

## *From wherever He sends you... We will bring you home*



Dear Member,

We are delighted you have chosen our program to provide you with your medical travel assistance and repatriation services. It is our ambition to exceed your expectations by providing a range of innovative products and services designed to give you peace of mind in the knowledge that we will protect you **when you travel more than 150 miles from your home.**

There are a number of products on the market all providing differing benefits. We believe the Centurion Travel Assistance [CTA] and Missionary Travel Association [MTA] membership gives the ultimate benefit. If you should become seriously injured or ill while on a mission or travel trip, CTA/MTA brings you home (Repatriation). Others will take you to the nearest suitable facility (Evacuation). Should you ever require such services, you can rest assured that you will receive prompt attention and the highest standard of care available.

Included in your membership pack are the following items:

- CTA/MTA Travel Summary ID C&C Card [with member number and registered travel days]
  - Evidence of Insurance for Member
- (PLEASE READ THIS VERY IMPORTANT INFORMATION DETAILING COVERAGE BENEFITS & CONDITIONS.)**

*It is important that you read and understand the CTA/MTA Terms of Service found on the reverse of this letter (or attached if received by email). If you experience any medical problems while travelling, follow the instructions, and contact us promptly.*

Your peace of mind is our goal. Should you have any questions please call and speak to one of our representatives at 352-678-5885. We are available 24/7 to serve you. You may also contact us through the Missionary Travel Association website ([missionarytravelassociation.com](http://missionarytravelassociation.com)), where you will find many helpful resources to aid you in your travels.

**Centurion Travel Assistance is printed on your Travel Documents in an effort to keep you safe in a foreign country. Centurion Travel Assistance is the parent company of Missionary Travel Association.**

May God keep you in his hands and richly bless your ministry.

Sincerely,

*Bill Honeycutt*

President

Each team member should carry...

- 1) Their passport,
- 2) A copy of the CTA/MTA Travel Summary ID Card [the bottom portion]

**FOR EMERGENCY ASSISTANCE CALL**

**352-678-5885      888-556-7632**

**Centurion Travel Assistance 2561 Rescue Way Brooksville, FL 34604**

**CENTURION TRAVEL ASSISTANCE**  
**EVIDENCE OF INSURANCE**

**THE ASSOCIATION HAS ISSUED THIS DOCUMENT AS EVIDENCE OF INSURANCE ONLY IN LINE WITH THE MASTER POLICY IT HOLDS IN RESPECT OF ITS MEMBERS. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE AND IS ONLY IN RESPECT OF MEMBERSHIP BENEFITS AS DETAILED BELOW. ALL OTHER BENEFITS DETAILED IN YOUR MEMBERSHIP BOOKLET ARE NOT OF AN INSURANCE NATURE AND DO NOT CONSTITUTE PART OF THIS EVIDENCE.**

**Master Policy Number: UMR: B0524CSP16XXX5952**

The Centurion Travel Assistance procured Insurance under the Master Policy numbered above in respect of trip travel for Insured Members. This document is issued to you as evidence that your name has been added as an Insured Member under the above-mentioned Master Policy.

The Insurance provided is in accordance with the terms and conditions contained in the Master Policy. The Master Policy is available for inspection upon application to the Master Policyholder.

The details that follow are those shown in the Master Policy as applicable to your Insurance. In the event of discrepancy between the details contained in this document and those shown in the Master Policy then those shown in the Master Policy shall prevail.

**SCHEDULE**

The period of this Evidence of Insurance is from [Effective Date] to [Ending Date] both days inclusive.

**Geographical Limits: World-wide excluding Iraq, Iran, Syria, Afghanistan, Chad, Israel-West Bank/Gaza Strip, Nigeria, Somalia and Sudan**

**TABLE OF BENEFITS**

<u>Section</u>	<u>International Sum Insured/Limit</u>	<u>Domestic Sum Insured/Limit</u>	<u>Excess</u>
A. Medical & Emergency Expenses	USD 25,000	USD 25,000	USD 100
Repatriation	USD <b>Cost</b>	USD <b>Cost</b>	
Mortal Remains Return	USD 10,000	USD 10,000	
Family Support	USD 25,000	USD 25,000	
B. Personal Accident	USD 100,000	USD 100,000	
C. Baggage &/or Personal Effects	USD 3,000	USD 3,000	USD 100
Single Item Limit	USD 500	USD 500	
D. Personal Liability	USD 1,000,000 in all	USD 1,000,000 in all	
Total Personal Disability	USD 100,000	USD 100,000	

**NB.** An Excess is an amount of money which is deducted from each and every claim made by each Insured Person under any Section of the Insurance to which such Excess applies.

**This Evidence of Insurance has been issued by the Centurion Travel Assistance  
as part of Membership Package**

## TRIP TRAVEL INSURANCE

In consideration of the payment of the required premium, the Underwriters hereby agree to insure the Insured Member in accordance with the following terms and conditions.

### SCOPE OF COVER

The Underwriters hereby agree to compensate or indemnify the Insured Member as provided for in the Table of Benefits in respect of the Section(s) of cover insured by this Insurance. Each Insured Member shall be deemed to be separately insured.

Payment shall only be made under any Section of this Insurance following the occurrence of an insured event resulting in loss, damage, accidental bodily injury or illness sustained by, or a claim made against an Insured Member arising out of or in the course of the **covered trip**, during the period of Insurance.

All sub-limits contained in this wording are included within the amounts shown in the Table of Benefits and are not in addition thereto.

**Claims Service:** All claims and correspondence relating to this Insurance should be addressed to The Missionary Travel Association. Written notice must be given to the Association as soon as possible of any occurrence likely to result in a claim and in any event within 30 days of completion of the **covered trip**.

**IMPORTANT:**  
**IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY OR  
ADVICE OF LOSS ON ANY OTHER SECTION OF THIS  
EVIDENCE CONTACT THE MISSIONARY TRAVEL  
ASSOCIATION AS BELOW:**

**(WHEN MAKING ANY ADVICE PLEASE MAKE SURE YOU  
PROVIDE YOUR MEMEBRSHIP NUMBER)**

Telephone: +1-352-678-5885                      Fax: +1 352 678 5848

### **DEFINITIONS**

In this Description of Coverage "you", " your" and " yours" refer to the Plan Participant. "We", " us" and "our" refer to the company providing the coverage. In addition, certain words and phrases are defined as follows:

**ACCIDENT / ACCIDENTAL** means a sudden, unexpected, unusual, external, specific event which occurs at an identifiable time and place during the covered trip. Accident shall also include disappearance.

**BAGGAGE** means luggage, personal possessions and travel documents taken by you on the Covered Trip.

**BUSINESS PARTNER** means an individual who is involved, as a partner with you in a legal general partnership and shares in the management of the business.

**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 permanent total disablement of the Insured Member within twelve months from the date of the accident.

**COMMON CARRIER** means any land, water or air conveyance operated under a license for the transportation of passengers for hire.

**DEFINITIONS cont'd**

**COVERED TRIP** activates 150 miles from Place of Residence, and shall mean a trip not preceding or exceeding the number of travel days/months registered with CTA/MTA which commences when the Insured Member leaves their usual Place of Residence and finishes when they return to that residence. Each trip shall take place entirely during the period registered days with CTA/MTA and within the Geographical Limits specified in the Evidence of Insurance. Applicants and or Missionaries, who are attending organized Mission, Bible, Church or Sports Camps must be twelve years old or older to qualify for the Trip Travel Policy. Children under twelve years of age accompanied by their parents or legal guardian, can be covered by this policy

**FAMILY** includes your or the Traveling Companions, dependents, spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), brother-sister, grandparents, grandchild, step brother-sister,, stepparent(s), parent(s)-in-law, brother-sister-in-law, aunt, uncle, niece, nephew, guardian, Domestic Partner, foster-child or ward.

**HI-JACK** means unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof, in which the Insured Member is travelling as a passenger.

**HOSPITAL** means an institution which meets all of the following requirements: (a) It must be operated according to law; (b) It must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis; (c) It must provide diagnostic and surgical facilities supervised by Physicians, (d) Registered nurses must be on 24 hour call or duty, and, (e) The care must be given either on the hospital's premises or in facilities available to the hospital on a pre-arranged basis. A Hospital is NOT (a) A rest, convalescent, extended care, rehabilitation or other nursing facility; (b) A facility which primarily treats mental illness, alcoholism, or drug addiction or any ward, wing or other section of the hospital used for such purposes; (c) A facility which provides hospice care or wing, ward or other section of a hospital used for such purposes.

**ILLNESS** means Sickness or disease of the Insured Member which first manifests itself during the covered trip and occasions the permanent total disablement of the Insured Member within twelve months after manifesting itself.

**IMMEDIATE RELATIVE** shall mean husband, wife, mother, father, mother-in-law, father-in-law, son, daughter, brother or sister.

**INSURED MEMBER** means an eligible person who arranges a Covered Trip, and pays any required plan payment.

**JEWELLERY AND VALUABLES** shall mean items of gold, silver or other precious metals, jewellery and semi-precious stones, furs, curios, works of art and photographic equipment.

**MEDICAL PRACTITIONER** shall mean a registered, qualified, practicing member of the medical profession, who is not connected with the Insured Member, or related to the Insured Member(s) or any person travelling with the Insured Member(s).

**PAYMENTS OR DEPOSITS** means the amounts actually paid to the Policyholder for your Covered Trip. The plan will cover pre-paid, non-refundable airfare, hotel, cruise line, and rental car charges not made directly with the Policyholder provided the appropriate plan cost has been paid.

**PHYSICIAN** means a person licensed as a medical doctor by the jurisdiction in which he/she is resident to practice the healing arts, including a chiropractor and Christian Science practitioner. He/she must be practicing within the scope of his/her license for the service or treatment given and may not be you, a Traveling Companion, or a Family Member of yours.

**PLACE OF RESIDENCE** means your primary or secondary residence.

**POLICY** means the contract issued to the Insured Member providing the benefits specified herein.

**PRE-EXISTING CONDITION** means a condition, defect or infirmity for which the Insured Member is receiving regular medical treatment, advice or consultation at the time of effecting this Insurance or at the commencement of the covered trip.

**SCHEDULE** means the Benefit Schedule shown in the Evidence of Insurance for each Insured.

**SCHEDULED DEPARTURE DATE** means the date on which you are originally scheduled to leave on your Covered Trip.

**SCHEDULED RETURN DATE** means the date on which you are originally scheduled to return to the point where the Covered Trip started or to a different final destination.

**DEFINITIONS cont'd**

**SICKNESS** means an illness or disease of the body which: (a) Requires examination and treatment by a Physician and (b) Commences while the plan is in effect. An illness or disease of the body which first manifests itself and then worsens or becomes acute prior to the effective date of this plan is not a Sickness as defined herein and is not covered by the plan.

**SPOUSE/PARTNER** means a person who is at least eighteen years of age and you can show: (a) Evidence of financial interdependence, such as joint bank accounts or credit cards, jointly owned property, and mutual life insurance or pension beneficiary designations; (b) Evidence of cohabitation for at least the previous 6 months; and (c) An affidavit of domestic partnership if recognized by the jurisdiction within which they reside.

**TERRORIST ACT** means an act of violence other than civil disorder or riot, that is not an act of war, declared or undeclared that results in loss of life or major damage to property by any person acting alone or on behalf of or in connection with any organization which is generally recognized as having the intent to overthrow or influence the control of any government.

**TRAVELING COMPANION** means a person who during the Covered Trip will accompany the Insured. A group or tour leader is not considered a Traveling Companion unless you are sharing room accommodations with the group or tour leader.

**UNDERWRITER** means Travelers Insurance Company.

**USUAL AND CUSTOMARY CHARGE** means those charges for necessary treatment and services that reasonable for the treatment of cases of comparable severity and nature. This will be derived from the mean charge based on the experience in a related area of the service delivered and the MDR( Medical Data Research) schedule of fees valued at the 100th percentile.

**SECTION A – MEDICAL & EMERGENCY EXPENSES**

This Section shall reimburse the Insured Member in respect of **expenses** necessarily incurred for medical, surgical, diagnostic or remedial treatment as a result of the Insured Member falling ill or sustaining accidental bodily injury in the course of the **covered trip**, up to the amount of the Sum Insured for Section A stated in the Table of Benefits.

**Expenses** in this section shall also mean:

- i) reasonable travel, accommodation and repatriation expenses necessarily incurred in respect of the Insured Member by any immediate relative, friend, Missionaries or non-Missionaries, colleague of the Insured Member who on a qualified Medical Practitioner's advice is required to travel to, remain with or escort the Insured Member;
- ii) in the case of death of the Insured Member expenses necessarily incurred to transport the body or ashes to the Insured Member's home.
- iii) reasonable additional expenses necessarily incurred as the result of sudden death, serious injury or serious illness of an Insured Member's **immediate relative**, close business colleague or fiancé in the United States of America;
- iv) reasonable additional expenses necessarily incurred as the result of death, serious injury or serious illness of an accompanying Insured Member or the repatriation of the accompanying Insured Member consequent upon the death, serious injury or serious illness of such Insured Member's **immediate relative**, fiancé or close business colleague in the United States of America;
- v) dental treatment, but only for the emergency relief of pain to sound and natural teeth, occurring during the **covered trip** and limited to not more than **USD500** in all;
- vi) emergency optical treatment but only resulting from accidental bodily injury sustained during the **covered trip**, and limited to not more than **USD500** in all;
- vii) in-patient hospital expenses, but limited to **USD500** per day for each complete 24 hour period spent by the Insured Member in hospital as an in-patient outside the United States of America, if such Insured Member falls ill or sustains accidental bodily injury whilst on the **covered trip**, up to a maximum as shown in the **schedule**.

**Emergency medical assistance service**

In the event of a serious medical emergency during the **covered trip** involving the Insured Member which may entail repatriation or treatment abroad as a hospital in-patient, a 24 hour emergency assistance service is available from the Missionary Travel Association.

This service can include

- a) guarantees for payment of hospital or doctors' fees, when appropriate;
- b) multilingual assistance;
- c) repatriation to the United States of America by air ambulance or scheduled air service and necessary escort by a medical attendant;
- d) travel arrangements for other members of the party, fiancé or an **immediate relative**;
- e) on arrival in the United States of America an ambulance service to hospital or home.

The Missionary Travel Association and/or Centurion Travel Assistance, Inc. in conjunction with Underwriters, will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. **The Insured Member should not attempt to find their own solution and then expect the Underwriters to reimburse him, without obtaining prior authorization from the Association**

**EXCLUSIONS APPLICABLE TO SECTION A**

The Underwriters shall not be liable for **expenses**:

1. arising from any pre-existing defect, infirmity or condition for which the Insured Member is receiving regular medical treatment, advice or consultation at the time of effecting this Insurance or at the commencement of the **covered trip**;
2. **incurred in the United States of America or expenses which are a continuation of treatment already received outside the United States of America whilst on the covered trip**;
3. arising from childbirth, pregnancy or any medical complications resulting therefrom incurred within 2 months of the estimated date of delivery;
4. incurred more than 12 calendar months after completion of the **covered trip**;
5. arising from the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner. Expenses arising from taking drugs prescribed for the treatment of drug abuse or drug dependency are also excluded.

***SECTION B – PERSONAL ACCIDENT***

This Section shall pay 100% of the Sum Insured for Section B stated in the Table of Benefits if in the course of the **covered trip**, the Insured Member sustains bodily injury by accidental, visible and violent means which solely and independently of any other cause within 12 calendar months of the date of the accident results in the Insured Member suffering:

<b>Death (i)</b>	100%
 <b>Loss of an Eye</b>	
Total and irrecoverable loss of sight of both eyes (ii)	100%
Total and irrecoverable loss of sight of one eye (iii)	50%
 <b>Loss of Limb</b>	
Loss of two limbs (iv)	100% Loss
of one limb (v)	50% Total
and irrecoverable loss of sight of one eye and loss of one limb (vi)	100%
 <b>Permanent Total Disablement (vii) (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s))</b>	
	100%

**DEFINITIONS**

In respect of this Section:

- Permanent Total Disablement means disablement which entirely prevents an Insured Member from performing at least two of the following Activities of Daily Living, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.
  1. **Washing**: the ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained.
  2. **Dressing**: the ability to put on, take off, secure and unfasten all necessary garments and any braces, artificial limbs or other surgical appliances.
  3. **Transferring**: the ability to move from a bed to an upright chair or wheelchair and vice versa, or to get on and off a toilet or commode.

4. **Mobility:** the ability to move indoors from one room to another on a level surface in the Insured Member's normal pace of residence.
5. **Contenance:** the ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained.
6. **Feeding:** the ability to feed oneself once food and drink has been prepared and made available.

Furthermore, a **Permanent Total Disablement** will be a disablement as defined above which lasts twelve months and at the end of that period is beyond hope of improvement.

- **Loss of Limb** means permanent loss by physical separation of a hand(s) at or above the wrist(s) or a foot (feet) at or above the ankle(s) and includes total and irrecoverable loss of use of hand(s), arm(s) or leg(s).
- **Loss of an Eye** means total and irrecoverable loss of sight of the eye(s).

#### **EXCLUSIONS APPLICABLE TO SECTION B**

The Underwriters shall not be liable for death or disablement directly or indirectly arising from:

1. alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse or drug dependency.

#### **LIMITATIONS APPLICABLE TO SECTION B**

1. **IF AN INSURED MEMBER IS AGED 17 YEARS OR UNDER, THE DEATH BENEFIT IS LIMITED TO USD 15,000. FOR INSURED MEMBER AGED 65 AND OVER DEATH BENEFIT IS LIMITED TO USD 50,000.**
2. Benefit shall not be paid in respect of any one Insured Member under more than one of the items (i) to (iv) arising out of any one accident.

### ***SECTION C - BAGGAGE AND/OR PERSONAL EFFECTS***

In the event of

- i) loss of or damage to baggage and/or personal effects of an Insured Member during transit by common carrier on the **covered trip**, the Underwriters will indemnify the Insured Member in respect of such loss or damage up to the Sum Insured for Section C stated in the Table of Benefits;
- ii) an Insured Member being temporarily deprived of baggage and/or personal effects for a period in excess of 12 hours on his outward journey whilst on the **covered trip**, the Underwriters will reimburse the Insured Member in respect of necessary emergency purchases up to a limit of **USD150**, any amount so paid being deducted from any subsequent claim paid under (i) above.
- iii) credit cards and/or travel documents of an Insured Member being lost, stolen or damaged beyond use, the Underwriters will reimburse the Insured Member in respect of the cost of replacing such credit cards and/or travel documents up to a limit of **USD250**.

This Section shall also cover General Average and Salvage charges levied by carriers to effect the release of the Insured Member's accompanied baggage and/or personal effects following a situation of general peril during a voyage by sea in the course of the **covered trip** up to but not exceeding 25% of the Sum Insured stated in the Table of Benefits for such baggage and/or personal effects.



**EXCLUSIONS APPLICABLE TO SECTION C**

The Underwriters shall not be liable for:

1. breakage of glass or china unless caused by an accident to the conveyance in which the Insured Member is travelling;
2. loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp, setting or other fastening, carrier or container);
3. loss of cash, bank or currency notes, cheques, postal orders, charge cards, travel cards, bankers cards, travellers cheques, passports, driving licenses, green cards and petrol or other coupons;
4. claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials;
5. losses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable, and a Police or Property Irregularity report obtained;
6. breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired Equipment;
7. loss of or damage to contact, corneal or micro-corneal lenses;
8. losses from unattended vehicles;
9. loss of or damage to Jewellery and Valuables.

**CONDITIONS AND LIMITATIONS OF SECTION C**

1. The maximum limit for a single item shall not exceed the limit stated in Section C of the Table of Benefits; a pair or set of articles being deemed a single item.
2. Total loss or destruction of an insured item shall be dealt with on an indemnity basis up to the Sum Insured stated in Section C of the Table of Benefits, subject to any maximum limits expressed in this Section.
3. The Insured Member shall at all times exercise reasonable care in the supervision of insured baggage and/or personal effects.

***SECTION D – PERSONAL LIABILITY***

The Underwriters shall indemnify the Insured Member up to the Limit of Liability stated in Section D of the Table of Benefits against all sums which the Insured Member shall become legally liable to pay for claims made for accidental bodily injury or accidental loss of or damage to property occurring in the course of the **covered trip**.

The Underwriters will pay all costs and expenses up to **USD1,000,000** and incurred with the prior written consent of the Underwriters in respect of any claim under this Section.

**CONDITIONS AND LIMITATIONS OF SECTION D**

1. The Underwriters' liability for all sums including legal and other costs and expenses payable under this Section shall not exceed the limit stated in the Table of Benefits.
2. The Insured Member shall give immediate notice to the Underwriters of any occurrence for which there may be a claim under this Section and shall provide the Underwriters with such particulars and information as the Underwriters may require and shall forward to the Underwriters immediately on receipt any letter, writ, summons and process and shall advise the Underwriters in writing immediately the Insured Member has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence.

3. No admission of liability or offer, promise or payment shall be made without the prior written consent of the Underwriters. The Underwriters shall be entitled at their discretion to take over and conduct in the name of the Insured Member the defence or settlement of any claim and to prosecute at their own expense and for their own benefit any claim for compensation or damage against any other person. The Insured Member shall give all information and assistance that may be required.
4. There shall be no cover for costs and expenses incurred by an Insured Member without the prior written consent of the Underwriters, which shall not be unreasonably withheld.

**EXCLUSIONS APPLICABLE TO SECTION D**

The Underwriters shall not be liable for a)

any claim resulting from:

1. bodily injury to:
  - a) any member of the Insured Member's family
  - b) any person who is under a contract of service with the Insured Member and which arises out of and in the course of his employment with the Insured Member;
2. bodily injury to any person(s) with whom the Insured Member is travelling, irrespective of whether such person(s) is covered under this Insurance or not;
3. loss or damage to property belonging to or in the custody or control of the Insured Member, his family or of any servant or agent of the Insured Member;
4. the ownership, co-ownership, possession or use by the Insured Member of any land or buildings;
5. **OR ARISING OUT OF THE OWNERSHIP, CO-OWNERSHIP, POSSESSION, USE OR WHILST UNDER THE CONTROL OF THE INSURED MEMBER OF ANY MECHANICALLY PROPELLED VEHICLE (OTHER THAN GOLF BUGGIES), AIRCRAFT, HOVERCRAFT, OR WATERCRAFT (OTHER THAN HAND PROPELLED WATERCRAFT, SAILBOARDS, SURFBOARD, FOOT PROPELLED PADDLE BOATS AND INFLATABLE SAILING DINGHIES);**
6. liability assumed by the Insured Member by agreement unless such liability would have attached to the Insured Member in the absence of such agreement;
7. the practice of a profession or occupation of an Insured Member or the supply of goods and services by an Insured Member;
8. loss or damage occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;

b) costs incurred in the pursuit of claims against a travel agent, tour operator, carrier, insurer or insurer's agent.

***TOTAL PERMANENT DISABILITY***

Permanent Total Disablement from any and every occupation (Accident Only.)

**USD \$100,000 per insured person, restricted to USD \$50,000 for those aged 65 years and over. Waiting period 6 months.**

**GENERAL EXCLUSIONS**

The Underwriters shall not be liable under this Insurance for:

1. **LOSS, DAMAGE, DEATH, DISABLEMENT OR EXPENSES DIRECTLY OR INDIRECTLY OCCASIONED BY, HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION, ACTS OF FOREIGN ENEMIES, HOSTILITIES (WHETHER WAR BE DECLARED OR NOT), CIVIL WAR, REBELLION, REVOLUTION, INSURRECTION, MILITARY OR USURPED POWER OR CONFISCATION OR NATIONALISATION OR REQUISITION OR DESTRUCTION OF OR DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY;**
2.
  - a) death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
  - b) any legal liability of whatsoever nature; directly or indirectly caused by or contributed to, by, or arising from
    - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
    - ii) **THE RADIOACTIVE, TOXIC, EXPLOSIVE OR OTHER HAZARDOUS PROPERTIES OF ANY EXPLOSIVE NUCLEAR ASSEMBLY OR NUCLEAR COMPONENT THEREOF;**
3. **DEATH, DISABLEMENT, LOSS OR EXPENSE WHILST THE INSURED MEMBER IS ENGAGED IN OR TAKING PART IN MOUNTAINEERING OR ROCK CLIMBING NORMALLY INVOLVING THE USE OF ROPES OR GUIDES; POTHOLING; ALL FORMS OF RACING OTHER THAN ON FOOT; DIVING INVOLVING THE USE OF BREATHING APPARATUS; ANY FORM OF OPERATIONAL DUTIES AS A MEMBER OF THE ARMED FORCES (EXCEPT AS SPECIFIED IN SECTION B III)C) PROFESSIONAL ENTERTAINING, ORGANISED SPORTS, OR FLYING (OTHER THAN WHEN TRAVELLING BY AIR SOLELY AS A PASSENGER), SKI JUMPING, SKI RACING, ICE HOCKEY, SNOWBOARDING, THE USE OF BOBSLEIGHS OR SKELETONS AND LOSS OF OR DAMAGE TO HIRED CLOTHING, HIRED EQUIPMENT AND SKIS WHILST IN USE;**
4. **DEATH, DISABLEMENT, LOSS OR EXPENSE ARISING OUT OF THE INSURED MEMBER ENGAGING IN WINTER SPORTS, UNLESS SUCH COVER HAS BEEN AGREED BY THE UNDERWRITERS AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID. SUBJECT ALWAYS TO THE EXCLUSIONS STATED IN GENERAL EXCLUSION 3.**
5. bodily injury sustained or illness or disease contracted by an Insured Member over 75 years of age unless cover in respect of such Insured Member has been agreed by the Underwriters and the appropriate additional premium paid;
6. death, disablement, loss, expense or liability directly or indirectly arising out of or contributed by the Insured Member's willful self-injury, suicide, attempted suicide, psychiatric disorders deliberate exposure to exceptional danger (except in the attempt to save human life), or the Insured Member's own criminal act;

7. **DEATH, DISABLEMENT, LOSS OR EXPENSE ARISING FROM THE INSURED MEMBER DRIVING OR RIDING A MOTOR CYCLE OR MOTOR SCOOTER OTHER THAN A MOPED UNDER 50 C.C. (THIS EXCEPTION BEING WITHOUT PREJUDICE TO EXCLUSION A) 5 OF SECTION D OF THIS INSURANCE).**

**GENERAL CONDITIONS**

1. It is a general condition of this Insurance that the **covered trip** is not commenced
  - a) after receipt of a terminal prognosis.
  - b) against the advice of a registered qualified medical practitioner.
  - c) while receiving in-patient treatment or awaiting such treatment.
  - d) with the intention of obtaining medical treatment during the **covered trip**.
2. The Insured Member shall as soon as possible following accidental bodily injury sustained or illness or disease manifesting itself for which insurance is provided hereunder, place himself under the care of and follow the advice of a registered qualified medical practitioner. There shall be no claim under this Insurance should the Insured Member fail to follow such advice or treatment prescribed.
3. On the happening of any event likely to give rise to a claim under this Insurance, written notice thereof shall be given immediately to the Underwriters or as soon as is reasonably practicable.
4. The Insured Member shall at his own expense furnish to the Underwriters such certificates, information and evidence as the Underwriters may from time to time reasonably require, in the form and of the nature prescribed by the Underwriters. The Underwriters shall be allowed at their own expense and upon reasonable notice to the Insured Member to arrange a medical examination of the Insured Member from time to time, or in the case of death, upon reasonable notice to the Insured Member's legal representatives, to have a post-mortem examination of the body.
5. No sum under this Insurance shall carry interest and the Underwriters shall not be affected by any notice of trust, charge, lien, assignment or any other dealing relating to this Insurance.
6. All words appearing in the gender of one sex shall be taken to include both sexes.
7. Non US residents can be included at the same terms, conditions and rates but repatriation shall be either back to the USA or to the Members country of origin if mutually agreed and the equivalent costs do not exceed those to the USA.
8. This Insurance is subject to the same state law as determined by the court of competent jurisdiction in accordance with the provisions of the Service of Suit clause as stated in the Master Policy.
9. The maximum age of the Insured Member shall be 80 years of age or under at commencement of the Covered Trip.