



TRAVEL INSURANCE **POLICY**



Introduction

Quantum Insurance Ltd is registered in Mauritius (BRN: C14126016).

Our registered office is: Ground Floor, Lot 15A4, Hyvec Business Park, Wall Street, Ebene - Mauritius.

Quantum Insurance Ltd is authorised and regulated by the Financial Services Commission.

Important Information

Data Protection

For the purposes of the Data Protection Act 2004, the Data Controller in relation to any personal data you supply in connection with this cover is the Insurer.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Insurer, their associated companies and your intermediary.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/ codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

In assessing any claims made, the Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other Insurers either directly or via those acting for the Insurer (such as loss adjusters or investigators). With limited exceptions, and with the necessary endorsements, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims which arise, the Insurer may need to collect data which the Data Protection Act defines as sensitive (such as criminal convictions). By proceeding with this contract you will signify your consent to such information being processed by the Insurer or their agents.

Copy of Policy on Request

You should keep a record of all information supplied to us for the purpose of this insurance. A further copy of the policy will be provided to you on request or can be downloaded from the Quantum Insurance Ltd website at www.quantuminsurance.com.

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

Who provides the cover?

Quantum Insurance Ltd provides the cover for the different sections of the policy. Your Cover is a product of Quantum Insurance Ltd.

What type of cover is provided?

The policy is a Travel insurance contract for private individuals. The different types of cover available are as per the summary of cover.

There may be other exclusions or limitations that are significant to you so it is important that you read the full Policy Wording.

This section has intentionally been left blank.

Your Summary of Cover*

			Your Limit of Cover (USD)		
	When	We pay or Provide	Plan Three / Frequent Traveller	Plan Two	Plan One
Section 1	You need Medical help for accidents occurring abroad, or sudden and unexpected illnesses, excluding Pre-existing Medical Conditions	overseas Medical expenses for Hospitalisation and associated expenses	\$ 40,000	\$ 25,000	\$ 20,000
		overseas outpatient medical expenses	\$ 1,000	\$ 1,000	\$ 1,000
Section 2	You are in a serious Accident and die whilst on Your Trip or suffer a Total Permanent Disability	compensation for Death or Permanent Disability as a benefit	\$ 75,000	\$ 35,000	\$ 20,000
Section 3	You need Medical evacuation for accidents occurring abroad, or Sudden and unexpected illnesses, Excluding Pre-existing Medical conditions	Medical evacuation costs including medicalised transport and repatriation costs	Unlimited	Unlimited	N/A
Section 4	You die, whilst on Your trip, in a serious Accident or as a result of Sudden and unexpected illnesses, excluding Pre-existing Medical conditions.	For costs of repatriating Your mortal remains to Mauritius	Unlimited	Unlimited	N/A
		For funeral and coffin expenses borne outside the territory of Mauritius	\$ 2,000	\$ 2,000	N/A
Section 5	You and the other Insured Persons have to return home early due to an accident outside of Your control (e.g. a close relative is hospitalised due to Serious Injury)	for additional travel expenses incurred for emergency return	Unlimited	Unlimited	N/A

Section 6	The other Insured persons travelling with You if You are repatriated following medical evacuation or death	for costs incurred for the repatriation of the other Insured persons travelling together, to their place of residence in Mauritius.	\$ 1,500	\$ 1,500	N/A
Section 7	You are hospitalised for more than 10 days during Your trip	the air fare costs of a return ticket to a close relative to visit you .	\$ 1,500	\$ 1,500	N/A
Section 8	During the course of Your trip, You have to cancel Your trip due to unforeseeable events outside of Your control (e.g. Sudden Illness)	for cancellation and modifications costs incurred as well as reasonable additional costs directly incurred as a result of such cancellation (e.g. accommodation expenses)	\$ 1,800	\$ 1,800	N/A
Section 9	Your Flight is cancelled or rescheduled due to bad weather and/or natural disaster	(not applicable to ticket costs in respect of Your Trip which will either be rescheduled or refunded to You by the relevant ticket provider)			
Section 10	During Your Trip, Your Travel Is Delayed For Operational Reasons (e.g. if the Airline delays Your flight due to mechanical reasons)	for any Reasonable additional meals and other reasonable costs borne abroad and which are not already covered by a relevant entity; or refund of reasonable pre-paid travel Arrangements incurred due to rescheduling of Your Trip	\$ 500	\$ 500	N/A
Section 11	Your bags are Delayed by the airline or other Carrier	for essential items to tide You over until Your baggage arrives			
Section 12	Your Passport or Travel documents are lost or stolen	the costs associated with such replacement and the costs incurred in obtaining such documents	\$ 200	\$ 200	N/A
Section 13	Your Luggage and Personal effects are stolen, Accidentally lost	for costs associated for repair or replacement of the damaged, lost or stolen items	\$ 1,000	\$ 1,000	\$ 500

Section 14	You become legally liable when Your negligence leads to injury or loss/damage to property (Personal liability)	for amounts that You are legally liable for (i.e. compensation) as well as Reasonable legal costs	\$ 75,000	\$ 35,000	N/A
Section 15	You need 24 Hour Travel Assistance during Your trip	for round- the- clock assistance whether You need flight information, legal assistance or a message to be sent home or help dealing with a medical emergency	Service Only		N/A
Section 16	You need concierge services during Your trip	for information about Your destination during Your travel and can help You select restaurants, reserve golf tee times or secure tickets for local events	Service Only		N/A
Section 17	You are injured or die or suffer a total permanent disability, whilst on Your trip, as a result of terrorist attack or war related events.	compensation for Death or Permanent Disability as a benefit as well as medical expenses incurred as per Your Policy Limit	Optional		N/A
Section 18	You go Skiing or participating in any adventure sports during Your overseas trip	for compensation as a result of death or Permanent Total disability as well as medical expenses as per Policy Limit	Optional		N/A
Section 19	You need to cancel Your existing Bookings for Your trip due to unforeseeable events outside of Your control (e.g. Sudden Illness)	for costs incurred as cancellation fees charged by Your service providers	Optional \$ 100		N/A

*Please note that the Summary of Cover is subject to the requirements set out in the relevant detailed sections throughout this document.

How to Make a Claim

Submit Online

You can submit **Your** Travel insurance claim notification 24 hours a day, 7 days a week by following the steps below:

- Go to our 'My Account' page on our on line portal <https://www.quantuminsurance.com>
- Log in using Your Log In ID and password provided to You at the time of purchase of this Policy.
- Select your Travel Policy and fill in the online notification form and submit online.
- Attach any supporting documentations relevant to your claim, such as medical report, police reports, valuations, etc.

Claims procedure

All claims to be submitted within **10 days** of the incident giving rise to the claim. First, check this wording to make sure **Your** claim is valid:

To contact Travel Assistance

The 24-hour Emergency and Travel Assistance telephone number is: **800 4444 or +230 659 0606**

E-mail: **assistance@quantuminsurance.com**

Please do ensure that you communicate your Policy Number, Name of Policyholder and Insured persons when contacting The Travel Assistance partner.

1.How to make Complaints?

Please contact :

The Complaints Coordinator Quantum Insurance Ltd
Ground Floor, Lot 15A4,
Hyvec Business Park,
Wall Street,
Ebène 72201

Or phone: +230 659 0659

E-mail: complaints@quantuminsurance.com

Full details of our complaints procedure can be found in the policy wording.

General Exclusions

The General Exclusions apply to all sections of this Policy.

Are excluded from the benefits:

1. Any test in respect of the Covid-19 virus or any other related undertakings (including but not limited to quarantine, hotel costs, admission to medical institutions and medication).
2. Any tests or damages suffered in the event of a pandemic and epidemic.
3. The medical expenses incurred in the country of residence;
4. Dental expenses in case of illness (other than for pain relieving);
5. The consequences of pre-existing illnesses or injuries, diagnosed and / or treated, having been subject to a continuous /or daily /or outpatient treatment or hospitalisation within 12 months preceding the request for assistance;
4. Diseases under treatment at the beginning of the covered travel prior to the application date of the contract and any expenses related to these diseases and their consequences;
5. Diseases or mental disorders including anxiety and anxiety-depression disorders, depressive syndromes, depression and other neuroses, psychoses and personality and behavior disorders;
6. Costs relating to Acquired Immune Deficiency Syndrome and its medical consequences;
7. Pathological conditions following a Voluntary Interruption of Pregnancy or Medically Assisted Procreation;
8. Planned or repetitive hospitalisations for the same medical cause;
9. Any voluntary medical intervention for personal reasons (cosmetic surgery in particular);
10. Expenses incurred by the Insured in order to follow a treatment prescribed by professionals who are not recognised by health authorities in the state in which this treatment has been prescribed and / or followed;
11. Ailments or minor injuries that can be treated on site and do not prevent the Insured to continue his travel;
12. Convalescence and disease under treatment and / or not yet fully treated at the time of travel;
13. Incidents related to a pregnancy where the risk was known prior to departure, and their consequences (including childbirth) and in all cases, the incidents related to a pregnancy state as from 32 weeks, and their consequences (including childbirth);
14. Costs of medical devices, implants and prostheses (including dental) and all medical as well as hearing aids equipment
15. Optical fees (glasses or contact lenses in particular);

16. Water cure expenses, rehabilitation, physical therapy, chiropractic;
17. The costs of living in nursing homes and in functional rehabilitation centers;
18. Medical or paramedical expenses or purchase of products not mentioned in the General Nomenclature of Professional Acts, Nomenclature of Medical Biology Procedures and the Common Classification of Medical Procedures;
20. Vaccines and vaccination costs;
21. Tests carried out for Visa purposes or for preventive or monitoring measures from local and/or national health authorities of the visiting country.
22. Trips undertaken for diagnostic and / or treatment;
23. The civil consequences and / or criminal intentional acts committed by the Insured in violation of the legislation in the countries visited by the Insured;
24. Suicide attempts or suicide of the Insured Persons;
25. The consequences of self-mutilation acts;
26. Expenses not supported by original invoices;
27. The consequences of medication, drugs, narcotics and related products not medically prescribed or alcohol intake;
28. Events occurring because of the participation of the Insured as a competitor in sports competitions, gamblings, matches, contests, rallies, or their preparatory trials;
29. The consequences of armed conflict (civil or foreign war), riots and civil commotion except to the extent that it was a non-participating act from the Insured;
30. The consequences of voluntary participation of the Insured to an act of terrorism or sabotage;
31. The consequences of the voluntary participation of the Insured to a crime or a misdemeanor;
32. The consequences of the voluntary participation of the Insured to a fight, a bet or a challenge;
33. The consequences:
 - a. of situations at risk of infection in an epidemic context;
 - b. of exposure to infectious biological agents;
 - c. of exposure to chemical agents such as war gases;
 - d. of exposure to incapacitating agents;
 - e. of exposure to neurotoxic agents or persistent neurotoxic effects, which are subject to quarantine or preventive or monitoring measures from the local and/or national health authorities of the visiting country.

34. The damage or aggravation of damage caused by weapons or devices designed to explode by changing the structure of the atomic nucleus or nuclear fuel, radioactive products or waste or any other source of ionizing radiation and for which an operator of nuclear facility is solely responsible.
35. Intentional acts and their consequences;
36. Communicable disease. this Policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 1. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 1.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 1.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 1.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
37. Damage resulting from the obsolescence, usual wear and tear, inherent defect of the damaged property;
38. Loss or bodily injury of animals;
39. Thefts of luggage committed by a family member of the Insured or an employee of the company where the Insured is employed;
40. Documents saved in all media, any paper documents and securities;
41. Any equipment of a professional nature;
42. Stolen luggage that has deliberately been left unattended in a public place;
43. Theft committed by staff of the Insured, in the practice of his employments;
44. Indirect damage such as depreciation, loss of use;
45. Damage and thefts consecutive or related to camping equipment or caravanning;
46. Damage resulting from the wetting and spilling of liquids;
47. Damage occurring during moving of residential household effects.
48. Oblivion, exchange or loss unless it is caused by a public transport company;

- 49. Sports equipment of any kind other than those specified in the definition of "Valuables", except when under the responsibility of a regular public transport company or during group transfers;
- 50. Damage resulting from the action of temperature or light, spontaneous combustion, any spills from liquid product which are part of the Insured's luggage;
- 51. Damage caused by rodents, insects and vermin, smoking incidents;
- 52. The mishandling of the thing caused by the Insured or any other person;
- 53. The poor packaging or packaging failure;
- 54. Damage resulting from confiscation, seizure or destruction by order from an administrative or government authority.

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