



## Oman United Insurance Company SAOG Travel Insurance Policy

We would like to draw your attention to important features of your insurance including:

- \* Insurance Document: you should read the document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from insurance to insurance and insurer to insurer.
- \* Conditions and Exclusions: conditions provisions and exclusions will apply to individual sections of your insurance while general exclusions, provisions and conditions will apply to the whole of your insurance.
- \* Health: your insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip may depend. You are advised to read your insurance carefully.
- \* Dangerous sports or pastimes: if you are going to take part in dangerous sports or pastimes where there is a high risk of injury, check that your insurance covers you, and if you are in any doubt then please contact the Insurance Broker named in the Certificate.
- \* Property Claims: these claims are paid based on the value of the goods at the time you lose them and not on a new for old or replacement cost basis.
- \* Insurance Limits: all sections of your insurance have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your insurance if you intend taking expensive items with you.
- \* Insurance Excesses: under most sections of the insurance, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.
- \* Reasonable Care: you need to take all reasonable care to protect yourself and your property.
- \* Date Recognition Failure: Your policy contains exclusions for losses arising from failure to correctly recognise the calendar date, such as the change to the year 2000.

Your insurance is governed by Omani law, unless you and your insurers have agreed otherwise.

**Your particular attention is drawn to the Exclusion regarding Pre-Existing Medical Conditions which states that, the Underwriters shall not be liable for claims arising from any pre-existing condition. For the purposes of this insurance a pre-existing condition is any condition where the Insured Person:**

- **Has received in-patient treatment during the last twelve months, or**
- **Is taking prescribed medication for which you have consulted a doctor within the past 12 months, unless the condition for which you are taking it and your dosage levels are normally stable and well controlled, or**
- **Is on a hospital waiting list for in-patient investigation or treatment, or**
- **Has been given a terminal prognosis.**

If cover is required for any such condition or if you have any doubts as to the availability of cover for a condition then the insured person should contact the issuing broker

The cover for such condition(s) can only become effective by the insured person accepting the terms quoted within the stated period and prior to the commencement of the trip.

1. It is your duty to disclose all material\* facts. Failure to do so may nullify cover under this certificate.

\* A Material Fact is one that is likely to influence the underwriters acceptance or assessment of your proposal.

This Insurance excludes War and Terrorist Acts, to the extent and in the manner specified in, War and Radioactivity and Sonic Bangs Exclusions 1 and 2 of "Other Exclusions" contained herein.

WHEREAS it is the intention to cover the Insured Person in respect of a Period of Travel away from his home or place of business during the Certificate Period specified in the schedule.

THIS IS TO CERTIFY that in consideration of the premium specified herein, Oman United Insurance Co SAOG, is hereby bound subject to the terms, conditions, provisions and exclusions herein to cover the insured in respect of accident, illness, loss, damage, liability or accident (as applicable) occurring in the manner specified herein.

Cover under Section 1 commences at the time that the insured travel and accommodation bookings are made or at the effective date of this insurance whichever is the latter, and under Sections 2 to 11 commences in accordance with the Period of Travel definition specified herein.

If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claims hereunder shall be forfeited.



## Schedule As Attached

### 24 HOUR EMERGENCY TELEPHONE SERVICE

In the event of Illness or Accident abroad which may lead to Hospital treatment or curtailment of the trip contact:

Voyagers Assistance World-wide

Telephone: UK. (+44) 207 902 7405 (24hr emergency number)

Fax. Number: UK. (+44) 207 928 4748

E-Mail: [assistance@specialty-assist.com](mailto:assistance@specialty-assist.com)

Website – [www.specialty-assist.com](http://www.specialty-assist.com)

Please Quote the Reference No. 460487 when using this service and avoid use other than for Medical Emergencies

*(See Conditions applicable to Section 2 of the Certificate wording)*

All In Patient Treatment, Air Ambulance, Repatriation Expenses and Medical Expenses in excess of USD1,000 must be agreed by the Emergency Assistance Company prior to any costs being incurred.

### GEOGRAPHICAL LIMITS

The Geographical Limits of this Insurance are:

"Middle East" being United Arab Emirates, Saudi Arabia, Yemen, Bahrain, Qatar, Kuwait, Lebanon, Algeria, Libya, Morocco, Tunisia, Jordan, Egypt.

"World-wide" being World-wide excluding USA and Canada.

"USA and Canada"

The following countries are excluded except where the Insured Person's presence is attributable to Hi-Jack, force majeure or the scheduled stop over of an aircraft or vessel in which the Insured Person is travelling.

(Cover may be considered for the excluded countries subject to written details of the trip being submitted for Underwriters consideration prior to departure).

#### **Excluded Countries:**

Afghanistan, Iran, Iraq, Syria, Cambodia and some of the Countries that were formerly part of the USSR (Russia, Ukraine, Georgia, Moldova, Belarus, Azerbaijan, Armenia, Turkmenistan, Uzbekistan, Tajikistan, Krygyzstan) **or any other Country that is publicly known at the commencement of the trip to be in a state of, or faced with the threat of war, invasion, civil war, armed hostility, armed revolt or insurrection** (Israel and Palestine are also excluded).

### PRINCIPAL CONDITIONS

Unless Underwriters specific prior agreement has been obtained, no cover shall attach under this Insurance in respect of, and for the entire duration of, any Period of Travel that at the date of its booking or at its commencement:

- (i) involves a period of convalescence following serious illness or injury, or
- (ii) is expected to involve hazardous or non-conventional activities such as cycle or motor cycle touring, scuba diving, rugby, soccer, hockey or other activity carrying a generally recognised risk of serious injury), or

- (iii) involves Winter Sports or Scuba Diving, unless the appropriate extension applies

Note. Please also refer to the specific Exclusions, Conditions and Definitions.

**IN WITNESS WHEREOF this Certificate has been signed on behalf of Oman United Insurance Company:**

**Signed:** \_\_\_\_\_

**Dated:** \_\_\_\_\_



## GENERAL PROVISIONS AND CONDITIONS

### 1. Period of Travel

- (i) For the purposes of this Insurance the Period of Travel shall commence at the time the Insured Person leaves his home or place of business whichever occurs the later for the purpose of proceeding on a journey beyond the confines of the Oman and shall terminate at the time he returns to his home or place of business whichever occurs the earlier, from door to door.
- (ii) If a Period of Travel is not completed within the originally planned period due to circumstances beyond the Insured Persons control, cover hereunder will continue without additional premium up to a maximum of 21 days.

### 2. Female Persons

- (i) For female Insured Persons the words, he, him and his appearing in this Certificate shall be replaced by she and her.
- (ii) All cover for illness specified in Sections 1, 2, and 3 of this Insurance shall include medical complications of

pregnancy occurring in the period up to but not beyond two months of the estimated date of delivery.

### 3. Claims

- (i) Each Insured Person and each Period of Travel shall be deemed a separate insurance.
- (ii) Notice shall be given to the Underwriters as soon as practicable of any accident, illness, loss or damage or mishap which causes a claim to be made under this insurance.
- (iii) All original correspondence and supporting documents in connection with claims should be sent to the Issuing Broker/Agent who issued this Certificate, quoting the Certificate Number and the Broker's reference specified in the Schedule above.
- (iv) Claims under this Insurance shall be payable to the Insured Person unless an Assured has been named in the Schedule.

## DETAILS OF INSURANCE

### Section 1: Cancellation and Curtailment

To pay up to USD6,250 in all for irrecoverable loss of travel and accommodation expenses paid in advance or for which there is a contractual liability consequent upon the cancellation of or proportionately for the curtailment of the pre-arranged Period of Travel or if the Period of Travel is not cancelled,

To pay up to USD1,250 in all in respect of reasonable additional expenses in using alternative local accommodation following major damage rendering uninhabitable the accommodation in which the Insured Person had previously booked to reside during the Period of Travel, excluding any waterborne vessel or craft, or to pay reasonable additional travel and accommodation expenses incurred for the Insured Person to meet a pre-booked travel connection or to reach pre-booked accommodation;

Consequent upon any of the following occurrences:

- (a) the Insured Person sustaining bodily injury or becoming ill.
- (b) the death, injury or illness of the Insured Person's relative, fiancé(e) or business colleague or of any person with whom the Insured Person had arranged to travel or reside, or of the relative, fiancé(e) or business colleague of such person.
- (c) the Insured Person or any person with whom the Insured Person had arranged to travel or reside being:
  - (i) quarantined or called for witness or jury service.
  - (ii) made redundant (provided that such redundancy qualifies for payment under any relevant local legislation).
  - (iii) called for emergency duty as a member of the armed forces, the defence or 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 Oman following burglary or major damage.
- (d) the cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel or other publicly licensed form of passenger transport in which the Insured Person had previously booked to travel, caused by any of the following contingencies: strike, industrial action, hi-jack, criminal act, bomb scare, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that these had not occurred, commenced or been announced before the date on which the original travel and accommodation arrangements were made.

### Oman Journey Disruption Sub-Section

To pay up to USD1,250 in all in respect of reasonable additional travel and accommodation expenses incurred by the Insured Person in reaching pre-booked overseas accommodation if at the commencement of the Period of Travel he misses his pre-booked international flight, sea voyage or rail journey through any of the following contingencies directly affecting the progress of the conveyance in which he is travelling to the pre-arranged Oman departure point:

- (i) If travel is by non-scheduled transport: accident, mechanical breakdown, fire, flood, landslide, strike, industrial action, criminal act, bomb scare, riot or civil commotion, provided that these had not occurred, commenced or been announced before travel was commenced, or
- (ii) If travel is by scheduled public transport services, the contingencies specified in paragraph (i) above, and adverse weather conditions, provided that these had not occurred, commenced or been announced before the original bookings were made.

### Section 2: Emergency Medical Treatment, Repatriation and Other Expenses

To pay up to USD1,000,000 in respect of:-

- (a) Medical, hospital and treatment expenses (including travel expenses) incurred outside Oman and additional hotel and repatriation expenses necessarily incurred as a result of the Insured Person becoming ill or sustaining accidental bodily injury during the Period of Travel, including compulsory quarantine, and including emergency dental treatment for the immediate relief of pain only up to USD750.
- (b) The charter of an air ambulance or the special use of air transport including qualified attendants certified by a medical practitioner to be necessary for the repatriation or treatment of the Insured Person if he sustains serious illness or injury during the Period of Travel.
- (c) Reasonable travel and hotel expenses of a relative or friend (not necessarily an Insured Person) who is required to travel to, remain with, or escort the Insured Person if he becomes severely incapacitated during the Period of Travel.
- (d) Additional repatriation expenses necessarily incurred by the Insured Person consequent upon any of the following occurrences during the Period of Travel:-



- (i) The death, serious illness or injury within Oman of the Insured Person's relative, fiancé(e) or business colleague,
  - (ii) the death, serious illness or injury of an accompanying Insured Person, or the repatriation of such person as provided for in paragraph (i).
- (e) Reasonable additional travel and accommodation expenses incurred by the Insured Person consequent upon his being the victim of hi-jack, kidnap or the like terrorist or criminal act or upon the cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by strike, industrial action, hi-jack, criminal act, bomb scare, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that these occur or commence during the Period of Travel.
- (f) The reasonable cost of Funeral Expenses and/or the reasonable cost of transporting the remains or ashes of the Insured Person to his former place of residence in Oman if he dies during the Period of Travel.

### **Section 3: Hospital Daily Benefit**

To pay up to USD32 for each completed 24 hour period that the Insured Person spends as a hospital in-patient outside Oman as the result of his sustaining accidental bodily injury or becoming ill during the Period of Travel up to USD1,875 in all, payable in addition to any amounts payable under Section 2(a).

### **Section 4: Personal Liability**

To indemnify the Insured Person against legal liability and associated legal expenses for bodily injury to persons other than

employees or members of his family, or for damage to their property, arising from an accident occurring during the Period of Travel limited to USD1,000,000 any one accident or series of accidents and in all inclusive of legal expenses.

### **Section 5: Legal Expenses**

To pay up to but not exceeding USD12,500 in all in respect of Legal Expenses incurred by or on behalf of the Insured Person in the pursuit of a claim for damages against a Third Party who has caused bodily injury to or illness or death of the Insured Person by an incident occurring during the period of travel.

### **Section 6: Travel Delay**

Underwriters will pay as follows if the Insured Person is delayed because of the late departure for any of the reasons covered by Section 1(d) of this Insurance of an aircraft, sea vessel or other publicly licensed form of passenger transport in which he had previously booked to travel:

- (a) in respect of the outward journey at commencement of the Period of Travel, Underwriters will pay USD50 for the first completed 12 hour period of delay and USD25 for each subsequent 12 hour period, up to a maximum of USD250 in all.
- (b) in respect of all subsequent journeys during a Period of Travel. Payment as in paragraph (a) above, up to a maximum of USD250 in all, provided always that such contingency had not occurred, commenced or been announced before the booking was made in respect of the journey thus affected.

## **DETAILS OF INSURANCE (CONTINUED)**

### **Section 7: Baggage and Personal Effects**

To indemnify the Insured Person up to USD3,750 in all for loss of or damage to baggage and personal effects which are his property or responsibility occurring during the Period of Travel. Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition. The Underwriters' liability for any single item is limited to USD940, a pair or set of articles being deemed a single item. The maximum amount payable in respect of valuables is limited to USD940 in all (detailed below). Valuables are only insured whilst on your person or in your possession.

### **Section 8: Delayed Baggage**

To pay up to but not exceeding USD625 in all in respect of the cost of immediate necessities purchased or hired by the Insured Person if on arrival at his outward destination he is deprived of his travel baggage for more than 12 hours because of temporary loss or misdirection by the carriers, provided always that any amounts thus paid other than hire charges shall be deducted from the total of any claims becoming payable under Section 7 if the said baggage proves to be permanently lost.

### **Section 9: General Average and Salvage**

To indemnify the Insured Person up to USD625 in all in respect of any General Average and Salvage Charges levied by Carriers under Maritime Law and/or Contract of Carriage and paid by the Insured Person to secure the release of his accompanied baggage, if at any time whilst he is engaged on a journey by sea during the Period of Travel a situation of general peril arises and the Carriers incur expenses and liability in the interests of the common safety of their passengers and cargo as a whole.

### **Section 10: Money and Business Documents**

To indemnify the Insured Person for loss of money, passports, driving licences, green card, petrol coupons and travel tickets

occurring during the Period of Travel up to USD1,565 (Cash Limit USD1,250) in all, including expenses directly consequent upon such loss. In respect of money and held for the purpose of the Period of Travel cover shall commence at the time of collection from the bank or 72 hours prior to commencement of travel, whichever is the later.

Additionally to indemnify the Insured Person up to but not exceeding USD125 in all in respect of the cost of replacing or restoring business documents and records the property of the Assured or the Insured Person following loss or damage during the Period of Travel.

### **Section 11: Personal Accident**

To pay according to the following Schedule of Benefits if at any time during the Period of Travel the Insured Person shall sustain bodily injury caused by an accident which shall solely and independently of any other cause result in his death or disablement as specified within twelve calendar months from the date of such accident:

1. Death,
2. Loss of one Limb:
3. Loss of one eye:
4. Loss of two Limbs or both eyes:
5. One limb and one eye:
6. Permanent Total Disablement:

For children under 16 years of age the Death Benefit is limited to USD2,500.

### **Disappearance Clause**

If after a reasonable period of time has elapsed and all available evidence examined there is reason to presume the death of the Insured Person as the result of an occurrence covered by this Section of the Insurance, the disappearance of the Insured Person shall be deemed a claim hereunder. If at any time after payment of



such claim the Insured Person shall be found to be living, all sums

so paid shall be refunded to the Underwriters.

## CONDITIONS AND LIMITATIONS OF LIABILITY

1. Each Insured Person shall be deemed a separate insurance.

### Section 1: Cancellation and Curtailment

The Underwriters' will only be liable under the cancellation and curtailment provisions to the extent of the Insured Person's contractual liability.

### Section 1: Cancellation and Curtailment and Section 6: Travel Delay

1. The Underwriters shall only be liable under the delayed departure provisions if the Insured Person has obtained written confirmation from the carriers or their Agents stating the actual date and time of departure and the reasons for delay.
2. For the purposes of claims payment for delay the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to the Insured Person.

### Oman Journey Disruption Sub-Section

1. In the selection of the route, means of travel and time of departure, the Insured Person shall do all things reasonable and practicable to minimise the possibility of late arrival at the Oman departure point.
2. The Underwriters shall only be liable for claims attributable to mechanical breakdown of non-scheduled transport if the Insured Person has obtained a garage or motoring organisation report confirming the date, time and cause of such breakdown.

### Section 4: Personal Liability

The Underwriters shall only be liable if their written consent has been given before any liability has been admitted or any legal expenses have been incurred by the Insured Person.

### Section 5: Legal Expenses

Underwriters will only be liable for Legal Expenses incurred with their consent which shall not be unreasonably withheld. Nevertheless Underwriters reserve the right to withdraw at any stage and thereafter they shall not be liable for any further expenses.

### Section 7: Baggage and Personal Effects and Section 10: Money and Business Documents

The Insured Person shall at all times exercise reasonable care in the supervision of the insured property.

### Section 11: Personal Accident Section

1. In no case shall the Underwriters' overall liability in respect of the Insured Person exceed in all the agreeable sum insured applicable to him under any one of the items in the schedule of benefit.
2. No claim shall be payable under more than one item in the schedule of benefits in respect of the consequences of one accident.
3. In the event that an accident covered hereunder should result in the death of the Insured Person within 12 months of the date of the accident and prior to the definite settlement of the compensation for disablement, there shall be paid instead of the latter the compensation payable in the case of death.
4. In the event of a claim the medical advisers appointed by the Underwriters shall be allowed as often as may be deemed necessary to examine the Insured Person.

## EXCLUSIONS

### All Sections

The Underwriters shall not be liable for death, disablement, loss or expense:-

1. arising from winter sports, mountaineering or rock climbing normally requiring the use of ropes or guides, racing, any form of operational duties as a member of the armed forces (except for the cover specifically provided under Sub-section 1(c) paragraph (iii)), international overland journeys in Asia or Africa (other than by rail), professional entertaining, or aviation except when travelling by air as a passenger.
2. arising from the Insured Person's suicide or attempted suicide or intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life) or from the Insured Person's own criminal act; or expenses incurred either directly or indirectly in the treatment or diagnosis or counselling of either Acquired Immune Deficiency Syndrome (A.I.D.S.) or A.I.D.S. Related Complex (A.R.C.).
3. arising if the Insured Person has reached his 66th birthday at the commencement date of the Period of Insurance.

### Section 1: Cancellation and Curtailment, Section 2: Medical, Repatriation and Other Expenses and Section 3: Hospital Daily Benefit

The Underwriters shall not be liable for claims arising out of pregnancy or any condition connected with pregnancy within two months of the estimated date of delivery.

### Section 1 and Sub-Section 2 (d)

The Underwriters shall not be liable for claims attributable to any medical

condition or set of circumstances known to the Insured Person at the time that the travel and accommodation arrangements are made or at the time that the

Insurance was issued, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the Period of Travel.

### Sections 1, 2(e), 6, 7, 8 and 10

The Underwriters shall not be liable under this Insurance for any claim caused or contributed to by, happening through or in consequence of:

- i) the failure of, or
- ii) the fear of failure of, or
- iii) the inability of,

any equipment or any computer program, to recognise, interpret correctly, or process any date as its true calendar date, or to continue to function correctly beyond that date.

### Section 2: Emergency Medical Treatment, Repatriation and Other Expenses

The Underwriters shall not be liable for:-

1. Claims arising from any pre-existing condition. For the purposes of this insurance a pre-existing condition is any condition where the insured person:
  - **Has received in-patient treatment during the last twelve months, or**
  - **Is taking prescribed medication for which you have consulted a doctor within the past 12 months, unless the**



condition for which you are taking it and your dosage levels are normally stable and well controlled, or

- Is on a hospital waiting list for in-patient investigation or treatment, or
  - Has been given a terminal prognosis.
2. the cost of continuing regular medication incurred anywhere in the world in respect of any condition for which medical advice or treatment is being followed at the time that the original travel and accommodation
  3. arrangements were made or at the time that the Insurance was issued, whichever is the latter.
  4. medical, hospital and treatment expenses incurred in the Oman.
  5. any expense incurred after a period of 12 months has elapsed following the date on which the insured bodily injury, illness or contingency first occurred or commenced during the Period of Travel.
  6. the first USD30 of each and every claim in respect of Section 2 Medical, Repatriation and Other Expenses.
  7. **For all In Patient Treatment, Air Ambulance Repatriation Expenses and Medical Expenses in excess of USD1,000 unless prior agreement has been obtained from the Emergency Assistance Company (Voyagers Assistance World-wide), then this may result in the claim(s) being denied.**

#### Section 4: Personal Liability

This Section does not cover liability arising from the ownership, possession or use of any mechanically propelled vehicle or any waterborne craft or any aircraft. Nor does it cover liability arising from the practice of a profession or occupation, the supply of goods or services, employer's liability or contractual liability.

#### Section 7: Baggage and Personal Effects and Section 8: Delayed Baggage

The Underwriters shall not be liable for:

1. damage due to wear and tear or gradual deterioration.
2. loss of cash, currency, bank notes, travellers' cheques, passports, driving licences, green card, petrol coupons, tickets, securities, documents and household effects.
3. losses not reported to the Police or Hotel/Motel security within 48 hours of discovery and a report obtained, by the insured person.
4. Amounts in excess of USD150 in respect of items hired by the Insured Person.
5. Articles of a fragile or brittle nature.
6. Valuables left in a vehicle, unless in a locked boot.
7. Articles including valuables left unattended in a vehicle between the hours of 9pm and 7am.
8. Confiscation or detention by customs.
9. Bicycles, spectacles and sunglasses, mobile phones
10. Claims resulting from, mechanical or electrical breakdown, or derangement.
11. Sports equipment whilst in use.
12. Articles left unattended at any time, unless in a locked hotel room or safe.
13. Valuables not carried on your person or in your possession.

#### Section 9: General Average and Salvage

The Underwriters shall not be liable for any charges which are covered, or would but for the existence of this Insurance be covered, by any other Insurer or

indemnifying Organisation, except in respect of any excess beyond the amount payable by such other Insurers or Organisation.

#### Section 10: Money, and Business Documents

The Underwriters shall not be liable for:-

1. any loss not reported to the Police within 48 hours of discovery and a report obtained.
2. money lost in exchange, or through errors or omissions in transactions or purchases.
3. Traveller's cheques

#### Sections 7, 9 and 10

The Underwriters shall not be liable for:

1. loss arising from confiscation or detention by Customs or other authority.  
the first USD30 of the total of losses for each and every claim arising out of one occurrence in respect of Sections 7 and 10.

#### War, Radioactivity and Sonic Bangs Exclusions applying to All Sections

The Underwriters shall not be liable for:-

1. loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of
  - war (whether declared or not)
  - invasion
  - act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs
  - civil war
  - riot
  - rebellion,
  - insurrection
  - revolution,
  - overthrow of the legally constituted government,
  - Terrorist activity of any kind,
  - explosions of war weapons
  - release of weapons of mass destruction that do not involve an explosive sequence
  - murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
  - utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.
2. loss or destruction of or damage to any property whatsoever or any loss or expense by whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
  - (a) ionising radiation's or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components thereof, or
  - (b) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

## GENERAL DEFINITIONS

1. "Loss of a limb" shall mean loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle

and shall include total and irrecoverable loss of use of hand, arm or leg.



2. "Loss of an eye" shall mean total and irrecoverable loss of the sight of the eye.
3. "Permanent" shall mean lasting for 12 consecutive months and at the end of that time being without hope of improvement.
4. "Total Disablement" shall mean disablement of the Insured Person which prevents him from engaging in any part of his usual occupation.
5. "Relative" shall mean - husband, wife, common law spouse, parent, parent-in-law, grandparent, grandchild, brother, sister, fiancé(e), brother-in-law, sister-in-law, son-in-law, daughter-in-law.
6. "Valuables" shall mean -Jewellery, audio and video equipment, leather goods, gold and silver articles, watches, binoculars and telescopes

#### **OPTIONAL WINTER SPORTS COVER EXTENSION**

If the Insured Person has paid the appropriate additional premium to take out the Winter Sports Extension, the Cover provided hereunder is amended as follows:

- (a) the words "winter sports" in Exclusion 1 (to All Sections) shall be deleted, and the following substituted:  
"Ski-jumping, Ski-flying, hang gliding, mountaineering, ski acrobatics and stunting, ice hockey, freestyle ski-ing, ski-joring, or the use of skeletons or bobsleighs".
- (b) In respect of Section 10 (Money, documents etc.) the words "Ski Lift Passes" shall be inserted between the words "petrol coupons" and "travel tickets".
- (c) In respect of Exclusions to Section 7 (Baggage and Personal Effects) an additional exclusion shall be added as follows: 4. "items hired by the Insured".

#### **DISCLOSURE CLAUSE - NOTICE TO PROPOSER/ASSURED**

The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to Omani Law.

Any enquiry or complaint should be addressed to:-  
Oman United Insurance Company  
P.O. Box 1522 Ruwi  
P.C. 112,  
Sultanate of Oman