

BSP TravelCover

Policy Information Document



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BSP TravelCover insurance policy

BSP TravelCover Insurance is provided under an Overseas Travel Master Policy issued to Bank of South Pacific Limited, P.O. Box 78, Port Moresby, National Capital District, Papua New Guinea, by QBE Insurance (PNG) Limited, QBE Building, Musgrave Street, P O Box 814, Port Moresby, National capital District. Telephone: +675 321 2144 Facsimile: +675 321 4756..

Bank of South Pacific Limited (“BSP”) is not the issuer of BSP TravelCover Insurance and neither BSP nor any of its related corporations guarantee any of the benefits under the Policy. The cover is provided at no additional cost to the BSP Cardholder and BSP does not receive any commission or remuneration from QBE Insurance (PNG) Limited for this BSP TravelCover Insurance.

BSP may terminate the BSP TravelCover Insurance and in that event will notify its BSP Visa Debit Cardholders

BSP TravelCover Overseas Travel Insurance Summary

Schedule of Benefits and Sums Insured
Benefits
Section 1 Cancellation, Overseas Medical, Dental and Extra Expenses
Section 2 Luggage, Personal Effects and Travel Documents
Section 3 Personal Liability
Section 4 Rental Vehicle Excess
Section 5 Accidental Death and Loss of Income
Section 6 Accidental Death and Disablement (Transport accident cover)
Section 7 Hijack and Detention
Section 8 Kidnap and Ransom

EXCESS – We will not pay the first PGK 500 of each and every claim arising from the same event under Sections 1 and 2 (except for 2.2 and 2.3). Under Section 2, claims in respect of Laptops and Notebooks are subject to an excess of 10% of each claim with a minimum excess of PGK500. Excess does not apply to any other benefit under the Policy

Sum Insured: Platinum Cardholders only
Section 1 PGK1,000,000 for single persons and PGK2,000,000 for Families
Section 2 PGK10,000 for single persons and PGK20,000 for Families, subject to: <ul style="list-style-type: none"> • Maximum limit of PGK2,000 for any one Item, set or pair of items • Laptop computers – maximum limit of PGK5000 inclusive of all accessories • Emergency Luggage replacement <ul style="list-style-type: none"> - PGK300 for single - persons - PGK600 for Families
Section 3 PGK 200,000 per single person PGK 400,000 for Families
Section 4 PGK2,000 per Journey
Section 5 Accidental Death PGK20,000 for BSP Visa Debit Cardholder PGK10,000 for Spouse Loss of Income PGK13,000 for BSP Visa Debit Cardholder/ accompanying Spouse
Section 6 PGK20,000 for BSP Visa Debit Cardholder/ accompanying Spouse PGK5,000 per accompanying Dependent Child
Section 7 PGK500 per day to a maximum PGK6,000
Section 8 PGK50,000 per single person; PGK100,000 for Families

Important Matters You Should Know About

Agreement – We will provide You with the cover subject to the terms, conditions and exclusions contained in this insurance.

Cover Activation Criteria

Your cover under BSP TravelCover Insurance is deemed to have been activated if all of the following apply:

- . You are a current holder of an **Eligible BSP Visa Debit Card**, and
- . You are a permanent resident of Papua New Guinea, arrange to travel on a Journey and intend returning to your place of residence in Papua New Guinea upon completion of the Journey; and
- . Prior to the commencement of Your Journey, You paid a minimum of One Thousand Kina (PGK1000) with Your **Eligible BSP Visa Debit Card** for one or more of Your following travel expense items:
 - return overseas transport costs (airfares and/or cruise costs) including the cost of transport;
 - accommodation; and/or
 - other Journey itinerary items, as well as charges, fees and/or taxes; and
- . Another BSP Visa Debit Cardholder in Your Family has not already activated cover for the same Journey

Please note: In the event of a claim, You will be required to provide documentation to support Your Activation of Cover by the above method. A permanent resident includes a non-Papua New Guinea citizen living and working in Papua New Guinea who holds a current valid work permit. Section 6 Accidental Death and Disablement has an additional requirement for the section to apply, being that You need to have purchase the relevant Conveyance ticket using your Eligible BSP Visa Debit Card.

Please also note: An **Eligible BSP Visa Debit Card** means a Platinum Visa Debit Card issued to

You as an individual BSP Visa Debit Cardholder and does not include Visa Debit Cards issued to companies or corporations.

Age Limit - This insurance covers current BSP Visa Debit Cardholders who are under 70 years of age at the date of departure.

Pre-Existing Medical Conditions - This insurance does not provide any benefits for Pre-existing Medical Conditions.

Limits of Liability - Our liability for each Policy Section is limited to the sums insured specified for each Section, as shown in the Schedule of Benefits and Sums Insured. Sub limits may apply – refer to applicable Section.

Luggage - The maximum Sum Insured is PGK2,000 per item, set or pair of items and PGK5,000 for laptop computers inclusive of all accessories. Refer the Sum Insured Schedules.

Policy Excess - You will be required to pay the first PGK500 for each and every claim arising from any one event under Sections 1, 2 (except for Sub-sections 2 and 3) and 7. Under Section 2, you will be required to pay 10% of each claim with a minimum payment of PGK500 for each and every claim in respect of laptop and/or notebook computers.

Safety of Your Belongings – You must take all reasonable precautions to safeguard Your property. Leaving personal belongings unattended in Public Places encourages theft and as such is not a reasonable precaution.

All Losses – under the luggage and travel documents cover **must** be reported to the authorities within 24 hours and a written acknowledgment obtained.

Receipts – for claimable expenses and items purchased by You must be retained to support Your claim. It is recommended for security purposes that receipts for purchases be kept separately from the items obtained.

Exclusions – You should take special note of the General Policy Conditions, General Exclusions and those portions of each section headed ‘In addition to the General Policy Exclusions applying to all Sections of the Policy, We will not pay’ in each Section of this Policy.

General Policy Conditions

General – At the time of this insurance becoming effective You must be fit to travel and not be aware of any circumstance which could lead to cancellation or disruption of the Journey, otherwise any subsequent claim could be jeopardised.

Our Requirements – It is a condition of cover under this insurance that

- (i) if You require hospitalisation or emergency transportation services or need to return to Papua New Guinea early for any reason and want Us to pay, You must contact QBE Assist and obtain approval before arrangements are made. Failure to do so may affect your claim.
- (ii) You are required to follow the advice and instruction of QBE Assist, and where we require, Our advice and instruction. If You fail to do so We may refuse to pay your claim

To contact the QBE Assist global assistance centre, proceed as follows:

Within PNG 180 -1544

Within Australia 1300 455 783

From anywhere in the world, contact the local operator and book a reverse charge (collect) call to

Country code	Area code	Number
61	3	8523 2800

If this is not possible, call or email and request an immediate call back. Be sure to provide your contact number including the country name and area code.

Email Address: qbeassist@qbe.com

Subject: **Immediate call back required to <your name>**

Papua New Guinea Law – The Policy shall be interpreted in accordance with the law of the Independent State of Papua New Guinea.

Currency – All amounts shown are in Papua New Guinea Kina. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.

Cancellation of Cover – We and BSP may agree to terminate the BSP TravelCover Overseas Travel Master Policy at any time. Bank of South Pacific Limited will notify the BSP Visa Debit Cardholders on or before the date of such termination. It is the responsibility of the BSP Visa Debit Cardholder to ensure that BSP TravelCover Insurance is activated in accordance with the Cover Activation Criteria as stated on page 7. If cover has been activated and BSP TravelCover Overseas Travel Insurance is terminated, Cover remains in force until the conclusion of the BSP Visa Debit Cardholder's journey.

Other Insurance – **Except for Sections 5 and 6**, Accidental Death and related benefits, there is no cover under this insurance for any loss or event or liability which is covered under any other insurance policy, health or medical scheme or legislation or is payable by any other source. We will however pay the difference between what is payable under the other insurance policy, health or medical scheme or legislation or such other source and what You would be otherwise entitled to recover under this Policy, where permissible under Law.

Claim Against You – You must provide Us immediately with full particulars of any claim made against You by any other person, all legal documents served on You and allow Us the sole option to negotiate settlement of, or defend the claims in Your name

You must assist Us even after We have paid Your claim if We want to defend You against an allegation. This could include attending court to give evidence.

Subrogation

- If You can claim from anyone else and We also pay You, then You must refund Us the amount We paid if they pay You. You cannot claim from both Us and someone else unless We are only making up the difference.
- You must assist Us even after We have paid Your claim if We want to recover the amount of any payment from anyone who caused You to suffer loss or damage. This could include attending court to give evidence.
- You must not start any legal action for recovery of amounts the subject of a claim before telling Us.

Fraudulent Claims – If any claim is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this insurance then any amount payable in respect of such claim shall be forfeited.

No Multiple Cover – This insurance covers a Family only once to the total sums insured for each Journey, regardless of whether more than one Cardholder in the Family could otherwise activate cover for that Journey. The first BSP Visa Debit Cardholder in the same Family to activate cover for the Journey is treated as the BSP Visa Debit Cardholder under this insurance.

Definitions

Bed Care Patient – means You are necessarily confined to bed (such confinement must commence during the Journey) for a continuous period of not less than 24 hours and Your confinement is certified as necessary by a legally qualified and registered medical practitioner and You are under the continuous care of a registered nurse (other than Yourself or a member of Your Family). You are not a Bed Care Patient if You are a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholics or drug addicts.

BSP – means **Bank of South Pacific Limited**.

BSP Visa Debit Cardholder – means a person to whom BSP has issued an Eligible BSP Visa Debit

Card and includes the primary cardholder and any additional cardholder to whom an Eligible BSP Visa Debit Card has been issued for use on a BSP account; unless otherwise stated.

Conveyance – means an aircraft, vehicle, train, vessel or other public transportation that is licensed to carry fare-paying passengers.

Dependent Children – means Your unmarried children, aged 18 or under, or 25 or under if engaged in full time study, who are primarily dependent upon You for maintenance and support and who travel with You on the Journey. A child who is physically or mentally incapable of self-support upon attaining age 19 may continue to be covered under this policy whilst remaining incapacitated and unmarried provided they travel with You on the Journey.

Eligible BSP Visa Debit Card – means a BSP Platinum Visa Debit Card issued to You as an individual BSP Visa Debit Cardholder and does not include Visa Debit Cards issued to companies or corporations.

Family (ies) – means Your Spouse and Your Dependent Children that are travelling with You.

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.

Injury – means a physical injury, caused by a violent, external and visible means, which occurs fortuitously whilst this insurance is in force and which results, solely, directly and independently of any pre-existing condition or other cause, in any of the events specified in the Policy within 12 calendar months of the date of its occurrence.

Journey, Period of Journey – means the shorter period commencing from the time You leave Your place of residence in Papua New Guinea to travel overseas, until:

1. the time You return to Your place of residence in Papua New Guinea, or
2. the expiry of 90 consecutive days following the time that You leave Your place of residence in Papua New Guinea to travel overseas. The maximum duration of coverage is 90 consecutive days.

Cover for cancellation benefits will commence from the time You activated your cover in accordance with the Cover Activation Criteria as stated in page 5. Cover for all other benefits will commence from the time You commence Your Journey as described above. For cover to apply Your Journey must commence and conclude in Papua New Guinea.

Policy – means the Overseas Travel Master Policy issued by Us to BSP.

Pre-existing Medical Condition – means any medical or dental condition of Yours, Your travelling companion, Relative or any other person that may cause You to claim, which in the 30 days before You have activated Your cover in accordance with the Cover Activation Criteria as stated in page 5:

- required treatment, investigation (whether or not a diagnosis has been made), medication or advice from a doctor, chiropractor, physiotherapist, naturopath, psychiatrist, psychologist; or
- You were aware of, or could be expected to have been aware of, that may lead to a claim under this Policy.

It also means a chronic or on-going medical or dental condition.

Public Place – includes but is not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches, public toilets, and any place to which the public has access.

Relative – means Your Spouse, parent, parent-in-law, grandparent, step-parent, uncle, aunt, sister, sister-in-law, brother, brother-in-law, daughter, step-daughter, daughter-in-law, son, step-son, son-in-law, grandchild, guardian, fiancé, fiancée, half-brother, half-sister, niece or nephew all resident in Papua New Guinea at the time You activated your cover in accordance with the Cover Activation Criteria as stated in page 5.

Spouse – means Your Spouse or de facto partner of either sex, with whom You have continuously cohabited for a period of three (3) consecutive months or more and who travels with You on the Journey.

Terrorist Act – means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered Terrorist Acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

QBE Assist - means the 24 hour medical and travel assistance service which is provided free of charge to **You** in conjunction with and subject to the terms and conditions of **Your** policy.

Unaccompanied – means, in relation to Luggage, personal effects or travel documents: Sent or left somewhere else by You so that they are not travelling with You on Your Journey

Unattended – means, but is not limited to: not on Your person at the time of loss, left with a person other than Your travelling companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim, leaving it at a distance where You are unable to prevent it from being unlawfully taken.

War – means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us – means QBE Insurance (PNG) Limited

You and Your – means a BSP Visa Debit Cardholder and includes Family members.

Excess

You must pay the first PGK500 of each and every claim arising from the same event under:

Section 1 – Cancellation, Overseas Medical, Dental and Additional Expenses

Section 2 – Luggage, Personal Effects and Travel Documents (except for Sub-sections 2 and 3)

Also under Section 2, you will be required to pay 10% of each claim with a minimum payment of PGK500 for each and every claim in respect of Laptop and/or Notebook computers.

General Policy Exclusions

We will not pay under any Section of the Policy for claims arising directly or indirectly out of:

1. War, civil war, invasion, insurrection, revolution, use of or threatened use of military power or usurpation of government or military power.
2. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
3. The dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
4. Riot or civil commotion unless You have already left Papua New Guinea or You have paid for Your travel and accommodation and Your Policy was in force prior to the riot or civil commotion.
5. Any professional sporting activities.

6. Racing (other than on foot), mountaineering involving use of ropes or guides, rock-climbing, underwater activities involving use of underwater breathing apparatus (unless You hold an open water diving certificate or are diving with a qualified instructor), motor cycling outside Papua New Guinea (unless You are riding a motorcycle with an engine capacity of 200cc or less and hold a motorcycle licence which is valid in the country You are in, but always excluding motorcycle racing), skydiving, hang-gliding, hunting.
7. Deliberate exposure to exceptional danger unless in an attempt to preserve life, Your own or others.
8. Your suicide, attempted suicide or intentional self-Injury.
9. Your or any other person's psychological or psychiatric condition (other than exclusion 10 below).
10. Your or any other person's nervous disorder, anxiety disorder, depression or stress related disorders resulting in a disinclination to travel.
11. Sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
12. You having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
13. Your or any other person's Pre-existing Medical Condition(s).
14. Your or any other person's pregnancy or childbirth (except for unexpected medical complication or emergency when You are no more than 26 weeks pregnant at the time it occurs).
15. You travelling against medical advice or when You ought reasonably to know that You are unfit to do so.
16. Any potentially fatal condition which has been diagnosed or any condition for which You are travelling to seek medical or other treatment.
17. You or Your Family engaging in any illegal conduct or criminal act.
18. Confiscation or destruction by customs or any other authorities.
19. Any interference with Your travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to You or to any Relative or travelling companion or restriction of access to any locality.

20. 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, 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.
21. Any loss as a result of You being a crewmember or pilot of any Conveyance or aircraft.
22. Failure to take precaution to avoid a claim after there was warning in the mass media.
23. Any consequential loss including loss of enjoyment or any financial loss not specifically covered in the Policy.
24. A change of plans because You or Your travelling companion change Your mind and decide not to proceed with Your original trip.
25. Any losses incurred if You have not met the Activation of Cover criteria in the "Important Matters" section.
26. Any employment You have during the journey that is not part of Your current employment in Papua New Guinea.
27. You taking part in any manual work in connection with a business or trade.
28. Any expense that We are legally prohibited from paying because of Government legislation or regulation in the country that You are in and of which you are a permanent resident or citizen.

In addition, We will also not be liable to provide any coverage or make any payment under the Policy if to do so would be in violation of any sanctions law or regulation which would expose Us, our parent company or our ultimate controlling entity to any penalty under any sanctions law or regulation.

Section 1

Cancellation, Overseas Medical, Dental and Extra Expenses

Please note a Policy Excess of PGK500 applies to each and every claim made under this Section.

This section is subject to a total sum insured, if You are a single traveller without Family, of PGK1,000,000, or for You as a Family, of PGK2,000,000.

We will pay:

1 Cancellation and Amendment Costs

1.1 Cancellation

The non-refundable unused portion of travel or accommodation arrangements paid for in advance by you following cancellation, alteration, curtailment, or incompleteness of Your Journey due to:

- (a) the unforeseeable death, accidental Injury, or illness of Your Relative under 70 years of age, business partner or travelling companion;
- (b) any other unforeseeable circumstance (other than death, injury or illness) outside your control provided that a claim is not also paid in respect of Your death.

1.2 Amendment Costs

The reasonable costs of re-scheduling Your travel if You are unable to travel on Your original Journey due to:

- (a) the unforeseeable death, accidental Injury, or illness of Your Relative under 70 years of age, business partner or travelling companion;
- (b) any other unforeseeable circumstance (other than death, injury or illness) outside Your control provided that a claim is not also paid in respect of Your death.

Please note:

- The amount We will pay You will not be more than the amount We would have paid under Section 1.1 above.
- No claim will be payable under Section 1.2 if You have already made a claim under

1.3 We will also pay travel agents cancellation fees of up to PGK500 if incurred.

This cover will commence from the time You activated Your cover in accordance with the Cover Activation Criteria as stated on page 5.

2 Medical and Dental

2.1 Your reasonable medical, surgical, hospital, ambulance, and nursing home expenses and the cost of other treatment, given or prescribed by a legally qualified medical practitioner and necessarily incurred outside Papua New Guinea, as a result of You suffering an accidental Injury or illness during the Period of Journey provided they are not otherwise recoverable from any source.

If You are hospitalised You must contact QBE Assist as soon as possible.

To contact the QBE Assist global assistance centre, proceed as follows:

Within PNG ring 180-1544

Within Australia ring 1300 455 783

From anywhere in the world, contact the local operator and book a reverse charge (collect) call to

Country code	Area code	Number
61	3	8523 2800

If this is not possible, call or email and request an immediate call back. Be sure to provide your contact number including the country name and area code.

Email Address: qbeassist@qbe.com

Subject: **Immediate call back required to <your name>**

- 2.2 Your reasonable emergency overseas dental costs for the relief of sudden and acute pain incurred as a result of You suffering an accidental Injury or illness during the Period of Journey provided they are not otherwise recoverable from any source.
- 3 Extra Expenses
- 3.1 In the event of Your death, the reasonable cost of returning Your remains to Your residence in Papua New Guinea or for the funeral or cremation costs if Your body is buried at the place of Your death.
- 3.2 Your reasonable extra travel and accommodation expenses (including the costs of meals over and above the amount You had already budgeted for less any refund received for the unused prepaid travel and accommodation arrangements), actually and necessarily incurred on the written advice of a legally qualified medical practitioner, as a result of You suffering an accidental Injury or illness during the Period of Journey.
- 3.3 The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements), actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with our written agreement, for one person to travel to, remain with, or accompany You back to Your residence in Papua New Guinea, as a result of You suffering an accidental Injury, or illness during the Period of Journey.
- 3.4 PGK50 for each continuous 24 hour period You are confined in a hospital as a Bed Care Patient overseas, as a result of You suffering an accidental Injury or illness during the Period of Journey up to a maximum of PGK5,000 per person. Claims must be supported by written confirmation from the hospital of the length of Your stay.
- 3.5 Your reasonable extra travel and accommodation expenses (including the cost of meals over and above the amount You had already budgeted for less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred due to:

- (a) The unforeseeable death, accidental Injury, or illness of Your Relative under 70 years of age, business partner or travelling companion.
- (b) Any other unforeseeable circumstances outside Your control.

If You do not hold a return ticket to Papua New Guinea at the time of suffering any accidental Injury, or illness covered by this Policy, or at the time of the happening of any circumstances covered by this Section of the Policy, We will deduct from any claim which includes the cost of Your repatriation to Papua New Guinea, an amount equal to Your original carrier's published one way economy class travel ticket for the route used for Your return.

3.6 If Your scheduled transport is delayed for six (6) hours or more for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to PGK250 for singles and PGK500 for Families for each day the delay continues. For each additional 12 hour period We will pay up to PGK250 for singles and PGK500 for Families. The maximum We will pay for any one continuous delay period is PGK750 for singles and PGK1,000 for Families. If You claim this benefit We will not pay for any accommodation, meals or other travelling expenses under this Section.

In addition to the General Policy Exclusions applying to all Sections of the Policy, We will not pay:

1. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy.
2. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment, including dental treatment, incurred in Papua New Guinea, an insured person's country of residence or citizenship.
3. Medical, surgical, hospital, ambulance, and nursing home expenses, and other costs of treatment, including dental treatment, incurred more than 12 months after accidental Injury, or illness which is the subject of the claim, first occurred.
4. Expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which You have been advised to continue during the
Period of Journey.
5. Expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health.
6. Claims arising from cancellation, delays or rescheduling caused by carriers.
7. Claims arising from cancellation, delays or rescheduling caused by strikes by airline staff, airline contractors or suppliers or another airline entity.
8. For cancellation or disruption to travel which relates to Your or Your Travelling Companion's business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being retrenched from Your usual full time employment in Papua New Guinea.
9. Claims arising from the inability of any tour operator or wholesaler to complete arrangements for any tour due to a deficiency in the number of people required to commence any tour or Journey.
10. Cancellation (refer to Section 1 Sub-sections 1.1, 1.2 and 1.3 on pages 12 and 13) and your reasonable extra travel and accommodation expenses (refer to 3.4, 3.5 and 3.6 on pages 14 and 15) directly or indirectly incurred as a result of intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.

11. Cancellation (refer to Section 1 Sub-sections 1.1, 1.2. and 1.3. on page 13) and your reasonable extra travel and accommodation expenses directly or indirectly incurred as a result of any Terrorist Act.

Section 2

Luggage, Personal Effects and Travel Documents

Please note a Policy Excess of PGK500 applies to each and every claim made under this Section (except for Sub-sections 2 and 3 where no Excess is applicable).

Please also note under Section 2, you will be required to pay 10% of each claim with a minimum payment of PGK500 for each and every claim in respect of Laptop and/or Notebook computers.

This section is subject to a total sum insured, if You are a single traveller without Family, of PGK10,000, or for You as a Family, of PGK20,000.

We will pay:

1. For accidental loss of, theft or damage to Your accompanied luggage and personal effects (other than household furniture). We may choose to replace, repair, or pay for the loss in cash, after making allowance for depreciation, and wear and tear. The maximum amount We will pay for any one item, set or pair of items is PGK2, 000. The limit for laptop computers is a maximum PGK5,000 inclusive of all accessories. Applicable Sums Insured depend upon the type of BSP Visa Debit Card held by You. Refer the Sum Insured Schedules on Pages 3 and 4.
2. For emergency replacement of luggage up to PGK300 for a single person and PGK600 in total for a Family if Your total luggage is delayed, misdirected or temporarily misplaced by any carrier for more than 12 hours. Applicable Sums Insured depend upon the type of BSP Visa Debit Card held by You. Refer the Sum Insured Schedules on Pages 3 and 4. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items You needed to purchase.
3. For the non-recoverable cost of replacing personal travel documents, credit cards, debit cards and travellers cheques taken with You on the Journey.
4. For Your legal liability for payment arising out of unauthorised use of Your travel documents, credit cards, debit cards and travellers cheques, following theft during the Journey by any one person not Your Relative or travelling companion.

It is a condition of payment under this Section that all loss or damage attributable to theft or vandalism be reported to the appropriate authority as soon as possible after the discovery of the loss. Also, any loss of credit cards, debit cards, travellers cheques and travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.

In addition to the General Policy Exclusions applying to all Sections of the Policy, We will not pay for:

1. Damage or loss arising from electrical or mechanical breakdown of any item.
2. Scratching or breakage of fragile or brittle items. This Exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.

3. Damage or loss arising from wear and tear, deterioration, or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, repairing, restoring or alteration.
4. Luggage, personal effects or travel documents left Unattended in any Public Place.
5. Luggage, personal effects or travel documents left in an unlocked and unattended vehicle or building.
6. Unaccompanied luggage, personal effects or travel documents.
7. Luggage, personal effects or travel documents shipped under any freight agreement, or items sent by postal or courier services.
8. Loss or damage to sporting equipment whilst in use.
9. Any goods that are intended for sale or trade.
10. Losses due to devaluation or depreciation of currency.
11. Loss or theft of cash.

Section 3

Personal Liability

Please note that there is no excess applicable under this section.

This section is subject to a total sum insured, if You are a single traveller without Family, of PGK200,000, or for You as a Family, of PGK400,000.

We will pay:

All damages and compensation, including legal expenses incurred with Our written consent, not exceeding the total sum insured of PGK200,000 (You as a single traveller) or PGK400,000 (You as a Family), You are legally liable to pay as a result of Your negligence during the Journey causing:

1. Bodily Injury including death or illness.
2. Loss of or damage to property.

It is a condition of payment under this Section that You not admit fault or liability to any other person without Our prior written consent.

In addition to the General Policy Exclusions applying to all sections of the policy, We will not pay:

Damages, compensation or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Bodily Injury to You or any member of Your Family ordinarily residing with You.
2. Bodily Injury to any of Your employees arising out of or in the course of employment.
3. Loss of or damage to property owned by, or in the control of, You or any member or Your Family ordinarily residing with You.
4. Loss or damage to property owned by, or in the control of, Your employees arising out of or in the course of employment.
5. Loss of or damage to property or bodily Injury, arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or waterborne craft.
6. Loss of or damage to property, or bodily Injury arising out of, Your business, trade or profession including professional advice given by You.
7. Any contract unless such liability would have arisen in the absence of that contract.
8. Punitive, aggravated or exemplary damages.
9. Any fine or penalty.
10. Loss which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
11. The intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected Terrorist Act.
12. Any loss arising out of any Terrorist Act.

Section 4

Rental Vehicle Excess

Please note that there is no Excess applicable under this Section.

This section is subject to a total sum insured of PGK2,000 per Journey.

Damage and theft excess cover

Description of cover:

We will reimburse You for any excess or deductible, which You become legally liable to pay in respect of loss or damage to a Rental Vehicle during the rental period, not exceeding PGK2,000 per Journey. Applicable Sums Insured depend upon the type of BSP Visa Debit Card held by You. Refer the Sum Insured Schedules on Pages 3 and 4.

Definitions:

Rental Vehicle - means a passenger-class hatchback, sedan, station wagon or four-wheel-drive vehicle rented or hired from a licensed motor vehicle rental company for the sole purpose of carrying You and Your Travelling Companions on public roadways. It shall not include any other type of vehicle or vehicle use.

Conditions:

1. The Rental Vehicle must be rented from a licensed rental agency.
2. The hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the Rental Vehicle.
3. You must comply with all requirements of the rental agency under the hiring agreement and of the insurer under such insurance.

In addition to the General Policy Exclusions applying to all Sections**of the Policy, We will not pay:**

1. For loss or damage arising from operation of the Rental Vehicle in violation of the terms of the rental agreement
2. For wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.
3. For loss or damage which occurs beyond the limits of any public roadways or on any roadways inaccessible to two-wheel drive cars.
4. For loss or damage arising from operation of a campervan, caravan or any vehicle that requires a license other than a car license (irrespective of whether You hold such a license).

Section 5

Accidental Death and Loss of Income

Please note that there is no excess applicable under this section.

This section is subject to a total sum insured:

1. for accidental death, of PGK20,000 for You (as BSP Visa Debit Cardholder) or PGK10,000 for your Spouse; and
2. for loss of income, of PGK13,000.

Accidental Death:

If You or your Spouse die within 12 calendar months as a result of an Injury caused by an accident during Your Journey, We will pay Your estate PGK20,000 in respect of You and PGK10,000 in respect of Your Spouse.

Please note: During the Period of Journey, only one person is eligible to claim the benefits under this section payable to a BSP Visa Debit Cardholder. All other persons, including additional cardholders, covered under the Policy are only be eligible for a Spouse benefit.

Loss of Income:

Loss of Your usual income up to a maximum PGK1,000 per week for a maximum period of 90 days and total sum insured of PGK13,000 while You cannot resume Your pre-trip employment if You are Injured overseas as a result of an accident and within 90 days of being Injured You lose all Your income because You cannot do Your normal work when You return to Papua New Guinea. You must have a job to return to in Papua New Guinea for this cover to apply.

In addition to the General Policy Exclusions applying to all Sections of the Policy,

We will not pay for:

Accidental death

1. Death caused by illness, disease, suicide or self-inflicted Injury.
2. Accidental death of Dependent Children.
3. Accidental death if covered under Section 6 Transport Accidental Death and Disablement.

Loss of Income

1. The first thirty (30) days after you plan to resume your job.
2. Any injury which is caused by workers compensation, statutory benefits, or any other insurance.
3. Any inability to work as a result of sickness or disease.

Section 6 Transport Accidental Death and Disablement

Please note that there is no Excess applicable under this Section.

This section is subject to a total sum insured of PGK20,000 for You or Your Spouse and PGK5,000 per Dependent Child.

Description of cover:

If You have purchased the relevant Conveyance travel ticket using Your Eligible BSP Visa Debit Card and You suffer an Event as described below within 12 calendar months caused by an accident whilst You are travelling in a Conveyance, including whilst boarding and alighting during Your Journey.

We will pay You or Your estate the applicable percentage of the Principal Sum shown for the Event below:

Insured Person	Principal Sum
Platinum BSP Visa Debit Cardholder	PGK20,000
Accompanying spouse	PGK20,000
Accompanying dependent children (per child)	PGK5,000

The Events	
Injury resulting in	
Accidental death	100%
Loss of either hand or both feet	100%
Loss of the entire sight of both eyes	100%
Loss of one hand and one foot	50%
Loss of one hand and the entire Loss of sight of one eye	50%
Loss of one foot and the entire Loss of sight of one eye	50%
Loss of one hand, or one foot, Or the entire Loss of sight of one eye	25%

Loss under this Section of the Policy, with reference to hand or foot means complete severance through the wrist or ankle joint and with reference to eye means irrecoverable loss of the entire sight thereof.

Please note: During the Period of Cover, only one person is eligible to claim the benefits under this section payable to a BSP Visa Debit Cardholder. All other persons, including additional cardholders, covered under the Policy are only be eligible for Spouse or Dependent Child benefits.

In addition to the General Policy Exclusions applying to all sections of the policy,

We will not pay for:

1. Accidental death or disablement caused by illness, disease, suicide or self inflicted injury.
2. More than one claim per person arising from any one accident, even if you hold duplicate or multiple cards.
3. Any amount in excess of the aggregate limit of liability for this Section of the Policy arising out of any one accident. The aggregate limit of liability for this Section of the Policy is PGK4,000,000 for any one accident and applies to all BSP TravelCover Insurance issued by Us.
4. More than one Event per person if multiple Injuries are sustained in the same accident and more than one Event is payable.

Section 7

Hijack and Detention

Please note that there is no Excess applicable under this Section.

This section is subject to a total sum insured of PGK6,000.

If You are hijacked or detained **We will pay** up to PGK500 for each consecutive 24 hours that You are held captive. The most We will pay is PGK6,000. Applicable Sums Insured depend upon the type of BSP Visa Debit Card held by You. Refer the Sum Insured Schedules on Pages 3 and 4.

Section 8

Kidnap and Ransom

Please note that there is no Excess applicable under this Section.

This section is subject to a total sum insured of PGK50,000 for You as a single traveller and PGK100,000 for You as a Family.

Description of Cover:

We will reimburse You the Ultimate Net Loss of Ransom Paid by You following Your Kidnapping during the Period of Journey.

In addition, We will pay Your reasonable expenses, actually and necessarily incurred following receipt of a ransom demand after Your Kidnapping during Your Period of Journey, for:

1. Fees and expenses of an independent security consultant retained by You as the result of such a demand provided We have given Our consent to the appointment.
2. Interest paid on monies borrowed from a financial institution for the purpose of paying Ransom. The amount We will pay will be for a term not exceeding from 30 days prior to the payment of the Ransom until the first business day after You receive settlement from Us, on a principal sum not exceeding PGK50,000 and for a rate of interest not exceeding 2% above the contemporary overdraft interest rate charged by Bank of South Pacific Limited.
3. Any other expenses which are incurred for the purpose of investigating, negotiating, or paying a ransom demand or costs in recovering You, but excluding any expenses, fees or damages incurred as a result of any proceeding brought against You arising out of the Kidnapping or the way it was handled, expenses, losses or damages caused by interruption to any business.

The maximum amount We will pay is limited to PGK50,000 per single person and PGK100,000 for a Family.

Definitions:

Kidnapping/Kidnapped - means seizing, detaining or carrying away of You by force or fraud for the purpose of demanding Ransom.

Ransom - means any monetary loss, which You incur in the provision and delivery of cash, market-able goods, services or property to secure Your release.

Ultimate Net Loss - means the final amount of Ransom cost less any recoveries. If following Our payment to You, part or all of the Ransom is recovered You are required to reimburse Us the value of the amount so recovered.

Conditions:

It is a condition of payment under this Section that:

1. You must take all reasonable precautions to keep this insurance cover confidential.
2. We will not act as an intermediary or negotiator for You, nor will We offer direct advice to You on dealing with the kidnapper.
3. If anyone receives advice that You have or may have been Kidnapped, they must make every reasonable effort to:
 - (a) determine whether You have been Kidnapped;
 - (b) notify the appropriate law enforcement agency and comply with their recommendations and instructions;
 - (c) give us immediate notification of the Kidnapping or suspicion of it;
 - (d) record the serial numbers or other identifying characteristics of any currency or goods delivered to secure the release of the Kidnapped person.
4. If investigation establishes collusion or fraud by You or any other person, You must reimburse Us for any payment We have made under this Section.

In addition to the General Policy Exclusions applying to all Sections of the Policy,

We will not pay:

1. If You have:
 - (a) had kidnap insurance declined, cancelled or issued with special conditions in the past;
 - (b) suffered a Kidnapping or attempted Kidnapping in the past;
 - (c) had an extortion demand made against You in the past.
2. For any Kidnapping occurring in Mexico or in any country located in Central or South America.

Claim enquiries

QBE Insurance (PNG) Limited, QBE Building, Musgrave Street, P O Box 814, Port Moresby, National capital District. Telephone: +675 321 2144 Facsimile: +675 321 4756.

What to do in the event of a claim

1. All claims should be advised to Us within 30 days after the completion of Journey.
2. You must submit to Us all information We require in support of Your claim, such as medical or police reports, declarations, receipts, valuations, certified translations or other evidence of ownership at Your own expense and co-operate with Us at all times.
3. For liability claims, do not make any admission or offer. Request the claim against You to be put in writing.

All losses under luggage and travel documents section must be reported to the local authorities within 24 hours and a written acknowledgment obtained.

4. In respect of medical expense items: You must submit accounts to Your private health fund before submission to us.
5. Immediately report any luggage loss or damage to the airline or carrier and submit a claim to them. The airline or carrier may be legally liable for the loss or damage.

Emergency and Medical Assistance Service – QBE Assist

In the event of an emergency overseas, simply call (reverse charge) QBE Assist any time from any place in the world:

To contact the QBE Assist global assistance centre, proceed as follows:

Within PNG	180-1544
Within Australia	1300 455 783

From anywhere in the world, contact the local operator and book a reverse charge (collect) call to

Country code	Area code	Number
61	3	8523 2800

If this is not possible, call or email and request an immediate call back. Be sure to provide your contact number including the country name and area code.

Email Address: qbeassist@qbe.com
Subject: Immediate call back required to <your name>

The overseas assistance service in this section is provided by QBE Assist in conjunction with and subject to the terms and conditions of the insurance.

1. In the event of an emergency whilst You are outside Papua New Guinea, QBE Assist is only a telephone call away anywhere in the world 24 hours a day. The free telephone number is listed above.
2. QBE Assist is a worldwide team of highly skilled doctors and medical professionals who are available by telephone 24 hours a day for advice and assistance in the event of a medical emergency and any associated problems for travellers outside Papua New Guinea.
3. QBE Assist provides the following services under Your Policy:
 - . Access to a registered medical practitioner for emergency assistance and advice.
 - . Emergency transportation to the nearest suitable hospital.
 - . Emergency evacuation back home if necessary.
 - . The family back home will be advised of Your medical condition and be kept informed of the situation.
 - . Payment guarantees to hospitals and insurance verification.
 - . Second opinions on surgery.
 - . Case management if hospitalised and cost containment and control.
 - . Urgent message service and emergency travel planning.All these services are provided free of charge to You.

Dispute Resolution


We are committed to handling any complaints about our products or services efficiently and fairly.

If You have a complaint:

1. You may lodge your complaint together with Your contact details with an Officer at the reception of our office on Ground Floor QBE Building, Musgrave Street, Port Moresby and addressed to “General Manager”;
2. Written complaints may be addressed to:

General Manager
QBE Insurance
(PNG) Limited
P.O. Box 814 Port Moresby
NCD Papua New Guinea
3. We will review Your complaint and respond to You at the contact address provided by you within thirty (30) days;

If You remain dissatisfied you may refer your complaint to the relevant authority.

 320 1212 / 7030 1212 - 24/7

 servicebsp@bsp.com.pg

 www.bsp.com.pg



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