Currency: Qatari Riyals (QAR)

Health Care Plan	**GLOBAL**
Annual limit per person for all covered benefits Inpatient and Outpatient	**500,000 per person per year**
Territorial Limit of Cover	**Worldwide**
Emergency Treatment	**Worldwide**
Network	**Network 1**
BENEFITS	**COVERAGE**
Inpatient and Daycare	
Accommodation Type	Private Room
Hospital Accommodation & Services	Covered
Local Ambulance Charges / Local transportation charges to or from a local hospital	Covered
Intensive Care Unit (ICU)	Covered
Consultant's, Physician's, Surgeon's & Anesthetist's Fees	Covered
Pathology, X-rays, and Diagnostic tests	Covered
Surgical Appliances and Prostheses	Covered
Physiotherapy Charges	Covered
Companion Accommodation for maximum of 30 days	300/- per night
Hospital Cash Benefit if In-Patient Treatment is received free of charge in a Government Hospital, up to 30 days for all Inpatient Hospitalizations	300/- per night
Organ Transplant Coverage (Heart, Kidney, Liver & Lungs) this covers recipient cost only and excludes donor related expenses	Covered as per policy terms
Reconstructive surgery necessitated following the treatment of covered medical condition	Covered
Casts, Splints, Trusses and Braces	Covered
<u>Psychiatric Treatment as Inpatient</u> Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of: - Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions. - Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism & the like • 10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.	Covered up to 91,250/- per person per policy year
Radiotherapy and Chemotherapy	Covered
In-patient Deductible	NIL
Post-Hospitalization Treatment	Covered
Out-Patient	
Deductible (per out-patient, Dental, Optical & Maternity consultation) Amount the insured is required to contribute as part of a claim payable upfront at the network medical provider. Otherwise this amount will be deducted from the claim submitted to Seib for reimbursement	NIL
Diagnostic Tests and procedures, such as X-Rays, CT & PET Scans, MRI Scans	Covered
Physician Consultations	Covered
Laboratory	Covered

Nursing at Home (immediately after or instead of hospitalization)	Covered
Prescriptions (medicines prescribed by a licensed treating physician)	Covered
Physiotherapy requested by the specialized treating physician up to max. 20 sessions per person per policy year	Covered
Radiotherapy and Chemotherapy	Covered
Psychiatric Treatment as Outpatient: Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of: - Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions. - Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism & the like • 10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.	Covered up to 36,500/- per person per policy year
Outpatient Surgery	Covered
Other Benefits	
CHRONIC / PRE–EXISTING MEDICAL CONDITIONS	Covered
Oncology	Covered up to Pre-Existing limit
Congenital Conditions (Life Threatening)	Covered
Congenital Conditions (Non-Life Threatening)	Covered up to 2,000/- per person per policy year
Terminal Illness	Covered
Blood Transfusion	Covered
Emergency Dental treatment following covered accident as inpatient or outpatient	Covered
Prescribed Complimentary Treatment, Ayurvedic, Chiropractic, Osteopathy, Homeopath, Acupuncture, Podiatry	Covered up to maximum of 18 sessions per year
Vitamins, Supplements, and Herbal Medicine	Covered if medically necessary
Ophthalmology (Laser and optical expenses are not covered)	Covered
Passive War & Terrorism	Covered
Internal Prothesis & Surgical Appliances	Covered
Acute Kidney Failure	Covered
Allergy excluding tests & desensitization	Covered
Durable Medical Appliances	Covered up to QAR 1,000/- PPPY
Non-professional Sports	Covered
Renal Dialysis	Covered
Road Accidents	Covered
Hormonal Therapy other than infertility	Covered
Palliative treatment	Covered
Emergency Home Visits	Covered
Sleep Disorders (excluding sleep disorder studies)	Covered
Sexually transmitted diseases (except for AIDS as explained in following exclusion # 3)	Covered
Acute alcoholic intoxication	Covered

Wellness Benefits: CBC, FBS, Lipid Profile, Kidney Function Test, and Liver Function test	Covered once per student per policy year (Deductible QAR 50/-) (This service is available only at all Naseem Al Rabeeh Medical Center & Reyada Medical Center)
Dental Cover	
Benefits	**Limit**
Maximum Limit per person per year	3,000/-
Co-insurance for Dental treatment	20% (after other applicable deductible)
Consultations, Extractions, Amalgam & Composite Filling	Covered
Glass Ionomer & Root Canal Treatment	Covered
Scaling	Covered once per person per policy year
Non- Precious Crown "Porcelain Crown"	Covered
Gum and Periodontal Treatment	Covered
Orthodontics & Dental Prosthesis	Covered
Laboratory	Covered
Optical Cover	
Benefits	**Limit**
Maximum Limit Per Person Per Year	1,000/-
Co-insurance for optical treatment	20% (after other applicable deductible)
Vision Tests for Errors of Refraction & optical glasses or contact lenses (One prescribed lense/s per person per annum)	Covered
Maternity Cover	
Benefits	**Limit**
Maximum Limit (Inpatient and Outpatient)	20,000/-
Benefit Type	- 1 delivery/legal abortion/miscarriage per female per year - Pre natal and post-natal outpatient expenses related to Childbirth
Complications of Pregnancy, if medically necessary to save the mother or child	Covered
Newborn Treatment and accommodation as long as mother is admitted in the hospital	Covered
Coverage	Nil waiting period for In-patient & Out-patient benefits
Treatment Abroad	
Treatment abroad	Covered (180 days per annum) Actual Cost Reimbursement for emergency cases.
Elective Non-Emergency Treatment	Covered Available within Territorial Limit
Second Medical Opinion	Applicable
Prior Approval	System Automated
Co-Insurance	
Direct Billing Inside Provider Network	Nil
Reimbursements Outside Network Provider-Inside Qatar	100% Reasonable & Customary Charges of Qatar
Reimbursements Outside Qatar within the territorial limits	Elective Treatments: 100% Reasonable & Customary Charges of Qatar Emergency (IN/OUT) Treatments: Actual Cost
Preventative Care Benefit	

Laboratory Tests: • Quantiferon • MMR IgG • Varicella IgG • Hepatitis B Titers (antibody and antigen) **Vaccines:** • Meningitis • Polio • MMR • Varicella • Tetanus • Hepatitis B • DTP, DTaP, Td, DT or Tdap • Yellow Fever	Covered once a year per insured member up to a maximum of 2,000/- (This service is available only at all Naseem Al Rabeeh Medical Center & Reyada Medical Center and QF PHCC – Al Farid)
Life Insurance	
Death Any Cause	100% of the Sum Insured
Basis Of Sum Insured	QAR 100,000/- per person
Territorial Scope	Worldwide, 24 hours basis subject to students residing in Qatar
AGE LIMIT	- Up to age 65 years
Conditions	- Cover ceases when the students leaves the university - Passive war & Conventional Terrorism is covered as per wording attached. - Hazardous Sports to be covered. - Cover suicide for death benefit
Travel Benefit	This benefit is covered up to the annual limit per insured per person per year (Medical Annual Limit). All sub-limits are applied per insured person per year and are included within the annual limit unless stated otherwise
Territorial Coverage	Worldwide
Period of Cover	Annual with maximum stay of 180 days
Medical Expenses & Hospitalization Abroad: Covers the cost of medical treatment, services, and supplies received while the insured is admitted to a hospital due to illness or injury during the trip. *(As per the medical policy terms and conditions)*	Covered up to Annual Limit (within the Medical Annual Limit)
Reimbursement for Emergency Medical Expenses *(As per the medical policy terms and conditions)*	Actual Cost for emergency cases.
Emergency Dental Care	Covered up to $1,100
Repatriation of family members travelling with the insured: If the insured is hospitalized abroad for more than 7 days due to sudden illness or injury, or in case of death, the insurance will cover the cost of returning their immediate family members back to their country of residence.	Cost of return economy ticket(s) up to $18,000 per trip/per policy year (total for all family members)

Repatriation of Mortal Remains: If the insured dies while on a trip abroad, the insurance company will arrange and cover the cost of transporting the body to their usual country of residence. However, the cost of burial, cremation, or funeral ceremony is not covered.	Covered up to $ 35,000 per person
Escort of dependent Child: If the insured falls suddenly ill or is injured during a trip abroad, and an accompanied child under age 18 has no one to look after them, Insurance company will provide someone to accompany the child either to the hospital or back to their home country, if no one else is available to do so.	Covered up to $10,000 per trip per policy year (Total for all dependent children under age 18)
Medical Evacuation: In case of accidental injury or sudden illness the insurance company will arrange medical evacuation or repatriation if necessary, as determined by its medical team.	Covered under our Global Emergency Services
Travel of one of immediate family member: In the event that the insured is travelling abroad alone and admitted to hospital for more than seven days as a result of sudden illness or injury while on a trip abroad covered in the policy, the Insurance company will take charge of the outbound and return journey of one designated immediate family member at the Insured's choice, from the Usual Country of Residence of the Insured to the place of hospitalization of the Insured abroad.	Round trip economy ticket Accommodation up to $100/day – Max $1,000
Emergency Return home following death of a close family member: If the insured has to cut their trip short due to death of an immediate family member, the insurance company will cover the cost of returning home, if they cant use their original transport. The Insured shall furnish the evidence, documents, or certificates of the event, which caused the journey to be cut short (death certificate)	One Economy Ticket
Cost of First Aid & Rescue: This does not include rescue on the spot but includes possible medical expenses at hospital	Covered up to $20,000
Delivery of Medicines: The Insurance company will take charge of delivering the medicines while on a trip abroad prescribed urgently by a doctor for the Insured during the trip and which cannot be found in the place where he/she had travelled to or to be replaced by medicines that have a similar composition.	Actual Expenses
Relay of Urgent Messages: Whilst traveling, the Insured may contact the Insurance Company in order to relay urgent messages (via: Telephone, Fax, E-mail, and Post). The Insurance Company will however endure the cost of relay of messages only, cargo and shipping are miscellaneous services required by the Insured that are not covered under this Policy and shall remain the responsibility of the Insured and at his/her own expense.	Actual Expenses
Long Distance Medical Information System:	Actual Expenses

A service that allows the Insurance Company's medical team to remotely monitor the Insured's condition, communicate with treating doctors, and provide medical support during travel.	
<u>Medical Referral/Appointment of Local Medical Specialist:</u> Through the insurance company call center, the insured while on a trip abroad will be given access and referred to any agreed medical center or medical practitioner of the company's international network	Actual Expenses
<u>Trip Cancellation and Curtailments:</u> The Insurance company shall indemnify the insured in respect of all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation , in the event of the insured's covered trip being necessarily cancelled due to: a) The death, accidental bodily injury or illness of the Insured or the death, accidental bodily injury or illness of the Insured's immediate family member; As an exception to the General Exclusions specified below related to Internationally and locally recognized epidemics or pandemics declared by the World Health Organisation and their consequences, the Insured is covered under the same terms if before travelling: I. the Insured falls ill at Home with an infectious disease and cannot travel; II. the Insured or a Close Relative has to self-isolate at Home because of an infectious disease and cannot travel Abroad (subject to medical certification); III. the Insured has been denied boarding at airport due to detected symptoms of an infectious disease. b) The destination the Insured is travelling is subject to travel restrictions by Ministry of foreign affairs, or denial of entry by the local authorities, or is required to quarantine upon arrival (or upon return Home); As an exception to the General Exclusions specified below related to Internationally and locally recognized epidemics or pandemics declared by the World Health Organisation and their consequences the Beneficiary is covered under the same terms if during the trip, travel restrictions are imposed asking to the Beneficiary to return at Home due to an Internationally and locally recognized epidemics or Pandemics declared by the World Health Organisation c) The death, accidental bodily injury or illness of any person with whom the insured had arranged to travel, reside or conduct business, or of the immediate family member;	Covered up to $ 5,000

d) The insured or any person with whom the insured had arranged to travel, reside or conduct business being: I. Quarantined or called for witness or jury service; II. Made redundant provided that such redundancy qualifies for payment under the applicable usual country of residence legislation; III. Called for emergency duty as a member of the armed forces, the defense of civil administration, the police force or the fire, rescue, public utility or medical services; IV. Required to be present at his home or place of business in the usual country of residence following burglary or major damage; e) The cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, hi-jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after the Covered Trip is booked or this Insurance is effected, whichever the later; f) Major damage rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during a Covered Trip <u>Specific Exclusions applicable to trip cancellation:</u> The Insurance Company shall not be liable for claims resulting from: • Childbirth, pregnancy or any medical complications resulting there from within 2 months of the estimated date of delivery; • Any condition or set of circumstances known to the Insured at the time the Trip was booked or this Insurance was affected, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Insured's Covered Trip; • Lack of or unreasonable care taken by the Insured in respect of travel to the airport/station, route to the airport/station and departure time. • Any claim arising directly or indirectly from circumstances known by the Beneficiary prior to the date these benefits became effective or the time of booking any trip (whichever	

is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip; Any unused or additional costs incurred by the Beneficiary which are recoverable from the providers of the accommodation, their booking agents, travel agent or other compensation scheme; • Any unused or additional costs incurred by the Beneficiary which are recoverable from the providers of the transportation, their booking agents, travel agent, compensation scheme or financial protection scheme (such as but not limited to Air Travel Organisers' Licensing); • Any unused or additional costs incurred by the Beneficiary which are recoverable from the Beneficiary's credit or debit card provider or PayPal; • Any claim arising from a reason not listed in the 'What is covered'. • Any claim where the Beneficiary cannot travel or chooses not to travel because of Government or regulatory authority restrictions or advices relating to a pandemic declared by the World Health Organisation.	
<u>Delayed Departure after 12 hours:</u> If the Insured's outbound trip is delayed for over 12 hours due to strike, weather, or technical issues, the Insurance Company will cover meal, refreshment, or hotel expenses, or reimburse cancellation costs, up to the limits stated in the Schedule of Benefits.	up to $500
<u>Personal Baggage:</u> The Insurance company will supplement the compensation for which the carrier is liable up to a limit of USD 5,000 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 organizations. 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.**	Up to $ 5,000
<u>Hijack:</u> If the Insured is delayed due to a hijack lasting more than 6 hours, the Insurance Company will pay $375 for every additional 6-hour period of captivity, up to the maximum stated in the Schedule of Benefits.	Up to $1,500
<u>Loss of passport:</u>	Up to $ 500

If the insured loses their passport, driver's license, or ID card while traveling abroad, the Insurance Company will cover the travel expenses needed to get a replacement document.	
Delayed Baggage: If the insured is without their checked baggage for more than 12 hours during their outbound trip, they will be reimbursed for emergency necessary purchases, up to the maximum stated in the Schedule of Benefits with original receipts.	$ 500
Missed Departure: The Company will reimburse the Insured Person, up to the amount stated in the Table of Benefits, for necessary accommodation, telephone calls, meals, and local public transportation expenses incurred, if the Insured Person cannot reach the original departure point at the recommended time of his Insured Journey on either the outward or return journey, because public transportation services fail or the vehicle in which the Insured Person is travelling is involved in an accident or breaks down. SPECIFIC CONDITIONS 1. The Insured Person must allow enough time to arrive at his original departure point at or before the recommended time; 2. The Insured Person must get confirmation of the reason for the delay and how long it lasts from the appropriate authority. SPECIFIC EXCLUSIONS: The Company will not be liable to reimburse any Sum Insured for claim which is the result of a strike or industrial action that the Insured Person knew about before he booked his insured Journey.	$ 1,000
Quarantine for 14 Days: If the Insured is required to undergo a mandatory quarantine during a covered trip due to exposure to a contagious illness or by order of a competent authority, the Insurance Company will reimburse eligible daily expenses, subject to the limit specified in the Table of Benefits. This benefit will not apply where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin.	$ 120
Passive War Risk & Terrorism	Covered for emergency medical expenses during travel subject to the Medical Policy War & Terrorism clause (including its terms, conditions, and limits)
Natural Disasters: Medical expenses resulting from injury or illness directly caused by a natural disaster occurring during a covered trip, provided the Insured is not voluntarily participating in rescue, recovery, or other hazardous activities.	Covered
Infectious/ Communicable Diseases: Medical expenses resulting from diagnosis or treatment of an infectious or communicable disease, whether classified	Covered

as a pandemic, epidemic, or endemic, including COVID-19. The Insured is covered under the same terms if he/she falls ill with an infectious disease during the trip, except in the cases referred to in Specific exclusions hereafter. **Specific exclusions:** In addition to the General Exclusions specified below are not covered urgent medicines costs when the Insured: - has travelled to/from a country, specific area or event where the Government or a regulatory authority has put restrictions against all travel. - failed to obtain any recommended vaccines, inoculations or medications prior to his/her trip.	

Medical Insurance Exclusions

What this policy does not cover you for. Unless otherwise specifically referred to in the schedule of benefits, the following exclusions will apply:

1. Radioactive contamination, ionizing radiation, radioactive, toxic, explosive or other hazardous properties of nuclear material thereof, and/or polluting hazardous or poisoning chemicals.
2. Injuries caused by the performance of the following hazardous sports as a profession: diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hunting on camel or horseback, or driving or riding in any kind of race, parachuting or hang gliding, or jet skiing.
3. Expenses for treatment or care caused by or related to HIV infection or AIDS, however covered only if contracted as a result of blood transfusion and opportunistic infections such as (TB, Toxoplasmosis, Pneumococcal infections...) and as more fully described in the schedule of benefits.
4. Diseases acknowledged by the WHO as epidemic or pandemic.
5. Vaccinations however it is covered for children less than 6 years old.
6. General Health and regular Check-ups.
7. Infertility and Sterility treatment and medicine.
8. Cosmetic surgery, unless necessitated by an accident or covered medical condition.
9. Psychiatric treatment as an in and out patient limited to the maximum allowed under the schedule of benefits.
10. Congenital deformities but covered if congenital condition is life threatening.
11. Self-inflicted bodily injury whilst sane or insane incurred intentionally.
12. Impairment of an Insured's intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.
13. Treatment of any conditions as a result of alcohol or drug abuse.
14. Any of (rest cure, sanatorium or custodial care, general physical health programs, and cost related to purely convalescence periods) where specialized care or observation is not required.
15. Rehabilitation unless specifically included in the schedule of benefits.
16. All Routine dental and Surgical Dental related services unless opted as a separate plan or if as a result of accident within the policy limits.
17. All types of artificial hair such as wigs and/or toupee, hair transplant and related cosmetic medicaments and cosmetic products; over the counter products related to diet regiment or reduction of weight, baby and antiseptic products.
18. Any organ transplantation, other than heart, liver, lung and kidneys. Also the acquisition cost of such organs and all expenses incurred by the donor are excluded hereon.
19. Maternity Benefit related services unless opted as a separate plan.
20. Abortion unless medically necessary to save the mother and/or child
21. Any outpatient treatment by family members even if licensed practitioner.
22. Expenses incurred for treatment or care at long term care facilities, old age home, healthcare and diet resorts, and institutions for mentally disabled, lunatic asylums.
23. Any experimental medical treatment; all tests, drug and treatments not prescribe by a doctor; Contraceptive medicine and methods.
24. Durable medical appliances such as; Hearing aids, wheel chairs, crutches, nebulizers and orthopedic equipment.
25. Expenses for treatment or care of any kind of dementia.
26. War and terrorism as per the policy wording unless if covered subject to an additional Premium.
27. If the insured member is on Air or Sea travel except as a passenger, or an Aircrew or Ship crew, or a member of the armed forces or police force, or a medical professional claiming under Medical Malpractice.
28. Varicocele and Varicocelectomy.
29. Pain management services and any treatment offering temporary relief of pain rather than treating the underlying medical condition.
30. Allergy tests and desensitization
31. If the member is or receives treatment in a territory sanctioned by the United Nations.
32. Sleep disorder cases, tests, procedures and surgeries related thereto including polysomnography.
33. Work related accidents and/or injuries.
34. Developmental disorders.
35. Road Traffic Accidents.

ADDUM RELATED TO MEDICAL INSURANCE

Passive War and Terrorism Extension

It is hereby agreed that, notwithstanding the terms and provisions of the basic cover, the Insurance Company will indemnify the insured member of the group against injury occurring as a direct or indirect consequence of war, provided that the insured member is not an active participant in such events.
Coverage is further extended to include losses arising from acts of conventional terrorism, defined as terrorism excluding nuclear, biological, and chemical (NBC) related terrorism, where the insured member is not an active participant.

The Term **"War"** includes but not limited to: Invasion or acts perpetrated by foreign enemies (whether war be declared or not), hostilities, civil war, martial law or declaration of a state of siege, state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or siege, civil disobedience, general mobilization, revolution, usurpation of power (military or politically), insurrection, rebellion, mutiny, riots, civil commotion, revolution, conspiracy, mutiny, strike, pillage, any kind of military projectile or explosive including booby trapped vehicles or objects, cannon shells, rockets or other weapon of war, whatever their origin and type, any act unlawful act perpetrated by armed individual be they members of political, military or paramilitary organizations or parties or not and be they acting on their behalf or on behalf of any other organizations.

The term **"Terrorism"** as used herein, shall mean an activity that satisfies both of items below: Involves a violent act or an act dangerous to human life, tangible or Intangible property or infrastructure, causing damage to property or Injury to persons, or a threat thereof; and Appears to be intended to: Intimidate, coerce or incite a civilian population or Inflict economic loss or disrupts any segment of a local, national or global economy; or Influence, protest, intimidate or coerce against the cover or conduct of a government by any means, including mass destruction, murder, kidnapping, hijacking, hostage-taking
The Company's liability under this rider shall be at any time limited to the benefit payable at the time of the injury of the said Insured provided such benefits shall not exceed a maximum amount as described in the basic cover.

"Active Participant" in war-like operations means any person who is directly and actively involved in hostilities or defensive operations. This includes, but is not limited to:

- An active member of the military forces, including the Army, Navy, Air Force, Territorial Army, Police, or any other special forces activated by the Government or other public authorities to defend national security or maintain law and order in the event of war or war-like operations.
- Any other person who takes up arms, whether in an offensive or defensive capacity; and
- Any employee, whether civilian or non-civilian, who, in the course of his or her professional duties supports military operations, or handles, maintains, assembles, disassembles, modifies, services, transports, or operates:
    - military weapons or explosives;
    - metal scrap containing military projectiles or explosive materials; or
    - any aircraft, vessel, or land vehicle that is armed, weaponized, or designed to carry weapons or military ordnance.

The term Active Participant includes but is not limited to participation in opposition forces in conflicts, civil commotion, revolution, and insurgency or any similar situation.

However, this extension will not apply, and no benefit will be payable if at the time of occurrence, the insured member(s) is directly or indirectly:

1. Taking an active participation in any of the above-mentioned events.
2. engaged in any quarrel or dispute whether armed or not, resisting arrest.
3. member of any armed force or serving in any armed force or member of any police or security or bodyguard services
4. travelling to, entering, or remaining in Iraq, Afghanistan, Syria, Yemen & Libya.
5. being exposed to, involved in, or affected by NBCR related events whether the insured is an active participant or not.
6. working in, travelling to, or being present at any offshore location where the loss arises from a PWR related event.

In any case, PWR is covered for innocent bystander only, for emergency cases and until first release from hospital.

ADDENDUM RELATED TO LIFE INSURANCE

EXCLUSIONS

- Nuclear, Chemical, Biological and Mass Destruction Risks
- Atomic, Biological, and Chemical contamination
- Criminal Acts committed by the insured

PASSIVE WAR RISK & CONVENTIONAL TERRORISM

It is hereby agreed that, notwithstanding the terms and provisions of the basic cover, the Insurance Company will indemnify the insured member of the group against death or permanent disability occurring as a direct or indirect consequence of **war**, provided that the insured member is **not an active participant** in such events.
Coverage is further extended to include losses arising from **acts of conventional terrorism**, defined as terrorism excluding **nuclear, biological, and chemical (NBC) related terrorism**, where the insured member is **not an active participant**.

The Term "War" includes but not limited to: Invasion or acts perpetrated by foreign enemies (whether war be declared or not), hostilities, civil war, martial law or declaration of a state of siege, state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or siege, civil disobedience, general mobilization, revolution, usurpation of power (military or politically), insurrection, rebellion, mutiny, riots, civil commotion, revolution, conspiracy, mutiny, strike, pillage, any kind of military projectile or explosive including booby trapped vehicles or objects, cannon shells, rockets or other weapon of war, whatever their origin and type, any act unlawful act perpetrated by armed individual be they members of political, military or paramilitary organizations or parties or not and be they acting on their behalf or on behalf of any other organizations.

The term "Terrorism" as used herein, shall mean an activity that satisfies both of items below: Involves a violent act or an act dangerous to human life, tangible or Intangible property or infrastructure, causing damage to property or Injury to persons, or a threat thereof; and Appears to be intended to: Intimidate, coerce or incite a civilian population or Inflict economic loss or disrupts any segment of a local, national or global economy; or Influence, protest, intimidate or coerce against the cover or conduct of a government by any means, including mass destruction, murder, kidnapping, hijacking, hostage-taking

The Company's liability under this rider shall be at any time limited to the benefit payable at the time on the death/disability of the said Insured provided such benefits shall not exceed a maximum amount as described in the basic cover.

“Active Participant” in war-like operations means any person who is directly and actively involved in hostilities or defensive operations. This includes, but is not limited to:

- An active member of the military forces, including the Army, Navy, Air Force, Territorial Army, Police, or any other special forces activated by the Government or other public authorities to defend national security or maintain law and order in the event of war or war-like operations;
- Any other person who takes up arms, whether in an offensive or defensive capacity; and
- Any employee, whether civilian or non-civilian, who, in the course of his or her professional duties supports military operations, or handles, maintains, assembles, disassembles, modifies, services, transports, or operates:
  - military weapons or explosives;
  - metal scrap containing military projectiles or explosive materials; or
  - any aircraft, vessel, or land vehicle that is armed, weaponized, or designed to carry weapons or military ordnance.

The term Active Participant includes but is not limited to participation in opposition forces in conflicts, civil commotion, revolution, and insurgency or any similar situation.

However, this extension will not apply, and no benefit will be payable if at the time of occurrence, the insured member(s) is directly or indirectly:

a) taking an active participation in any of the above-mentioned events
b) engaged in any quarrel or dispute whether armed or not,
c) resisting arrest,
d) member of any armed force or serving in any armed force or member of any police or security or bodyguard services
e) Iraq, Afghanistan, Syria, Yemen & Libya.
f) NBC related events remain fully excluded, whether the insured is an active participant or not.
g) Offshore risks, if any, shall exclude any PWR-related event.

ADDENDUM RELATED TO TRAVEL INSURANCE

GENERAL EXCLUSIONS

Unless otherwise specifically referred to in the schedule of benefits, the following exclusions will apply:

1) Loss, damage, Illness and/or Injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/Cover granted under this Policy:

a) 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 including those actions of the Insured in a state of derangement or under psychiatric treatment costs for which are themselves excluded;

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 any other type of natural disaster;

c) Events arising from terrorism, mutiny or crowd disturbances unless “Terrorism Extension” has been subscribed prior to the start of the policy;

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 or military operations of whatever type.

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

2) In addition to the foregoing General Exclusions, the following Benefits are not Covered by this insurance:

a) Assistance or medical Services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.

b) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation Services.