



**Master Policy Number:
JFI-07-B2B-108-18-20**

Underwritten by





2.2 **Confirmation of payment** - We will contact hospitals or doctors abroad and provide a guarantee to pay their fees, provided **Your** claim falls within the scope and coverage of this **Policy**.

3. Law

3.1 This contract will be governed by the law and regulations of the **Country of Issuance** as stated in the **Certificate of Insurance**.

3.2 The Company issuing the insurance **Policy** may vary from one country to another country. For full details of the issuing insurance Company please refer to **Your** insurance certificate.

4. Contact Us

4.1 For **Claims** and **Enquiries**, **We** are happy to assist **You** at:

Middle East	Indian Subcontinent	Europe / North Africa	US & Canada
Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177	Asia Medical Assistance Pvt Ltd C/o Private Hospital 4th Floor , DLF city II, MG Road Gurgaon Haryana India 122002	AMA Assistance GmbH Austria Austraße A-3550 Langenlois, Austria	Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177
Telephone: +97143619210	Telephone: +911244688488	Telephone: +441786310605	Telephone: +17864727700
Email: travelassurance@tuneprotect.com			

4.2 **You** can contact **Us** at any time for assistance. Please provide **Us** all relevant information and **our** experienced co-ordinators will assist **You** accordingly. Please make sure **You** have details of **Your Policy** before **You** contact **Us** to ensure that **We** can assist **You** effectively.

	parent-in-law, brother, sister, son, daughter, fiancé or fiancée.
Resident	refers to a person who has their main Home in Jordan and has not spent more than six (6) consecutive months abroad during the year before the Policy was issued.
Sales Representatives	refers to the appointed Travel Agents of Tune Protect Commercial Brokerage.
Scheduled Flight	refers to the commercial flights scheduled by any Airlines and has at all times the requisite and valid licenses or similar authorisations for scheduled air transportation and landing rights for fare paying passengers as issued by the relevant authorities in the country in which it operates, and in accordance with such authorisation, maintain and publish schedules and tariffs for passenger service between named airports. Furthermore, scheduled flights shall comply with the ABC World Airways Guide. In addition, Departure Times, transfers and destination points shall be established by reference to the Insured Person's scheduled flight ticket.

Sickness / Illness	means any noticeable change in the physical health of an Insured Person that requires the care of a Physician acting within the scope of his license to treat such sickness/illness for which the claim is made, wherein such sickness/illness is not excluded from this Policy .
Travelling Companion	refers to any person that has booked to travel with You on Your Trip .
Trip	refers to Your holiday or journey overseas for the purpose of leisure and / or business. Your trip shall start at the time that You leave Your address in the Country of Issuance or from the start date shown on Your Certificate of Insurance , whichever is later and end on the date You return to the Country of Issuance or at the end of the period shown on Your Certificate of Insurance , whichever is earlier. Coverage for Trip Cancellation benefit starts twenty-four (24) hours following the time that You pay the insurance premium. Note: Traveling in Excess of the Trip limits will invalidate the whole coverage under this Policy . Special Note: Please note that the coverage under this Policy expires when You



	return to Your Country of Issuance irrespective of the duration of Your coverage.
Geographical Area	a) Coverage is limited to within the geographical limits of Countries of Destination, provided the period is still within the Policy period stated on Your Travel Insurance Certificate. b) Travel Inconvenience Benefits coverage is limited only to any Airlines or Common Carrier registered in Your travel itinerary within the geographical limits of Countries of Destination .
Countries of Destination	means all country of destination serviced by any Airlines or Common Carrier .
Country of Arrival	refers to country where the Insured Person's Scheduled Flight is destined to depart to.
Country of Issuance	the country where Your first outbound flight will begin within the Geographical Areas .
Third Party Assistance / TPA	a third-party company appointed by Us to administer emergency assistance, claims, customer service and any other related assistance.
Valuables	means photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques,

	jewelry, watches, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.
Professional Sports	refers to any sports engagement by You , where You could earn income or remuneration by participation.
Travel Documents	refers to passport, visa, identification card or driving license which is required during Your Trip
Theft	refers to permanent loss or damage of belongings where: - there is physical evidence of a break-in of a premise. - the belongings are taken without Your consent.
War	means any War , whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
We, Us, Our	refers to the Company providing the insurance coverage as stated in the Certificate of Insurance .
You, Your, Insured Person	refers to each insured person as named in the Certificate of Insurance attached to this Policy and have duly paid the required premium.

SECTIONS OF INSURANCE

SECTION 1 – MEDICAL BENEFITS

SECTION 1(A) – ACCIDENTAL AND SICKNESS MEDICAL REIMBURSEMENT

The **Company** will indemnify the **Insured Person** up to the maximum limit for Medical Reimbursement as specified in the Schedule of Benefits subject to an **Excess** of USD One Hundred (USD100.00) only per claim for **Medical Expenses** which are reasonable and **Customary Charges** incurred during a **Trip**. In the event of hospitalisation, Emergency Travel Assistance, a Medical Emergency Assistance representative appointed by the **Company** will provide emergency medical assistance during the **Trip** and may arrange, on a case-by-case basis, subject to approval from the **Company**, an advance of payment to the Hospital subject to:-

- (a) initial treatment for an **Accident or Sickness** must be received during the **Trip**; and
- (b) all expenses must be incurred within thirty (30) days after the expiry date of the respective **Tune Protect Travel Assurance Certificate of Insurance** issued to the **Insured Person** under this **Policy**.

Medical Expenses covered are charges for medical services and medical supplies which are recommended by the attending Physician for the treatment of the injury which include the following:-

- (a) the services of a Physician;
- (b) hospital confinement and use of operating room;
- (c) anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) drugs, medicines, and therapeutic services and supplies;

Special Conditions Applicable to Section 1(A)

The **Company** is not liable to pay: -

- (1) costs for medical care except that prescribed by a **Physician** or which is delivered by a recognised Hospital;
- (2) for any loss, which is directly or indirectly, in whole or in part, due to: -
 - (a) Civil or Foreign **War**, whether declared or not;
 - (b) The effect of drugs, medication or treatment not prescribed by a **Physician**;
 - (c) The influence of alcohol characterised by a blood alcohol level of the **Insured Person** equal to or superior to that fixed by the laws regulating the use of automobiles;
 - (d) Suicide, attempt suicide or intentionally self-inflicted injury;
 - (e) The **Insured Person's** participation in any competition involving the use of motorised land, water or air vehicle;
 - (f) The **Insured Person's** participation in any professional sports;
 - (g) The **Insured Person** riding or driving a motorcycle or motor scooter with an engine displacement over 123 cm³.
 - (h) The **Insured Person** flying whether as a fare-paying passenger or not, in or on an aircraft that does not belong to an **Airline** Company or which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
 - (i) The **Insured Person's** active service in any of the armed forces of any nation;
 - (j) The participation or involvement of the **Insured Person** in a criminal act;
 - (k) The **Insured Person's** practice or utilization, either as pilot or passenger, of a sailplane, hand glider, parasail, parachute, hot air balloon, and the like, or engaging in any aerial flight other than that as previously expressed.
- (3) the **Company** is not liable for expenses incurred: -



- (a) for medical care incurred in **Home Country** except as provided in the Medical Expenses described above;
- (b) **Pre-Existing conditions**;
- (c) Pregnancy and its consequences and its related medical treatments;
- (d) mental or emotional disorder
- (e) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- (f) cosmetic surgery, apart from reconstructive surgery in consequence of a covered **Accident**;
- (g) follow-up non-medical treatment of any kind resulting from an **Accident** or **Sickness**, psychoanalytical treatment, stays in a legally registered nursing homes;
- (h) ophthalmologic care, eye glasses, contact lenses, hearing aids, dental care and dentures, unless they are the direct consequence of an injury arising from an **Accident covered under this Policy**, wherein such treatment must be medically necessary;
- (i) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (j) non-emergency medical check-ups;
- (k) vaccinations and their post complications.

SECTION 2 – EVACUATION AND REPATRIATION BENEFITS

SECTION 2(A) – EMERGENCY MEDICAL EVACUATION

In the event that an **Insured Person** requires evacuation urgently due to an **Accident** or **Sickness/Illness** occurring during the **Trip**, Emergency Travel Assistance must be contacted immediately to approve the emergency evacuation and organise for an emergency medical transport to the nearest medical facility that is adequately equipped to treat the **Insured Person's** medical condition. The type of transportation will depend on the availability and the gravity of the **Insured Person's** condition.

In the event that medical repatriation is necessary, Emergency Travel Assistance must be contacted immediately to approve and organize **Insured Person's** repatriation back to **Insured Person's** home or habitual residence in the **Home** country . Alternatively, Emergency Travel Assistance will arrange for the resumption of the **Insured Person's** interrupted **Trip** as far as it is practical to do so, subject to the cost of repatriation and subject to maximum limit as specified for Emergency Medical Evacuation in the Schedule of Benefits.

SECTION 2(B) – REPATRIATION OF MORTAL REMAINS

In the event of death of the **Insured Person** due to an **Accident** or **Sickness** during the **Trip**, Emergency Travel Assistance will organise the repatriation of his mortal remains back to his habitual residence in the **Home** country subject to the maximum limit as specified for Repatriation of Mortal Remains in the Schedule of Benefits. The process of burial, embalming, casket and ceremonies are **NOT** covered in the repatriation coverage unless it is mandated by legislation or regulation.

This Policy will only pay for EITHER ONE claim under Section 2(A) - Emergency Medical Evacuation OR Section 2(B) – Repatriation of Mortal Remains but NOT BOTH.

SECTION 3 – TRAVEL INCONVENIENCE BENEFITS

SECTION 3(A) – LOSS OF TRAVEL DOCUMENTS

In the event the **Insured Person's** passports, travel tickets and other relevant travel documents are lost as a result of robbery, burglary, theft or natural disaster during the **Trip**, the **Company** will reimburse the **Insured Person** up to the limit as specified for Loss of Travel Documents in the Schedule of Benefits for actual cost of obtaining replacement passports, travel tickets and other relevant travel documents lost as well as any reasonable travel expenses, communication expenses and hotel accommodation that are



necessarily incurred to replace such lost documents.

Provided always that:-

- (a) the **Insured Person** shall exercise reasonable care for the safety and supervision of the documents; and
- (b) any loss of passport must be reported to the police having jurisdiction at the place of loss within twenty-four (24) hours of the discovery of loss.

SECTION 3(B) – TRAVEL DELAY

In the event the **Insured Person's Scheduled Flight** is delayed for at least four (4) consecutive hours from the original scheduled time specified in the itinerary supplied to the **Insured Person**, and this delay is due to inclement weather, equipment failure or industrial action by any employee of the **Airline**, the **Company** will pay the **Insured Person** USD Fifty (USD50.00) only for the first eight (8) consecutive hours of delay, followed by further sum of USD Fifty (USD50.00) for every eight (8) consecutive hours of delay thereafter, up to the maximum limit as specified for Travel Delay in the Schedule of Benefits.

The period of delay shall be calculated from the original scheduled departure time of the **Scheduled Flight** until the commencement of the first available alternative flight offered by the **Airline**. A letter from the **Airline Authority** or its handling agents confirming the duration and reason of such delay shall suffice as proof for purposes of claim for this benefit.

Special Exclusions applicable to Section 3(B) – Travel Delay

The **Company** shall not be liable for any loss arising from:-

- (a) the failure of the **Insured Person** to check-in according to the itinerary supplied to him/her.
- (b) the failure of the **Insured Person** to obtain written confirmation from **Airline Authorities** or its handling agents of the

number of hours delayed and the reason for such delay.

- (c) strike or industrial action of companies / carrier involved already in existence on the date the **Trip** is arranged.
- (d) the late arrival of the **Insured Person** at an airport (except for late arrival caused by a strike or an industrial action).
- (e) Arising from cancellation or rescheduling of the **Scheduled Flight** unless due to natural disaster or equipment failure.
- (f) any travel insurance purchased within four **(4) hours** from the First Scheduled Departure Time as stated in the **Insured Person's** ticket or travel itinerary.

SECTION 3(C) – TRAVEL CANCELLATION / CURTAILMENT

Travel Cancellation

The **Company** shall reimburse the **Insured Person** up to the maximum limit as specified for Travel Cancellation in the Schedule of Benefits for any unused and non-refundable portion of the necessary and reasonable travel and accommodation expenses or cancellation / administration charges if at the time of scheduled departure, the **Insured Person** is prevented from taking the **Scheduled Flight** during a Flight on the First Scheduled Departure Date due to the occurrence of any one of the following events within fourteen **(14) days** prior to the First Schedule Departure Date:-

- (a) Events in connection with an **Insured Person's Immediate Family Member** suffering from: -
 - (i) death; or
 - (ii) hospitalisation, which requires the presence of the **Insured Person**, which is not anticipated at the purchase date of the Air Ticket
- (b) Events in connection with: -
 - (i) hospitalisation of the **Insured Person** due to **Serious Illnesses** or serious **Accidental** bodily injury not anticipated at the purchase date of the Air Ticket;



- (ii) Serious damage to the **Insured Person's** vehicle within forty-eight (48) hours before the **First Departure Date**;
- (iii) Serious damage to the **Insured Person's** principal residence due to fire, flood or similar natural disaster such as tornado, earthquake, hurricane etc. requiring his presence on the premises on the **First Departure Date**;
- (iv) The **Insured Person** being kidnapped, detained, quarantined or subpoenaed to attend a civil proceeding.
- (v) Insured Person's visa application was refused and provided Insured Person's entitlement for Section 4(E) is approved.

Travel Curtailment

The **Company** shall reimburse the **Insured Person** up to the maximum limit as specified for Travel Curtailment in the Schedule of Benefits for any unused and non-refundable portion of the necessary and reasonable travel and accommodation expenses **or cancellation / administration charges** if at the time of scheduled departure the Insured has to curtail his **Trip** to return directly to **Home** country due to the occurrence of any of the following events:-

- (a) Hospitalisation of the **Insured Person** due to Serious **Illnesses** or serious **Accidental** bodily injury;
- (b) Emergency Medical Evacuation of the Insured Person by Emergency Travel Assistance.
- (c) Death of **Insured Person's Immediate Family Member**;
- (d) Hospitalisation of **Insured Person's** immediate **Family** Member which requires the presence of the **Insured Person**.

Coverage under this section is effective only if coverage is incepted before the **Insured Person** becomes aware of any circumstances which could lead to the disruption of the **Trip**.

Special Exclusions applicable to Section 3(C) – Travel Cancellation / Curtailment

The **Company** shall not be liable for any loss resulting directly or indirectly (in whole or in part) from: -

- (i) criminal acts committed by the **Insured Person**;
- (ii) **War**, riot, popular movements, terrorist acts;
- (iii) **pre-existing medical conditions**;
- (iv) any effect of a source of radioactivity;
- (v) pollution;
- (vi) **Epidemics**;
- (vii) **Pandemic**;
- (viii) natural catastrophes
- (ix) climatic events such as lack of snow, etc.
- (x) for any loss, which is or will be compensated by the **Airline**.
- (xi) taxes, fees and charges by the government of the **Country of Issuance / Country of Destination**.
- (xii) Insurance premium.
- (xiii) cost of airfare, tour, hotel accommodation that You had paid on behalf of other people

SECTION 4(E) – VISA REFUSAL

If **Your** Visa is refused due to any reason and not limited to the following conditions, we will pay up to USD One Hundred only (USD 100) for a Visa fees.

Special Conditions applicable to Section 4(E):-

- i) **Your** passport is valid for six (6) months after the last day of your International Journey.
- ii) **Your** passport must have at least two (2) blank adjacent pages, for visa stamps.
- iii) It is applicable to applications for tourist and/or business visa's only.
- iv) All **Your** document must be in order as per the Embassy specific requirement.
- v) **You** must not have a criminal record.
- vi) **Your** application must be made timeously, within the minimum number of days as stipulated by the Embassy.



vii) **Your** travel insurance Policy must be purchased prior or on the same day as **Your** visa application date.

SECTION 4 – BAGGAGE BENEFITS

SECTION 4(A) – BAGGAGE DELAY

The **Company** will pay the **Insured Person** USD Fifty (USD50) for every four (4) complete hours whereby **Your** checked-in baggage is delayed, misdirected or temporarily misplaced by the **Airline** from the time of **Your** arrival at the scheduled destination abroad till the time **You** received **Your** baggage. The maximum amount payable is up to the limit specified in the Schedule of Benefits.

Special Conditions applicable to Section 5(A):

- (i) Only one (1) claim can be submitted per **Scheduled Flight** regardless of the number of baggage; and
- (ii) If a baggage is shared among several **Insured Persons**, the piece of baggage can only be claimed by one (1) **Insured Person**.

Special Exclusions applicable to Section 4(A) – Baggage Delay

We will not pay for claims in respect of:

1. Baggage delay not immediately reported to the **Airline Authorities**.
2. Confiscation or detention by customs, immigration and/or public authorities
3. **Your** failure to obtain a written confirmation from the **Airline Authorities** or their handling agents on the actual date and time of baggage delivery.
4. **Insured Person** did not purchase baggage allowance on the scheduled flight (applies for low cost carrier only).

SECTION 4(B) – LOSS OR DAMAGE OF BAGGAGE AND PERSONAL EFFECTS

The **Company** will indemnify the **Insured Person** for up to the maximum limit as specified for Loss or Damage of Baggage and Personal Effects in the Schedule of Benefits subject to the limit of USD One Hundred

(USD100.00) per item and USD Two Hundred and Fifty (USD250.00) per valuable item only, per one **Insured Person**, per **Scheduled Flight** taken, in consequence of: -

- (a) a theft or damage due to theft or any attempted theft;
- (b) loss or damage to the **Insured Person's** baggage and personal effects which includes suitcases, trunks, hand baggage as well as their contents, whether checked in or hand carried, caused by the **Airline or Common Carrier**.

Provided that these items must travel together with the **Insured Person** during the **Scheduled Flight** or during the **Trip**. A Property Irregularity Report must be obtained from the **Airline Authorities** in respect of lost / damage of the luggage & personal effects. In the event of incident of a loss happened during the **Trip** or under **Common Carrier's** custody, a copy of police report at the place of incident must be obtained.

The basis of indemnity shall be either the lesser of the cash value of the items equivalent to: -

- (i) the original cash value of the items less depreciation; or
- (ii) the cost of replacement of a similar make and model; or
- (iii) the cost of repair of the items,

as determined by the sole discretion of the **Company**.

Where any item consists of articles in a pair or set, the **Company** shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have a part of such pair or set. The **Company** may at its option elect to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered baggage and personal effects before and after the loss.



All jewellery, articles consisting in whole or in part of silver, gold, or platinum objects made with precious materials, precious stones, pearls, watches, articles trimmed with or made mostly of fur, portable photographic, cinematographic, computer or telephone equipment, equipment for the recording of sound or pictures and its accessories, are only covered against theft if such item or equipment are physically carried along personally by the **Insured Person** for the **Scheduled Flight** or during the **Trip**.

Special Exclusions applicable to Section 4(B) – Loss of Baggage and Personal Effects

- (a) This insurance does not cover: -
1. animals
 2. automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
 3. contraband or illegal goods
 4. documents, identity papers. Credit and payment cards, transport tickets, cash, stocks and securities
 5. equipment for professional use
 6. eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges
 7. toiletries, cosmetics of any kind
 8. accessories of any kind including fashion accessory
 9. films, tapes, cassettes, cartridges or discs, pen-drive, memory card and the like
 10. hand-held mobile telephones, pagers, portable computer equipment including personal digital assistance and its accessories
 11. keys
 12. musical instruments, objects of art, antiques, collector's items, furniture
 13. perishables and consumables
 14. ski sets, bicycles, sailboards, golf clubs, tennis rackets and other sporting equipment except whilst checked in as baggage

- (b) The **Company** shall not be liable for any loss or damage resulting from: -
1. breakage or brittle of fragile articles, cameras, musical instruments, radios and such similar property
 2. confiscation or expropriation by order of any government or public authority
 3. criminal acts
 4. gradual deterioration or wear and tear
 5. insects or vermin
 6. inherent vice or damage
 7. transportation of contraband or illegal trade
 8. seizure whether for destruction under quarantine or custom regulations

The **Company** shall not be liable for any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Insurance, be insured by any other insurance **Policy** or policies otherwise reimbursed/replaced by the **Airline or Common Carrier**.

This Policy shall NOT pay for 4(A) – Baggage Delay and 4(B) – Loss or Damage of Baggage at the same time for any one Scheduled Flight with the exception that if the Baggage was later found damaged or loss upon receipt of Baggage.



GENERAL EXCLUSIONS APPLICABLE TO ENTIRE POLICY

This Insurance does not cover:-

- (1) payment which would violate a government prohibition or regulation;
- (2) death or injury directly or indirectly occasioned by **War**, invasion, act of foreign enemy, hostilities or Warlike operation (whether **War** be declared or not), mutiny, civil **War**, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by **Our** under the order of any government or public or local authority;
- (3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- (4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- (5) the **Insured Person** which is below the age of two (2) or over the age of seventy-five (75) (calculated since last birthday as at the date the insurance was purchased);
- (6) members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
- (7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by a licensed **Airline**;
- (8) any serious physical injury or disability resulting directly or indirectly from,
 - (9) any **Pre-Existing Condition**;
 - (10) suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the **Insured Person** to him/herself whether sane or insane;
 - (11) treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related **Accident**;
 - (12) pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
 - (13) psychosis, mental or nervous disorders or sleep disturbance disorders;
 - (14) cosmetic or plastic surgery or any elective surgery;
 - (15) any congenital defect which has manifested or was diagnosed before the **Policy** commencement date;
 - (16) any form of dental care or surgery unless necessitated by injury caused by the **Accident** covered under the **Policy** to sound and natural teeth;
 - (17) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, **Illness** or injury, or any related treatment
 - (18) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV)



- (for the purpose of this **Policy**, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immune Deficiency Virus (HIV) or antibodies to such Virus) ;
- (19) any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
- (20) driving or riding in any kind of race involving motorized vehicles;
- (21) late arrival of the **Insured Person** at the airport for the **Scheduled Flight** after the official check-in time;
- (22) failure of the **Insured Person** to take reasonable measure to protect, save or recover lost luggage;
- (23) failure of the **Insured Person** to notify the relevant **Airline Authorities** of missing luggage at the scheduled destination point and to obtain a property irregularity report;
- (24) engaging practicing or participating in sport in a professional capacity or when an **Insured Person** would or could earn income or remuneration from engaging in such sport;
- (25) investigation which is not medically necessary, or convalescence, custodial or rest care;
- (26) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an **Insured Person** if that **Insured Person** is :-
- (a) a terrorist;
 - (b) a member of a terrorist organisation; or
 - (c) a purveyor of nuclear, chemical or biological weapons;
 - (d) a narcotics trafficker.
- (27) any loss resulting directly and indirectly (in whole or in part) from:
- (a) **Pandemic**
 - (b) **Epidemic**

GENERAL CONDITIONS APPLICABLE TO ENTIRE POLICY

- (1) **Entire Policy**
This **Certificate of Insurance** contains terms and conditions for the Insurance Coverage and benefits provided herein which shall always be subject to the terms and conditions of the **Policy**.
- (2) **Observance of Insurance Terms and Conditions**
The due observation and fulfilment of terms and conditions of this **Certificate of Insurance** in so far as they relate to anything to be done or complied with by the insured or any claimant under this **Certificate of Insurance** shall be conditions precedent to any liability of the **Company** to make any payment under this **Policy**.
- (3) **Misrepresentation and Non-Disclosure of Material facts in Application**
The benefits shall not be payable and the **Policy**, at the option of the **Company**, shall be considered voidable in the event: -
- (a) there is a failure to disclose or misrepresentation of any fact with respect to the **Insured Person** that is material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
- (b) in all cases of fraud.
- (4) **Alterations**
The **Company** reserves the right to amend the terms and provisions of the **Policy** and may at any time be amended and changed by written agreement between the **Company** and Tune Protect Commercial Brokerage LLC. Any amendment to the **Policy** shall be binding on all persons whether insured under the **Policy** prior to, during, or after the effective date of the amendment. No alteration in the **Policy** shall be valid unless approved by an authorised representative of the **Company** and such approval be endorsed herein.
- (5) **Currency of Payment**
Payment of any claim covered under this **Policy** shall be made in **US Dollar** currency or its equivalent in any other currency at the prevailing rate of exchange as declared by the **Central Bank of the Insurance Company** at the time of effecting payment if so required by the **Insured Person** or his permitted legal personal representatives.
- (6) **Compensation Limit**
The compensation limit is that expressed in the Schedule of Benefits.
- (7) **Ages**
All ages referred to in this **Policy** shall be the age of the **Insured Person** at his last birthday.
- (8) **Country of Residence**
Coverage provided to the **Insured Person** is subject to either their residence in Jordan or for non-**Residents**, to their travel through Jordan or to their transit through Jordan Airport.
- (9) **Notice and Procedures of Claims**
- (a) Upon the happening of any event which may give rise to a claim, the **Insured Person** shall: -
- (i) notify the **Company** in writing as soon as possible but not later than thirty (30) days after any event which may give rise to such claim by filling up the claim form as provided by the **Company**;
- (ii) furnish to the **Company** in writing, at the **Insured Person's** own costs and expenses, any evidence and proof including but not limited



to information, particulars accounts, original receipt, invoices, **Insured Person's** statements, reports and any other documents as the **Company** may require and shall be in such form and of such nature as the **Company** may prescribe.

(iii) produce for the **Company's** examination pertinent documents at such reasonable times and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.

(b) The following information and documents shall be furnished to the **Company** under any circumstances in matters of claims: -

(i) copies of the record and/or charge forms verifying the relevant **Scheduled Flight** Air Tickets charged to the **Insured Person's** credit card account.

(ii) a property irregularity report obtained from the **Airline Authorities** in respect of lost luggage including details of the **Scheduled Flight** and/or written details and confirmation of the delay or loss incurred.

(c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by the **Insured Person**. Any delay or non-delivery of baggage shall immediately be reported to an officer of the **Airline Authorities** to receive such notification.

(10) Proof of Loss

Written proof of loss must be furnished to the **Company** at its said office within ninety (90) days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonable possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.

(11) Effect of Fraud

Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provided herein null and void.

(12) Medical Examination

The **Company** at its own expense shall have the right to require additional proof and request medical examination of the **Insured Person** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

(13) To Whom Claim is Payable

Claims for death benefits in respect of the **Insured Person** shall be payable to the legal beneficiary as stipulated under the **Insured Person's** country's estate laws. Claims for all other benefits will be paid to the **Insured Person**. The process of claim including settlement shall be handled between the **Company** and the **Insured Person** or his estate as the case may be, whose sole discharge will constitute full and final discharge upon payment.

(14) Sanctions Clause

The **Company** is not liable to make any payment for any claim under any coverage sections of this **Policy** or make any payment under any



- extension for any loss or claim arising in, or where the **Insured Person** or any beneficiary under the **Policy** is a citizen or instrumentality of the government of any country against which any laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the **Company** to provide insurance coverage transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity.
- (15) **Receipts**
The **Company** shall not abide by any notice or any trust charge, a lien, assignment or other dealing with the **Certificate of Insurance**. The receipt by the **Insured Person** for any compensation payable under this **Policy** shall in all cases be a full discharge of liability for the **Company**.
- (16) **Rights of Nominee**
Consent of nominee where applicable shall not be a pre-requisite to terminate or to cancel this **Policy** or to a change of nominee or for that matter for any changes in this **Policy**.
- (17) **Rights of Ownership**
The **Policy** owner is Tune Protect Commercial Brokerage.
- (18) **Incontestability**
No action at law or in equity shall be brought against the **Company**
- immediately one (1) year after date of any covered occurrence.
- (19) **Arbitration Clause**
Any dispute which may arise between the **Company** and the **Insured Person** and/or his legal representative in relation to the construction of the **Policy** or rights or liabilities of parties hereto shall be referred to arbitration. The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within fourteen (14) days of the commencement of the arbitration. In default of such agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the **Arbitration Act** or any statutory modification of re-enactment thereof for the time being in force.
- (20) **Limitation of Time of Bringing Arbitration**
If a claim is made under the **Policy** and rejected by the **Company**, the insured or his legal personal representatives shall commence arbitration proceedings within six (6) months of such rejection, failing which the **Company** shall be discharged from all liability whatsoever for that claim.
- (21) **Cancellation**
This **Certificate of Insurance** once issued is **NOT** cancellable or refundable.
- (22) **Conformity with Law**
If any provision of this **Certificate of Insurance** which on its issuance date conflicts with the law of the country in which the **Certificate of Insurance** was issued or delivered, this **Policy** shall be read in conformity to the Jordan Law.
- (23) **Sole Responsibility of Insurance Company**
Any issues, matters or claims related in whole or part to insurance provided under this **Certificate** shall be the sole

responsibility of the insurance Company, and shall not in any way involve Tune Protect Commercial Brokerage LLC.

- (24) Extension of insurance coverage up to maximum three (3) days.

The extension covers any **Insured Person** whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by the **Airline**. The insurance Company will honour valid claims in such a scenario.

- (25) Duplication of Coverage

In the event that an **Insured Person** is covered by more than one (1) **Policy** purchased through Tune Protect Commercial Brokerage, and/or its Affiliate's, benefit will be paid by the **Policy** which provides the greatest amount of benefit. Where the benefit under each such **Policy** is identical, the **Company** will only entertain the claim that **Insured Person** to be covered under the **Policy** first issued.

- (26) General Interpretation

- A. Wherever the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.
- B. If there is a conflict between a translated text, if applicable, for all purposes, the English text shall prevail.