

Chapter I: General Conditions

A- DEFINITIONS

1) Insured Person Means

Policyholder.

2) Immediate Family Member Means

The spouse or fiancée, children (aged 18 years or less) or parents or accompany of the Insured Person permanently residing with the Insured Person.

3) Usual Country of Residence Means

The home of residence of an Insured in the Usual Country of Residence. In this case, Iran

4) Illness

Any change in health diagnosed and confirmed by a legally recognised doctor during the life of the policy and which is not comprised in either of the two groups below:

4-1- Congenital disease: that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.

4-2- Pre-existing disease: that the Insured suffered prior to the date of taking out the insurance.

5) Serious illness

A change in health that requires admission to hospital and which, in the opinion of Asistanc's medical team, prevents the Insured from continuing travel on the date planned, or which involves risk of death.

6) Injury

A medical problem caused by a sudden and severe external reason beyond the control of the Insured, within the validity period of this policy.

7) Serious injury

An injury which, in the opinion of Asistanc's medical team, prevents the Insured continuing travel on the date planned, or which involves risk of death.

8) COVER

International Asistanc group will immediately provide the Insured, the assistance specified under the "Coverage" clause of this Insurance Policy for mishaps to occur due to unforeseen incidents during travels outside his/her Usual Country of Residence, provided that this occurrence does not take place outside the specified geographical boundaries and does not take place out of the prescribed travel duration between the validity dates of this policy. The

scope of this Policy becomes void when the travel causing the acquisition of this policy ends and/or the Insured arrives at his/her Usual Country of Residence - whichever takes place first. The policies covering a long term shall be valid for each travel lasting for maximum 92 consecutive days.

Chapter II: TRAVEL ASSISTANCE SERVICES

The Company will provide these Benefits only when the Insured is travelling outside the Usual Country of Residence up to a maximum of 92 consecutive days.

SECTION A: PERSONAL ASSISTANCE

1) Medical expenses and hospitalisation abroad.

In the event of illness or injury of the insured occurring outside the Usual Country of

Residence, Asistanc will meet the usual, customary, necessary and reasonable costs of hospitalisation, surgery, medical fees and pharmaceutical products, prescribed by the attending doctor.

Asistanc's medical team will maintain the telephone contacts necessary with the centre and with the doctors attending to the Insured to supervise the provision of proper health care.

EUR 25 excess is applicable per claim, except in case of bodily injury and/or hospitalization for at least 24 hours.

2) Transport or repatriation in the event of illness or accident sustained by the Insured during the course of a trip.

In the event of an accident or sudden illness, Asistanc will take charge of transferring or

repatriating the Insured to a properly equipped health centre or to his/her usual country of residence.

AsistAnc, through its medical team, will decide which health centre the Insured is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Afterwards, Asistanc's medical team will maintain the telephone contacts necessary with the medical centre and with the doctors attending to the Insured, and on the basis thereof will decide whether to transfer or repatriate the Insured, and on the most suitable means of transport to use.

For minor or less serious illnesses or accidents, which in the opinion of the medical team do not require repatriation, transfer will be performed in ambulance or another means of transport, to the place where adequate medical assistance can be provided.

3) **Emergency Dental Care.**

If necessary, Asistanc will provide the Insured with the dental assistance abroad. This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

EUR 25 excess is applicable per claim.

4) **Repatriation of the immediate family member travelling with the Insured.**

Should the Insured be hospitalised due to sudden illness or accident for more than ten days or deceased, Asistanc will meet the cost in respect of one immediate family member accompanying the Insured at the moment of the event, having the same country of residence as the Insured, **considering this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.**

5) **Repatriation of mortal remains.**

In the event of the death of the Insured, Asistanc will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence.

Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.

6) **Travel of one immediate family member.**

In the event that the Insured should be admitted to hospital for more than ten days as a result of an accident or illness covered in the policy, Asistanc will take charge of the transfer of a immediate family member from the usual country of residence of the Insured, including meeting the cost of the outbound and return journey to the place of hospitalisation and the

accommodation expenses there, **up to a limit of EUR 85 per day for a maximum of 10 days.**

7) **Emergency return home following death of a close family member.**

When the Insured has to curtail his/her journey because of the death of a close family member (up to second grade), Asistanc will meet the cost of the travel to his/her usual country of residence, **whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip.**

The Insured shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).

8) **Delivery of Medicines.**

Asistanc will cover the expenses of sending medicines, in case of emergency, which are prescribed by the Doctor of the beneficiary, even if this prescription is previous to the trip, and are not available at the place where she/he is staying.

9) Relay of Urgent Messages and Medical Referral

Asistanc will take charge of relaying the urgent messages of the insured parties, relating to any of the events covered in the policy.

Under demand of the insured, Asistanc provide the Insured with basic information such as: name of doctors, specialists, dentists or paramedical staff nearby, location of hospitals, medical centres, drugstores, ambulances. with the exclusion of any medical diagnosis.

10) Advance of bail bond.

Asistanc will advance funds for any legal bond required on behalf of an Insured up to EUR 850.

The Insured will be required to provided that the amount requested is deposited beforehand at the registered offices of Asistanc in Iran, in the form of a bank chek,transfer or in cash.

11) Advance of money.

If, during a trip abroad, the Insured were deprived of cash as a result of robbery, loss of baggage, illness or accident, duly proved by the presentation of the corresponding documentary proof – receipts, certificates, formal complaints, etc. –Asistancshall arrange to forward up to 850 EUR, provided that the amount requested is deposited beforehand at the registered offices of Asistanc in Iran, in the form of a bank chek,transfer or in cash.

12) Loss of passport, Driving License, National Identity Card abroad.

In the case of loss of the Insured party's passport, driving license, national identity card while abroad, Asistanc will take charge of the expenses of the displacements necessary for obtaining a new passport driving license, national identity card or equivalent consular document, up to EUR 200

13) Legal Defense

The Insurer will cover the expenses of legal defense abroad of the beneficiaries in the penal or civil procedures which are generated against the beneficiaries in the event of traffic accident. The maximum limit of the expenses of this service will be of 1500 EUR or equivalent.

SECTION B: COVERAGE FOR BAGGAGE

The guarantees relating to baggage and personal possessions that belong to the Insured persons are those listed in this article, and will be provided according to the conditions set out below.

In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

1) Compensation for in-flight loss of baggage checked-in.

Asistanc will supplement the compensation for which the carrier is liable up to a limit of EUR 200 as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier. Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organisations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

Money, jewellery, debit and credit cards, and any type of document are excluded from this guarantee.

2) Compensation for delay in the arrival of luggage.

Asistanc covers the delay of minimum 6 hours in the arrival of luggage from an Airline Company affiliated to the I.A.T.A. in the event the luggage was registered, with a maximum of EUR 100, for the purchase of articles of basic necessity.

In all the cases the justifying document of the occurrence of the accident certified by the Airline Company must accompany the claim.

3) Location and forwarding of baggage and personal effects.

Asistanc will furnish the Insured with advice on reporting the robbery or loss of his/her baggage and personal possessions, and will collaborate in arrangements for locating them.

In the event that the aforesaid possessions should be recovered, the Company will take charge of forwarding them to the place of the trip planned by the Insured or to his/her usual country of residence. **In this event, the Insured is under an obligation to return the compensation received for the loss in accordance with this policy.**

SECTION C: DELAYED DEPARTURE

When the departure of the means of public transport contracted by the Insured for travelling is delayed by at least six hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional

expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay, with the following limits:

- Up to EUR 45, where the delay is in excess of six hours.

- EUR 45 more in the event of a delay in excess of twelve hours.

- EUR 45 more in the event of a delay in excess of eighteen hours.

- EUR 45 more in the event of a delay in excess of twenty-four hours.

The maximum limit for all concepts under this cover is EUR 180.

This guarantee duly excludes any delay that is a direct consequence of a strike called by employees belonging to the airline company and/or the departure or arrival airports for the

flight, or to service companies subcontracted by the same.

Also excluded from this guarantee are those delays that occur on charter or non-regular flights.

Such payment will be made on presentation of the relevant original invoices up to EUR 180 in the event of delay of more than 6 hours.

CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION C

1) The Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy.

2) Claims under this Section shall be calculated from the actual time of departure of the conveyance on which the Insured Person

was booked to travel, as specified in the booking confirmation.

Chapter III: LIABILITY CONDITIONS

1) In the event of any claim the liability of Asistanc shall be conditional on the Insured claiming indemnity or benefit having complied with and continuing to comply with the terms of this Policy.

2) In the event of a claim under this Policy the Insured shall;

a) Take all reasonable precautions to minimize the loss.

b) As soon as possible telephone Asistanc to notify the claim stating the Benefits required.

c) Freely provide Asistanc with all relevant information.

d) Make no admission of liability.

3) Asistanc is not liable in respect of any Benefit which would otherwise be payable under this Policy should there be another insurance in force covering the same benefits which predates this Policy,

4) Asistanc will not reimburse or consider reimbursing to insured, any expenses which where not previously approved. Previously approved expenses will have to include the claim number obtained from Asistanc prior to send the official receipts, and letter explaining the reason and circumstances of why the Travel Assistance Services for which expenses are claimed were not obtained from Asistanc directly.

Chapter IV: GENERAL EXCLUSIONS

1. On a general basis for all the guarantees and coverage, the consequences of the following are excluded

from the guarantee object of this Agreement:

a) Those caused directly or indirectly by the bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions. The consequences of the actions of the Insured in a state of derangement or under psychiatric treatment are not covered either.

b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

c) Events arising from terrorism, mutiny or crowd disturbances.

d) Events or actions of the Armed Forces or Security Forces in peacetime.

e) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress.

f) Those derived from radioactive nuclear energy.

g) Those caused when the Insured takes part in bets, challenges or brawls, save in the case of legitimate defence or necessity.

h) Illness or injuries existing prior to the claim.

i) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests.

j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is notoriously dangerous.

k) Participation in competitions or tournaments organised by sporting federations or similar organisations.

l) Skiing and/or similar sports, winter and/or summer hazardous.

m) Permanent resident and students outside of Iran.

n) The use, as a passenger or crew, of means of air navigation not authorised for the public transport of travellers, as well as helicopters.

o) The accidents deemed legally to be work or labour accidents, consequence of a risk inherent to the work performed by the Insured.

2. In addition to the previous exclusions, the following benefits are not covered by this insurance:

a) The services arranged by the Insured on his/her own behalf, without prior communication or without the consent of Asistanc or Gulf Assist., except in the case of urgent necessity.

In that event, the Insured must furnish the Company with the vouchers and original copies of the invoices.

b) Illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.

c) Death as a result of suicide and the injuries or after-effects brought about by attempted suicide.

d) Those derived from illnesses or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance.

e) Those derived from renunciation of or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by Asistanc and agreed by its medical service.

f) Rehabilitation treatments.

g) Prostheses, orthopaedic material or orthosis and osteosynthesis material, as well as spectacles.

h) Those derived from pregnancy and childbirth, or for a complication therefore or voluntary termination of pregnancy.

i) Those derived from baggage that is not sufficiently well packaged or identified, as well as fragile baggage or perishable products.

j) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:

1) Before this insurance comes into force.

2) With the intention of receiving medical treatment.

3) After the diagnosis of a terminal illness.

k) Expenses that arise once the Insured is at his/her usual country of residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 92 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.

3. Assistance is exempt of liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.