

POLICY TERMS AND CONDITIONS

RwandAir Travel Cover

This document provides a description of the group travel insurance (issued under the Policy No: AV01RA) held by RwandAir Ltd ("RwandAir") for Your benefit as eligible customers of RwandAir ("RwandAir Customers"). This Policy is underwritten and issued by Radiant Insurance Company ("Radiant").

In consideration of the payment of the premium by RwandAir, Radiant agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefits under this group insurance are provided to RwandAir Customers who will have the right to make claims on their own behalf with Inter Partner Assistance S.A. ("IPA"), the service provider appointed by Radiant, as persons insured under this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

PART 1: TABLE OF BENEFITS

BENEFITS	MAX LIMIT PAYABLE	EXCESS
Medical and Related Expenses		
Overseas Medical Expenses	EUR € 30,000	Nil
Emergency Medical Repatriation	Actual cost	Nil
Repatriation of Mortal Remains	EUR € 10,000	Nil
Emergency Dental Treatment	EUR € 300	EUR € 30
Overseas Quarantine Allowance due to Covid-19	EUR € 150 per day, up to 14 days	Nil
Delayed Departure	€ 50 for the first full 6 hours that Your departure is delayed € 50 for each additional full 1-hour period of delay EUR € 600 per journey limit	
Baggage Delay	EUR € 400	12 Hours
Baggage and Travel Documents	EUR € 500	Nil
Overseas Legal Expenses	EUR € 400	Nil

PART 2: SCOPE OF COVERAGE

1. Eligibility of Cover

You will automatically be eligible for cover under this group insurance policy

- (a) when You travel on a Scheduled Flight for Your trip Overseas; and
- (b) when You have less than 79 years.

2. Geographical Coverage

The cover will be provided in the country or countries that You visited during Your trip which are stated in the trip boarding pass issued by RwandAir. However, the cover will not be provided when You are travelling in, to or through Iran, Syria, North Korea, Cuba, Venezuela, Crimea and Sevastopol

3. Period of Coverage

- (a) Your insurance cover commences from the time You depart on a Scheduled Flight for Your Overseas trip.
- (b) For one-way trip, You will be covered for the first 31 days following Your departure date. For multiple one-way trip you will be covered for a maximum period of 90 consecutive days outside of your home country following the departure from your home country.
- (c) For return trip, You will be covered for a maximum period of 90 consecutive days following the departure date.
- (d) Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled International Flight in Your Home Country; or
 - The maximum duration of 31 days (One Way Trip) / 90 days (Return Trip) whilst Overseas after the commencement of Your trip.

PART 3: DESCRIPTION OF BENEFITS

1) EMERGENCY MEDICAL AND RELATED EXPENSES

For avoidance of any doubt, it is recalled that this is not a private medical insurance policy.

If You become unexpectedly ill, injured or have a complication of pregnancy and You require in-patient treatment or repatriation You must contact IPA on +33 176 433 532

IPA may:

move You from one hospital to another; and/or
return You to Your habitual residence or move You to the most suitable hospital in the Home Country;

at any time, if IPA and the treating medical practitioner believes that it is medically necessary and safe to do so.

If the Medical Team advises a date when it is feasible and practical to repatriate You, but You choose not to be repatriated, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

WHAT IS COVERED

Up to the amount shown in the Benefit table for costs incurred outside Your Home Country for:

- a) All reasonable and necessary expenses which arise as a result of a medical emergency involving You. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting You to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.
- b) All reasonable and necessary emergency medical expenses for all infants born following complications of pregnancy during a trip. Claims involving multiple births are considered to be one event.
- c) Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.

- d) With the prior authorisation of IPA, additional travelling costs to repatriate You to Your home when recommended by Our Doctor, including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the outward journey unless IPA agrees otherwise.
- e) With the prior authorisation of IPA and if deemed medically necessary by Our Doctor:
 - all necessary and reasonable accommodation (room only) and travel expenses incurred if it is medically necessary for You to stay beyond Your scheduled return date, and including travel costs, back to Your Home Country if You cannot use Your original ticket.
 - all necessary and reasonable accommodation (room only) and travel expenses incurred by any one other person if required on medical advice to accompany You or escort a child home to Your Home Country.
 - all necessary and reasonable accommodation (room only) and travel expenses for a friend or close relative to travel from the Home Country to escort insured persons under the age of 18 to Your home in the Home Country if You are physically unable to take care of them and are travelling alone. If You cannot nominate a person, We will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, We will pay for economy one-way travel to return the child to the home. We will not pay for travel and/or accommodation that has not been arranged through Us or incurred without Our prior approval.
- f) If You die Abroad:
 - cremation or burial charges in the country in which You die; or
 - transportation charges for returning Your body or ashes back to Your Home Country.

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. The excess as shown in the Benefit table per insured person for each and every claim.
2. Any claim arising directly or indirectly from any pre-existing medical condition.
3. Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on Your trip. Normal pregnancy or childbirth or travelling when Your medical practitioner has recorded Your pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
4. Your travel to a country, specific area or event when the regulatory authority in a country to/from which you are travelling has advised against all travel.
5. Claims where You unreasonably refuse the medical repatriation services We agree to provide and pay for under this policy. If You choose alternative medical repatriation services, You must notify Us in writing in advance and it will be at Your own risk and own cost.
6. Any costs You incur outside the Home Country after the date Our Doctor tells You should return home, or We arrange for You to return home. (Our liability to pay further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place).
7. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
8. Any expenses which are not usual, reasonable or customary to treat Your bodily injury or illness.
9. Any treatment or diagnostic testing that was pre-planned or pre-known by You.
10. Any form of treatment or surgery which in the opinion of Our Doctor can be reasonably delayed until Your return to the Home Country.
11. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the Home Country unless stolen or damaged.
12. Additional costs arising from single or private room accommodation.
13. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by IPA.
14. Treatment costs for cosmetic reasons unless Our Doctor agrees such treatment is necessary as a result of an accident covered by this policy.
15. Any expenses incurred after You have returned to Your Home Country unless previously agreed to by IPA. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
16. Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations or vaccinations and/or taken the recommended medication.

17. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
18. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
19. Any costs incurred in Australia where You would have been eligible and had the opportunity to enrol in the Medicare scheme and You have failed to do so.
20. Costs of telephone calls, other than calls to IPA notifying them of the problem for which You are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
21. Air-sea rescue costs.

2) OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19

If, whilst You are Overseas and You are issued a Quarantine Order due to Covid-19, We will pay, up to the specified limit under this section, for each full day of quarantine provided that the period of quarantine is within the Period of Coverage.

For the avoidance of doubt, every day of quarantine will count towards the total number of days of quarantine irrespective of whether they run consecutively or not.

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

- a. Any claim not resulting from COVID-19;
- b. your refusal to comply with the requirements as set out in the Quarantine Order.

3) DELAYED DEPARTURE

WHAT IS COVERED

If You have arrived at the terminal and have checked in or attempted to check in during Your outward journey or homeward journey and the departure of Your pre-booked scheduled public transport is delayed at the final departure point for more than 6 hours from the scheduled departure time due to:

strike or industrial action; or
adverse weather conditions; or
mechanical breakdown of or a technical fault occurring in the scheduled public transport on which You are booked to travel;

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. Any costs or charges for which any carrier or provider must, has or will reimburse You and all amounts paid in compensation by the carrier.
2. Claims where You have not checked in or attempted to check in according to the itinerary supplied to You. You must also arrive at the departure point before the advised departure time.
3. Claims where You have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
4. Claims where You have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. Strike or industrial action or air traffic control delay which had commenced or for which the start date had been announced before You made Your travel arrangements for Your trip, and/or You purchased the policy.
6. Withdrawal from service (temporary or otherwise) of public transport on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.

7. Any claim where You have not been delayed for more than 6 hours of the scheduled departure time.
8. Privately chartered flights.

4) BAGGAGE DELAY

WHAT IS COVERED

Up to the amount shown in the Benefit table in total for each insured person travelling, for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to You within 12 hours of Your arrival, provided written confirmation is obtained from the airline, confirming the number of hours the baggage was delayed.

If the loss is permanent the amount will be deducted from the final amount to be paid under Section - Baggage and Travel Documents.

IMPORTANT CLAIM CONDITIONS

You must obtain written confirmation from the carrier, confirming the number of hours the baggage was delayed. You must: obtain a Property Irregularity Report from the airline or their handling agents
give written notice of the claim within the time limitations of the carrier and retain a copy.
retain all travel tickets and tags to submit with a claim.

All amounts are only for actual receipted expenses in excess of any compensation paid by the carrier.

The amounts shown in the Benefit Table are the total for each delay.

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. Claims which do not relate to Your outward journey on a trip outside of Your Home Country.
2. Claims due to delay, confiscation or detention by customs or other authority.
3. Claims arising from baggage shipped as freight or under a bill of lading.
4. Any costs or charges for which any carrier or provider must, has or will compensate You.
5. Reimbursement for items purchased after Your baggage was returned.
6. Reimbursement where itemised receipts are not provided.
7. Claims where You do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to You.
8. Any purchases made outside of 4 days of the actual arrival at the destination.

5) BAGGAGE AND TRAVEL DOCUMENTS

WHAT IS COVERED

BAGGAGE

Up to the amount shown in the Benefit table per trip for each insured person travelling, for the accidental loss of, theft of or damage to baggage.

The amount payable will be the value at the time of purchase less a deduction of ten percent (10%) per year for wear and tear. If the item can be repaired economically, We will pay the cost of repair only.

The maximum We will pay for all items in total is equal to the limit shown in the Benefit table.

TRAVEL DOCUMENTS

Up to the amount shown in the Benefit table for reasonable additional travel and accommodation expenses incurred necessarily Abroad to obtain a replacement of Your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

IMPORTANT CLAIM CONDITIONS

1. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the incident. You must obtain an official report from the local police within 24 hours after discovery, or as soon as possible after that.
2. If baggage is lost, stolen or damaged whilst in the care of an airline You must:
 - obtain a Property Irregularity Report from the airline at the airport when the incident occurs.
 - give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy.
 - retain all travel tickets and tags to submit with a claim.
3. You must provide an original receipt or proof of ownership for items to help to substantiate Your claim.
4. Any amounts paid under Section - Baggage Delay will be deducted from the final amount to be paid under this section.

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
2. Incidents of loss or theft of baggage or valuables where You have not obtained an official report from the local police within 24 hours after discovery, or as soon as possible after that; A Holiday Representatives Report is not sufficient.
3. Items damaged whilst You are on a trip when You do not obtain a damage/repair statement from an appropriate agent within 7 days of Your return to Your Home Country.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Cheques, traveller's cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if You have not followed the issuer's instructions.
6. Unset precious stones, contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, vapo risers or E-cigarettes, drones, alcohol, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage). Damage to china, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the transportation vehicle or vessel in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Any amounts already paid under Section - Baggage Delay.
9. All items used in connection with Your business, trade, profession or occupation.
10. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
11. Depreciation in value, variations in exchange rates or loss due to error or omission by You or a third party.
12. Claims arising from loss or theft from Your accommodation unless there is evidence of forced entry which is confirmed by a police report.
13. Loss, theft of or damage to baggage contained in an unattended vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or

towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.

14. Valuables or personal money or passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where You have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
15. Claims arising from damage caused by leakage of powder or liquid carried within baggage.
16. Claims arising from baggage shipped as freight

6) OVERSEAS LEGAL EXPENSES

DEFINITIONS - APPLICABLE TO THIS SECTION

Adviser:

specialist solicitors or their agents.

Adviser's costs:

reasonable fees and disbursements incurred by the adviser with our prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against you and paid on the standard basis of assessment.

WHAT IS COVERED

Up to the amount shown in the Policy Summary for legal costs to pursue a civil action for compensation if someone else causes your bodily injury, illness or death during your trip. We will also pay reasonable costs for an interpreter we have selected for court proceedings.

HOW WE SETTLE LEGAL EXPENSES CLAIMS

When you appoint an adviser to act on your behalf, you must notify us immediately to that effect. We will, upon receipt of your notice, advise you of any conditions concerning such appointment.

SPECIAL CONDITIONS

1. You must notify Us of claims as soon as reasonably possible and in any event within 30 days of You becoming aware of an incident which may generate a claim.
2. We will provide You with a claim form which must be returned promptly with all information We require. You must supply at Your own expense all of the information which We require to decide whether a claim may be accepted.
3. We will only be liable for adviser's costs for work expressly authorised by Us in advance in writing and undertaken where there are reasonable prospects of success
4. We will not initiate legal proceedings in more than one country for the same occurrence.
5. We may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

WHAT IS NOT COVERED

In addition to the General Exclusions, We will not pay for any claims in respect of:

1. Costs or expenses incurred before We accept Your claim in writing.
2. Claims not notified to IPA within 30 days of the incident or as soon as reasonably possible.
3. Claims against a carrier, the travel or holiday agent or tour operator arranging any trip, Us, IPA, Your employer or their agents.
4. Any claim against someone You were travelling with or another insured person under this Policy.
5. Legal action where in Our opinion the estimated amount of compensation is less than € 200.
6. Actions undertaken in more than one country.
7. Lawyers' fees incurred on the condition that Your action is successful.

8. Penalties or fines which a Court awards against You.
9. Claims by You other than in Your private capacity.
10. Any claims occurring when travelling in Your Home Country.

What You must do in case You need emergency assistance:

1. You (or Your personal representative) must contact IPA to make arrangements for the services provided:
 - (a) The medical assistance services are available at this 24 hours Travel Assistance Hotline:
 - (b) By telephone: +33 176 433 532
 - (c) Please have the following information ready when You call IPA:
 - The address of the place and the telephone number that IPA can reach You or Your personal representative;
 - The nature of the help You required and a brief description of the emergency;
 - (d) You will be assigned a Case Number and You will be asked to share a copy of the following documents:
 - RwandAir flight ticket and/or boarding pass;
 - Passport, including Your Visa page, if applicable;
 - Covid-19 positive test result that should be dated after the first day of travel.
2. If due to reasons beyond Your control, You or Your personal representative is unable to notify IPA to make the necessary arrangements, and if We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, We shall reimburse the expenses incurred for the services that IPA would have provided under the same circumstances.
3. If Your original RwandAir flight ticket is not valid for such repatriation, You must surrender any unused portion of Your travel ticket to Us.

PART 4: DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires:

TERM	MEANING
COVID-19	An infectious disease named by the World Health Organisation as “COVID-19” and caused by severe acute respiratory syndrome SARS-COV-2 but excludes any mutation or variation thereof or any related strain.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his/her license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
Home Country	Any country in which You are permanently resident and are assessed for tax purposes.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as patients, and that: <ol style="list-style-type: none"> (a) Provides facilities for diagnosis, treatment and surgery; and (b) Provides 24 hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and Is not primarily a clinic, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydro clinic or a nursing or convalescent home or a home for the aged or such similar establishments.
Inter Partner Assistance (IPA)	The authorized assistance company appointed by Us to provide You with emergency medical services as specified in this Policy.

Medical Expenses	Costs that You are responsible for that are necessarily and reasonably incurred for the medical treatment. The treatment shall not exceed the customary and reasonable level of charges for similar treatment or medical supplies in the location where the expenses are incurred.
Medical Team	A group of persons tailored to each specific case as defined by IPA supervising physician and relying on the support of IPA's infrastructure and international network.
Overseas	The countries outside the Home Country where You are resident and covered under this Policy.
Pre-existing medical condition	Any medical condition or symptom you have ever suffered prior to your trip.
Quarantine Order	A legal order for compulsory isolation that is issued by the local government authority to an individual as a result of being identified as a carrier of Covid-19 or being in close contact with confirmed cases of Covid-19. Written confirmation must be obtained from the government authority on the nature and period of the Quarantine to substantiate Your claim. For the avoidance of doubt, the general travel advisory by the local government or authority of the country to self-isolate for some days that applies generally or broadly to some or all of a population, vessel or geographical areas, or that applies based on where the person is travelling to, from or through is not deemed a Quarantine Order under this Policy.
Scheduled Flight	RwandAir flight and/or RwandAir affiliated flight which corresponds to the flight details on the booking itinerary or boarding pass as issued by RwandAir.
We/Our/Us/Radiant	Radiant Insurance Company ("Radiant")
You/Your	The person who is named on a Scheduled Flight itinerary and covered under this Policy and whose insurance premium has been paid.

PART 5: GENERAL CONDITIONS

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Reasonable Care

You must act prudently and take all reasonable precautions to prevent any injury or illness as if You were not insured. At the time of Your trip, You must be medically fit to travel and not be aware of any circumstances which could lead to a claim under the Policy, otherwise Your claim will be rejected.

2. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information.

3. Known Circumstances or Events

This insurance cover is only valid if You purchase Your trip before You become aware of any possible situations that may lead to any claim on this Policy.

4. Compensation from Other Sources

If You receive compensation for any of the benefits from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the specified limit. This applies to all Sections of this Policy except for Overseas Quarantine Allowance due to Covid-19.

5. Aggregate Limit of the Cover

Our maximum liability to pay all RwandAir Customers arising out of any one incident shall be limited to EUR € 20,000,000. In the event that the claims from all insured persons arising out of one single incident exceeds EUR € 20,000,000 in the aggregate, We will pay each RwandAir Customer a share of EUR € 20,000,000 according to the proportion each claim bears to the aggregate claim from all RwandAir Customers.

6. Subrogation

We have the right to proceed recovery at Our expense in Your name against any third party who may be responsible for an occurrence of an event giving rise to a claim under this Policy.

7. Right of Recovery

In the event any payment is made by Us or IPA for a medical claim for which You are not covered for under this Policy, We or IPA reserves the right to recover from You for the full sum which We or IPA is liable to the Hospital to which You were admitted.

8. Governing Law

This Policy shall be governed by and interpreted in accordance with Rwandan Laws.

9. Contracts (Rights of Third Parties)

A person who is not You or the policyholder will have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

10. Dealing with Disputes

Any dispute arising out of an event leading to an intervention by Us or IPA shall be brought before the court with jurisdiction in accordance with Rwandan laws.

11. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America.

12. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of Rwanda, this Policy and its benefits shall be considered void, as if cover was never granted.

PART 6: GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits under this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Medical Exclusions

- (a) Costs of Your COVID-19 tests which are mandatory before travelling or upon arrival at a destination (If a mandatory test whilst at your destination receive a positive result this will be considered under Part 3 - Section 1);
- (b) Travelling against the advice of a Doctor or for the purpose of seeking medical treatment;
- (c) Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until return to Your Home Country;
- (d) For scientifically unrecognised examination or treatment methods and medicinal products.

2. Travel Exclusions

- (a) Travelling in, to or through Iran, Syria, North Korea, Cuba, Venezuela, Crimea and Sevastopol.
- (b) Your travel to a country, specific area or event when the Rwandan government or regulatory authority in a country to/from which You are travelling has advised against non-essential or all travel, unless such government

or authority has provided exceptional permission for such travel. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.

- (c) Except as expressly covered under Medical and Related Expenses and Overseas Quarantine Allowance due to Covid-19, this insurance does not cover any epidemic or pandemic as declared by the Rwandan government, the local authority at Your planned destination or the World Health Organisation (WHO).
- (d) Cruises are excluded from this specific insurance coverage.

3. Circumstantial Exclusions

We cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by:

- (a) War, disaster, invasion, embargo, epidemic or pandemic declared by the World Health Organization (other than Covid-19), act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any nuclear reaction or contamination, ionising rays or radioactivity, or any case of force majeure.

4. Other Exclusions

Your policy does not cover you for any claim directly or indirectly resulting from any of the following:

- (a) Engaging in sports or activities which are not covered on your policy. There are many sports and activities which are covered as standard under the policy, please refer to the Sports and activities section.
- (b) Your wilfully self-inflicted injury or illness, suicide or attempted suicide.
- (c) You are not covered for any claim arising directly or indirectly from:
 - i. Your consumption of alcohol, drugs and/or solvents impairing your physical ability and/or judgement.
 - ii. You abusing alcohol, drugs and/or solvents.
 - iii. You suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
- (d) You putting yourself at needless risk (except in an attempt to save human life).
- (e) Your own unlawful action or any criminal proceedings against you.
- (f) Your work involving manual work, electrical and construction work or use of power tools or machinery unless you have contacted us and we have agreed otherwise.
- (g) Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance, this includes any claim for loss of enjoyment for any trip. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the trip due to poor weather.
- (h) Any amount recoverable from any other source.
- (i) You gaining access to controlled or restricted areas and/or the unauthorized use of swimming pools outside of the specified opening times. When travelling, you must adhere to the guidelines issued for controlled areas, swimming pools etc.
- (j) You climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless your life is in danger or you are attempting to save human life.
- (k) Driving any motorised vehicle unless it is listed as covered under the Sports and other activities section. When driving you must hold a valid licence for that vehicle. In addition, any claim where you are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle, regardless if riding as a passenger or driver.
- (l) Any claim where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
- (m) Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where you have paid for the additional costs for example, if you have paid for

another person's travel or accommodation costs. The only exception to this is if the Medical Assistance team agree for another person to remain with you.

- (n) We will not pay any claim you have for any trip where a medical practitioner has advised you not to travel (or would have done so had you sought their advice), but despite which you still travel.
- (o) Where you have selected an annual multi trip policy the maximum duration of any one trip is shown in your policy schedule. If any trip exceeds the maximum number of nights there is no cover under this policy for any of your trip. Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you or a public transport delay which is covered under the policy.
- (p) Any virtual currency including but not limited to crypto-currency, including fluctuations in value.

PART 7 : CLAIMS PROCEDURES

1. Claims Submission

You can file any claim at: rwandair.travelinsurance.en@axa-assistance.es

2. 5-Day Claims Notification

Any claim must be submitted within 5 days of the occurrence or loss. We can deny Your claim if it is submitted after the 5 days notification period. If that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, We will consider to assess Your claim.

3. Fraudulent Claims

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, We will reject the claim and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, You must provide all supporting documents (such as medical and hospital bills, flight boarding passes, telephone bills) at Your expense. If no supporting documentation is provided, We may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, We are released from Our obligations and liabilities under this Policy.

6. Life or death situation

If there is a risk of death, You (or any other person representing You) must call on the medical emergency services in place where You are located before contacting Us or IPA.

7. Data protection

You acknowledge and agree that We:

- (a) are committed to protect Your personal data in accordance with applicable laws and regulations;
- (b) are acting as data controller in respect of the personal data that You process under this Policy;
- (c) have implemented and will maintain within Our organization policies and technical security measures preventing any breaches (e.g. of confidentiality) by Our officers, representatives, employees or any other third party acting on Our behalf in determining what are appropriate technical security measures, account shall be taken of risks presented by accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to personal data transmitted, stored or otherwise processed;
- (d) have fulfilled legal requirements relative to the transfer of such personal data to IPA; and

You consent to transfer Your personal data abroad, in order for IPA to fulfil its contractual commitments with Us, including but not limited to administration, risk management and performance of this Policy.