

**SPECIAL PROVISIONS**

**Attached to and forming part of China Bank Travel Policy No.  
LATA00020923**

**I. DEFINITIONS**

Definitions under this Agreement:

**“China Bank Credit Cardholders”** shall mean the holder of active China Bank Destinations World and Destinations Titanium, Platinum, World and Wealth principal, or supplementary Credit Card issued by the Policyholder in the Philippines and who at the time of a covered claim or loss is still an active Cardholder.

**“Company”** shall mean Starr International Insurance Ltd./Starr International Insurance Philippines.

**“Family Members”** shall mean the Insured’s legal spouse up to 75 years old and all accompanied children 6 months up to 17 years old (up to 8 children per travel).

**“Insured Person”** shall mean the China Bank World and Platinum Credit Cardholders and Family members up to age 75 as defined herein.

**“Policy”** shall mean the (Philippine) Insurance Commission-approved policy to be used in the Program and forming an integral part of this Agreement.

**“Program”** shall mean the insurance program secured by the Policyholder for its China Bank World and Platinum Credit Cardholders wherein the Company is the insurer.

**“Public Conveyance”** shall mean any air, land or water conveyance, which is duly licensed for the regular transportation of fare-paying passengers and shall include Scheduled Departure as defined herein but shall exclude any hired or rental car or any conveyance operated for the purpose of amusement or entertainment. For the avoidance of any doubt, travel via cruise ship shall be covered by the Program and shall not be considered as “conveyance operated for purposes of amusement or entertainment”.

**“Scheduled Departure”** shall mean an aircraft, watercraft or land transportation departure, programmed under their regular timetable, operated by a carrier provided that such carrier holds a certificate, license, or similar authorization for scheduled public transportation for fare-paying passengers issued by the relevant authorities in the country in which the aircraft registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular specific time.

Such Scheduled Departure is regularly and continually taken on routes and at the times as published in the carriers’ published schedule documents.

Departure times, transfers and destination points shall be established by reference to the Insured Person’s Scheduled ticket.

Definitions under the Insurance Policy:

**"Accident"** means a sudden, unforeseen and fortuitous event that results in the Insured Person suffering Death or Injury.

**"Additional Expenses"** means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the common carrier or any other party.

**"Common Carrier"** means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

**"Common Carrier Operator"** means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

**"Domestic Trip"** means a journey taken by an Insured Person within the Philippines subject to a maximum of fifteen (15) days to a destination at least 100 kilometers from Insured Person's Usual Place of Residence for which a return leg has been arranged.

**"Equipment Failure"** means any sudden and unforeseen breakdown in the common carrier's equipment that caused a delay interruption of normal trips.

**"Hospital or Hospitalization"** shall mean Hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home and/drug or alcohol rehabilitation facilities) operated pursuant to law for the care and treatment of injured or sick persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

**"Inclement Weather"** means any severe weather condition, which delays the scheduled arrival or departure of a common carrier.

**"Injury"** whenever used in this Policy shall mean bodily Injury sustained by the Insured Person during the Period of Insurance and is caused solely and directly by an Accident independently of any other causes.

**"Medically Necessary Expenses"** means expenses incurred as a result of Injury or Sickness sustained while on board a scheduled flight or public conveyance when taking Overseas or Domestic Trip and paid by the Insured Person to a legally Qualified Medical Practitioner, Hospital and/or ambulance service for medical, surgical, Xray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire and including the cost of dental treatment where such treatment is necessarily incurred to restore sound and natural teeth, caused only by an Accident. All treatment must be prescribed by a Qualified Medical Practitioner in order for expenses to be reimbursed under this Policy.

**"Overseas Trip"** shall mean travel undertaken by the Insured Person up to a maximum of ninety (90) consecutive days from the date of departure from the Philippines until his/her return to the Philippines.

**“Pre-existing Medical Condition”** shall mean any condition for which the Insured Person received medical care, treatment, advice for treatment, diagnoses, consultation or prescribed drugs within ninety (90) days preceding the date that the Insured Person became insured under this Policy, or a condition for which medical advice or treatment was recommended by a Qualified Medical Practitioner within ninety (90) days preceding the date that the Insured Person became insured under this Policy.

**“Qualified Medical Practitioner”** shall mean a registered and qualified medical practitioner licensed under applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person’s spouse, a person booked to accompany the Insured Person on the Overseas or Domestic Trip, or a person who is related to the Insured Person.

**“Sickness or Disease”** shall mean noticeable change in the physical health of an Insured occurring during the Overseas or Domestic Trip which requires the Insured to seek care of a Medical Practitioner acting within the scope of his/her license to treat Sickness for which the claim is made provided the nature of illness is not excluded from the Policy.

**“Strike”** means any labor disagreement or dispute, which interferes with the normal departure and arrival of an air common carrier.

**“Usual, Customary and Reasonable Medically Necessary Expenses”** shall mean a charge which is made for treatment, supplies or medical services medically necessary to treat the Insured Person’s condition; does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses is incurred; and does not include charges that would not have been made if no insurance existed.

**“Usual Place of Residence”** means the place in the Philippines where the Insured Person currently stays or lives or the regular place of active employment of the Insured person.

## **II. OPERATION OF INSURANCE COVERAGE**

This insurance for the Insured Person shall operate only when he/she is taking an overseas or domestic trip during the Period of Insurance, provided that the entire fare for the public conveyance has been fully paid through the China Bank World and Platinum Credit Card. In the event that the Cardholder suffers a loss while on board a scheduled airline flight in which the airline sells tickets on-board the flight and the Insured has not purchased his/her ticket by charging it in advance to a China Bank World or Platinum Credit Card prior to boarding the flight, the Company will evaluate such loss and settle the claim if it can be established that no other form of payment was used for the flight in question.

Overseas trip is covered for a maximum duration of ninety (90) days and Domestic trip is covered for a maximum of fifteen (15) days at 100% of the benefits for China Bank World and Platinum Credit Cards.

### III. DECLARATION and POLICY TERMS AND CONDITIONS

#### 1. Name of Policyholder

China Banking Corporation, for and in behalf of its World and Platinum Credit Cardholders (hereinafter referred to as "China Bank / "Policyholder") on the lives and properties specified in the Schedule of Benefits of their eligible principal and supplementary Credit Cardholders and their spouse and dependent children.

#### 2. The Insured Persons

The Insured Persons are the eligible China Bank World and Platinum Credit Cardholders and their Family Members, traveling together, who travel as passengers on land, sea or air common carrier, provided their entire fares or tickets are purchased using his/her China Bank Credit Cards.

Benefits	Sum Insured / Person (Phil Pesos)
<b>A. Travel Accident Insurance</b>	
Accidental Death & Disablement	Limit
- Cardholder	20,000,000
- Spouse (18 to 75 years old)	5,000,000
- Children (6 months to 17 years old)	500,000
Burns Benefit	50,000
<b>B. Medical Expense</b>	
Medical Expense Reimbursement	Up to 100,000
<b>C. Travel Inconvenience</b>	
(i) Personal Baggage	Up to 25,000 , up to 5,000 per item
(ii) Baggage Delay	Up to 2,500 per 12 hours , max of 4 payments
(iii) Document Loss	Up to 20,000
(iv) Travel Delay	Up to 2,500 per 12 hours , max of 4 payments
(v) Trip Cancellation	Up to 20,000
(vi) Trip Curtailment	Up to 20,000
(vii) Rental Vehicle Excess	Up to 10,000
(viii) Loss of Credit Card	Up to 10,000

#### 3. Description of Hazards

##### A. TRAVEL ACCIDENT INSURANCE

##### (i) ACCIDENTAL DEATH AND DISABLEMENT

**Accident while in a Common Carrier** If during the period of insurance the Insured Person sustains an Injury while travelling as a fare paying passenger in any Common Carrier in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person

or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

**Other Accidents** If during the period of insurance, the Insured Person sustains an Injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

**Exposure** If during the period of insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured stated in the following Compensation Table 1

**Disappearance** If during the period of insurance, the body of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling in the course of a Trip, it will be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances, We shall pay the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in the following Compensation Table 1, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

**Extension** This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence to the immigration counter in the Philippines within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence in the Philippines within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

### COMPENSATION TABLE 1

Benefit Event	Compensation (Percentage of Sum Insured)
1. Death	100%
2. Permanent Total Disablement	100%
3. Loss of or the Permanent Loss of Use of one or more Limbs	100%
4. Permanent Loss of Sight of both eyes	100%
5. Permanent Loss of Sight of one eye	100%
6. Permanent Loss of Speech and Loss of Hearing	100%
7. Permanent and incurable insanity	100%

8.	Permanent Loss of Hearing in:		
	(a) both ears	75%	
	(b) one ear	15%	
9.	Permanent Loss of Speech	50%	
10.	Permanent Loss of the lens of one eye	50%	
		<b>Right Hand</b>	<b>Left Hand</b>
11.	Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12.	Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13.	Loss of or the Permanent Loss of Use of one Thumb		
	(a) both joints	30%	20%
	(b) one joint	15%	10%
14.	Loss of or the Permanent Loss of Use of Fingers		
	(a) three joints	10%	7.5%
	(b) two joints	7.5%	5%
	(c) one joint	5%	2%
15.	Loss of or the Permanent Loss of Use of Toes		
	(a) all – one foot	15%	
	(b) great toe - both joints	5%	
	(c) great toe – one joint	3%	
16.	Fractured Leg or Patella with Established Non-Union	10%	
17.	Shortening of leg by at least 5 cm	7.5%	
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

### Provisions

- Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
- In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.
- When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
- If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
- If the Insured Person is between one (1) to eighteen (18) years of age at the time of Accident, the maximum Sum Insured for Accidental Death and Disablement shall be restricted to twenty-five (25%) of the Sum Insured.



**(ii) BURNS BENEFIT**

If during the period of insurance an Insured Person sustains an Injury in the course of a Trip and is diagnosed by a Qualified Medical Practitioner to have suffered any of the Burn Events listed under the following Compensation Table 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table 2.

**COMPENSATION TABLE 2**

<b>Burn Event</b>	<b>Compensation (Percentage of Sum Insured)</b>
<b>Second Degree or Third Degree Burns</b>	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

**Provisions**

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

**B. MEDICAL EXPENSES**

If during the period of insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment at the planned destination, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire.

**C. TRAVEL INCONVENIENCE**

**(i) PERSONAL BAGGAGE**

If during the period of insurance an Insured Person sustains accidental loss of or damage to his/her personal baggage being carried in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

**Provisions**

- (a) Loss of or damage to any personal baggage due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention by customs or any other authority are not covered.
- (b) Loss of or damage to any software, antiques, jewelry, artificial teeth or limbs, money, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items, portable telecommunication equipment and handheld computer are not covered.

- (c) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place are not covered.
- (e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- (f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at Our absolute discretion.
- (g) The indemnity for each item/set/pair of article and laptop computer including its accessories shall be limited to the maximum amount stated in the Schedule.
- (h) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by Us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (i) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one (1) year old.
- (j) Any loss claimed under Section (ii) Baggage Delay arising from the same cause is excluded.

### (ii) BAGGAGE DELAY

If during the period of insurance an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of a Trip for twelve (12) hours or more from the actual arrival time, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries subject to the maximum Sum Insured stated in the Schedule.

### Provisions

- (a) This benefit is not applicable when an Insured Person is on his/her way back to the Philippines.
- (b) The delay must be certified by the Common Carrier Operator.
- (c) Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
- (d) Original receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (e) Any loss claimed under Section (i) – Personal Baggage arising from the same cause is excluded.



**(iii) DOCUMENT LOSS**

If during the period of insurance an Insured Person sustains loss of his/her passport, entry visa or other travel documents that are necessary for immigration clearance on account of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the arrangement of replacing the lost document, subject to the maximum Sum Insured stated in the Schedule.

**Provisions**

- (a) The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Travel expenses are limited to economy class if by air or train.
- (c) The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Schedule.
- (d) Loss of any travel document or visa which is not needed to complete the particular Trip of the occurrence is excluded.
- (e) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.

**(iv) TRAVEL DELAY**

In the event that either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel in the course of a Trip is delayed from the scheduled departure or arrival time respectively specified in the original itinerary due to a sudden outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather or mechanical fault of the Common Carrier, We shall pay a cash benefit per each twelve (12) hours of delay up to the maximum Sum Insured stated in the Schedule.

**(v) TRIP CANCELLATION**

We shall indemnify the Insured Person for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the followings occurring within thirty (30) days (except c and d below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, compulsory quarantine or jury service of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or travel companion or co-partner;
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions or Infectious Disease at the planned destination arising within one (1) week before the departure date; or
- (d) Serious damage to the Insured Person's residence in the Philippines from fire or flood within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date.

### (vi) TRIP CURTAILMENT

We shall indemnify the Insured Person for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to the Philippines (for overseas trip) or usual residence (for domestic trip) necessitated by any of the following after the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person's Immediate Family Member, travel companion or co-partner; or
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions or Infectious Disease at the planned destination which will prevent the Insured Person from continuing with his/her Trip.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

### (vii) RENTAL VEHICLE EXCESS

If during the period of insurance, the Insured Person hires a vehicle which is stolen, damaged or involved in a collision whilst driving or under the control of the Insured Person in the course of a Trip, We shall reimburse the Insured Person for the rental vehicle excess subject to the maximum Sum Insured stated in the Schedule.

#### Provisions

The Insured Person must take comprehensive motor vehicle insurance provided by the rental organization against any loss or damage to the rental vehicle during the rental period.

- (a) The Insured Person must not violate any terms of the rental agreement or comprehensive motor vehicle insurance policy.
- (b) The Insured Person must be liable for the loss or damage of the rental vehicle in the incident.
- (c) The Insured Person must hold a valid driving license for the country in which the theft, damage or collision has occurred.
- (d) Any illegal or unlawful use of the rental vehicle by the Insured Person is excluded.
- (e) Any incident incurred while the rental vehicle is under the control of the Insured Person who is under the effects of alcohol or drugs are excluded.
- (f) This benefit shall be payable once per Trip.

### (viii) LOSS OF CREDIT CARD

If during the period of insurance, the Insured Person sustains loss of credit card as a direct result of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for any monetary loss due to the unauthorized use of such credit card subject to the maximum Sum Insured stated in the Schedule.

#### Provisions

The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.

- (a) The Insured Person must report the theft, robbery or burglary to the local branch or agent of the authority that issued the credit card.

#### **IV. GENERAL EXCLUSIONS**

The Company will not pay under any section of this policy for loss or liability directly or indirectly arising as a result of:

- a. Loss of or damage resulting from willful, malicious or unlawful act or negligence of the Insured Person;
- b. Any act of war, act of a foreign enemy, civil war, invasion, and revolution, insurrection use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;
- c. Any serious physical injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by;
  - o The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction, or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or
  - o The release of pathogenic or poisonous biological or chemical materials.

For the purpose of this exclusion, serious physical injury means;

- o Physical injury that involves a substantial risk of death; or
  - o Protracted and obvious physical disfigurement; or
  - o Protracted loss of or impairment of the function of a bodily member or organ.
- d. Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising there from or any consequential loss directly or indirectly caused or contributed by or arising from ionizing radiation or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - e. Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
  - f. Any violation of the Insured Person of any prohibition or regulations by any government;
  - g. Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
  - h. The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
  - i. Hunting, riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft or other mode of conveyance or transportation);
  - j. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy, childbirth or venereal disease;
  - k. Suicide or attempted suicide or intentional self-injury by the Insured Person while sane or while insane or provoked assault or intoxication or drugs;
  - l. Mental and nervous disorders, including but not limited to insanity;
  - m. Declared or undeclared war;

- n. Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device of aerial navigation, except as provided in 'Operation of Insurance Coverage', Section II.
- o. The Insured Person employed on merchant vessels, engaging in naval, military or air force service or operations or testing of any kind of conveyance or being employed as a manual worker or whilst engaging in offshore activities like diving and oil-rigging or mining or aerial photography or handling of explosives.

Notwithstanding any provision to the contrary, this Policy is not liable for and excludes any loss, damage, liability, expense, lines, penalties or any other amount directly caused by or arising out of any of the following:

- a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- b) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any
- c) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority. the Insurer alleges that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.