, other than as specified in section 12, unless Takaful Operator agrees to include, and Participant(s) have paid the appropriate contribution required;
- 4.8. Reasonable activities Participant(s) partake in on an unplanned and incidental basis provided that participant(s) are:
 - a) supervised by a qualified instructor/licensed operator, or
 - b) hold the appropriate qualification or license, or
 - c) have subscribed to an accredited organization for the activity and that you act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

5. LIMIT OF COVER AND EXCESSES

The limits of cover under each section are shown on the Schedule and apply to each covered person. This takaful has an excess as shown on the Schedule which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per certificate section, per covered incident. A maximum of two excesses will be applied per incident per section.

6. WHEN COVER STARTS AND ENDS (PERIOD OF TAKAFUL)

Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on the schedule and ends when the participant(s) leave his/her home to commence the trip.

All other sections of cover start from when the participant(s) leave his/her home to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the Republic of Maldives) including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24-hours in each case.

If the return is unavoidably delayed for a covered reason, cover will be extended free of charge for up to 30 days maximum.

7. CANCELLATION

This takaful is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in section 6 of this certificate then the takaful cover terminates immediately and the contribution is neither apportionable nor refundable.

8. RENEWAL OF YOUR TAKAFUL

At renewal participant must make sure that the cover continues to meet the travel needs. In particular, this applies to any sports and hazardous activities that the participant is planning to participate in.

9. DISCLOSURE OF RELEVANT FACTS

It is the participant(s) duty to tell the Takaful Operator of any fact which he/she thinks may influence Takaful Operator in the acceptance, assessment or continuance of this takaful. Failure to do so may invalidate this takaful, leaving the participant with no right to make a claim.

It is very important that this takaful provides adequate cover for the trip. To ensure that it does, and for the participant(s) peace of mind, he/she must tell Takaful Operator as soon as possible about anything which he/she feels could give rise to a claim.

10. MEDICAL CONDITIONS

This takaful contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

Participant(s) are advised to read the sections contained in this takaful. If the Participant(s) are in any doubt as to whether a medical condition is covered, he/she must contact the Takaful Operator.

11. HEALTH WARRANTY

Participant(s) must advise the Takaful Operator (to the best of his/her knowledge) if any of the following apply to the participant, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends (whether they are travelling with the Participant or not). Takaful Operator must be contacted:

- 11.1. Participant/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim;
- 11.2. Participant/they have, during the 12-months before this takaful started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three-months or more);
- 11.3. Participant/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad;
- 11.4. Participant/they have been diagnosed as having a terminal illness;
- 11.5. Participant/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home;
- 11.6. Participant/they were waiting for the results of tests or investigations or awaiting a referral for an existing medical condition.

Failure to contact the Takaful Operator could leave the Participant with no right to make a claim and may mean that the Participant travel with insufficient cover.

12. PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under this takaful, the takaful does not intend to cover the normal costs or losses associated with pregnancy (including multiple pregnancy) or childbirth. The takaful does, however, cover the Participant(s) should complications arise with your pregnancy due to accidental bodily injury or unexpected illness which occurs while on the trip.

13. CHANGE IN HEALTH

If any of the reasons stated in the health warranty above occur between the date the Certificate is issued and before the first day of the trip, Participant must notify the Takaful Operator immediately;

Takaful Operator will then decide if they can provide the Participant with cover on existing terms. Takaful Operator may ask the Participant to pay an additional contribution, add special conditions to the Certificate or exclude cover for that medical condition.

If Takaful Operator cannot provide cover, or if the Participant do not want to pay the additional contribution, Participant can cancel the Certificate and the Takaful Operator will refund the contribution.

Takaful Operator reserve the right not to extend the takaful where the booked trip could be detrimental to the Participant(s)' wellbeing. Failure to contact the Takaful Operator could leave the Participant with no right to make a claim and may mean that he/she travels with insufficient cover.

14. DEFINITIONS

Whenever the following words appear in bold in this certificate wording they will always have these meanings:

Appointed adviser	The solicitor or appropriately qualified person, firm or company, including the Takaful Operator, who is chosen to act for Participant(s) in his/her claim for compensation.
Asia	All the Asian countries
Close business associate	Any person whose absence from business for one or more complete days at the same associate time as your absence prevents the effective continuation of that business.
Couple	The lead Participant, spouse named on the schedule.
Curtail/curtailment	Return early to home before the scheduled return date.
Expert witness	A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.
Family	Participant and his/her spouse and Participant's financially dependent children, aged under 21-years in full time education, at the inception date of the takaful cover all normally resident with the participant and named on the schedule.
Hazardous activities	Participating in any sport or activity which could pose an increased risk or danger to the participant and may require the participant to take additional precautions to avoid injury or claim (a list of included sports activities covered by this takaful are shown in section 12).
Hijack	The unlawful seizure or wrongful exercise of control of the participant, an aircraft or conveyance in which participant(s) are travelling as a passenger.
Home	Participant(s)' residential address in the Republic of Maldives.
Immediate relative	Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, stepchild, step-brother or step- sister resident in the Republic of Maldives.
Takaful Operator	Ayady Takaful- <i>Allied Islamic Window</i> (Allied Insurance Company of the Maldives Pvt. Ltd.)
Legal action	Work carried out to support a claim that the Takaful Operator have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings.
Legal costs	Fees, costs and expenses (including Value Added Tax) which the Takaful Operator agrees to pay for the participant in connection with legal action. Also, any costs which he/she are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs the Takaful Operator agree to pay.
Loss of limb	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of sight	The complete, irrecoverable and irremediable loss of all sight in one or both eyes.
Medical practitioner	A registered practicing member of the medical profession who is not travelling with the participant, who is not related to the participant or to any person with whom the participant(s) are travelling or intending to stay with.
Money	Cash held by the participant for social domestic and/or pleasure purposes.
Natural catastrophe	Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.
Total Permeant Disablement	Disablement as a result of which there is no business or occupation, which the participant(s) are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.
Personal accident	Accidental bodily injury caused solely and directly by outward violent and visible means.
Personal baggage	Participant(s)' suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by the participant for his/her individual use during the trip. (Not including any specialized items, medical or otherwise, unless specified on the schedule).
Political unrest	A disturbance or turmoil, political or military that poses an immediate threat to participant(s) safety.

Public transport	Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.
Unattended	When the participant(s) are not in full view of and not in a position to prevent unauthorized interference with his/her property.
Valuables	Watches, furs, jewelry, photographic equipment, binoculars, telescopes, spectacles, sun glasses, mobile telephones, computers and or accessories (including laptops, games and gaming consoles), video equipment, camcorders and audio equipment including personal stereos, DVD, minidisc players, iPods and MP3 players, CDs, DVDs, tapes, films, cassettes, cartridges, headphones and televisions.
We/us/our	Takaful Operator
Winter sports	Conventional skiing/snowboarding only. Takaful Operator does not cover any competition, free-style skiing, ski jumping, ski-flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when the participant(s) are skiing within the ski area boundaries of a recognized ski resort and following ski patrol guidelines.
Winter sports equipment	Skis, bindings, ski boots, ski poles, snowboards and specialized clothing.
Worldwide (excluding USA and Canada)	Worldwide excluding United States of America and Canada
Worldwide (including USA and Canada)	Worldwide
You /your	Participant/each covered person as shown on the takaful schedule.
Participant	The person who is participating in this plan or person(s) covered under this plan as mentioned on the takaful schedule.

15. SECTION 1 – CANCELLATION

15.1. What is covered

Participant(s) are covered up to the limit as shown on the Schedule for loss of travel and accommodation expenses, which were cancelled before the participant(s) were due to leave his/her home for which he/she/ they have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin the trip as arranged) due to any cause listed below occurring during the period of takaful:

- 15.1.1 injury, serious illness, death of the participant, any person with whom he/she is intending to travel or stay, or of an immediate relative or close business associate of the participant's;
- 15.1.2 Participant being called for attending court as a witness (but not as an expert witness),
- 15.1.3 Participant posting overseas or emergency and unavoidable duty if he/she is a member of the medical or nursing professions, armed forces, police, fire or ambulance and compulsory quarantine.

15.2. What is not covered

- 15.2.1 The certificate excess as shown on the Schedule of any incident. This applies to each person making a claim.
- 15.2.2 Medically related claims where a certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary.
- 15.3.3 Additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that participant(s) need to cancel the trip.
Takaful Operator will only pay the cancellation charges that would have applied at the time participant knew it was necessary to cancel his/her trip, if a valid claim exists.
- 15.2.4 Any costs recoverable from another source.
- 15.2.5 Anything caused directly or indirectly by prohibitive regulations by the government of any country.
- 15.2.6 If the health warranty has not been complied with and participant(s) do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
- 15.2.7 Any costs incurred on behalf of other party members who are not specified on the takaful schedule.
- 15.2.8 Anything mentioned in the general exclusions

16. SECTION 2 – CURTAILMENT

This section includes the services of the Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalization, or where repatriation has to be considered.

The 24-hour Emergency Medical Assistance Service telephone number is: **+91-40-2338-6798 or +91-40-6661 2349**

16.1. What is covered

Participant(s) are covered up to the limit as shown on the Schedule for the value of the portion of his/her travel and accommodation expenses, calculated from the date of his/her return to the Republic of Maldives, which have not been used and which were paid before his/her departure from the Republic of Maldives.

Participant(s) are also covered for reasonable additional travelling expenses (economy class) incurred by participant(s) for returning to his/her home earlier than planned due to a cause listed below:

- 16.1.1 accidental injury, serious illness, death of the participant, any person with whom the participant are intending to travel or stay, or of an immediate relative or close business associate of the participant;
- 16.1.2 Participant's home or place of business being made uninhabitable or the police requesting participant presence following a theft from his/her home.

16.2. Conditions

- 16.2.1 Participant must contact the Emergency Medical Assistance Service for assistance/advice if he/she needs to cut short his/her trip for a covered reason.
- 16.2.2. Participant must use or revalidate his/her original ticket for the early return. If this is not possible participant must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from his/her claim. If the participant does not have an original return ticket, he/she will not be reimbursed for costs incurred for the early return.
- 16.2.3 If the participant requires the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant medical practitioner to confirm whether his/her claim falls within the terms of the cover.
- 16.2.4 If the participant makes his/her own arrangements he/she must supply all necessary documentation to substantiate that his/her claim falls within the terms of cover.
- 16.2.5 This takaful does not provide compensation for loss of holiday/enjoyment.

16.3. What is not covered

- 16.3.1 The certificate excess as shown on the Schedule. This applies to each person making a claim.
- 16.3.2 Claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip.
- 16.3.3 Additional travelling expenses incurred which are not authorized by the Emergency Medical Assistance Service.
- 16.3.4 Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service.
- 16.3.5 If the health warranty has not been complied with and the participant do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
- 16.3.6 Anything mentioned in the general exclusions.

NOTE: It is a requirement of this takaful that the participant(s) contact the Emergency Medical Assistance Service immediately if he/she wishes to return to the Republic of Maldives for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect participant's claim.

17. SECTION 3 – EMERGENCY MEDICAL EXPENSES

In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all the medical records and information of the participant.

If the participant(s) are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal directly with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

Participant must maintain contact with the Emergency Medical Assistance Service until he/she returns to the Republic of Maldives or until he/she no longer requires treatment or assistance. If the participant receives out-patient treatment (no hospital admission) and the costs are likely to exceed USD 1,000 he/she must refer to the Emergency Medical Assistance Service for authorization.

If the participant receives out-patient treatment (no hospital admission), it may be easier to pay any bills himself/herself. Keep all receipts and submit a claim when he/she returns home. If the participant is in any doubt, call the Emergency Medical Assistance Service for help.

The 24-hour Emergency Medical Assistance telephone number is: **+91-40-2338-6798 or +91-40-6661 2349**

17.1. What is covered

Participant(s) are covered up to the limit as shown on the Schedule for costs incurred

- 17.1.1 emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorized by the Emergency Medical Assistance Service);
- 17.1.2 emergency dental treatment, to relieve pain only, limited to amount shown on the Schedule;
- 17.1.3 reasonable and necessary additional accommodation (room only) and travelling expenses home (economy class), including those of one relative or friend if the participant has to be accompanied home on the advice of the attending medical practitioner or if the participant is a child and require an escort home;
- 17.1.4 in the event of death, reasonable cost for the conveyance of the body to the Republic of Maldives (the cost of funeral expenses is not included), or local funeral expenses abroad limited to USD 3,000.

17.2. What is not covered

- 17.2.1 The certificate excess shown on the Schedule. This applies to each person making a claim.
- 17.2.2 Any expenses or fees, for in-patient treatment or returning home early, which have not been reported to and authorized by the Emergency Medical Assistance Service.
- 17.2.3 Any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) surgery or medical treatment which in the opinion of the attending medical practitioner and the Emergency Medical Assistance Service can be reasonably delayed until the participants) return to the Republic of Maldives;
 - b) medication and or treatment which at the time of departure is known to be required or to be continued during participant's trip.
- 17.2.4 The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated participant's admittance to hospital.
- 17.2.5 If the health warranty has not been complied with and participant(s) do not have an appropriate endorsement from the Medical Screening Service (see health warranty).
- 17.2.6 Claims that are not confirmed as medically necessary by the attending medical practitioner or the Emergency Medical Assistance Service.
- 17.2.7 Any additional hospital costs arising from single or private room accommodation unless medically necessary.
- 17.2.8 Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- 17.2.9 Any costs incurred within the Republic of Maldives.
- 17.2.10 Further costs the participant(s) incur if the Takaful Operator wish to bring the participant home early but he/she refuses (where in the opinion of the treating medical practitioner and the Emergency Medical Assistance Service advise the participant that he/she is fit to travel).
- 17.2.11 Anything mentioned in the general exclusions.

18. SECTION 4 – ADDITIONAL HOSPITAL BENEFIT

This section does not apply to trips within the Republic of Maldives.

This benefit is payable only if the hospital admission has been covered under the terms of the emergency medical expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst the participant(s) are an in-patient (e.g. taxi fares and telephone calls). This takaful does not provide compensation for loss of holiday/ enjoyment.

18.1. What is covered

Participant(s) are covered up to the limit as shown on the Schedule for payment of the amount shown for each complete 24-hours he/she spends in hospital as a result of him/her being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the emergency medical expenses section

18.2. Conditions
In the event of a claim participant must provide documentation confirming the date and time of admission and discharge.

18.3. What is not covered
Anything mentioned in the general exclusions.

19. SECTION 5 – PERSONAL ACCIDENT

19.1. What is covered

Participant(s) are covered up to the limit as shown on the Schedule, in respect of loss of limb, loss of sight, permanent total disablement or for death (which will be paid to his/her legal representative), if the participant(s) have a personal accident during his/her trip which, up to 12 months from the date of the accident, is the sole cause of his/her consequent death or disability.

NOTE: If the participant is aged under 16 years or above 70 years at the time of the accident, the death benefit will be limited to funeral and other expenses up to USD 3,000 and the permanent total disablement benefit will not apply.

Takaful Operator will only pay the benefit for permanent total disablement if the participant's medical practitioner confirms that the participant cannot do any paid work for 12-months after the date of the accident and there is little or no hope of improvement. Participant must accept and agree to examination by the Takaful Operator's doctor or specialist should the Takaful Operator considers it necessary to validate the claim.

19.2. What is not covered:

19.2.1 Any claims for death, loss or disablement caused directly or indirectly by:

- a) disease or any physical defect or illness;
- b) an injury which existed prior to the beginning of the trip.

19.2.2 Anything mentioned in the general exclusions.

20. SECTION 6 – BAGGAGE AND PERSONAL BELONGINGS

20.1. What is covered

A) Loss of baggage

Participant(s) are covered up to the limit as shown on the Schedule for the value or repair to any of his/her personal baggage (not hired, loaned or entrusted to him/her), which is lost, stolen, damaged or destroyed limited to:

20.1.1 The single item limit shown on the Schedule for any one item, pair or set of items;

20.1.2 The valuables limit as shown on the Schedule for all valuables in total.

NOTE: Participant must obtain written proof of the accident from the police within 24-hours of the discovery in the event of loss, burglary or theft of the personal baggage. Failure to do so may result in the claim being turned down.

If the Takaful Operator decides to replace lost or damaged luggage, the Takaful Operator always replace new for old. Takaful Operator can replace, or repair lost or damaged items, or make a cash settlement based on the replacement cost. Takaful Operator don't make any reductions for wear and tear.

B) Delayed Baggage

Participant(s) are covered up to the limit as shown on the Schedule for the cost of buying replacement necessities if his/her personal baggage is delayed in reaching him/her on his/her outward journey for at least 24-hours and he/she has a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts showing proof of ownership will be necessary in the event of a claim.

20.2. Conditions

20.2.1 Any amount the Takaful Operator pay the participant under B) Delayed baggage will be deducted from the final claim settlement if his/her baggage is permanently lost.

20.2.2 Participant must obtain written proof of the incident from the police, his/her accommodation management, tour operator or carrier, within 12-hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in your claim being declined.

20.2.3 In the event of a claim for damaged items, proof of the damage must be supplied.

20.2.4 In the event of a claim for a pair or set of items, Takaful Operator shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

20.2.5 If the repair cost is more than the value of an item, Takaful Operator will assess the claim as if the item has been lost.

20.3. What is not covered

20.3.1 The certificate excess shown on the Schedule. This applies to each person making a claim; of any incident.

20.3.2 If the participant does not exercise reasonable care for the safety and supervision of his/her personal baggage.

20.3.3 Any item, pair or set of items with a value of over USD 100, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support the claim.

20.3.4 In the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by the participant and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

20.3.5 If the participant's personal baggage is lost, damaged or delayed in transit and he/she does not:

- a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or property irregularity report in the case of an airline); or
- b) follow up in writing within seven days to obtain a written carrier's report (or property irregularity report in the case of an airline) if he/she is unable to obtain one immediately.

20.3.6 Loss, destruction, damage or theft of the following property.

- a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
- b) antiques, precious stones that are not set in jewelry, glass or china, pictures, musical instruments.

- c) electrical equipment including any hand-held computer equipment not defined under valuables (including but not limited to PDAs, BlackBerrys, personal organizers and electronic navigation equipment);
 - d) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - e) tools of trade;
 - f) perishable items such as food.
 - g) valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless they are with the participant or locked in a safe or safety deposit box;
 - h) valuables left as checked-in baggage.
- 20.3.7 Loss, destruction, damage or theft.
- a) due to confiscation or detention by customs or other officials or authorities.
 - b) due to wear and tear, denting or scratching, moth or vermin.
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
- 20.3.8 Mechanical breakdown or derangement, or breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
- 20.3.9 Personal baggage and valuables stolen from:
- a) an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
- 20.3.10 Any shortage due to error, omission or depreciation in value;
- 20.3.11 Any property more specifically covered or recoverable under any other source.
- 20.3.12 Stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
- 20.3.13 Winter sports equipment unless participant(s) have paid the appropriate premium.
- 20.3.14 Sports or activity equipment whilst in use.
- 20.3.15 Anything mentioned in the general exclusions.

21. SECTION 7 – LOSS OF PASSPORT AND TRAVEL DOCUMENTS

This section does not apply to trips within the Republic of Maldives.

21.1. What is covered

Participant is covered up to the limit as shown on the Schedule for reasonable additional travel or accommodation expenses he/she has to pay whilst abroad, over and above any payment which he/she would normally have made during the trip if no loss had been incurred, as a result of the participant needing to replace a lost or stolen passport/travel document

21.2. Condition

Participant must provide receipts for all costs incurred.

21.3. What is not covered

21.3.1 The certificate excess shown on the Schedule of any incident. This applies to each covered person involved in the incident causing the claim.

21.3.2 Any cost that the participant would have incurred had he/she not lost his/her passport or travel documents

21.3.3 If participant does not exercise reasonable care for the safety or supervision of his/her passport or travel document

21.3.4 If participant does not obtain a written police report within 24-hours of the loss.

21.3.5 Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.

21.3.6 Anything mentioned in the general exclusions.

22. SECTION 8 – TRAVEL DELAY

This section does not apply to trips within the Republic of Maldives.

22.1. What is covered

Participant is covered if his/her initial outward or final return flights or sea crossing departure to or from the Republic of Maldives are delayed for more than 12-hours beyond the intended departure time (as specified on his/her travel ticket) as a result of:

22.1.1 strike or industrial action (provided that when this certificate was taken out, and / or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);

22.1.2 adverse weather conditions;

22.1.3 mechanical breakdown or technical fault of the aircraft or sea vessel then a benefit of up to the cancellation section limit if participant abandons the trip after the first full 24-hours;

22.2. Conditions

In the event of a claim due to delayed public transport participant must provide documentation from the transport company, confirming the period of and the reason for the delay.

22.3. What is not covered

The certificate excess shown on the Schedule of any incident. This applies to each person making a claim; and is only applicable if participant abandons the trip.

22.3.1 If participant has not checked-in in sufficient time for his/her outward or return journey.

22.3.2 Any claims arising from withdrawal from service temporarily or otherwise of the aircraft or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country.

22.3.3 Abandonment of a trip once participant has departed from the Republic of Maldives.

22.3.4 Internal flights which do not form part of participant's outbound or inbound journey to/from the Republic of Maldives.

22.3.5 Anything mentioned in the general exclusions.

23. SECTION 9 – MISSED DEPARTURE/MISSED CONNECTION

This section does not apply to trips within the Republic of Maldives.

23.1. What is covered

Participant is covered up to the limit as shown on the Schedule for necessary hotel and travelling expenses incurred in reaching your booked destination, if he/she arrives at any departure point shown on his/her pre-booked itinerary too late to commence the booked trip as a result of:

- 23.1.1 the public transport in which participant is travelling is delayed (he/she must obtain written confirmation from the transport company);
- 23.1.2 the vehicle in which participant is travelling being involved in an accident or breakdown, or he/she being delayed as a result of a major accident on a motorway. In the event of a claim due to vehicle breakdown or a road accident, he/she must obtain a police or roadside assistance report;
- 23.1.3 adverse weather conditions making it impossible to travel to the outbound departure point in the Republic of Maldives.

23.2. Conditions

- 23.2.1 In the event of a claim due to delayed public transport participant must provide documentation from the transport company, confirming the period of and the reason for the delay.
- 23.2.2 In the event of a claim due to participant's vehicle being involved in an accident or breakdown, he/she must provide a police or roadside assistance report.
- 23.2.3 In the event of a claim arising from any delay occurring on a motorway or dual carriage way participant must obtain confirmation from the police or emergency breakdown services of the location, reason and duration of the delay.

23.3. What is not covered

- 23.3.1 The certificate excess shown on the Schedule of any incident. This applies to each person making a claim.
- 23.3.2 If sufficient time has not been allowed for participant's journey in order to meet the check-in time specified by the transport providers or agent.
- 23.3.3 If participant is not proceeding directly to the departure point.
- 23.3.4 Any costs claimed under travel delay and abandonment section.
- 23.3.5 Anything mentioned in the general exclusions.

24. SECTION 10 – PERSONAL LIABILITY

24.1. What is covered

Participant is covered up to the limit as shown on the Schedule, for legal expenses and legal liability for damages incurred by him/her which are caused by an accident that happened during the trip, and leads to claims made against him/her as a result of:

- 24.1.1 accidental bodily injury to a person who is not a member of participant's family or household or employed by participant;
- 24.1.2 loss of or damage to any property which does not belong to participant, is not in the charge of, and is not in the control of him/her or any member of his/her family, household or employee;
- 24.1.3 loss of or damage to temporary holiday accommodation that does not belong to participant, or any member of his/her family, household or employee.

NOTE: We are entitled to take over any rights in the defense or settlement of any claim and to take proceedings in participant's name for Takaful Operator's benefit against any other party.

24.2. What is not covered

- 24.2.1 The certificate excess shown on the Schedule of any incident. This applies to each person making a claim.
- 24.2.2 Fines imposed by a court of law or other relevant bodies.
- 24.2.3 Anything caused directly or indirectly by:
 - a) liability which participant incurs as a result of an agreement that he/she made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorized vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses,) or firearms or any weapons
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade or profession, manual work or hazardous occupation
 - iv) racing of any kind
 - v) any deliberate act
 - vi) liability covered under any other takaful/insurance policy;
 - c) liability covered under any other takaful/insurance.
- 24.2.4 Anything mentioned in the general exclusions.

NOTE: If you are using a mechanical/motorized vehicle, make sure that you are adequately covered for third party liability as you are not covered under this takaful.

25. SECTION 11 – LEGAL EXPENSES

25.1. What is covered

Participant is covered if he/she dies, is ill or injured during his/her trip and he/she or his/her personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- 25.1.1 nominate an appointed adviser to act for participant. If participant and Takaful Operator cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility;
- 25.1.2 for each event giving rise to a claim pay up to the amount shown on the Schedule for legal costs for legal action for participant (but no more than USD 20,000 in total for all persons covered on the certificate).

25.2. Conditions

- 25.2.1 Participant must conduct his/her claim in the way requested by the appointed advisor
- 25.2.2 Participant must keep us and the appointed adviser fully aware of all the facts and correspondence including any claim settlement offers made to him/her.

- 25.2.3 Takaful Operator will not be bound by any promises or undertakings which participant gives to the appointed adviser, or which participant gives to any person about payment of fees or expenses, without our consent.
- 25.2.4 Takaful Operator can withdraw cover after Takaful Operator has agreed to the claim, if the Takaful Operator thinks a reasonable settlement is unlikely or that the cost of legal action could be more than settlement.

25.3. What is not covered

- 25.3.1 Any claim:
- reported to Takaful Operator more than 60 days after the event giving rise to The claim;
 - where Takaful Operator thinks a reasonable settlement is unlikely or where the cost of legal action could be more than the settlement.
 - involving legal action between members of the same household, an immediate relative, a travelling companion or one of participant's employees;
 - where another insurer/Takaful Operator or service provider has refused participant's claim or where there is a shortfall in the cover they provide;
 - against a travel agent, tour operator or carrier, Takaful Operator, the insurer, another person covered by this takaful or Takaful Operator's agent.

25.3.2 Legal costs:

- for legal action that Takaful Operator has not agreed to;
- if participant refuses reasonable settlement of his/her claim. Participant should use an Alternative Resolution Facilities such as mediation in this situation;
- if participant withdraws from a claim without Takaful Operator's agreement. If this occurs legal costs that Takaful Operator has paid must be repaid to Takaful Operator and all legal costs will become participant's responsibility;
- that cannot be recovered by Takaful Operator, Participant or his/her appointed adviser, when he/she receives compensation. Any repayment will not be more than half of the compensation participant receives;
- awarded as a personal penalty against participant or the appointed adviser (for example not complying with court rules and protocols);
- for bringing legal action in more than one country for the same event;
- the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
- anything mentioned in the general exclusions.

26. SECTION 12 – PLANNED SPORTS AND ACTIVITIES

26.1. What is covered

Participant is covered when participating in sports and activities listed under level one. Participant is covered when participating in sports and activities listed under level two if he/she has paid the appropriate additional contribution (please refer to the takaful schedule).

	Explorer Level	Adventurer Level (Optional)
A.	Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial safari (a) American football (c)
B.	Badminton Black water rafting (grades 1-3) (a) Bowling Bungee jumping (max two jumps) (a,c)	Ballooning (a) Black water rafting (grades 4-5) (a,c) Bouldering Bungee jumping (three jumps) (a,c)
C.	Camel/elephant riding/trekking (b) Canoeing (inland/coastal, no white water) (a) Clay pigeon shooting (a,b) Climbing wall (max 100m) (a,c) Cycling	Canoeing white water (grade 1-3) (a)
D.	Deep sea fishing (a)	
E.		Equestrian activities other than trekking and hacking (c)
F.	Fell running/walking (without ropes, picks or specialist climbing equipment up to 1,500m)	Football (including 5-a-side)
G.	Golf Gymnastics (a)	Go-karting (a,b)
H.	Hiking without ropes, picks or specialist climbing equipment up to 1500m Horse riding (hacking only – incidental to trip, no jumping) (b) Hot-air ballooning (a,b)	Hiking without ropes, picks or specialist climbing equipment up to 3000m (a) Hockey Horse riding/trekking (main purpose of trip) (b) Hunting on foot, animal or machine (a,b,c)

I.	Ice skating (in-door only)	
J.	Jet boating/jet skiing (inland/coastal waters, no white water) (a,b)	Jet boating/jet skiing white water (grades 1-2) (a,b)
K.	Kayaking (inland/coastal waters, no white water) (a)	Kayaking white water (grades 1-3) (a) Kite surfing (c)
L.	Martial arts (non-contact) Mountain biking (on road) (b)	Mountain biking (off-road, day trip) (b,c)
M.	Netball	
N.	Orienteering (a) Outdoor endurance(a) Outward bound (a)	
O.	Paintballing(a,b) Parasailing (a) Parascending (over water only) (a)	Parachuting (one jump only) (a,c) Passenger private small aircraft/helicopter (c,d)
P.		Quad biking (a,b,c)
Q.	Rambling Roller skating/blading (no stunting) Rowing/sculling (inland/coastal waters, no white water) Rifle range shooting (a,b)	Rugby (c)
R.	Safari tours (a) Sailing (coastal waters only) (a,b) Snorkeling Speed boating (inland/coastal waters only, no white water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe only) (a,b) Scrambling Sea canoeing (coastal waters only) Surfing (main purpose of trip)
S.	Table tennis Ten pin bowling Tennis Trekking (without ropes, picks or specialist climbing equipment up to 1500m)	Trekking (without ropes, picks or specialist climbing equipment up to 3000m) (a)
T.	Volleyball	
U.	Water skiing (no jumps) (a,b) White water rafting (grades 1-3)(a) Wind surfing (incidental to trip) (b)	White water rafting (grades 4-5) (a,c) War games (a,b) Wind surfing (main purpose of holiday) (b)
V.	Yachting (coastal waters only) (a,b)	Yachting outside coastal waters (Europe only) (a,b)

The following conditions and exclusions apply to individual sports and activities where highlighted in the sports and activities list above.

- a) Provided that participant is supervised by a qualified instructor or have subscribed to an accredited organization for the activity.
- b) Personal liability cover is excluded.
- c) Personal accident cover is excluded.
- d) Provided the aircraft/helicopter is properly regulated and licensed according to International Civil Aviation laws.

26.2. Condition

Participant must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

26.3. What is not covered

- 26.3.1 Participant is not covered when participating in professional or organized sports, racing, speed or endurance tests and dangerous pursuits.
- 26.3.2 Anything mentioned in the general exclusions.

27. SECTION 13 – HIJACK

27.1. What is covered

Participant is covered up to the limit as shown on the Schedule, for each full 24-hour period he/she is the victim of a hijack.

27.2. What is not covered

1. If participant or his/her family or his/her business associates have engaged in activities that could be expected to

- increase the risk of hijack.
- 2. Anything mentioned in the general exclusions

28. SECTION 14 – CASH (OPTIONAL)

This section is applicable if participant has paid the appropriate contribution to include (please refer to the schedule)

28.1. What is covered

Participant is covered up to the limit as shown on the Schedule for accidental loss or theft of his/her own money whilst being carried on personally or left in a locked safety deposit box. Cash is limited to the amount shown on the Schedule

28.2. Condition

In the event of a claim for loss of cash participant must provide evidence of the initial withdrawal of the cash and also evidence of how he/she coped financially immediately after the loss (e.g. exchange/ withdrawal slips, bank/credit card statements).

28.3. What is not covered

- 28.3.1 The certificate excess as shown on the Schedule. This applies to each person making a claim.
- 28.3.2 If participant does not exercise reasonable care in protecting his/her money and documents against loss, theft or damage.
- 28.3.3 If participant does not obtain a written police report within 24-hours of the discovery in the event of loss, burglary or theft of money.
- 28.3.4 Any shortages due to error, omission or depreciation in value.
- 28.3.5 Anything mentioned in the general exclusions.

29. SECTION 15 – BUSINESS TRAVEL (OPTIONAL)

This section is applicable if participant has paid the appropriate contribution to include (please refer to the schedule).

29.1. What is covered

Participant is covered for the following:

- a) reasonable additional travel and accommodation costs for a close business associate from the Republic of Maldives to replace the participant at a pre-arranged meeting in the event of his/her medical incapacity to carry out his/her duties up to the limit shown on the Schedule;
- b) the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with participant during his/her trip up to the limit shown on the Schedule;
- c) the cancellation section of participant's certificate is extended to cover participant up to the limit as shown on the Schedule for loss of conference fees outside the Republic of Maldives.

29.2. What is not covered

- 29.2.1 The certificate excess as shown on the Schedule.
- 29.2.2 Anything covered in emergency medical expenses and baggage and personal belongings sections.
- 29.2.3 Manual work involving the use of mechanical or industrial machinery and /or working at a height exceeding two meters.
- 29.2.4 Anything mentioned in the general exclusions.

30. SECTION 16 – WINTER SPORTS COVER (OPTIONAL)

This section is applicable if participant has paid the appropriate contribution to include (please refer to the takaful schedule) Participant is covered for winter sports trips up to a maximum of 21 days duration in total during the takaful year.

30.1. What is covered

- A. Winter sports medical
The medical section of this takaful is extended to cover participant whilst partaking in winter sports.
- B. Winter sports liability
The personal liability section of this takaful is extended to cover participant whilst partaking in winter sports.
- C. Winter sports equipment
Participant is covered up to the limit shown on the Schedule for the value or repair of his/her own equipment if it is lost, stolen or damaged during his/her trip.
- D. Winter sports hire
Participant is covered up to the limit shown on the Schedule for the reasonable cost of hiring winter sports equipment for the rest of his/her trip or until he/she owns winter sports equipment has been returned to him/her, if:
 - a) his/her equipment is lost, stolen or broken; or
 - b) his/her equipment is delayed for at least 12 hours on his/her outward journey.
 In the event of a claim participant must provide the following documentation:
 1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges;
 2. damage: confirmation from the hire company of damage sustained and additional charges incurred;
 3. delay: confirmation from the airline or transport company that participant's equipment was delayed for over 12-hours on the outward journey plus a receipt showing original and additional hire charges.
- E. Winter sports pack
Participant is covered up to the limit shown on the Schedule for the value of the unused portion of his/her resort pass, ski school, lift pass and winter sports equipment hire costs limited to USD 100 per week, if:
 - a) he/she has an accident, or he/she is ill;
 - b) his/her resort pass is lost or stolen.
 In the event of a claim participant must provide the following documentation:
 1. accident or illness: medical report confirming the reason and length of time he/she was unable to undertake his/her planned activity plus the original lift pass and evidence of the initial cost;
 2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.
- F. Piste closure
Participant is covered up to the limit shown on the Schedule if during the period of his/her stay, on-piste skiing at the resort

that he/she had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- a) up to USD 15 per day towards transport costs to reach another resort;
 - b) Compensation of USD 25 per full day, if skiing is unavailable due to the total closure of on- piste skiing activity.
- In the event of a claim participant must provide documentation from the resort's management confirming how long the piste was closed at your resort and the reason.

30.2. What is not covered

1. The certificate excess as shown on the Schedule. This applies to each person making a claim.
2. If participant does not adhere to the International Ski Federation code or the resort regulations.
3. Anything not covered in baggage and personal belongings section (applicable to part C and D above).
4. Anything not covered under the emergency medical expenses section (applicable to part A and E above).
5. Anything not covered in personal liability section.
6. Competition, free style skiing, ski jumping, ski flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is not covered outside the ski area boundaries of a recognized ski resort and where you do not follow ski patrol guidelines.
7. Anything listed in the general exclusions.

31. SECTION 17 – GOLF COVER (OPTIONAL)

This section does not apply to trips within the Republic of Maldives.

Participant only has cover under this section if specified on his/her takaful schedule and he/she has paid the appropriate additional contribution.

Definitions

Golf equipment: Golf clubs, golf bags, non-motorized trolleys and golf shoes.

31.1. What is covered

- A. Golf equipment
participant is covered up to the limit shown on the Schedule for the value or repair of his/her own golf equipment if it is lost, stolen or damaged during his/her trip, limited to the single item limit for any one item, pair or set.
- B. Golf equipment hire
Participant is covered up to the limit shown on the Schedule for the reasonable cost of hiring golf equipment for the rest of his/her trip or until his/her own golf equipment has been returned to him/her if:
 - a) His/her golf equipment is lost, stolen or damaged; or
 - b) His/her golf equipment is delayed for at least 12-hours on your outward journey.In the event of a claim he/she must provide the following documentation.
 1. Loss or theft: report from the police, resort management or tour operator and receipts showing additional hire charges.
 2. Damage: confirmation from the airline, transport company or hire company of damage sustained to his/her golf equipment and receipts showing the additional hire charges.
 3. Delay: confirmation from the airline or transport company that his/her golf equipment was delayed for over 12-hours on the outward journey and receipts showing the additional hire charges.
- C. Green fees
Participant is covered up to the limit shown on the Schedule for the value of unused portion of his/her green fees if:
 - a) he/she has an accident or are ill; or
 - b) his/her documents are lost or stolen which prevents him/her from playing golf.

31.2. What is not covered

1. The certificate excess as shown on the Schedule. This applies to each person making a claim. The excess does not apply to golf equipment hire claims.
2. If participant does not adhere to the rules and regulations of the golf course he/she is booked to play.
3. Anything not covered in section six baggage and personal belongings (applicable to Section 17A and 17B).
4. Golf equipment whilst in use.
5. Golf equipment or documents that he/she has left unattended.
6. Anything listed in the general exclusions.

32. SECTION 18 – POLITICAL UNREST AND NATURAL CATASTROPHE EVACUATION ONLY

This section does not apply to trips within the Republic of Maldives.

This section includes the services of Emergency Medical Assistance Service who must be contacted immediately if evacuation is required. Telephone: +91-40-2338-6798 or +91-40-6661 2349

32.1. What is covered

Participant is covered up to the limit shown on the Schedule for reasonable costs and expenses incurred in transporting him/her from the country in which the natural catastrophe or political unrest has occurred to the nearest place of safety as a result of participant needing to evacuate from his/her destination during his/her trip, for emergency evacuation declared by the Government of Republic of Maldives.

32.2. Conditions

Participant must contact Emergency Medical Assistance Service immediately if an event occurs which may result in him/her needing to leave a country. No claim will be paid if Emergency Medical Assistance Service are not contacted.

32.3. What is not covered

- 32.3.1 Any costs incurred as a result of participant failing to produce or maintain the required documents, visas and permits for the country in which he/she is travelling.
- 32.3.2 Anything listed in the general exclusions.

33. GENERAL CONDITIONS

- 33.1. All claims must be submitted within 60 days from the date of participant's return to the Maldives
- 33.2. Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
- 33.3. Participant must take all reasonable steps to recover any lost or stolen article(s).
- 33.4. If Takaful Operator requires any medical certificates, information, evidence or receipts, these must be obtained by participant at his/her expense.
- 33.5. If any claim is found to be fraudulent in any way, this takaful will not apply and all claims will be forfeited.
- 33.6. If, at the time of making a claim, there is any other insurance/takaful covering the same risk, Takaful Operator is entitled to contact that insurer/Takaful Operator for a contribution.
- 33.7. Takaful Operator may at any time pay to participant the full liability under this takaful, after which no further payments will be made in any respect.
- 33.8. In the event of a claim, if Takaful Operator requires a medical examination participant must agree to this.
- 33.9. In the event of death, Takaful Operator is entitled to a post mortem examination. The medical examination and post mortem would be at Participant Risk Fund (PRF)'s expense.
- 33.10. Participant must not make any payment, admit liability, offer or promise to make any payment without written consent from the Takaful Operator.
- 33.11. Takaful Operator is entitled to take over any rights in the defense or settlement of any claim and to take proceedings in participant's name for our benefit against any other party.
- 33.12. Damaged articles must be retained by participant and if requested submitted to the claim's handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

34. GENERAL EXCLUSIONS

Participant is not covered for anything caused directly or indirectly by the following, unless he/she has contacted Takaful Operator and Takaful Operator have confirmed in writing that he/she will be covered:

- 34.1. A set of circumstances which participant knew about at the time the trip was booked unless he/she could not reasonably have expected such circumstances to result in a claim.
- 34.2. Participant being 70 years at the start date of the certificate.
- 34.3. Any criminal act by participant.
- 34.4. Any prohibited act in Shariah.
- 34.5. Failure to comply with the laws applicable to the country in which participant is travelling.
- 34.6. Bankruptcy/liquidation of a tour operator, travel agent or transportation company
- 34.7. Any other costs that are caused by the event which led to a claim, unless specifically stated in the certificate.
- 34.8. Any payment, which participant would normally have made during his/her travels, if no claim had arisen.
- 34.9. Any trip that is undertaken for the purpose of:
 - a) obtaining medical treatment (whatever the nature of this treatment);
 - b) against the advice of a medically qualified doctor;
 - c) after being given a terminal prognosis.
- 34.10. Suicide, deliberate self-injury being under the influence of drink or drugs alcoholism, drug addiction, solvent abuse, willful exposure to exceptional risk (unless he/she is trying to save someone's life).
- 34.11. Stress, anxiety, depression, or any emotional or psychiatric disorder or condition.
- 34.12. Any claim arising from sexually transmitted diseases.
- 34.13. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
- 34.14. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated participant's admittance to hospital.
- 34.15. Any epidemic or pandemic.
- 34.16. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
 - b) the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 34.16. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under section three emergency medical expenses and section five personal accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
- 34.17. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
- 34.18. Planned hazardous activities unless he/she has paid the appropriate additional contribution and Takaful Operator has issued participant with an endorsement.
- 34.19. Motorbike touring or where a motorbike is the main mode of transport.
- 34.20. Participant's manual work or hazardous occupation of any kind.
- 34.21. Professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
- 34.22. Mountaineering, ordinarily necessitating the use of picks, ropes or other specialist equipment, pot holing or caving.
- 34.23. Taking part in dangerous expeditions or the crewing of a vessel outside coastal waters.
- 34.24. Any off-piste skiing except when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

35. SHARE OF NET SURPLUS

If at the end of the financial year, there is a net surplus in the Participant Risk Fund (PRF), the Takaful Operator may in its sole discretion share any amount which it may decide from the net surplus in the Participant Risk Fund (PRF) among the Participants provided always that the Participant has not incurred any claim and/or not received any benefits under this certificate whilst it is in force. Furthermore, the participant will get share of surplus for the active day(s) of the certificate, falling into the year for which surplus is being calculated and the surplus share must be minimum MVR 100.