

New Hampshire Insurance Company

7th Floor, Dawood Center, M.T. Khan Road,

Karachi - 75530, Pakistan

+92-21-111-111-244 Telephone

+92-21-35634022-3 Facsimile

www.chartisinsurance.pk



POLICY WORDINGS FOR QUALITY AVIATION PASSENGERS

SECTION I: DECLARATIONS AND SCHEDULE OF BENEFITS

If the Policyholder (You, Your) named in the Schedule pays the premium as agreed with New Hampshire Insurance Company, Pakistan Branch (We, Our or Us), We will provide the insurance described in this policy and any endorsements for the Insured Period as defined in this policy, to the Insured Persons detailed in the Schedule, in reliance upon the statements contained in the Proposal and Declaration, dated as stated in the Schedule and which is the basis of this policy and is deemed incorporated in the policy.

The insurance provided under this policy is only with respect to such and so many of the coverages as are indicated by a specific amount set opposite in the Schedule (Part F)

Part A: GENERAL DEFINITIONS

In this policy "You" and "Your" refer to the "named Insured(s)" shown in the Application. "We", "Us" and "Our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

Common Carrier - means any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

Effective Date - means the date on which You are originally scheduled to leave the country. This date is specified in the travel documents.

Return Date - means the date on which You are originally scheduled to return to the country from where you departed. This date is specified in the travel documents.

Hospital - means a place that: (a) holds a valid license (if required by law); (b) operates primarily for the care and treatment of sick or injured persons; (c) has a staff of one or more physicians available at all times; (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis; and (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

Injury - means bodily injury caused solely and directly by violent, accidental, external and visible means occurring during the Insured Period.

Insured Period - the time period between the effective date and maturity date of the policy, for which premium has been received and the Application has been approved.

Insured Person - means any persons between the age of 6 months and 65 years for whom premium has been paid and application has been approved by the Us.

Land/Sea Arrangements - means pre-paid travel arrangements for a scheduled tour, trip or cruise included within the description of covered trips on the Application and arranged by a tour operator, travel agent, cruise line or other organization.

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Medically Necessary - means, in our opinion the Physician's recommendation is: (a) consistent with the symptoms, diagnosis and treatment of Your condition; (b) appropriate with regard to standards of good medical practice; and (c) not primarily for the convenience of You.

Physician - means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be (a) You; (b) Your spouse; or (c) a person who is related to You or Your spouse, in any of the following ways: child, parent, or sibling.

Pre-existing Condition - a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two year period preceding the Effective Date of Coverage, or a condition for which hospitalization or surgery was required within a five year period preceding the Effective Date.

Reasonable and Customary Charges - means a charge which: (a) is charged for treatment, supplies or medical services medically necessary to treat Your condition; (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed.

Schedule - means the Benefit Schedule shown in the Application.

Serious Injury or Sickness - means injury or sickness certified as being dangerous to life by a legally qualified medical practitioner.

Sickness - means an illness or disease which first manifests itself and is contracted while this policy is in effect requiring treatment by a Physician.

Trip – the time duration from the Effective Date to the Return Date mention on the policy.

Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

Covered Medical Expenses - means expenses incurred overseas by You for services and supplies which are recommended by the attending Physician. They include:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anesthetics (including administration), x-ray examinations or treatments, and laboratory tests;
- (d) ambulance service; and
- (e) drugs, medicines, and therapeutic services and supplies.

Emergency Evacuation - means: (a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, Your medical condition warrants transportation to the Country where the trip commenced to obtain further medical treatment or to recover; or (c) both (a) and (b) above.

Transportation - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

Equipment Failure - Any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

Inclement Weather – Any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Strike – Any labor disagreement which interferes with the normal departure and arrival of a Common Carrier.

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Reasonable Additional Expense - any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge.

Checked Baggage - means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Part B: GENERAL EXCLUSIONS

This policy does not provide benefits for any loss resulting (in whole or in part) from, or expenses incurred for:

1. services, supplies, or treatment, including any period of hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician;
2. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician;
3. elective, cosmetic, or plastic surgery, except as a result of an accident;
4. congenital anomalies and conditions arising out of or resulting there from;
5. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
6. the diagnosis and treatment of acne;
7. deviated septum, including sub mucous resection and/or other surgical correction thereof;
8. organ transplants that competent medical professionals consider experimental;
9. well child care including exams and immunizations;
10. expenses which are not exclusively medical in nature.
11. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
12. treatment provided in a government hospital or services for which no charge is normally made;
13. mental, nervous, or emotional disorders or rest cures;
14. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices;
15. a Pre-existing Condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two year period preceding the Effective Date of Coverage, or a condition for which hospitalization or surgery was required within a five year period preceding the Effective Date of Coverage.
16. Medical expenses covered under any workers compensation policy;
17. Medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.
18. Suicide, attempted suicide or intentionally self-inflicted injury, or sexually transmitted conditions, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection;
19. service in the Armed Forces or units auxiliary thereto (any premium paid to Us for any period not covered by this policy while You are in the service will be returned pro rata);
20. Participation in any professional, semi-professional, or interscholastic team sports or any bodily contact sport;
21. Being under the influence of drugs, alcohol, or other intoxicants unless prescribed by a Physician and taken as prescribed;
22. Participation in a felony, riot, crime, misdemeanor, or civil commotion;
23. Participation in contests of speed using an motorized vehicle or bicycle;
24. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;
25. participation in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing or while riding on a motorcycle;
26. War or any act of war, whether declared or not; NBC (Nuclear, Biological & Chemical weapons) risks, Riots and Terrorism;
27. While piloting any aircraft;
28. Congenital anomalies.
29. loss caused directly or indirectly, wholly or partly by:
 - a. bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of injury;

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30. any bodily injury which shall result in hernia.
31. a Pre-existing Condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two year period preceding the Effective Date of Coverage, or a condition for which hospitalization or surgery was required within a five year period preceding the Effective Date of Coverage.
32. Benefits will not be provided for any loss or expense incurred after or upon return to Your Home Country.
33. Any delay due to an Insured Covered Hazard which was made public or known to You prior to the purchase of this policy.
34. animals, birds, or fish;
35. automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier);
36. household furniture;
37. eyeglasses or contact lenses;
38. hearing aids;
39. prosthetic limbs;
40. musical instruments;
41. money or securities;
42. tickets or documents;
43. perishables and consumable.
44. wear and tear or gradual deterioration;
45. insects or vermin;
46. inherent vice or damage;
47. confiscation or expropriation by order of any government or public authority;
48. seizure or destruction under quarantine or custom regulation;
49. radioactive contamination;
50. usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
51. transporting contraband or illegal trade;
52. mysterious disappearance; or
53. breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.
54. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from: Travel in, to, or through Afghanistan, Cuba or Democratic Republic of Congo.
55. This policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by: Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.

Part C: POSTPONEMENT OF EFFECTIVE DATE

No insurance provided by this policy is effective if You or Your dependent(s) is (are) hospital confined or disabled, meaning unable to perform the usual and customary duties of a person of like age and sex. The coverage will take effect seven (7) days after such hospital confinement or disability terminates subject to the Pre-existing Condition exclusion.

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Part D: UNIFORM PROVISIONS

1. **ENTIRE CONTRACT - CHANGES:** This policy, including the endorsements and the attached papers, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by Us and such approval is endorsed hereon. No agent has authority to change this policy or to waive any of its provisions.
2. **EFFECTIVE DATE:** This is the date stated in the Application as the Trip departure date.
3. **RENEWAL CONDITIONS:** This policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in the Application, whichever is earlier. This policy is non-renewable.
4. **CONTESTING THIS POLICY:** We rely on statements made by You in the Application. If information is falsely given or a fraudulent claim is made in any way, then the Policy shall be null and void and no claims will be payable.
5. **LEGAL ACTIONS:** No legal actions for a claim can be brought against us until 60 days after we receive proof of loss. No legal action for a claim can be brought against us more than 3 years after the time for giving proof of loss.
6. **TERMINATION OF POLICY:** This policy will terminate on the last day for which premium has been paid.
7. **TERRITORY:** This policy applies to incidents anywhere in the world excluding Pakistan, unless limited by Us through endorsement.
8. **OTHER INSURANCE:** This insurance is excess over other valid and collectible insurance.
9. **CONCEALMENT OR FRAUD:** The entire policy will be void if, whether before or after a loss, You have, related to this insurance,
 - a. intentionally concealed or misrepresented any material fact or circumstance;
 - b. engaged in fraudulent conduct; or
 - c. made false statements.
10. **NOTICE OF CLAIM/LOSS:** Written notice of claim must be given to Us within 20 days after a covered loss begins or as soon as reasonably possible. If Your property covered under this policy is lost or damaged, You must:
 - (a) notify us as soon as possible;
 - (b) take immediate steps to protect, save and/or recover the covered property;
 - (c) give immediate notice to the carrier or bailee who is or may be liable for the loss or damage;
 - (d) notify the police or other authority in the case of robbery or theft within 24 hours.
11. **CLAIMS FORMS:** We will send claims forms to the claimant within 15 days after receiving notice of claim. If the forms are not received within 15 days, the claimant can meet the proof of loss requirements by giving Us a written statement of the nature and extent of the loss.
12. **PROOF OF LOSS:** Written proof of loss must be furnished to Us at its said offices in case of claim for loss for which this policy provided any periodic payment contingent upon continuing loss within 90 days of the termination of the period for which We are liable and in case of claim for any loss within 90 days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible.
13. **TIME OF PAYMENT OF CLAIM:** We will pay the claim after receipt of acceptable proof of loss. Claims will be paid in accordance with the Payment of Claims provision.
14. **PAYMENT OF CLAIMS:** Death claims will be paid to Your estate, unless We receive a writ ten request from You designating a named beneficiary. All other claims will be paid to You. In the event You are a minor, incompetent

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or otherwise unable to give a valid release for the claim, We may make arrangements to pay claims to Your legal guardian, committee or other qualified representative.

Any payment made in good faith will discharge our liability to the extent of the claim.

15. **MEDICAL EXAMINATION:** We, at Our own expense, have the right to have You examined as often as reasonably necessary while a claim is pending. We also have the right to have an autopsy made unless prohibited by law.

16. **SETTLEMENT OF LOSS:** Claims for damage and/or destruction shall be paid immediately when proof of the damage and/or destruction is presented to us. Claims for lost property will be paid after the lapse of a reasonable time if the property has not been recovered. You must present acceptable proof of loss and the value involved to us.

17. **VALUATION:** We will not pay more than the actual cash value of the property at the time of loss. Damage will be estimated according to actual cash value with proper deduction for depreciation. At no time will payment exceed what it would cost to repair or replace the property with material of like kind and quality.

18. **SUBROGATION:** You may waive in writing before a loss all rights of recovery against any person. If not waived, We may require an assignment of rights of recovery for a loss to the extent that payment is made by Us. If an assignment is sought, You must sign and deliver all related papers and cooperate with Us.

Part E: COVERAGE

Section: OVERSEAS ACCIDENT & SICKNESS MEDICAL EXPENSE

We will pay the Usual and Customary Charges, subject to the Deductible shown in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy), for Covered Medical Expenses, as medically necessary, incurred overseas by You which are not due to a Pre-existing Condition up to the maximum stated in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy), for the treatment of an Injury or Sickness sustained by You under the circumstances described in the Hazard(H-3) during an Insured Journey while this Policy is in effect. Any medical services or series of services with a cost greater than \$ US 1 shall not be covered by this Policy unless You consult with Us and the cost for such services are authorized in advance by the Us.

Limitations

In no event will benefits continue to be provided by Us for any Covered Medical Expenses incurred after the Expiration Date of the Policy or Your return to Pakistan whichever is earlier. No benefits are payable for outpatient Covered Medical Expenses incurred after the Expiration date of the Policy.

However if, You are still confined in a Hospital overseas after the Expiration Date of the Policy, and Emergency Medical Evacuation is not appropriate or recommended by Us, and continued treatment overseas as an Inpatient in a Hospital is Medically Necessary, we will continue to provide the benefits for Covered Medical Expenses incurred to the earlier of your Hospital Discharge or 60 Days after the Expiration Date of the Policy.

Definition:

Covered Medical Expenses - means reasonable charges which are: 1) not in excess of Usual and Customary Charges; 2) not in excess of the maximum benefit amount payable per service as specified in the Policy Schedule or in the Schedule of Benefits; 3) made for services and supplies not excluded under the policy; 4) made for services and supplies which are a Medical Necessity; 5) made for services included in the Policy Schedule or in Schedule of Benefits; and 6) in excess of the amount stated as a deductible, if any. Covered medical expenses will be deemed "incurred" only: 1) when the covered services are provided; and 2) when a charge is made to the Insured Person for such services.

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Medical Necessity - means those services or supplies provided or prescribed by a Hospital or physician which are:

- 1) Essential for the symptoms and diagnosis or treatment of the Sickness or Injury;
- 2) Provided for the diagnosis, or the direct care and treatment of the Sickness or Injury;
- 3) In accordance with the standards of good medical practice;
- 4) Not primarily for the convenience of the Insured, or the Insured's Physician; and
- 5) The most appropriate supply or level of service which can safely be provided to the Insured.

The Medical Necessity of being Hospital Confined means that: 1) the Insured requires acute care as a bed patient; and 2) the Insured cannot receive safe and adequate care as an outpatient. This policy only provides payment for services, procedures and supplies which in the judgement of the Company are a Medical Necessity. No benefits will be paid for expenses which are determined not to be a Medical necessity, including any or all days of Hospital Confinement.

Hospital Confined/Hospital Confinement - means confined in a Hospital for at least 24 hours by reason of an Injury or Sickness for which benefits are payable.

Hospital Room and Board Expenses - 1) daily semi-private room rate when Hospital confined; and 2) general nursing care provided and charged for by the Hospital.

Intensive Care Unit - means

- 1) a specifically designated facility of the Hospital that provides the highest level of medical care; and
- 2) which is restricted to those patients who are critically ill or injured.

Such facility must be separate and a part from the surgical recovery room and from rooms, beds and wards customarily used for patient confinement.

Hospital OT Charges, Diagnostic Tests and Drugs - 1) while hospital confined; or 2) for pre-admission expenses for being Hospital Confined. Benefits will be paid for services and supplies such as: the cost of the operating room; laboratory tests; x-ray examination; anesthesia; drugs (excluding take home drugs) or medicines; therapeutic services; and supplies.

Surgical Treatment – .Treatment of bodily injuries/illness/disorders/deformities/defects by Incisions or Shockwaves or Lasers , including therapeutic Endoscopic procedures requiring the professional services of a qualified surgeon and the use of an Operation Theatre for repair of injuries/diagnosis and /or cure of diseases and /or relief of suffering and /or prolongation of life.

Surgeon' Fees: Fees of Surgeon for surgery performed.

Anesthetist Services – in connection with inpatient surgery.

Physician's Visits - when Hospital Confined. Benefits are limited to one physician's visit per day. Benefits do not apply when related to surgery.

Pre-admission Testing and diagnostic - limited to routine tests such as: complete blood count; urinalysis; and chest x-ray. If otherwise payable under this policy, major diagnostic procedures such as: cat-scans; NMR's; and blood chemistries will be paid under the "Hospital OT Charges, Diagnostic Tests " benefit.

Ambulance Service – medical transportation fees and services.

Exclusions:

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In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
2. routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
3. elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while Our Policy is in force; or
4. expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
5. the diagnosis and treatment of acne; or
6. deviated septum, including sub mucous resection and/or other surgical correction thereof; or
7. organ transplants that are considered experimental in nature; or
8. well child care including exams and immunizations; or
9. expenses which are not exclusively medical in nature; or
10. any expenses incurred in Pakistan unless authorized and approved by Us in advance; or
11. eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing; or
12. treatment provided in a government Hospital or services for which no charge is normally made; or
13. mental, nervous, or emotional disorders or rest cures; or
14. pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
15. medical expenses covered under any workers' compensation or similar policy; or

Section: EMERGENCY MEDICAL EVACUATION

We will pay the Usual and Customary Charges up to the maximum shown in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy) for covered expenses incurred if Injury or Sickness results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by Us or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.

Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation. All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You; and (c) arranged and authorized in advance by the Us.

Definitions:

Emergency Evacuation - means: (a) Your medical condition warrants immediate Transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, Your medical condition warrants Transportation to the country where the Trip commenced or (c) both (a) and (b) above.

Transportation - means any land, water or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances and private motor vehicles.

Usual and Customary charges - means a reasonable charge which is : 1) usual and customary when compared with the charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality of the Provider. No payment will be made under this policy for any expenses incurred which in the judgement of the Company are in excess of Usual and Customary Charges.

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Section: REPATRIATION OF REMAINS

We will pay benefits up to the amount stated in the Policy Schedule or Schedule of Benefits (refer to Part F. of this Policy) for covered expenses reasonably incurred to return Your body to Pakistan if You die during a Trip. All Repatriation of Remains arrangements must be approved in advance by Us.

Covered expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

Benefits will not exceed the maximum shown in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy).

Section: COMMON CARRIER BAGGAGE LOSS

We will pay benefits, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non- delivery at its destination while You are a ticketed passenger on the Common Carrier under the circumstances described in a Hazard during the course of an Insured Journey. Benefits will only be payable in case of the loss of an entire piece of checked baggage, and not for damage to the luggage or partial loss of its contents.

We will reimburse You, subject to the Deductible and up to the maximum shown in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy), for the cost of replacement of the entire baggage and its contents. All claims must be verified by the Common Carrier.

The maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10%, of the amount stated in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy). There is also a combined maximum limit of 10% of the amount stated in the Policy Schedule or the Schedule of Benefits (refer to Part F. of this Policy) for the following: jewelry, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly of fur.

Limitations:

Benefits for Baggage Loss will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Benefits for Baggage Loss will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, We will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable Deductible.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover any non- Documented Loss and We will not be liable under this section for any:

1. excluded classes of property: animals, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, (except bicycles while checked as baggage with a Common Carrier), snow skis, household effects, antiques, electronic equipment such as computers (including software and accessories), personal data assistants or handheld computers, cellular phones, digital video disc player, compact disc player, video camcorder, eyeglasses or sunglasses, contact or corneal lenses, artificial teeth, bridges or prosthetic limbs, hearing aids, money, securities such as credit cards, debit cards, checks, traveler checks, membership cards, tickets or documents, business good or samples, data recorded on tapes, cards, discs or otherwise, musical instruments, perishables and consumables;
2. loss to property insured under any other insurance Policy, or otherwise reimbursed by a Common Carrier;
3. loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.

Section: LOSS OF PASSPORT

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We will reimburse You, subject to any Deductible, if You lose Your passport under the circumstances described in a Hazard during the course of an Insured Journey and incur necessary and reasonable expenses in connection with obtaining a duplicate or new passport up to the maximum stated in the Policy Schedule. The Deductible, if any, shall apply to each insured event and shall be borne by You.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover and We will not be liable under this section for any:

1. loss or damage to passport due to delay or from confiscation or detention by customs, police or other authority;
2. theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. loss or theft of passport left unattended by You unless located in a locked hotel room or apartment and an appropriate sized safety deposit box was not available

Section: BAGGAGE DELAY

We will reimburse You for the expense of necessary personal effects, up to the maximum stated in the Policy Schedule, if Your Checked Baggage is delayed or misdirected by a Common Carrier under the circumstances described in a Hazard during the course of an Insured Journey for more than the Deductible shown on the Policy Schedule from the time You arrive at the destination stated on Your ticket. Benefits will be reduced by the amount paid or payable by the responsible Common Carrier.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

Definition:

Checked Baggage - means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Limitation:

If upon further investigation it is later determined that Your baggage checked with the Common Carrier has been lost, any amount claimed and paid to You under the Baggage Delay Policy Section will be deducted from any payment to due You under the Common Carrier Baggage Loss or Baggage/Personal Effects Policy Sections, if covered under this Policy.

Exclusion:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover any Baggage Delay incurred in the Islamic Republic of Pakistan.

Section: TRIP DELAY

We will reimburse Reasonable Additional Expenses for Trip Delay, subject to the maximum shown in the Policy Schedule, if under the circumstances described in a Hazard during the course of an Insured Journey Your Trip is delayed for more than <<upto 48 >> hours due to a Covered Hazard. Benefits are subject to the per day maximum shown in the Policy Schedule.

Covered Hazards:

1. delay of a Common Carrier caused by Inclement Weather; or

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2. delay due to a Strike or other job action by employees of a Common Carrier scheduled to be used by You during Your Trip; or
3. delay caused by Equipment Failure of a Common Carrier.

Definitions:

Equipment Failure - means any sudden, unforeseen breakdown in the Common Carrier's equipment that caused a delay or interruption of normal trips.

Inclement Weather - means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Strike - means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier, and is defined as legal by the relevant authorities in the respective countries.

Reasonable Additional Expenses - means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. any delay due to an insured Covered Hazard which was made public or known to You prior to the date Your Trip was booked; or
2. laws, regulations or orders, issued or made by any Government or Public Authority; or
3. Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
4. delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country.

Section: OVERSEAS PERSONAL LIABILITY

Property Damage:

If a claim is made or a suit is brought against You for Property Damage caused by an overseas Occurrence to which this coverage applies, We will pay up to the maximum amount stated in the Policy Schedule, subject to any applicable Deductible, for Our limit of liability for the damages for which You are legally liable.

Medical Payments to Others:

We will pay the necessary medical expenses from an Occurrence that are caused by You overseas and incurred or medically ascertained within 365 Days from the date of an Accident causing Bodily Injury. Medical expenses means reasonable charges for medical, surgical, X-ray, ambulance, Hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to You or regular residents of Your household. As to others, this coverage applies only if the Bodily Injury is caused by Your activities during the course of an Insured Journey.

Definitions:

Bodily Injury - means bodily harm, Sickness or Disease, including required care, loss of services and death that results.

Business - means trade, profession or occupation.

Occurrence - means an Accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, under the circumstances described in a Hazard during the course of an Insured Journey, in Bodily Injury or Property Damage.

Property Damage - means physical injury to, destruction of or loss of use of tangible property.

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Residence Premises - means the dwelling where You reside.

Traveling Companion - means up to two (2) named person(s) who is/are booked to accompany You on the Trip.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover and We will not be liable under this section for any:

1. liability which is expected by or intended for You; or
2. liability arising out of or in connection with a Business engaged in by You. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business; or
3. liability arising out of the rental or holding for rental of any part of any premises by You; or
4. liability arising out of Your Residence Premises; or
5. liability arising out of the rendering of or failure to render professional services; or
6. liability arising out of a premises, watercraft or aircraft that is owned by, rented to or rented by You; or
7. liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, watercraft or aircraft; or
8. liability arising out of the transmission of a communicable Disease by You; or
9. liability arising out of sexual molestation, corporal punishment, or physical or mental abuse; or
10. liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization; or
11. liability under any contract or agreement; or
12. Property Damage to property owned by You; or
13. Property Damage to property rented to, occupied, or used by or in the care of You; or
14. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law; or
15. suits or legal actions arising from Your Immediate Family Member, or Traveling Companion or Immediate Family Member of a Traveling Companion against You.

Section : ACCIDENTAL DEATH (24 Hours) & DISMEMBERMENT

(Including Loss of Sight or Hearing)

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We will pay a percentage of the Principal Sum shown in the Schedule if Injury to You results in one of the losses shown in the Table of Losses below. The loss must occur within 365 days of the date of the accident which caused Injury.

If more than one loss results from any one accident, only one amount, the largest, will be paid.

Table of Losses

Loss of:	% of Principal Sum
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears.. ..	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech.....	50%
Hearing in Both Ears.....	50%
Thumb and Index Finger of Same Hand	25%

"Loss" with regard to:

- (a) hand or foot means actual severance through or above the wrist or ankle joints;
- (b) eye means entire and irrecoverable loss of sight; and
- (c) thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
- (d) speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Limitation

With regard to the Accidental Death of a named Insured age sixteen(16) or below, the maximum Principal Sum payable is \$2,000 or the maximum legal amount payable whichever is less.

Exposure

For the purposes of the Accidental Death and Dismemberment benefits above, a loss resulting from You being unavoidably exposed to the elements due to an accident occurring during the Trip will be payable as if resulting from an Injury. Loss must occur within 365 days of the date of the accident.

Disappearance

We will pay the benefit for Loss of Life if Your body cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which You were a passenger.

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Part F: SCHEDULE OF BENEFITS

Benefits	Sum Insured (US\$)
Accident & Sickness Medical Expenses (deductible US\$ 100)	5,000
Emergency Evacuation	Included
Death Repatriation	Included
Loss of Baggage (per Item limit of 10%)	200
Loss of Passport (deductible US\$25)	100
Baggage Delay (deductible 8 Hours)	100
Flight Delay (deductible 6 Hours)	100
Personal Liability	5,000
Accidental Death (24-Hours Worldwide)	5,000
Permanent Total Disability (24-Hours Worldwide)	5,000
Insurance Charges	PKR 600

TERMS & CONDITIONS

- Insurance charges include premium, applicable taxes and service charges.
- This insurance cover is not mandatory. By purchasing this insurance you agree to all the terms & conditions including exclusions as laid out in the Policy Wordings.
- Age limit is 06 Months to 65 Years.
- Cover is only valid for International tickets.
- Single / Return journey or 7 days whichever is earlier.
- All claims received will be settled / reimbursed in Pakistan.
- For claims please call +92 21 111 111 244 or email at tariq.farooqi@chartisinsurance.com
- For complete and detailed terms and conditions including exclusions please refer to Quality Aviation website.
- Certificate of Inheritance is required for the Beneficiary in case of Accidental Death of the Insured.