



## Insurance Benefits

Valid for bookings on or after 1<sup>st</sup> April 2008

Club Med 



# Club Med Travel Insurance

This brochure is a detailed summary of the master policy arranged by Club Med on Your behalf. We urge You to read this brochure to make sure it gives You the cover You want. A copy of the policy is kept at Your Local Club Med Office. You are welcome to inspect it.

## Section 1.

# US\$12,000

(refer to page 7)

## **Personal Accident or Disablement**

Occurring within 12 months of an accident sustained during the Journey.

## Section 2.

# US\$7,800

(refer to pages 7 and 8)

## **Overseas Medical Expenses and Benefits within Your Country of Residence**

Medical, hospital and ambulance charges incurred outside of Your Country of Residence not otherwise recoverable. (Excess US\$50)

For Club Med holiday within Your Country of Residence

Reasonable cost of transportation. Limit per visit US\$120, up to US\$390 per injury or sickness. (Excess US\$50)

Hospital Daily Benefit for holidays in Your Country of Residence. US\$20 per day, up to US\$2,300. (Excess US\$50)

## Section 3.

# Unlimited

(refer to pages 9, 10 and 11)

## **Cancellation, Curtailment and Delay**

Loss of prepaid travel and accommodation expenses or additional travel and accommodation expenses.

(Excess US\$50, or 15% of the benefit to be paid prior to the application of this excess, whichever is higher.)



**US\$3,000**

(refer to pages 10 and 11)

### **Additional Benefits**

Additional travel and accommodation expenses incurred overseas in certain events, including burial expenses. Limited to US\$1,000 as a result of loss of travel document or money. (Excess US\$50, or 15% of the benefit to be paid prior to the application of this excess, whichever is higher.)

Section 4.

**US\$2,000**

(refer to pages 11 and 12)

### **Luggage, Personal Effects, Money & Documents**

Loss or damage to items taken with You or bought whilst away. Limit on any one item US\$500 except US\$1,500 limit for video recorder or camera. Accidental loss of money, expenses of replacing stolen passports and credit cards (Maximum US\$250). Emergency replacement of baggage (Maximum US\$200). (Excess US\$50, or 15% of the benefit to be paid prior to the application of this excess, whichever is higher.)

Section 5.

**US\$200,000**

(refer to pages 12 and 13)

### **Personal Liability**

Injury to a third party and loss or damage to others' property.

Section 6.

**US\$150**

(refer to page 13)

### **Ski Rescue Costs in Yabuli**

Rescue costs occurred in Yabuli.



## 1. Definitions

- 1.1 "YOU", "YOUR", "YOURSELF" means the registered Club Mediterranee members. Includes children who are dependent on and travelling with such member and are under 12 years of age. The benefits for these children are the same as for such member.
- 1.2 "WE", "OUR", "US", Europ Assistance means the Insurance Company - EAHIB -Europ Assistance Holding Irish Branch.
- 1.3 "COUNTRY OF RESIDENCE" means your principal place of residence in Thailand, Malaysia, Hong Kong, Singapore, South Korea, Taiwan and China.
- 1.4 "FAMILY" means You, Your spouse and children enrolled under the same membership number.
- 1.5 "RELATIVE" means Your spouse, parent, parent-in-law, grandparent, step-parent, children (legally adopted or stepchild), grandchild, brother, brother-in-law, sister, sister-in-law, half-brother, half-sister, daughter, daughter-in-law, son, son-in-law, fiance, fiancee.
- 1.6. "CHILDREN" means Children under 12 years of age who are dependent on You and are travelling with You.
- 1.7 "INJURY" means any injury that occurs fortuitously to You during the Period of Journey and results solely and independently of any other cause in any of the Events referred to in Sections 1 and 2 within 12 calendar months from the date thereof but does not include an injury that is caused by or results from a sickness or disease.
- 1.8 "LOSS OF LIMB" means loss by physical severance or permanent total loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- 1.9 "MEDICAL EXPENSES" means reasonable medical, surgical, hospital, ambulance and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your accidental bodily injury, illness or death during the Period of Journey.
- 1.10 "SICKNESS" means sickness or disease contracted by You or any other persons directly concerned during the period of cover and for which You or any other persons directly concerned have not received treatment or advice for treatment during the 30 day period immediately preceding the date of Your holiday deposit.
- 1.11 "SERIOUS INJURY OR SICKNESS" means Injury or Sickness certified as being dangerous to life or being sufficiently disabling to make it inadvisable to travel and certified as such by a legally qualified medical practitioner.
- 1.12 "HIJACKING" means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft or Club Med arranged land transport.
- 1.13 "HOSPITAL" means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hour nursing service and medical supervision.
- 1.14 "REDUNDANT", "REDUNDANCY" means the dismissal where the Employer no longer requires the work to be done by any person.
- 1.15 FINANCIAL DEFAULT means Insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.



## 2. Important Matters

- 2.1 The Policy shall be interpreted in accordance with and governed by the laws of France.
- 2.2 We have the right to commence or takeover any legal proceedings to defend You provided we choose to do so and to take any action to recover any payment made under this Policy. You must co-operate with us to this end and do nothing to prejudice our rights.
- 2.3 You must not make any offer or promise payment or admit Your fault to any other party, or become involved in any litigation without our written approval.
- 2.4 All amounts shown are **in U.S. dollars**.
- 2.5 Luggage and Personal Effects
  - 2.5.1 There is a limit of US\$500 for any one article, set or pair of articles except for money where the limit is US\$250 and for video recorder or camera (including their attached and unattached accessories) the limit is US\$1,500.
  - 2.5.2 Scratching or breakage of fragile or brittle articles, except as specifically provided, is excluded.
- 2.6 Cancellation / Additional Expenses

No cover is provided for claims resulting from:

  - 2.6.1 Inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the required number of persons to commence any tour or journey.
  - 2.6.2 Depression or anxiety, mental or nervous disorder.
  - 2.6.3 Financial default of airline, transportation provider, travel agent or any other service provider.
- 2.7 Exclusions
  - 2.7.1 You should take special note of the "General Exclusions" and those portions of each section headed "**We WILL NOT pay for**".
  - 2.7.2 At the time of effecting this insurance You must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Period of Journey, otherwise any subsequent claim could be jeopardised.
  - 2.7.3 Under Section 4 You must report losses or theft within 24 hours to the police or responsible officer of any aircraft, or vessel on which You are travelling or the responsible officer of the Club Med Village. All such reports are to be verified by written statement from such authority. Otherwise such claim could be jeopardised.
  - 2.7.4 Following the warning of any intended strike, labour disturbance riot or civil commotion through or by general mass media, we will not pay under any section of this Policy for any failure by You to take reasonable precautions to avoid a claim under the Policy.
  - 2.7.5 Disintegration of the atomic core or any radiation arising from an energy sources with a radioactive nature.
  - 2.7.6 **We will not pay for** any claim if You do not take all reasonable precautions to avoid or minimise injury to Yourself or loss or damage to your personal property.
  - 2.7.7 **We will not pay for** any claims arising as a result of pregnancy or childbirth if any part of the journey is after the sixth month of the term of pregnancy.
  - 2.7.8 Any and all deliberate acts which may cause the policy guarantees to be applied.



- 2.8 This insurance may not be renewed. However, if through circumstances outside Your control, the Period of Journey is extended beyond the period allocated for Your Club Med holiday we will extend the period that is reasonably necessary for completion of Your Period of Journey.
- 2.9 **Pre-existing Conditions**  
Claims in respect of any pre-existing condition for which You or any Relative or travelling companion or anybody else on whose state of health the journey depends are covered provided that prescribed drugs or medical treatment or advice have not been taken in the 30 days preceding the date of Your holiday deposit. The 30 days limitation is waived in the event of Your death, or that of a Relative as defined, during the period of cover.
- 2.10 **Excess**  
We will not pay the first US\$50 of each and every claim under Section 2 of this Policy. In regard to claims under Sections 3 and 4, we will not pay the first US\$50 of each and every claim, or if greater, 15% of the benefit to be paid prior to the application of this Excess. Also in regard to claims under Section 3, the aggregate excess per family for each occurrence is US\$100, or if greater, 15% of the benefit to be paid prior to the application of this Excess. Whereas for claims under Section 4, the aggregate Excess per family for each occurrence is US\$50, or if greater, 15% of the benefit to be paid prior to the application of this Excess.
- 2.11 **Valuable Items**  
Club Med recommend that You leave these at home. Items of jewellery and small valuable should be placed in the safe deposit at the Club bank when not being worn during Your stay at the village. Claims for any loss of personal property must be supported by a receipt.
- 2.12 Children are automatically insured for the same benefits as indicated.
- 2.13 **Additional Insurance**  
Club Med travel insurance is a complementary inclusion with Your Club Med holiday package. This insurance offers basic cover for Your travel to and from Our resorts and for the duration of Your stay at Club Med. If You feel You may require additional cover to that offered in this document, OR, if You are travelling to other destinations before or after Your Club Med holiday, we would strongly recommend asking Your travel agent to arrange additional insurance cover.
- 2.14 **False declaration**  
Your not being honest and frank with all answers, statements or submissions made in connection with any claim or request for assistance may result in Our having the right to reject or reduce Your entitlement to indemnity.
- 2.15 This brochure is a summary of the master policy **No. AS00108** which is available for inspection if required. The final interpretation of any specific provision or its applicability is subject to the provisions of the master policy issued by Europ Assistance Company. It is important that You read and understand the cover under the headings: "What is covered" and "What is not covered".
- 2.16 The terms and conditions of the Policy may change without notice.



### 3. Period of Journey / Commencement of Cover

With the exception of cancellation expenses for which cover shall commence once a deposit is received, the insurance cover / Period of Journey shall commence when:

- 3.1 You leave Your place of residence to commence Your Club Med holiday which shall include the side trips organised by Club Med as a whole package and shall continue until the time of return from the Club Med Village to such place of residence provided You return directly to Your place of residence (immediately after disembarkation if travelling by air) or upon the whole package completed and directly returned to Your place of residence as above-mentioned if side trips are organised by or for Club Med after the village stay.
- 3.2 If You do not travel directly from Your place of residence to commence Your Club Med holiday, then cover shall apply during the time You join the side trip organised by Club Med as a whole package, or if a side trip is not included in the package, cover shall apply only during Your stay at the Club Med Village with the exceptions of:
  - i) the necessary transportation and accommodation arranged by Club Med to the place You join the side trip or to the Club Med Village; or
  - ii) Section 3 (aircraft breakdown) for which cover shall commence two days prior to Your booked time of arrival at the Club Med Village if transportation is not arranged by Club Med.
- 3.3 If You do not return directly to Your place of residence, then cover shall lapse upon the expiration of 24 hours from the scheduled time of departure from the Club Med Village. However, if Your ultimate return trip and necessary accommodation are arranged by Club Med, it will be covered under this policy. If an end of stay extension at a Club Med Village is involved this period is automatically covered for a maximum of ten days. If through circumstances outside Your control the Journey is extended beyond the period allocated for Your Club Med holiday, we will extend the period that is reasonably necessary for the completion of Your journey.



## Section 1 - Personal Accident or Disablement

Death	US\$12,000
Permanent total loss of sight of one or both eyes	US\$12,000
Loss of one or more limbs	US\$12,000

**(Maximum for this section US\$12,000)**

### **We WILL pay**

1. In the event of Your accidental death, the benefit to Your estate only on production of an official death certificate and police report; in case of disablement, the benefit to You on production of a medical certificate.

### **We WILL NOT pay for**

- a. Death or disablement which takes place 12 calendar months after the happening of the accident.

## Section 2 - Overseas Medical Expenses and Benefits within Your Country of Residence

### Section 2A - Overseas Medical Expenses

### **We WILL pay up to a Maximum of US\$7,800 for**

1. Medical, surgical, hospital, ambulance or other emergency local transport and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your injury or sickness during the journey. In respect of accidental injury only, if continued treatment is necessary after You return to the country of Your residence, we will pay the above expenses incurred during the three months immediately after the date of the accident.





## **We WILL NOT pay for**

- (a) Medical expenses recoverable from any other source except for the excess of the amount recoverable from such source.
- (b) Medical, surgical, hospital, dental, ambulance or other emergency local transport and nursing home charges or the cost of any other treatment whatsoever incurred in the country of Your residence, except those medical and dental expenses incurred as a result of an accident which occurred during the Journey, subject to a maximum indemnity period of three months after the actual date of accident. In the event that the Club Med Village you go to is situated in the country of Your residence, we will not pay for the above mentioned expenses if they are incurred whilst You are travelling to and from the Club Med Village itself, unless transportation has been arranged by Club Med.
- (c) The first US\$50 in respect of any one injury or sickness.
- (d) Anything mentioned in the General Exclusions.

## **Section 2B - Benefits within Country of Residence**

(Applicable only if Your Club Med Holiday does not take You outside of Country of Residence)

### **We WILL pay**

- 1. A maximum of US\$120 per visit up to US\$390 per Injury or Sickness for reasonable cost of transportation further to obtain medical treatment if a legal qualified medical practitioner is not available at the Club Med Village or if You are directed to seek medical treatment by the Chef de Village or one of the Club Med's medical personnel.
- 2. Hospital Inconvenience Benefit of US\$20 per day for each day You are in hospital as a result of injury or sickness which has occurred or has been contracted during the Period of Journey provided that hospitalisation first occurs within twelve months after the date of accident or contracting the illness up to a maximum of US\$2,300 per insured person.

### **We WILL NOT pay for**

- (a) Any transport costs which are recoverable from any other source except for the excess of the amount recoverable from such source.
- (b) The first US\$50 in respect of any one injury or sickness.
- (c) Anything mentioned in the General Exclusions.



## Section 3 – Cancellation, Delay, Curtailment and or Additional Expenses

### We WILL pay

1. Prior to the commencement of Your journey, any reasonable cancellation charges or non-refundable deposits for travel and accommodation arrangements which have been paid in advance or for which You are legally liable to pay following cancellation or curtailment of Your journey  
**OR**
2. After the commencement of Your journey, any reasonable cancellation charges or non-refundable deposits or travel arrangements paid in advance or additional travel or accommodation expenses necessarily incurred by You and the accompanying children aged not more than 18 following disruption or curtailment of Your journey arising out of unforeseen and unforeseeable circumstances outside Your control  
**due:**
  - 2.1 To the death, Serious Injury or Sickness or compulsory quarantine or jury service of Yourself, Relative, partner / director of Your company or any person with whom You intend to travel and remain with during the journey. Where cancellation or curtailment arises as a direct consequence of injury or sickness a medical certificate issued by a legally qualified medical practitioner must be submitted with the claim form. **(Unlimited)**
  - 2.2 To You or any person with whom You intend to travel and remain with at the Club Med Village being made Redundant from full time employment if the date of departure of Your Club Med holiday is within 30 days of the date of redundancy and full time employment has not been obtained by the departure date. **(Unlimited)**
  - 2.3 As a direct consequence of the closure of the Club Med Village or unavailability of accommodation due to the unexpected outbreak of strike (or any other unexpected labour disturbance), riot, civil commotion, fire, flood, cyclone, avalanche, earthquake or any other natural disaster. **(Unlimited)**
  - 2.4 As a direct consequence of cancellation, curtailment, diversion or re-routing of public transport services due to the unexpected outbreak of strike (or any other unexpected labour disturbance), riot, civil commotion, fire, flood, cyclone, avalanche, earthquake or any other natural disaster, or reschedule of flight by airline either in excess of 12 hours from the original scheduled time, or less than 12 hours but minimum exceeding 3 hours if such rescheduling will reasonably result in additional accommodation charges being incurred or prepaid accommodation charges being forfeited, but only if You have made every reasonable effort to continue on the journey. **(Unlimited)**
  - 2.5 To an aircraft breakdown causing a delay either in excess of 12 hours from the scheduled arrival time in the Club Med Village or hotel, or less than 12 hours but at a minimum exceeding 3 hours if such delay will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, (when not travelling on specified Club Med flights, proof of delayed itinerary, must be obtained from the airline and supplied to us), but only if You have made every reasonable effort to continue on the journey. **(Unlimited)**



- 2.6 To aircraft and Club Med arranged transport hijacking resulting in a delay or interruption to the journey either in excess of 12 hours, or less than 12 hours but at a minimum exceeding 3 hours if such delay will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, such delay or interruption preventing You from reaching the scheduled destination of the aircraft or vehicle on which You are a passenger, but only if You have made every reasonable effort to continue on the journey. **(Unlimited)**
- 2.7 As a direct consequence of Cancellation, Delay, Curtailment, and or Additional Expenses due to the unexpected outbreak of disease at place where the Club Med located is declared, by i) the Government of that particular place and/ or ii) the World Health Association and/ or iii) the General Manager of the Club Med of the particular place with prior notification to the Company, that particular place is infected by communicable disease. **(Unlimited)**

## Additional Benefits

1. The reasonable cost of a Relative or friend to travel to, remain with, and escort You as a matter of necessity (following advice from a legally qualified medical practitioner) during the journey, burial expenses incurred outside of the country of residence or the cost of returning Your body or ashes to Your home address.  
**(Maximum US\$3,000)**
2. Reasonable additional or forfeited travel and accommodation expenses due to delay or interruption of the journey after commencement of journey as a result of loss of passport, travel documentation or money.  
**(Maximum US\$1,000)**

## We WILL NOT pay for

Expenses incurred by:

- (a) Carrier caused delays that are recoverable from the carrier.
- (b) Your business losses or contractual obligations or those of any travelling companion or relative.
- (c) Change of plans or disinclination of You, Your travelling companion or Relative to travel on the journey.
- (d) Inability of any tour operator or wholesaler to complete arrangements for any tour due to deficiency in the required number of persons to commence any tour or journey.
- (e) Claims arising from depression, anxiety, mental or nervous disorder.
- (f) Claims for accommodation or travel expenses in excess of the fare or class originally selected by You unless You can prove to us that the additional expenditure was necessary and due to circumstances outside of Your control.



- (g) The excess of US\$50 of each and every claim, or if greater, 15% of the benefit to be paid prior to the application of this Excess. However, if claims are incurred by a family under the same occurrence, the claims excess to be applied is US\$100 as an aggregate excess per family for each occurrence, or 15% of the benefits to be paid prior to the application of this Excess.
- (h) Additional or forfeited travel expenses if Your travel arrangement is not made through Club Med.
- (i) Anything mentioned in the General Exclusions.

## Section 4 – Luggage, Personal Effects, Money and Documents

### **We WILL pay for**

A maximum of US\$2,000 for loss of or damage to Your own personal property (other than household furniture) taken, and articles purchased by You on the journey. We may choose to repair or replace the property or pay for the loss in cash after making allowance for depreciation, wear and tear.

Our payment will not exceed the original price paid or amount declared at Customs for each item with:

1. a maximum of US\$1,500 for any video recorder or camera (including their attached and unattached accessories).
2. a maximum of US\$500 for any one article, set or pair of articles.
3. a maximum of US\$300 (without deduction of the excess) if the arrival time of your total baggage is delayed during the journey by any carrier for a period exceeding 24 hours, we will reimburse You for the emergency purchase of essential replacements in all. Any such claim must be supported by written confirmation from the carrier responsible.
4. a maximum of US\$250 in case of loss by accident or misfortune of money, including travellers cheques, tickets, expenses of replacing stolen passports and credit cards (losses or liabilities arising out of unauthorised use of the lost credit cards are covered up to sub-limit of US\$80) that occurs during the Period of Journey.

### **We WILL NOT pay for**

- (a) Losses that occur during Your travel to and from the Club Med Village if You are using transportation not arranged by Club Med.
- (b) Electrical or mechanical breakdown of any articles.



- (c) Scratching or breakage of fragile or brittle articles (but this does not apply to lenses of spectacles, binoculars, photographic equipment and electronic components) unless caused by fire or accident to or theft from any vehicle, aircraft, watercraft or train in which You are travelling.
- (d) Wear and tear, deterioration or losses caused by atmospheric or climatic conditions, insects, rodents, vermin or any process of cleaning, repairing, restoring or alteration.
- (e) Any loss or theft whatsoever not reported within 24 hours to the Police or responsible officer of any aircraft or vessel on which You are travelling or the responsible officer of the Club Med Village. All such reports are to be verified by written statement from such authority.
- (f) Unaccompanied baggage and personal effects unless transported by the carrier with whom You are travelling, or its nominee and arranged in conjunction with Your travel ticket.
- (g) Loss of credit cards, travellers cheques and travel documents unless reported both to the issuing authority as soon as possible after discovery and in accordance with sub-paragraph (e) above.
- (h) Confiscation by customs or other officials or authorities or losses due to devaluation in currency.
- (i) Any goods or personal property that is intended for sale or trade.
- (j) The Excess of US\$50 of each and every claim, or if greater, 15% of the benefit to be paid prior to the application of this Excess. This claims excess applies as an aggregate excess per family for each occurrence and not per person.
- (k) Any loss or damage to any goods or personal property being carried in contravention of the laws and / or regulations of any country.
- (l) Anything mentioned in the General Exclusions.

## Section 5 - Personal Liability

### **We WILL pay for**

All sums up to a US\$200,000 limit of indemnity which as a result of Your negligent act during the period of journey, You become legally liable to pay for arising out of:

1. Bodily injury including death or disease to another person and / or
2. Loss or damage to other property.

The limit of indemnity is inclusive of all law costs and expenses incurred by You with Our written consent or recoverable from You by any claimant.



### **We WILL NOT pay for**

- (a) Death or bodily injury to any Relative, travelling companion or employer or liability which You have under any Workers Compensation Act, ordinance or other legislation or contractual agreement.
- (b) Damage to property which You own or have in Your charge.
- (c) Damage to property, death or bodily injury arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.
- (d) Damages arising out of any of Your business, professional or trade activities including You giving professional advice.
- (e) Any punitive, exemplary or aggravated damages.
- (f) Anything mentioned in the General Exclusions.

## Section 6 – Ski Rescue Costs in Yabuli

### **We WILL pay up to a Maximum of US\$150 for**

Reimbursement of ski rescue costs occurred in Yabuli.

### **We WILL NOT pay for**

- (a) Any engagement in organised competitions or when skiing against local authoritative warning or advice.
- (b) Skiing or Snow boarding off piste without qualified instructor.
- (c) Anything mentioned in the General Exclusions.



## General Exclusions

**We WILL NOT pay under any Section of this Policy for loss or liability directly or indirectly as a result of:**

- (a) Any act of war, act of a foreign enemy, civil war, revolution, insurrection or military power.
- (b) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (this does not apply to Policy Sections 1 and 2).
- (c) Any illegal or unlawful act by You or confiscation, detention, destruction by Customs or other authorities.
- (d) Any prohibition or regulations by any government.
- (e) Any breach of government regulation or following the warning of any intended strike, labour disturbance, riot or civil commotion through or by general mass media, any failure by You to take reasonable precautions to avoid a claim under the Policy.
- (f) Your not taking all reasonable precautions to avoid or minimise injury to Yourself or loss or damage to Your personal property.
- (g) Riding or driving in any kind of race.
- (h) Insanity, Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV) or Venereal Disease.
- (i) Travel booked or activities engaged in against medical advice.
- (j) Pregnancy or childbirth but only if any part of journey is after the sixth month of the term of pregnancy.
- (k) Suicide or attempted suicide or intentional self injury.
- (l) Any medical condition known to You for which You, any Relative or travelling companion or anybody else on whose state of health Your journey depends have received medical treatment or advice during the 30 day period immediately preceding the date of Your holiday deposit. But this exclusion does not apply in the event of Your death, or that of a



Relative during the Period of Journey.

- (m) The result of alcohol or drugs not prescribed by a legally qualified medical practitioner.
- (n) Air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by a recognised airline or air charter company.
- (o) Any form of employment undertaken by You during the Period of Journey.
- (p) Your participation in:
  - (i) the practice as a professional of sport of any kind;
  - (ii) aerial sports (such as but not limited to hang gliding, bungee jumping, parachuting, para-sailing), hunting, polo playing, football, mountaineering, rock climbing using ropes or guides (not hiking), or water skiing. Provided that this exclusion does not apply to activities which are approved and organised by Club Med and You participate in them during Your stay at the Club Med Village.
- (q) The physical and / or material consequences of Your taking up a bet or participating in a fight (other than of fighting in self defence).
- (r) Your participation in any underwater activity involving the use of any artificial breathing apparatus if You do not hold an open water diving license. However, this exclusion does not apply to any underwater activities which are approved by and / or organised by Club Med and You participate in them during Your stay at the Club Med Resort.
- (s) Motor cycling except for transportation purposes on Resort Island or where You have held a current motor cycle license for a period in excess of 12 months.
- (t) Consequential loss of whatsoever nature except those specifically covered.
- (u) Unseaworthiness of vessel or craft  
Any unfit of vessel craft for the safe carriage of You where Club Med or their servants or agents are privy to such unseaworthiness or unfitness at the time You are on board. We waive any breach of the implied warranties of seaworthiness of the ship(s) and fitness of the ship(s) to carry You to destination, unless Club Med or their servants or agents are privy to such unseaworthiness or unfitness.
- (v) You are not covered for any costs or losses arising, directly or indirectly, from the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, travel agent, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own Financial Default or the Financial Default of any person, company or organisation with whom or with which they deal.
- (w) Any medical expenses incurred for Traditional Chinese Medicine.





## Making Claims

First, check Your Holiday Booking Invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered. The Marsh claim forms are available from Your local Club Med sales office. The form should be filled in and returned to Your local Club Med sales office together with all the necessary supporting evidence, as detailed below **within thirty (30) days** of the happening of the insured event. The claim form must be received by MARSH (Singapore) Pte Ltd ("Marsh") **within thirty (30) days** of the happening of the insured event.

1. Property lost or stolen
    - supporting statements from the appropriate authorities.
    - original receipts or proof of purchase (issued by the vendor) for each lost items.
  2. Medical Expenses
    - original accounts and receipts showing:
      - a) date of consultation
      - b) diagnosis
      - c) name of patient
      - d) charges
  3. Delay, Cancellation or Curtailment
    - original receipts, boarding passes and airline ticket jacket and supporting statements from the appropriate authorities.
    - original Debit Note for Cancellation issued by Club Med.
    - original Debit Note for Curtailment.
  4. Money
    - supporting statements from the appropriate authorities.
  5. Personal Accident
    - supporting statements from the appropriate authorities. e.g. Statement of Accident issued by Club Med.
  6. Rescue costs in Yabuli
    - original receipt of payment for the Rescue costs.
- "Appropriate Authorities" include, where applicable, the police, a registered doctor, and the responsible officer of the Club Med Village or relevant aircraft or vessel.

**Failure to submit all the necessary supporting documents will cause unnecessary delays and may result in Your claim being rejected.**

**Failure to submit the Marsh claim form on time may result in Your claim being rejected.**

**This brochure is not a contract of insurance. All benefit and exclusions stated herein are a summary outline of the full terms and conditions of the Policy issued by Europ Assistance.**



# Club Med Regional Network

Club Med Membership offers increased benefits and worldwide security.

## Australia

Level 6, 227 Elizabeth Street,  
Sydney NSW 2001, Australia  
Tel: (02) 9265 0500 Fax: (02) 9265 0599  
E-mail: sales.australia@clubmed.com

## South Korea

5th Floor, City Air Tower Building,  
#159-9 Samsung-Dong, Kangnam-Ku,  
Seoul, Korea 135-090  
Tel: (02) 3452 0123 Fax: (02) 3452 0002  
E-mail: korea.sales@clubmed.com

## Thailand

3rd Floor, The Peninsula Plaza, 153 Rajdamri Road,  
Patumwan, Bangkok 10330, Thailand  
Tel: 0-2253 0108 Fax: 0-2253 9778  
E-mail: sales@clubmed.co.th

## Hong Kong

13th Floor Winway Building  
50 Wellington Street, Central, Hong Kong  
Tel: 3111 9388 Fax: 2845 9213  
Licence No.: 350601  
E-mail: sales.hongkong@clubmed.com

## Singapore

1 Orchard Spring Lane, #03 - 01 Tourism Court,  
Singapore 247729.  
Tel: 1800 CLUBMED (258 2633)  
Fax: (65) 6735 8296  
E-mail: sales.singapore@clubmed.com



## Malaysia

Suite 1.1, 1st Floor, Banguan MAS,  
Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia  
Tel: (03) 2161 4599 Fax: (03) 2161 7229  
E-mail: sales.kualalumpur@clubmed.com

## Taiwan

6F-1, No.358 Section 2, Pa Teh Road,  
Taipei, Taiwan 105  
Tel: (02) 2751 5511 Fax: (02) 8773 0800  
E-mail: taiwan.sales@clubmed.com

## MARSH CORRESPONDING OFFICE

### Singapore

Marsh (Singapore) Pte Ltd  
18 Cross Street #04-01,  
Marsh & McLennan Centre  
Singapore 048423  
Tel: (65) 6332 0288  
Fax: (65) 6327 8347





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 MARSH MERCER KROLL  
GUY CARPENTER OLIVER WYMAN

EUROP ASSISTANCE HOLDING IRISH BRANCH (EAHIB)

An Irish Company having its registered office at 79, Merrion Square, Dublin 2, Ireland

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MARSH (SINGAPORE) PTE LTD

18 Cross Street #04-01, Marsh & McLennan Centre, Singapore 048423

Tel: (65) 6332 0288 Fax: (65) 6327 8347

