

INTRODUCTION

This policy gives full details of the scope of coverage, terms, conditions and exclusions as detailed hereunder.

PART 1: DEFINITION

PRE-EXISTING CONDITION, any sickness or accident whether known or unknown that has developed over the time, even if user has not been hospitalized or diagnosed or treated prior to the first day, the user is not covered in this program.

SERIOUS MEDICAL CONDITION, no claim under this policy shall be covered if the traveler requested this contract for obtaining treatment abroad or is aware of his health conditions, or is traveling against the advice of his physician.

SERVICING COMPANY, means G-Assist providing a full assistance to the user anywhere in the world 24hrs a day/365 days a year.

G-Assist may be reached at:

0033 975 181 280 (France), +961 1 518 456 (Middle East), Fax +961 1 485 777,
 +812 457 89 229 (Asia), +612 801 446 45 (Australia), + 1 646 652 0758 (USA).

Usual country of residence means the user permanent home address as declared.

User is the person covered under this policy.

PART 2: SCOPE OF BENEFITS

I. GEOGRAPHICAL SCOPE OF BENEFITS

The scope of coverage is limited to the geographical zone chosen by the user & limited to outside his country of residence.

ZONE OF COVERAGE:

Worldwide.

Schengen Countries.

SECTION 1: MEDICAL AND RELATED BENEFITS

I. EMERGENCY MEDICAL EXPENSES

In the event of user sudden illness or injury outside his country of residence, G-Assist call center based in France should be notified immediately & the direct payment subject to any deductible for cases not due to pre-existing condition as per usual reasonable and customary charges shall be covered within the scope of this contract general conditions.

Limit of this cover:

Worldwide	Schengen
Up To 65,000 \$	Up to 35,000 €

DEDUCTIBLE IN US DOLLARS

Age Bracket	WW	Schengen
Up to 64 years	100	100
65-74 years	150	150
75-80 years	350	350
81-84 years	500	500

- Deductibles can be removed subject to additional surcharges on the premiums. (25% for 0d-64y, 35% for 65y-74y, 50% for 75y and above)

II. EMERGENCY MEDICAL REPATRIATION/MEDICAL TRANSPORTATION

G-Assist shall arrange and pay the return of the user to his usual country of residence by air, sea or land, if medically required following a hospital admission for a covered case.

III. TRANSPORTATION OF MORTAL REMAINS

G-Assist will arrange and pay for the transportation of the late user mortal remains from the place of death to his usual country of residence if requested by a close family member or a legal representative.

IV. REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED

Should the insured be hospitalized due to sudden illness of accident for more than seven days or deceased, G-Assist will meet the cost in respect of the immediate family members accompanying the insured at the moment of the event, having the same country of residence as the insured, considering this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

In case of family policy, the cover is extended to all the immediate family members travelling with the insured as contained in the policy schedule before the commencement of the trip.

Limit of this cover:

Worldwide
Economy class Ticket

V. DENTAL EMERGENCY DUE TO ACCIDENT

G-Assist shall pay the user medical treatment to relieve teeth pain due to an accident if treatment is required within 48 hours of accident.

Limit of this cover:

Worldwide
400\$
100\$/tooth

SECTION 3: TRAVEL INCONVENIENCE BENEFITS

I. COMPASSIONATE VISIT

G-Assist will arrange for one economic class return airfare for a relative or friend upon the request of the user to be next to him/her if He/she has been admitted for more than seven consecutive days on ground of compassionate visit.

Limit of this cover:

Worldwide
Excess 5 days - Economy class Ticket

II. RETURN OF MINOR CHILDREN

Should a traveler with a minor child (ren) be hospitalized due to a covered illness or injury, and having to leave their child (ren) unattended, a payment for airfare and, if necessary, the costs related to an escort to return the child (ren) to their home country shall be effected.

Limit of this cover:

Worldwide
1 Tkt Economy

III. TRIP DELAY IN EXCESS

G-Assist shall indemnify the user in case his trip is delayed for more than 12 hours due to unforeseen aviation conditions, a written document should be obtained from the aviation company confirming the delay of the trip and the number of hours.

Limit of this cover:

Worldwide
30 \$/hr up to 500\$

IV. LUGGAGE DELAY IN EXCESS

In the event of delay of a checked baggage for more than 8 hours, G-Assist will refund the user for the cost of purchasing first necessity essential items (Clothes, socks, underwear.).

Limit of this cover:

Worldwide
75\$/ for 12-48 hrs, 150\$ for over 48 hrs

- The reimbursement will be effected upon presentation of the invoices bought in respect of the essential items.
- A written document should be obtained from aviation company confirming the number of hours of luggage delay, loss or deterioration of items inside the baggage's due to delay is excluded from this cover. Limit of this cover as per the above table.

V. TRIP CANCELLATION

G-Assist shall indemnify the user in respect of all irrevocable deposits, accommodation expenses and all any other paid charges for which the user is legally liable, in case the user had to cancel the scheduled trip before the commencement date of the trip as a result of any of the following:

- Death, sudden admission to the hospital of the user person, or his close family members (Parents, spouse, children, or siblings) due to a non-pre-existing condition which necessitates hospital stay for at least 2 nights.
- Witness summons, jury service or compulsory quarantine of the user.
- Accidental and serious damage to the user place of residence arising from fire, flood, burglary within seventy two (72) hours before departure date of the planned user trip which requires the user person's presence in the country of residence on the departure date of the user's trip for the purpose of police investigation.
- A sudden government regulation or recommendation not to travel by bodies, such as, but not limited to, the World Health Organization following an epidemic or natural disaster arising within four (4) days before the departure of the insured trip and which prohibits the user person from traveling.

5. The user is liable to provide a proof for non- travelling in addition to all supportive original documents (medical report, hospital invoices, and any other related company). G-Assist shall indemnify after assessment, the balance of the total amount paid for the journey (ticket cost and accommodation) less the amount refunded.

Limit of this cover:

Worldwide
Up to 500 \$

VI. LUGGAGE LOSS

G-Assist will compensate for the luggage loss which the carrier is liable to in the event of loss during a scheduled flight as well as the settlement of the compensation payment by the carrier.

The compensation will be calculated according to the procedures recommended by the international carriage by air organization. The minimum period of time that must elapse for the luggage to be considered lost once and for all will be stipulated by the carrier company with a minimum of 21 days. The original certificate of complaint to the carrier reporting the occurrence of the loss must be handed money, jewelry, debit or credit cards, laptop, etc. and any type of documents are excluded from the guarantee.

Limit of this cover:

Worldwide
15 \$/Kg up to 40 Kg

X. LOSS OF DOCUMENTS

The assistance company will pay you up to the limit specified in the schedule of benefits for the cost obtaining whilst overseas replacement documents, which have been lost or stolen to replace such lost travel document.

Special conditions related to claims:

You must report any loss or theft to the police within 24 hours of discovery and obtain a written report of the loss or theft of the documents.

If the documents are lost or stolen while in the care of a carrier, transport company, authority or hotel, you must report to them in writing, details of the loss or theft and obtain written confirmation. If the documents are lost or stolen whilst in the care of and airline you must:

- Obtain a property irregularity report from the airline.
- Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

Limit of this cover:

Worldwide
Up to 500 \$

SECTION 4: TRAVEL ASSISTANCE

I. TELEPHONE MEDICAL ADVICE

G-Assist will offer full medical advice to the user over the phone.

II. ARRANGEMENT OF HOSPITAL ADMISSION

In case the medical condition of the user required admission to the hospital G-Assist will do the necessary to assist the user to be admitted at a hospital facility.

III. MEDICAL TRANSLATION SERVICES

In case the user does not speak the language of the country where he is staying, G-Assist will do the required translations. G-Assist cannot guarantee the quality of the translation.

IV. DELIVERY OF ESSENTIAL MEDICINE

G-Assist will arrange to deliver the essential medicine or medical supplies requested by the user subject to laws applicable locally. G-Assist will not pay for the cost of such medicine & the delivery cost.

V. MEDICAL REFERRAL/APPOINTMENT OF LOCAL MEDICAL SPECIALIST

In case the user asks G-Assist for medical referral for a specific medical condition, G-Assist will do the necessary to locate a specialist offering the required advice, moreover G-Assist is not liable in any case concerning quality and/or treatment.

VI. CONNECTION SERVICES

G-Assist will assist user when solicited to direct user to various services required such as car rental, hotel reservation, touristic information or any other services required by the user.

VII. 24 HOURS ASSISTANCE SERVICES

G-Assist shall assist the user in making reservations for air ticket, hotel accommodation, or any service in respect of travel or medical assistance.

PART 3: GENERAL EXCLUSIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless the servicing company has given its prior written approval & the User has paid the appropriate fees:

- a) Any expenses incurred as a result of a Pre-existing condition.
- b) More than one emergency evacuation and/or repatriation for any single medical condition of a user during the term of the Agreement, subject to a maximum of one year.
- c) Any costs or expenses not expressly covered by the servicing company or not arranged by the Servicing Company. This exception shall not apply to emergency medical evacuation from remote or undeveloped area when the servicing company cannot be contacted in advance and delay might reasonably be expected in loss

- d) of life or harm to the User.
- d) Any event occurring when the User is within the territory of his/her home country or usual country of residence.
- e) Any expenses for rest and recuperation following any prior accident, illness or pre-existing condition.
- f) Any expenses for medical evacuation or repatriation if the User is not suffering from a serious medical condition, and/or in the opinion of the servicing company physician, the User can be adequately treated locally, or treatment can reasonably be delayed until the User returns to his/her home Country or Usual country of Residence.
- g) Any expense for medical evacuation or repatriation where the User, in the opinion of the servicing company physician, can travel as an ordinary passenger without a medical escort.
- h) Any treatment or expenses related to childbirth, miscarriage or pregnancy.
- i) Any expenses related to accident or injury occurring while the User is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis. If "sport activities" is, chosen only normal winter and summer sports are covered.
- j) Expenses incurred for emotional, mental or psychiatric illness & panic attacks.
- k) Expenses incurred as result of self-inflicted injury, suicide, drug addiction or alcohol abuse, sexually transmitted diseases.
- l) Expenses incurred as a result or acquired immune deficiency syndrome (AIDS) or any AIDS related condition or diseases.
- m) Expenses related to the User engaging in any form of aerial flight as a passenger on a non-scheduled airline flight or non-licensed charter aircraft over an unestablished route.
- n) Any expenses related to the User engaging in the commission of, or the attempt to commit man unlawful act.
- o) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- p) Any expenses incurred as a result of the User engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- q) Any hospital admission required for a diagnostic reason or for investigation.
- r) Any consultation for medical assessment or treatment not requiring hospitalization including medicines (pharmacy) and all outpatient procedures.
- s) Expenses in respect of User being more than 85 years at the date of intervention.
- t) Any expenses which is a direct result of nuclear reaction or radiation, regardless if at contributory causes), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed by an Act of Terrorism or war.
- u) Teeth and gum treatment or surgery unless due to accident.
- v) Any ambulance expenses unless accepted by the servicing company
- w) Expenses/cost of all kind of materials, prosthesis and/or orthosis replacing any functional/missing part of the human body.
- x) Cost of any walking or mobility aids.

Part 4: CLAIM PROCEDURE

- a) For any assistance service or claim, the user should call G-Assist alarm center on the following numbers: 0033 975 181 280 (France), 00961 1 518 456 (Lebanon). G-Assist will help you access the required service and will guarantee directly the payment for admission as per policy terms conditions and exclusions. In case the user did not call G-Assist, He should hand G-Assist upon his return a full detailed medical report with medical history, the original invoices and a copy of the passport. In case claim is covered and after assessment and auditing G-Assist will pay 75% of the accepted invoices after applying the required deductible as per deductible bordereau. Claims are accepted on reimbursement basis within 30 days of user return to his country of residence.
- b) Max eligibility: 90 cumulative days/trip.

Part 5: MEDICAL CONTROL

G-Assist have the right to examine the user as often as necessary in case it have any doubt about user health conditions.

Part 6: CANCELLATION

The user may ask for cancellation in case He could not obtain a Visa and prior to the inception of his policy coverage. No refund is allowed if proof of cancellation is submitted after the inception date of the contract.

Part 7: ARBITRATION

In case claim is rejected for any reason by G-Assist and the user have a different opinion, 2 medical experts shall be appointed one by G-Assist and one by the user to agree on the claim. If the 2 experts didn't reach an agreement, the French syndicate of physicians shall be appointed by the 2 medical experts to resolve the dispute.

Part 8: GOVERNING LAW

The courts of Beirut, Lebanon shall govern this contract.