

Travel Insurance Policy



Travel Insurance Policy

Welcome

We welcome **you** as a valued customer. **You** have entrusted **us** with **your** travel insurance. **We** value that trust.

This is **your** Travel Insurance Policy. Shortly **you** will receive **your certificate of insurance**, which records details of the insurance **you** have arranged.

This policy consists of this wording, the **schedule of benefits**, proposal and declaration and **certificate of insurance** completed on the basis of information which **you** have provided to **us**.

Please read this wording and the **certificate of insurance**. If there is an error of any sort, if **your** needs are not met or if **you** are in doubt then please contact **us**.

The extra cover provided under the Special Benefits and for each section is also subject to the general conditions, exclusions, obligations and limits of this policy.

In this policy some words are in bold, e.g. **you**. This means that the words have a special meaning. To find out the meaning, please refer to the Section – Meanings of Words.

Our guarantee

If, prior to **your** departure, **you** are not happy with **your** policy, please tell **us**. **We** may agree to change the policy to suit **you** or cancel **your** policy if **you** wish to do so.

What you must tell us

We would like to point out some of the important obligations you have

It is essential all statements made are correct. **We** must receive all relevant information. This means that **you** must tell **us** everything **you** know, or could reasonably be expected to know, that may influence **our** decision to insure **you**. If any circumstances change or may change during the time **we** provide **your** insurance then **you** must tell **us**.

Travel Insurance Policy (*continued*)

Section 1 – Medical and other expenses

What you are covered for

Illness or **injury** suffered by **you** while **you** are outside Vanuatu.

We will pay the reasonable costs incurred outside Vanuatu for medical treatment including surgical, hospital, nursing, additional accommodation and related medical expenses approved by **us** up to the amount shown in the **schedule of benefits** for the **plan** selected.

In all cases we:

- will only pay costs incurred within 12 months of the **illness** or **injury**;
- have the option of returning **you** to Vanuatu, New Zealand or Australia.

We will pay all costs relating to **your** medical repatriation.

What special benefits you are insured for

ACCOMPANYING PERSON

We will pay for reasonable travel and accommodation expenses incurred by one person, who because of **your** severe **illness** or **injury** and with the approval of **our** medical advisers, travels to **you**, remains with **you** or escorts **you** back to Vanuatu.

DENTAL TREATMENT OVERSEAS

We will reimburse **you** up to the amount shown in the **schedule of benefits** for reasonable costs incurred overseas for treatment to sound natural teeth as the result of an **injury**, including on-going dental treatment which is incurred within 30 days of **your** return to Vanuatu, resulting from an **injury** which occurred overseas.

FUNERAL EXPENSES

We will pay up to the amount shown in the **schedule of benefits** for the reasonable funeral, cremation or burial expenses in the area where death occurred, or for the costs of returning **your** body or ashes to Vanuatu excluding funeral and interment costs.

ON-GOING MEDICAL EXPENSES

We will reimburse **you** up to the amount shown in the **schedule of benefits** for **your** reasonable on-going medical expenses incurred in Vanuatu within 3 months of the overseas **illness** or **injury**.

PREGNANCY

We will pay the reasonable costs incurred for emergency treatment for extraordinary medical complications occurring during the first 20 weeks of **your** pregnancy. **We** will only pay costs incurred within 12 months of the occurrence.

Section 2 – Personal baggage

What you are covered for

Sudden and unforeseen accidental physical loss or damage to **your personal baggage**.

We will pay the **present day value** up to the amount shown in the **schedule of benefits** for the **plan** **you** have selected. The amount for individual items and for video cameras is as shown in the **schedule of benefits** unless otherwise stated in the **certificate of insurance**.

Travel Insurance Policy (*continued*)

In all cases an item, pair, or set of articles e.g. a camera with attached or unattached lenses or accessories shall be deemed to be one item.

What special benefits you are insured for

EMERGENCY PURCHASES

We will reimburse **you** up to the amount shown in the **schedule of benefits** for emergency purchases of essential items of clothing and requisites, should **you** be deprived of **your** personal baggage for at least 12 hours from the time of arrival at **your** overseas destination.

If **you** are deprived of **your personal baggage** for a further 72 hours, **we** will reimburse **you** up to the amount shown in the **schedule of benefits** for **your** additional costs.

PASSPORTS

We will reimburse **you** the reasonable replacement costs if **you** suffer the loss of **your** passport.

Section 3 – Loss of deposits and cancellation

What you are covered for

Abandonment or alteration of **your** travel due to any unexpected event outside **your** control.

We will pay up to the amount shown in the **schedule of benefits** for the **plan** selected, for **your** irrecoverable travel or accommodation deposits or expenses paid in advance in Vanuatu, and once the journey has commenced, **we** will pay up to the amount shown in the **schedule of benefits** for the **plan** selected any additional expenses **you** are required to pay.

What special benefits you are insured for

CURTAILMENT

We will pay up to the amount shown in the **schedule of benefits** for the **plan** selected, less any refund of **your** cancelled return ticket, for the reasonable additional accommodation and travel expenses incurred by **you** in returning directly to Vanuatu due to the curtailment of **your** travel resulting from any unexpected events outside **your** control. Provided that **you** purchased a return ticket to Vanuatu before **your** departure.

RESUMPTION OF TRAVEL

We will pay up to the amount shown in the **schedule of benefits** for the economy class transport costs to enable **you** to return overseas to continue **your** original travel arrangements within 12 months of an occurrence. Provided **you** have returned to Vanuatu as a result of a life threatening **illness, injury** or death of **your** spouse, defacto, children, grandparents, mother, father, sister, or brother in Vanuatu and:

- **your** policy duration was at least 14 days;
- less than 50% of **your** policy duration has been used;
- the **illness, injury** or death was unexpected and first occurred after **your** departure from Vanuatu;
- **you** have not otherwise claimed for cancellation or curtailment for the same event;
- a pre-paid return ticket had been purchased before departure from Vanuatu.

Travel Insurance Policy (*continued*)

Section 4 – Rental vehicle insurance excess

What you are covered for

Any insurance excess **you** are required to pay in the event of a claim under **your** rental vehicle hire contract.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **plan** selected.

In all cases:

- the vehicle must be hired from a licensed rental vehicle agency;
- **you** must comply with the conditions of **your** rental vehicle hire contract.

Section 5 – Accidental death and permanent disablement

What you are covered for

We will pay up to the amount shown in the **schedule of benefits** for the **plan** selected for **injury** suffered outside Vanuatu during the **period of insurance**, which causes accidental death or **permanent disablement** within 12 months of the **injury**.

In all cases:

- **we** will not pay any benefit if **you** are under the age of 16 years or over 60 years;
- in the event of death a death certificate must be produced.

Section 6 – Money & travel documents

What you are covered for

Loss from **your** person, locked accommodation or locked vehicle of **your** cash, travellers cheques, postal notes, credit cards, money orders, petrol coupons, travel tickets, or vouchers for pre-paid travel or accommodation.

We will pay up to the amount shown in the **schedule of benefits** for the **plan** selected.

Section 7 – Travel delay or missed connection

What you are covered for

Irrecoverable additional travel costs necessarily incurred on a regular airline or established charter service to reach **your** ticketed destination.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **plan** selected, provided that the airline with which **you** are travelling is delayed at least six hours and causes **you** to miss **your** onward connecting flight.

We will also reimburse **you** up to the amount shown in the **schedule of benefits** for the **plan** selected for **your** reasonable additional meal and accommodation costs if **your** flight is delayed for at least six hours.

Travel Insurance Policy (*continued*)

In all cases:

- **you** must supply written confirmation from the carrier for the length and reason for any delay and that no alternative flight was available at the time;
- the period of delay will be calculated from the published departure time;
- **you** must have booked and paid for tickets prior to leaving Vanuatu;
- **you** must check in according to **your** itinerary;
- **you** must provide receipts for all additional expenses.

Section 8 – Strikes and Hi-Jacks

What you are covered for

Irrecoverable additional travel and accommodation costs due to the cancellation or curtailment of public transport services as a result of a strike or hi-jack.

We will reimburse **you** up to the amount shown in the **schedule of benefits** for the **plan** selected.

Section 9 – Liability protection

What you are covered for

Legal liability for loss or damage to property including **injury**, death or **illness** arising from accidents occurring outside Vanuatu during the **period of insurance**.

We will pay up to the amount shown in the **schedule of benefits** for the **plan** selected, provided such legal liability is established in a court of Vanuatu or in the court of the country in which the accident occurred.

What special benefits you are insured for

LEGAL COSTS

We will pay up to the amount shown in the **schedule of benefits** for all costs incurred by **you** with **our** consent in defending claims.

WRONGFUL ARREST

We will pay up to the amount shown in the **schedule of benefits** in reimbursement for **your** legal costs as the direct result of **your** false arrest or wrongful detention by any government or government agency.

What you are not insured for

General Exclusions (applies to all sections)

The **excess**.

Loss, damage, or liability caused by or arising from, or claims for:

- acquired immune deficiency syndrome (AIDS), human immunodeficiency virus (HIV) or sexually transmitted diseases;
- air travel unless **you** are a ticketed passenger on a regular airline or established charter service;

Travel Insurance Policy (*continued*)

- any condition for which **you** are receiving, or are on a waiting list to receive hospital treatment, examination or investigation, or for which **you** are travelling overseas to obtain medical treatment, examination or investigation;
- any consequential loss, loss of enjoyment or loss of income other than the cover provided in Section 5 Accidental Death and Permanent Disablement;
- any medical costs and other expenses incurred overseas after the date when **you** can, in the opinion of **our** medical advisers, be safely repatriated to Vanuatu;
- any person lawfully in **your** accommodation premises;
- **your** criminal activities;
- any physical defect, infirmity, existing or recurring illness, **injury** or disability of which **you** are aware or for which **you** have received medical examination, consultation, treatment, investigation and/or medication in the 6 months prior to the commencement date of this policy;
- any professional sporting activity;
- costs or expense arising out of, resulting from, caused by or contributed to by avian influenza or any other virus or disease that is declared to be an outbreak or epidemic by the World Health Organisation, or any Government or ruling body of a country that the outbreak or epidemic has occurred in.
- extreme versions of any sport;
- or occurring in high altitude or remote areas except as part of an organised tour;
- mountaineering, rock climbing;
- or occurring during any international ocean voyage (whether or not **you** have actually entered international waters) or more than 25 nautical miles from the mainland except as a fare paying passenger on a licensed cruise ship;
- parachuting, hang or tow gliding, microlite flying, sky diving, paragliding and/or parasailing;
- football, pot holing, bungy jumping, rodeo activities, polo, hunting;
- training, competing, or racing other than on foot;
- underwater activities involving the use of artificial breathing apparatus unless an internationally recognised diving qualification is held;
- white water activities;
- any **terminal condition**;
- any unreasonable or criminal or reckless or wilful act, omission, any disregard for, or failure to comply with any provision in or notice or order under any legislation by **you**;
- asbestosis or any related disease;
- receivership, statutory management, administration, bankruptcy, liquidation, financial collapse or adverse financial position of an airline, transport provider, tour operator, travel agent, wholesaler or tourist resort;
- confiscation, detention, requisition or destruction by customs or other authorities;
- continued medication, drugs or treatment;
- deliberate exposure to exceptional danger except in an attempt to save a human life;
- depreciation, mildew, mould, rot, corrosion, rust, insects, vermin, wear and tear, gradual deterioration, any process of cleaning, dyeing, repairing or restoring, or action of sunlight;
- depression, anxiety, nervous disorders or mental **illness**;
- military, naval, air service operations, heavy manual work or hazardous work;

Travel Insurance Policy (*continued*)

- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel including any self sustaining process of nuclear fission or fusion;
- or occurring in any country where **you** ordinarily reside other than the cover provided in Section 3 Loss of Deposits and Cancellation;
- pregnancy known to exist at the date of inception of this policy and for which **you** have been receiving medical treatment or medication, childbirth or postnatal medical care other than the cover provided in Section 1 Special Benefit - Pregnancy;
- self-inflicted **illness** or **injury**, suicide, voluntary abortion, influence of alcohol or drugs;
- **your** trade profession or business or any activity for financial return whether for profit or not.
- total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation, misappropriation, error in creating, amending, entering, deleting or using **electronic data** or total or partial inability or failure to receive, send, access or use **electronic data** for any time or at all from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

However, in the event that a peril listed below (where such a peril is insured by this policy but for this exclusion) is caused by any of the matters described above, this policy, subject to all its provisions, will insure physical loss of or damage or destruction to property insured directly caused by such listed peril, and/or consequential loss insured by this policy.

Further, this exclusion does not apply in the event that a peril listed below (where such a peril is insured by this policy but for this exclusion) causes any of the matters described above.

Perils:

*Fire, explosion, lightning, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freezing, weight of snow, impact by aircraft or other aerial objects dropped therefrom, impact by any road vehicle or animal, bursting overflowing discharging or leaking of water tanks apparatus or pipes, or theft of **electronic data** solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such **electronic data**.*

For the purposes of any provision setting out the basis of settlement, computer systems records includes **electronic data**.

Any terrorism exclusion in this policy or any endorsement thereto prevails.

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or defacto government by terrorism or by any violent means;
- any **act of terrorism**.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.

Travel Insurance Policy (*continued*)

If **we** allege that by reason of this exclusion, any loss damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon **you**.

This exclusion will not apply to Section 8 Strikes and Hi-jacks.

Section Specific Exclusions

Section 1 – Medical and other Expenses

Loss arising from, or claims for:

- any expenses incurred in Vanuatu, other than the cover provided in the Special Benefits, Accompanying Person, Dental Treatment Overseas and On-Going Medical Expenses;
- any medical or dental treatment or surgery of an elective nature completed without the authority of **our** medical adviser;
- the normal maintenance of dental health other than the cover provided in the Special Benefit - Dental Treatment Overseas;
- the cost of private medical care where free or reduced cost care is available to **you**.

Section 2 – Personal baggage

Loss or damage to, or claims for:

- bicycles, surfboards, windsurfers or similar water equipment other than when they are in transit on licensed commercial transportation or for fire or burglary from locked accommodation premises;
- bonds, negotiable instruments, vouchers, deeds, stamps, manuscripts, securities of any kind, bullion, gold, precious metals or precious stones;
- breakage of glass or fragile or brittle articles;
- items used in any trade, business or profession;
- household effects and home appliances not travelling with **you**, works of art and vehicle accessories;
- theft or deliberate damage of **your personal baggage** left unattended in a public place or left in any unlocked vehicle, unlocked building or unlocked room;
- software or electronic data;
- sporting equipment when in actual use.

Section 3 – Loss of deposits and cancellation

Loss arising from, or claims for:

- the default of a travel agent;
- the inability or negligence of a tour operator, charter airline or wholesaler to complete **your** travel arrangements;
- **your** curtailment or **your** cancellation for medical reasons unless on written medical advice;
- **your** disinclination to travel or **your** personal wishes;
- **your** failure to check-in at correct departure time;
- **your** financial circumstances;
- government prohibition or regulation other than grounding of aircraft by government agency;
- cancellation due to lack of numbers.

Section 5 – Accident death and permanent disablement

Travel Insurance Policy (*continued*)

Loss arising from, or claims for:

- accidental death or **permanent disablement** resulting from or occurring whilst engaged in work for a business, trade or profession;
- death or **permanent disablement** directly or indirectly resulting from disease, natural causes, medical or surgical treatment unless rendered necessary by an **injury** covered in this policy.

Section 6 – Money & travel documents

Loss:

- if left unattended in a public place, unlocked vehicle, room, or other location;
- if sent by post, courier service or cargo.

Section 7 – Travel delay or missed connection

Loss or claims for:

- costs resulting from rescheduling or cancelling of travel arrangements by any supplier.

Section 9 – Liability protection

Liability for or caused by or arising from:

- aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders;
- **injury, illness** or death to **you, your** employees or members of **your** family;
- loss or damage to property belonging to **you** or any employee or member of **your** family, or under **your** or their control;
- the ownership or use of any land or building, aircraft or aerial device other than model aircraft, vehicles other than push cycles, watercraft other than a rowboat, surfboard, sailboard, bodyboard, water-ski or model boat.

How to make a claim

It is important that **you** tell **us** immediately **you** become aware of any circumstances that may give rise to a claim. If **you** require assistance with a claim while overseas please call **us** and **we** will put **you** in touch with **our** nearest claim-settling agent or give **you** advice on what to do.

If **you** are asked to fill in a claim form, **we** must receive the completed claim form within thirty days. To reduce delays with **your** claim please attach to **your** claim form, police reports, proof of delay, receipts and proof of ownership documents for any items lost, stolen or damaged.

USA medical claims

If **you** require medical treatment or hospitalisation in the USA, **you** must contact the Emergency Hotline immediately (collect) on 64-9-985 5000 (available 24 hours a day).

If you are a patient:

Before receiving services or incurring expenses, please contact the Emergency Hotline. The Emergency Hotline will direct **you** to the nearest preferred medical provider in **your** area.

If you are the provider:

Before rendering services or incurring expenses, please call the Emergency Hotline on the above listed number. Failure to call may result in delayed payment to you for your services.

Some of your other important obligations are

You must:

Travel Insurance Policy (*continued*)

- advise **us** of any change in **your** health that occurs before departure. **We** are not obliged to insure this change in **your** health;
- not make a claim that is false or fraudulent in any way;
- not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- immediately notify the carrier in writing of any loss or damage to **your personal baggage**, money and passports if the loss or damage occurred when under their custody or control;
- inform the Police within 24 hours and obtain a written report if it appears that there has been loss, theft, burglary or malicious damage;
- take all reasonable steps to prevent further loss or damage;
- provide documentary proof of purchase if **you** wish to claim for any property purchased during the **period of insurance**;
- consult immediately and follow the advice of a registered medical practitioner if **you** have suffered any **injury** or **illness**;
- provide at **your** expense any medical certificate or report that **we** may require to consider **your** claim. **We** may conduct a post mortem examination at **our** expense;
- provide **us** immediately with full particulars of any claim made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of the defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;
- not incur any expense without **our** prior approval;
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;
- comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance;
- allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action;
- inform **us** if **you** are permanently migrating. The **period of insurance** will expire 7 days after **your** arrival in the country of **your** migration destination;
- establish that **you** have complied with all **your** obligations under this policy and that none of the exclusions apply.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

How we will settle your claim

Once **we** receive advice of **your** claim **we**:

- may ask **you** to complete a claim form;
- will acknowledge that **we** have received it and ask **you** for further information or assistance **we** may require to enable **us** to consider **your** claim;
- may appoint an assessor, investigator or **our** medical adviser to look after **your** claim;
- will arrange at **our** option for the repair or replacement or pay for the loss, once **your** claim has been accepted.

Your claim will be settled when **you** return to Vanuatu except for overseas medical claims. At **our** option **we** may settle urgent claims while **you** are overseas.

Travel Insurance Policy (*continued*)

Cancelling this policy

You may cancel this insurance at any time before **your** departure by writing to **us** and returning **your certificate of insurance** and this policy. If **you** have suffered no loss or damage and incurred no liability during this period, **we** will refund **you** 80% of the unused portion of **your** premium.

We may cancel the insurance at any time by writing to **your** postal address for this policy on **our** records, or if **you** have left Vanuatu **your** current overseas address if known to **us**. The letter will contain at least 14 days notice. **We** will refund **your** unused premium.

If **you** make a claim, which is false or fraudulent in any way, **we** may avoid **your** policy or cancel it effective immediately.

Making changes to this policy

You can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect. **We** can, in exceptional circumstances, alter the terms of this insurance by writing to **your** postal address for this policy on **our** records, or if **you** have left Vanuatu **your** current overseas address if known to **us**. The change will take effect 14 days after the date of that letter from **us**.

Other insurance

We will only pay over and above the cover provided by any other existing policy, private or reciprocal government medical scheme. This does not apply to Section 5 Accidental Death and Permanent Disablement.

Currency and taxes

All sums insured and policy limits are expressed in the currency of Vanuatu and exclude any value added taxes if applicable (eg VAT, GST). All claims will be paid in the currency of Vanuatu.

Jurisdiction

The laws of Vanuatu excluding French law apply to this policy. The Vanuatu courts have exclusive jurisdiction in relation to legal proceedings about this policy.

Automatic reinstatement

In the case of loss or damage under any section other than Section 9 Liability Protection **we** will pay the premium to reinstate **your** insurance after **we** meet any claim.

How to contact us

For enquiries and claims phone us at the telephone number shown in the **certificate of insurance**.

If you are calling **us** from within Vanuatu, telephone **your** local TOWER Insurance office.

If **you** are calling **us** from overseas in the event of an emergency, phone collect through an International Operator on 0064 9 985 5000, 24 hours a day;

Travel Insurance Policy (*continued*)

Meanings of words

Term	Definition
Act of terrorism	means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) or persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Certificate of insurance	means the certificate of insurance first issued to you and any endorsement certificates that have been added during the period of insurance .
Electronic data	means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.
Excess	means the amount of any claim, which you must pay and is shown in the certificate of insurance . The excess applies to each separate event giving rise to a claim.
Family	means a family group travelling together consisting of not more than 2 adults who are married to each other or cohabiting and their children under the age of 18 years who are not self-supporting.
Illness	means an illness, sickness or disease.
Individual	means one person travelling alone or together with your children, grandchildren, under the age of 18 years and who are not self-supporting.
Injury	means external or internal bodily injury caused solely and directly by violent, accidental, external and visible means.
Period of insurance	means this policy commences on the date shown in the certificate of insurance and ceases on the date you or the last member of your family return to Vanuatu or the date shown in the certificate of insurance which ever occurs first. The period of insurance is automatically extended free of charge until you return to Vanuatu if your travel is delayed due to circumstances beyond your control. Irrecoverable travel or accommodation deposits are covered as soon as the policy is issued.
Permanent disablement	means your total and permanent inability to perform the duties of any occupation, profession, or business for which you derive an income and for which you have actually lost income as a result of your disability.

Travel Insurance Policy (*continued*)

Personal baggage	means all items normally worn or carried (including bicycles intended for personal use), by and belonging to you and taken with or purchased by you on your journey or sent in advance other than motor vehicles, motorcycles, trailers, caravans, watercraft, aerial devices and their accessories, household effects not travelling with you or items covered under Section 6 Money and Travel Documents.
Plan	means the cover you have selected and is shown in the certificate of insurance . For details of the plan selected, please refer to the schedule of benefits that accompanies this policy.
Present day value	means the cost at the time of loss or damage of replacing or repairing your personal baggage to a condition no better than new, less an appropriate allowance for depreciation and deferred maintenance.
Schedule of Benefits	means the schedule of benefits that accompanies this policy.
Terminal condition	means the last stage of a fatal illness .
We, Us or Our	means the company issuing this policy, as shown on the certificate of insurance .
VAT	means value added tax at the applicable rate as imposed under the Value Added Tax Act CAP [247].
You, your or named person	means the insured person(s) named in the certificate of insurance who are not more than 70 years of age. Where you jointly own any of the property this policy insures you jointly.