

# POLICY COVERAGE

<b>POLICYHOLDER</b>	:	<b>Bank of Maldives Plc</b>
<b>POLICY PROVIDER</b>	:	Solarelle Insurance Pvt Ltd
<b>POLICY NO</b>	:	HQ/22/TSI/DP/00267
<b>FORM</b>	:	Standard policy wording of Solarelle Insurance Pvt Ltd
<b>PERIOD</b>	:	01st November 2022 to 31st October 2023
<b>CLASS</b>	:	Travel Insurance Open Policy
<b>INSURED</b>	:	Any Cardholder of a Standard/Classic, Gold, Platinum and Signature/World Credit Card issued by BML (Maldives), who is no more than 70 years in respect of an Insured Journey abroad.
<b>BENEFITS/ LIMITATIONS</b>	:	As per the Schedule of Benefits attached hereto
<b>CONDITIONS</b>	:	Worldwide Cover excluding the geographical limits of Maldives. Maximum duration per trip is limited to 90 days.

## SCHEDULE OF BENEFIT

Section	Benefits	Standard/ Classic USD	Gold Card USD	Platinum Card USD	World Card USD
A 1	<b>Emergency Travel Medical Insurance</b> Covers your Medical Expenses (not pre-existing conditions) including hospitalization for accident or illness. Excess: USD 75/-	-	-	25,000	25,000
A 2	<b>Emergency Medical Evacuation &amp; Repatriation Services</b> Excess: USD 75/-	-	-	25,000	25,000
B 1	<b>Personal Accident, Permanent total disability (eyes &amp; limbs)</b> Covers death and permanent disablement up to the Sum Assured according to the Table of Losses	100,000	200,000	500,000	500,000
B 2	<b>Personal Accident, Permanent total disability (Common Carrier Only)</b> (eyes & limbs) Same as in Section B1, Accidents occurring in Common Carrier only	100,000	200,000	500,000	500,000
C	<b>Delay of Flight</b> Covers reimbursement of expenses incurred by the Insured for meals and accommodation only when the Insured's flight is delayed beyond 4 hours due to aircraft technical defects/ malfunction, adverse weather conditions and Industrial strikes. Excess: USD 25/-	300 (excess 4hrs)	600 (excess 4 hrs)	600 (excess 4 hrs)	600 (excess 4 hrs)
D	<b>Loss of Passport</b> Covers the reasonable and necessary expenses incurred to obtain a duplicate passport or a valid travel documents	300	500	500	500
E 1	<b>Checked in Baggage Loss</b> USD 250 any one article USD 300 in respect if Jewellery and Valuables. Compensates Insured for the complete and permanent loss of the Insured's Checked in Baggage	1000 in all	1500 in all	1500 in all	1500 in all
E 2	<b>Checked n Baggage Delay</b> Covers reimbursement of emergency purchases of <b>toiletries, medication and clothing</b> , incurred due to the Insured's Checked in Baggage being Delayed more than 5 hours beyond the time of the Insured's arrival outside of Maldives.	300 (excess 5 hrs)	600 (excess 5 hrs)	600 (excess 5 hrs)	600 (excess 5 hrs)

F	<b>Personal Liability</b> Covers legal liability incurred by the Insured in his private capacity to pay damages for third party civil claims (property damages and bodily injury) occurring during Insured Journey	10,000	20,000	20,000	20,000
	<ul style="list-style-type: none"> <li>* Hijacking</li> <li>* Pre-trip information services</li> <li>* Embassy referral</li> <li>* Weather and exchange rate information assistance</li> <li>* Emergency message transmission assistance</li> <li>Arrangement of Hotel Accommodation in case of an Emergency</li> <li>* Interpreter referral</li> <li>* Lost Luggage assistance</li> </ul>	20 per day up to a maximum of 200	30 per day up to a maximum of 500	30 per day up to a maximum of 500	30 per day up to a maximum of 500
	Any one event limit	10,000,000/-	10,000,000/-	10,000,000/-	10,000,000/-

**SPECIAL**

**EXCLUSIONS**

: The Company shall not be liable to make any payment In respect of any complication arising directly or accelerated by Epidemic and/or Pandemic.

**SPECIAL**

**CONDITIONS**

: This policy is extended to cover Hospitalization and Repatriation Expenses arising out of COVID 19. Any other claim arising directly or accelerated by COVID-19 is excluded.

**CLAIMS**

: For assistance anywhere in the world, call **Allianz Global Assistance** on: +911246623735  
For more about the claim procedure please refer to the attached Policy wording.

