



GUARDIAN GENERAL INSURANCE LIMITED trading as

Newtown Centre, 30-36 Maraval Road Newtown, Port of Spain Tel: (868) 625-GGILL Fax: (868) 622-9994 Website: www.ggil.biz

TRAVEL INSURANCE

The Policy, subject to the Exceptions, covers

SECTION 1 – BAGGAGE AND PERSONAL EFFECTS

your trunks and suitcases, their contents, and what you wear and carry (excluding household goods furniture and the like, and furs) against loss or damage by any accident or misfortune in transit and while at your destination. In addition, we pay up to 10% of the Sum Insured for immediate necessities purchased at your outward destination following 24 hours loss or misdirection of your baggage by the Carriers. There is a limit of \$1,000 for any one unspecified item, a pair or set of articles being deemed a single item.

SECTION 2 – MEDICAL AND OTHER EXPENSES (age limit 75 years)

the following expenses necessarily incurred as a result of accidental bodily injury, sickness or disease

(1) medical surgical hospital or nursing home charges, prescribed drugs charges, emergency dental or optical charges (2) additional accommodation travel or other expenses including those of another person required to stay or travel with you (3) irrecoverable charges for unused accommodation or travel on curtailment of your trip (4) cost of conveying your body or ashes to your home address.

SECTION 3 – PERSONAL ACCIDENT (age limit 5 to 75 years)

accidental bodily injury resulting in

1. death or loss of one or more limbs or all sight in one or both eyes or the power of speech or the sense of hearing or permanent total disablement _____
2. temporary total disablement _____
3. temporary partial disablement _____

1. The Sum Insured.

2. 1% of the Sum Insured per week
— maximum \$500 per week. for a period not exceeding 100 weeks from date of injury.

3. 4% of the Sum Insured per week
— maximum \$125 per week.

(1) \$10,000 is the maximum benefit payable for death of any person between the ages of 5 and 15 years (2) for persons not gainfully employed the maximum benefit payable per week for temporary total disablement is \$125 and no benefit is payable for temporary partial disablement.

SECTION 4 – MONEY AND TICKETS

loss of Money (current coin bank and currency notes, cheques and travellers cheques) and Travel Tickets.

SECTION 5 – LOSS OF DEPOSITS (age limit 75 years)

(This Section operates from the date of acceptance of your proposal until the proposed date of commencement of your trip) loss of deposits paid or liability to pay for unused accommodation or travel on cancellation or postponement of the trip to which this insurance relates due to

(a) your death bodily injury sickness or disease or (b) the death bodily injury sickness or disease of any person with whom you have arranged to travel or a close business associate of yours or (c) you or any person with whom you have arranged to travel being quarantined or called for witness or jury service.

SECTION 6 – HIJACKING

payment of compensation of \$150 for each day that the conveyance in which you are travelling is prevented from reaching its scheduled destination due to hijacking up to a maximum of 20 days.

Briefly, the EXCEPTIONS are

SECTION 1 – BAGGAGE AND PERSONAL EFFECTS

(a) money stamps coupons tickets bonds securities documents or contact lenses (b) items of jewellery (i) from baggage during transit unless carried by hand (ii) stolen from any Hotel or Motel room left unattended unless forcible entry or exit has occurred (iii) exceeding \$500 in value unless such items have been declared to and accepted by us (c) wear and tear moth vermin gradual deterioration mechanical or electrical breakdown (d) confiscation by customs or other authorities (e) items more specifically insured

SECTIONS 2, 3 & 5 – MEDICAL AND OTHER EXPENSES, PERSONAL ACCIDENT, and LOSS OF DEPOSITS

(a) self-injury suicide or insanity (b) venereal disease drug addiction alcoholism or AIDS (c) aeronautics other than as a ticket-holding passenger in an aeroplane operated by a regular airline or a multi-engine aeroplane operated by a recognised air-charter company (d) skin diving rock climbing mountaineering potholing hunting on horseback football rugby or aerial sports (e) driving or riding on motor cycles or motor scooters or driving or riding in any race or while practising for it (f) pregnancy or childbirth or any pre-existing physical or mental condition (g) all claims in respect of persons over 75 years of age

SECTION 4 – MONEY AND TICKETS

(a) loss of Money from baggage during transit unless carried by hand (b) depreciation in value or shortages due to error or omission or confiscation by customs or other authorities (c) losses not reported to the Police within 24 hours of discovery.

The Policy does NOT cover war and kindred risks, nuclear risks, riot or civil commotion outside Trinidad and Tobago, service or duty with any armed force.

TRAVEL INSURANCE PROPOSAL FORM

Sections may be insured separately or in any combination

Maximum Sums that can be insured are:

SECTION 2 – MEDICAL & OTHER EXPENSES: \$15,000 per person; \$50,000 per family.

SECTION 3 – PERSONAL ACCIDENT: \$500,000 death & corresponding benefits per person; if aged 5 to 15 years \$10,000 death & \$25,000 other benefits per person.
 \$2,000 per person for Money; \$2,500 per person for Tickets
 \$10,000 per family for Money and/or Tickets.

SECTION 4 – MONEY & TICKETS: \$10,000 per person; \$50,000 per family.

SECTION 5 – LOSS OF DEPOSITS: \$10,000 per person; \$50,000 per family.

Name of Proposer _____ Date of Birth _____

Address _____

Occupation _____ Purpose of Trip _____

Countries to be visited _____

Period of Insurance From _____ To _____

If you are unable to complete your trip within the specified period of insurance due to accident misfortune injury sickness or disease cover will automatically continue without additional premium until such completion up to a maximum of 30 days except in the event of hijack in which case cover will automatically continue until such completion up to a maximum of 12 months.

SUMS INSURED REQUIRED FOR SECTIONS

PROPOSER & OTHER PERSONS TO BE INSURED	SECTION 1 Baggage & Personal Effects	SECTION 2 Medical and Other Expenses	SECTION 3 Personal Accident	SECTION 4 a) Money & b) Tickets	SECTION 5 Loss of Deposits	SECTION 6 Hijacking
	\$ _____	\$ _____	\$ _____	a) \$ _____ b) \$ _____	\$ _____	\$150 per day
	\$ _____	\$ _____	\$ _____	a) \$ _____ b) \$ _____	\$ _____	\$150 per day
	\$ _____	\$ _____	\$ _____	a) \$ _____ b) \$ _____	\$ _____	\$150 per day
	\$ _____	\$ _____	\$ _____	a) \$ _____ b) \$ _____	\$ _____	\$150 per day
	\$ _____	\$ _____	\$ _____	a) \$ _____ b) \$ _____	\$ _____	\$150 per day

SPECIFIED ITEMS (Section 1 – Baggage & Personal Effects)

Describe any item of Jewellery valued over \$500 and any other item of baggage valued over \$1,000.

PREMIUM:

1. Are you of sound mental and bodily health and free from physical defects or infirmity? YES NO
 If 'NO', please give details.

2. Can you confirm that you have not been in known contact within the last 21 days with anyone suffering from an infectious disease? YES NO

3. Does the amount proposed in Section 1 (Baggage & Personal Effects) represent the FULL VALUE of the items to be insured? YES NO

4. If cover is required under Sections 2, 3 or 5 please state the age of each person to be insured.

DECLARATION

I/We wish to effect insurance with Guardian General Insurance Limited trading as NEMWIL in terms of the Policy to be issued by the Company. I/We hereby declare that the particulars given by ME/US in this proposal are true and that no material fact, that is those facts which the Company would regard as likely to influence the acceptance and assessment of this proposal, has been misrepresented, mis-stated suppressed or withheld. I/WE agree that this proposal shall form the basis of the contract between ME/US and Guardian General Insurance Limited trading as NEMWIL.

Proposer's Signature _____ Date _____