

POLICY COVERAGE

POLICYHOLDER	: Bank of Maldives Plc
POLICY PROVIDER	: Solarelle Insurance Pvt Ltd
POLICY NO	: HQ/23/TSI/DP/00486
FORM	: Standard policy wording of Solarelle Insurance Pvt Ltd
PERIOD	: 01st November 2023 to 31st October 2024
CLASS	: Travel Insurance Open Policy
INSURED	: 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
BENEFITS/LIMITATIONS	: As per the Schedule of Benefits attached hereto
CONDITIONS	: 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	Signature/ World Card USD	Corporate Card (USD)
A 1	Emergency Travel Medical Insurance Covers your Medical Expenses (not pre-existing conditions) including hospitalization for accident or illness. Excess: USD 75/-	-	-	25,000	25,000	25,000
A 2	Emergency Medical Evacuation & Repatriation Services Excess: USD 75/-	-	-	25,000	25,000	25,000
B 1	Personal Accident, Permanent total disability (eyes & limbs) Covers death and permanent disablement up to the Sum Assured according to the Table of Losses	<u>100,000</u>	<u>200,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
B 2	Personal Accident, Permanent total disability (Common Carrier Only) (eyes & limbs) Same as in Section B1, Accidents occurring in Common Carrier only	<u>100,000</u>	<u>200,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
C	Delay of Flight 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/-	<u>300</u> (<u>excess 4 hrs</u>)	<u>600</u> (<u>excess 4 hrs</u>)	<u>600</u> (<u>excess 4 hrs</u>)	<u>600</u> (<u>excess 4 hrs</u>)	<u>600</u> (<u>excess 4 hrs</u>)
D	Loss of Passport Covers the reasonable and necessary expenses incurred to obtain a duplicate passport or a valid travel documents	300	<u>500</u>	<u>500</u>	<u>500</u>	<u>500</u>
E 1	Checked in Baggage Loss 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	1500 in all
E 2	Checked in Baggage Delay Covers reimbursement of emergency purchases of toiletries, medication and clothing, 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)	600 (excess 5 hrs)

F	Personal Liability 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	20,000
	<ul style="list-style-type: none"> • Hijacking • Pre-trip information services • Embassy referral • Weather and exchange rate information assistance • Emergency message transmission assistance • Arrangement of Hotel Accommodation in case of an Emergency • Interpreter referral • Lost Luggage assistance 	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	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/-	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.

