



UKRAINE INSURANCE POLICY WORDING

**PERSONAL ACCIDENT
ACCIDENTAL DEATH,
PERMANENT TOTAL DISMEMBERMENT,
AND PERMANENT PARTIAL DISABLEMENT
(PA/AD/PTD/PPD)**

UPDATED: **July 12th, 2024**

IMPORTANT INFORMATION:

- This policy includes Passive War and Terrorism cover but excludes nuclear chemical and biological.
- This policy includes Green, Orange and Red Zone territories as indicated on the Ukraine Risk Map. There is no cover for travel to any territory or region marked as 'Exclusion Zone' on the Ukraine Risk Map, a live version of which can be found at: <https://UkraineRiskMap.com>
- In the event that the risk rating of a territory changes whilst an Insured Person is travelling to that territory or region during the Period of Insurance, cover shall remain in force for a period of 72-hours from the time that the risk rating changed to permit the Insured Person to leave the territory or region, after which cover shall cease until the Insured Person has relocated to a territory or region marked or advised by Inherent Risks as covered in their policy.

Please also refer to your PA/AD/PTD/PPD Insurance Schedule.

Table of Contents:

Table of Contents:.....2
POLICY DETAILS:3
OUR AGREEMENT IN GENERAL:4
GENERAL DEFINITIONS:.....7
INSURED SECTION 1 – PERSONAL ACCIDENT:.....10
INSURED SECTION 2 – ADDITIONAL BENEFITS:12
GENERAL CONDITIONS APPLICABLE TO ALL POLICY SECTIONS:15
CLAIMS:.....18
COMPLAINTS:19
DATA PROTECTION:.....20

POLICY DETAILS:

Policy Details	
Territorial Limits and Coverage	<p>Cover whilst in the Green, Orange and Red Zone territories in Ukraine, as indicated on the Live Inherent Risks - Ukraine Risk Map.</p> <p>Strictly No Cover for Exclusion Zone territories in Ukraine, as indicated on the Live Inherent Risks - Ukraine Risk Map.</p> <p>https://UkraineRiskMap.com</p>
Operative Time	Whilst in Ukraine for the period of the policy.
Choice of Law and Jurisdiction	In the event of any dispute or disagreement under this contract any resolution will be governed by the law of England and Wales.
Minimum Age of Insured: Maximum Age of Insured:	18 years of age. 69 years of age.

Insured Section 1: Personal Accident	
Coverage	Benefit Limit per person
Accidental Death	USD \$100,000
Permanent Total Disability (Accident)	USD \$100,000
Permanent Partial Disablement (PPD) (Accident)	USD \$100,000
Loss of one limb	50% of PPD limit
Loss of two or more limbs	100% of PPD limit
Loss of sight in one eye	50% of PPD limit
Loss of sight in both eyes	100% of PPD limit
Loss of sight of one eye and loss of one limb	100% of PPD limit

Insured Section 2: Additional benefits	
Coverage	Benefit Limit per person
Foreign Funeral Expenses or	Up to USD 10,000
Repatriation of Mortal Remains	Up to USD 10,000

OUR AGREEMENT IN GENERAL:

Parties to this agreement

This **policy** is between the **insured** and the **insurer** as declared in the **policy schedule**. This document, together with its **schedule** and any attached endorsements, form the **policy** and set out this insurance. It is a legal contract so please read all documents carefully.

Duty of Fair Presentation and Consequences of Breach of that Duty

The **insured** is required to make a fair presentation of the risk to the **insurer**.

If the **insured** breaches their duty to provide a fair presentation and any such breach was deliberate or reckless, the **insurer** may regard the **policy** as void and will not be required to return any paid premium to the **insured**.

If the breach was not deliberate or reckless, the **insurer's** remedy will depend upon what it would have done if the **insured** had complied with the duty of fair presentation.

1. The **insurer** may regard the **policy** as void if the **insurer** would not have entered into the **policy** on any terms in the absence of the breach. In this case, the **insurer** must return the premium paid (and, if applicable, the **insured** must return any payments made by the **insurer** under the terms of the **policy**).
2. If the **insurer** would have entered into the **policy**, but on different terms (other than terms relating to premium) then, if the **insurer** so requires, the **policy** is to be treated as if those different terms applied from the outset.
3. If the **insurer** would have entered into the **policy** but would have charged a higher premium, then the **insurer** may reduce the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims) by the proportion the premium actually paid bears to the premium that would have been charged. This remedy may apply in addition to the remedy at 2. Above

Notifying us of any changes or inaccuracies

If **you** become aware that information **you** have given **us** is inaccurate or has changed, **you** must inform **us** as soon as practicable.

When **we** are notified that information, **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example, **we** may amend the terms of **your** insurance or require **you** to pay more for **your** insurance or cancel **your** insurance in accordance with the cancellation condition of this **policy**.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

Words in bold

Words in bold typeface used in this **policy** wording, other than the headings, have specific meanings attached to them.

Primary purpose of the policy

By this **policy** the **insurer** agrees, subject to the **policy** terms, conditions, and exclusions, to pay the **benefits** up to the limits detailed in the **schedule** and in respect of the limits specified for each **insured person**.

Policy structure

Each **insured** section sets out the scope of the main coverage and the circumstances in which the **insurer's** liability to the **insured** is limited or may be excluded. Further, each **insured** section sets out other terms and conditions relevant to that **insured** section. The cover provided by each section is only operative if stated as **insured** in the **schedule**. Where any **schedule** heading or sub heading states 'not **insured**' then no cover applies for that item.

Additional clauses set out terms, exclusions or limitations that may apply to more than one **insured** section.

The following general terms apply to all **insured** sections, clauses, and endorsements:

- a) General terms and conditions
- b) General definitions
- c) Complaints

Policy periods and premium

The **policy** will provide insurance as described herein for the **period of insurance** provided the premium(s) and other charges are paid to and accepted by the **insurer**, unless this insurance is cancelled by the **insured** or **insurer**. Taxes, levies, and other relevant charges are payable in addition to the premium.

Cooling off period

The **insured** has the right to cancel this **policy** during the period of fourteen days (14) either from the day of purchase of the insurance, or the day on which the **policy** documentation was received, whichever is the later.

This right will be deemed to have been irrecoverably waived by the **insured** in the event the **insured** makes or notifies the **insurer** of a claim or potential claim under this insurance within the applicable fourteen (14) day period.

The **insured** must give notice of cancellation under this clause by contacting **us**. If this right is not exercised, the insurance will continue for the full term, but the **insurer** may cancel this insurance in accordance with the '**Policy periods and premium**' clause and the cancellation provisions in the General terms and conditions.

GENERAL DEFINITIONS:

The following words have the same meaning attached each time they appear in the **policy** in bold;

Accident means a single and unexpected event, which occurs at an identifiable time and place.

Benefit(s) means the sum(s) stated in the **schedule** being the maximum amount payable by the **insurer**

Biological means any pathological (disease producing) micro-organism(s) and/or biologically produced toxin(s) including genetically modified organism and chemically synthesized toxins which cause **illness** and/or death in humans, animals, or plants.

Bodily Injury means an identifiable physical **injury** which is caused by an accident, and solely and independently of any other cause (except **illness** or disease directly resulting from, or medical or surgical treatment rendered necessary by such injury) results in the Death of the **insured person** or their disablement within twelve months from the date of the accident.

Chemical means any compound which when suitably disseminated, produces incapacity, damaging, or lethal effects on people.

Country of Domicile means the country in which **You** reside in and/or the country to which the **insured person** shall return to when repatriated or country in which they hold a valid passport.

Healthcare practitioner means a qualified, licensed member of the medical profession as approved by the governing medical association of the country in which the **healthcare practitioner** resides or is practicing and who is not an **insured** or **insured person** or a member of the **insured's** or **insured person's** family

Ill/illness means the **Insured Persons sickness** or disease contracted whilst on an **Insured Journey** and **Operative Insured Time** during the **policy** period which results in them requiring medical treatment.

Injury means an identifiable physical **injury** which is sustained by the **insured person** during the **period of insurance** and is caused by an **accident** and solely and independently of any other cause, causes death or disability to an **insured person**.

Insured Journey and **Operative Insured Time** means Whilst the **insured person** is on a trip or **insured** role inside of Ukraine which begins during and is within the **policy** period and that commences from the time the **insured person** enters Ukraine. Cover terminates at the time of returning across the border of Ukraine to another country or end of **policy** period whichever is the earliest.

Insured Person(s) means any person or employee of the **insured** up to the age limit as specified in the **schedule**. Cover applies until the end of the **period of insurance** in which the **insured person** attains the maximum age detailed in the **schedule** or the date upon which the **insured person** ceases employment with the **insured**, whichever occurs first

Insurer means the party specified as the **insurer** in the **schedule** and any other subscribing **insurers**.

Limit of indemnity means the amount stated in the **schedule** which is the maximum amount of the **insurer's** liability to an **insured** arising out of one **insured** event including costs and expenses and in the aggregate.

Loss of Limb means;

- a. Lower **limb** loss by physical severance at or above the ankle or permanent and total loss of and/or total irrecoverable loss of use of an entire leg or foot;
- b. Upper **limb** loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of use of an entire arm or hand

Medical expenses means a medical costs necessarily incurred by an insured person outside the United Kingdom or an insured person's permanent country of domicile whilst an insured person is taking a trip or is in their country of secondment.

Operative time means the period of time during which an **insured person** is covered by this insurance as stated in the **schedule**.

Passive War and Terrorism means the Non Participation as an **Insured Person**, in armed conflict between nations, invasion act of foreign enemy, civil war, military or usurped power, rebellion, revolution or insurrection and active participation in terrorism or war, whether be declared or not or active participation in hostilities of any act of terrorist activity civil war rebellion Tito, insurrection revolution overthrow of legally constituted government, civil war, civil commotion or uprising or explosion of war weapons.

Period of Insurance means the period shown as such on the **schedule**, with times taken as Greenwich Mean Time unless otherwise stated, or until cancelled.

Permanent country of domicile means a country in which an **insured person** is domiciled or will be domiciled for a period of twenty-four (24) months or longer.

Permanent disablement means permanent and irrecoverable disablement as listed on the **schedule** of compensation in the **schedule**.

Permanent total disablement means irrecoverable disablement, arising from **injury** which permanently and totally incapacitates the **insured person** for a continuous period of twelve (12) months, and that as a result of the **injury** the **insured person** is medically

determined by an independent **healthcare practitioner** to have no likelihood of improvement sufficient to participate in their usual occupation ever again.

Policy means this document, the **schedule** (including any **schedules** issued in substitution) and any endorsements attaching to this document or the **schedule** that will be considered part of the legal contract and any word or expression in bold type face on any of these documents will bear the specific meaning stated in these definitions.

Sickness means any known physical **illness**, disease, or malady which first manifests itself during the **period of insurance** and is diagnosed by a healthcare practitioner.

Schedule means the document titled **schedule** that includes the name and address of the **insured**, the premium and other variables to this standard **policy** (including endorsement clauses) and is incorporated in this **policy** and accepted by the **insured**. **Schedules** may be re-issued from time to time where each successor overrides the earlier document. Ukraine Risk Map means the Defined areas of Green, Orange, Red and Exclusion Zone Territories.

Loss of sight means an **injury** causing either:

permanent and **total loss of sight** in both eyes where an **insured person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or

permanent and **total loss of sight** in one eye, if the degree of sight remaining after correction is 3/60 or less of the Snellen Scale (seeing at three (3) feet what an **insured person** should see at sixty (60) feet), which lasts twelve (12) calendar months from the date of **accident** or loss of sight (if later) and at the expiry of that period being beyond hope of improvement.

We / Us / Our means ANT Insurance Limited

You / Your / Insured means the person, company or organisation stated in the **schedule** as the **insured** including any subsidiary companies of the **insured** that are in existence at the inception of date of the insurance and have been declared to the **insurer**.

INSURED SECTION 1 – PERSONAL ACCIDENT:

Only the covers stated as **insured** in **your schedule** apply.

Death

The **insurer** will pay up to the **benefit** limit detailed in the **schedule** should an **insured person** suffer an accident during the **period of insurance** and within the **operative time** detailed in the **schedule**, which results in the death of an **insured person** within 12 months of the **accident** giving rise to a claim.

If the **benefit** for Death is covered, this **benefit** will also be payable in the event of **Your** disappearance. **We** will only provide this **benefit** if:

- a): **Your** body is not found within twelve (12) months of **Your** disappearance, and sufficient evidence is produced, that leads **Us** inevitably to the conclusion that **You** have sustained **Bodily Injury** and that such **injury** has caused **Your** Death; and
- b): the person or persons to whom such sum is paid will sign an undertaking to refund such sum to **Us** if **You** are subsequently found to be alive.

Permanent Total Disability (Accident)

The **insurer** will pay up to the **benefit** limit detailed in the **schedule** should an **insured person** suffer an **accident** during the **period of insurance** and within the **operative time** detailed in the **schedule** resulting in the **insured person's permanent total disablement**.

Permanent Partial Disablement

The **insurer** will pay up to the **benefit** limit detailed in the **schedule** should an **insured person** suffer an **accident** during the **period of insurance** and within the **operative time** detailed in the **schedule**, which results in the **insured person** suffering from any of the specific injuries listed in the **schedule**.

Passive War and Terrorism Extension

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, this insurance will, subject to its terms and conditions, cover the **insured person** against physical **injury** solely and directly caused by **Passive War and Terrorism**, whether war be declared or not, hostilities or any act of war or civil war, which occurs at a specific time and place during the **period of insurance** and occasions the death or disablement, as covered by this insurance, of the **insured person** within twelve months from the date of the physical injury.

In the event that any provision of this endorsement is found to be invalid or unenforceable in whole or in part by reason of any rule of law or public **policy**, the other provisions of this endorsement and the remainder of the provision in question will not be affected thereby and will remain in full force and effect.

Limitations and exclusions applicable to Insured Section 1

Exclusions specific to this section

- 1) This **insured** section excludes and does not cover payment for death resulting from **sickness** or natural causes.
- 2) This insurance does not cover any claim for **Bodily Injury** directly or indirectly caused by any **sickness** or natural cause

Permanent Total Disablement (Accident)

Following a claim for **permanent total disablement** as a result of an **accident** and subsequent **injury** to an **insured person**, the **insurer** will assess the **injury** over a period of 12 months from the date reported to the **insurer** in order to qualify that the **injury** sustained is beyond any future recovery and that as a result the **insured person** will be unable to perform the duties of their usual occupation.

Schedule of Compensation Restrictions

Claiming under more than one item of **benefit**: If it is possible to claim for more than one **benefit** then the **insured** may elect to claim under the item of **benefit** that offers the maximum amount of payment except always that the **insurer** is only liable to pay the **benefit** under a single item of **benefit**. If an **accident** involves the death of the **insured person**, prior to the definite settlement of the **permanent disablement** the **insurer** will pay the **insured** the **benefit** for death as a result of **injury** in the **schedule**. If death is not **insured** no **benefit** will be payable under this insurance.

INSURED SECTION 2 – ADDITIONAL BENEFITS:

Foreign funeral expenses

In the event of the death of an **insured person** while on a trip or in a country of secondment the **insurer** will indemnify the **insured** up to the **limit of indemnity** stated in the **schedule** for:

The costs of **funeral expenses** necessarily incurred outside the **insured person's permanent country of domicile**; or

Repatriation of mortal remains

In the event of the death of an **insured person** while on a trip or in a country of secondment the **insurer** will indemnify the **insured** up to the **limit of indemnity** stated in the **schedule** for:

The repatriation of the **insured person's** remains to their **permanent country of domicile**.

General Exclusions applicable to all policy sections

These exclusions apply to all sections of this **policy** unless otherwise stated,

1. Any claim occurring or triggered whilst outside of Ukraine
2. Any claim for **Medical Expenses**
3. Any claim arising in the Exclusion Zone(s) Territory in Ukraine, as defined as Russian occupied territory as per the Inherent Risks – Ukraine Risk Map.
4. This insurance **policy** does not cover claims in any way related to or caused or contributed to by:
 - a) Any Losses incurred by **You** that have been increased by **Your** failure to follow the advice of Inherent Risks.
 - b) an **insured person** engaging in flying of any kind other than as a passenger;
 - c) the **insured person** taking an active part in war, whether war be declared or not, hostilities, or any act of war or civil war;
 - c) Any expense incurred as a result of the **Insured Person(s)** engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), unless declared to **Us** and accepted by **Us** in writing.

- d) Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) howsoever these have been acquired or may be named;
- e) Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type;
- f) A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding the joints, fatigue and tenderness at specific sites in the body);
- g) Any condition whether diagnosed or not, for which the **Insured Person(s)** has sought advice, diagnosis, treatment or counselling or of which they were aware or should have been aware at inception of this insurance or for which they have been treated at any time during the 12 months prior to the inception of this insurance.
- h) Hazardous pursuits - any **Bodily Injury** of an **Insured Person(s)** sustained while taking part in:
 - a) the following winter sports: free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters or any competition. Off piste skiing is only covered if the **Insured Person(s)** is accompanied by a suitably experienced guide;
 - b) the following scuba diving activities: any unaccompanied dive, any dive involving visits to wrecks or caves, any dive for gain or reward, or any dive below 30 metres. Any other scuba diving activities are only covered if the **Insured Person(s)**
 - i. holds the British Sub Aqua Club "Sports Diver" certificate or the Professional Association of Diving Instructors "Open Water" certificate and follows the relevant Club or Association rules and guidelines at all times; or
 - ii. dives under the constant supervision of a properly licensed

- a. diving school and follows their rules and instructions at all times;
- c) potholing, caving, hang-gliding, parachuting, parascending, paragliding, mountaineering or rock-climbing for which the **Insured Person(s)** would normally need to use ropes or guides, bungee jumping, white-water rafting, any kind of race, endurance test or any other activity which is known to carry an increased risk of personal injury;
- d) armed forces activities including operations, exercises or training;
- e) flying as a pilot or any other aerial activities other than
 - i. flying as a pilot in light aircraft; or
 - ii. travel by air as a passenger.
- i) Any COVID 19 or derivative claim
- j) The **Insured Person** being under the influence of drugs not prescribed by a **Healthcare Practitioner**
- k) the **insured person's** deliberate exposure to exceptional danger outside of the duties of their usual occupation (except in an attempt to save human life);
- l) Intentional self-inflicted **injury** or **injury** caused by the **insured person's** own reckless act (other than to save human life)
- m) an **insured person** engaging in any criminal or illegal act
- n) nuclear, **chemical** or **biological** terrorism unless specifically endorsed to the **policy**;
- o) radiological contamination;
- p) suicide or attempted suicide of an **insured person**.
- q) This insurance will NOT pay a **benefit** or any portion of a **benefit** for disablement arising from the interaction between **Bodily Injury** and another medical condition.
- r) an **insured person** travelling or in Chernobyl, unless prior agreement from underwriters has been sort and additional premium paid.

GENERAL CONDITIONS APPLICABLE TO ALL POLICY SECTIONS:

1. **Applicable Law:**

This **policy** will be governed in accordance of the laws of England and Wales and is subject to the non-exclusive jurisdiction of the courts of England and Wales

2. **Cyber:**

Any **benefits** for **injury** or **sickness** caused by or arising out of a cyber act or a cyber incident are payable, subject to the terms, conditions, limitations and exclusions of this **policy**.

Cyber act means an unauthorised, malicious, or criminal act or series of related unauthorised, malicious, or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.

Cyber incident means:

2.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system; or

2.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.

Computer system means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **insured** or any other party.

3. **Rights of third parties**

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

4. **Contribution**

If at the time of an event giving rise to a claim there is any other insurance **Policy** in force which covers **You** or the **Insured Person(s)** for the same expense, loss or liability **We** will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies with the exception of Personal **Accident benefits** which will be payable in full.

5. Force Majeure

We shall not be liable for failure to provide Services and/or delays caused by natural disaster, strikes or other conditions beyond **Our** reasonable control, including but not limited to flight conditions or situations where the performance of this **Policy** is prohibited or delayed by local laws, regulations or regulatory agencies. **We** shall notify **You** immediately of any Force Majeure event.

In the event of such Force Majeure lasting longer than 7 days **You** will have the right to cancel this **Policy** immediately and **We** shall return any premium paid by **You** less any amount for claims paid or due to be paid.

6. Reasonable Precautions

You and the **Insured Person(s)** must take all reasonable precautions to avoid **Accident, injury or illness** to any person, or loss, destruction or damage to their property, and **You** and the **Insured Person(s)** must comply with all legal requirements and safety regulations and conduct the Business in a lawful manner. If in relation to any claim **You** or **the Insured Person(s)** have failed to fulfil any of these conditions, they will lose the right to indemnity or payment for that claim.

7. Recovery from Third Parties

In the event that a third party is held liable for all or part of any claim paid under this **Policy** **We** may exercise their legal right to pursue the third party to recover their outlay. **You** or the **Insured Person(s)** will upon **Our** request agree to and permit them to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **We** will pay the costs and expenses involved in exercising the right against third parties.

8. Exclusion Zone Territory is Russian (Forces) Occupied Territory

There is no cover for travel to any territory or region marked as 'Exclusion Zone' on the Inherent Risks – Ukraine Risk Map, a live version of which can be found at the website link below.

<https://UkraineRiskMap.com>

IT IS THE RESPONSIBILITY OF THE **INSURED** TO CHECK THE CURRENT TERRITORY OR REGIONS THEY ARE TRAVELLING TO ON THE LIVE VERSION OF THE INHERENT RISKS – UKRAINE RISK MAP.

In the event that the risk rating of a territory changes whilst an **Insured Person** is travelling to that territory or region during the **Period of Insurance**, cover shall remain in force for a period of 72 hours from the time that the risk rating changed to permit the **Insured Person** to leave the territory or region, after which cover

shall cease until the **Insured Person** has relocated to a territory or region marked or advised as covered in their **policy**.

9. Health Warranty:

We will not make any payment under this section unless **You** are, prior to the inception date of this insurance, in good health and free from material physical or mental impairment or infirmity and have not suffered from any recurring illness. This warranty does not apply to any such medical condition disclosed in writing and agreed by **Us**.

10. Sanction Limitation and Exclusion:

We shall not be deemed to provide cover nor shall it be liable 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 the Insurer to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the Bailiwick of Guernsey, the European Union, United Kingdom or United States of America.

CLAIMS:

How to Make a Claim & Things You Must Do:

1. For all other claims **You** must as soon as practicable and in any event no later than sixty (60) days from date of incident contact **Us**.
2. In the event of a claim for Personal **Accident** under this insurance, the **Insured Person(s)** must as soon as practically possible seek the attention of a duly qualified medical practitioner.
3. The **Insured Person(s)** must provide **Us** with the necessary authorisation to access or obtain all of **Your** medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition. The medical adviser must for the purpose of reviewing the claim, be allowed to examine them as **We** consider necessary.
4. **You** and **Insured Person(s)** must provide **Us** with all information **We** may reasonably require including a fully completed claim form, which will include receipts and invoices as applicable, medical certificates, police evidence or in the case of **Accidental Bodily Injury**, evidence to show that this was caused as a result of an **Accident** . If the information supplied is insufficient, they will identify the further information required. If they do not receive this information, they may reject the claim or withhold payment until the information they may reasonably require is received.

In the event of a claim, **We** will require the following details:

- The **Insured Person(s)** name
- Date of Loss
- Country of loss
- Country of Residence
- The **Insured Person(s)** location
- The **Insured Person(s)** details (including passport/visa etc).
- The **Insured Person(s)** Policy number
- Policy Inception/Expiry Date
- Policy holder's name (if different to **Insured Person(s)** name)
- The name and phone number of the doctor and hospital treating the **Insured Person(s)** (if applicable)
- Any additional people that should be updated throughout the case
- Nature of the incident

HOW WE DEAL WITH YOUR CLAIM:

Once **Your** claim is accepted, **We** will pay **You** the amount stated in the relevant section of the Schedule

COMPLAINTS:

If the **Insured** has any questions or concerns about the Policy or the handling of a claim the **Insured** should in the first instance contact:

The Compliance Officer
ANT Insurance Limited
La Marette Road
St. Sampson
Guernsey
GY2 4FR

The **Insurer** is committed to offering a high quality service to the **Insured**. If the **Insured** is not satisfied with this service, please contact us in writing and the **Insurer** will endeavour to resolve the problem.

If it has not been possible to resolve the **Insured's** complaint within 30 days the complaint will be referred to the Board of ANT Insurance Limited, who will issue a final response.

If the **Insured** remains unsatisfied, the **Insured** can refer the complaint to the Channel Islands Financial Ombudsman ("CIFO").

You can contact CIFO at:
Channel Islands Financial Ombudsman
PO Box 114
Jersey, Channel Islands
JE4 9QG

Email: enquiries@ci-fo.org

Website: www.ci-fo.org

Jersey local phone: 01534 748610
Guernsey local phone: 01481 722218
International phone: +44 1534 48610

Please quote the Policy or claim number and the name of the **Insured** in any correspondence.

DATA PROTECTION:

It is understood and agreed by the Insured and each Insured Person that any information provided to the Insurer regarding any Insured or Insured Person will be processed by the Insurer in compliance with the provisions of the Data Protection (Bailiwick of Guernsey) Law 2017 for the purposes of providing Insurance and handling claims and that the Insurer may pass such information to third parties in connection with such purposes.

Further, by accessing and updating various databases the Insurer may share information with other firms and public bodies, including the police, in order to substantiate information and prevent or detect fraud. If false or inaccurate information is provided and fraud is suspected this fact will be recorded and the information will be available to other organisations that have access to the databases. Details of databases accessed or contributed to are available on request.

Regulatory Status:

The Insurer is licensed by the Guernsey Financial Services Commission. It is permitted to conduct international general Insurance and Reinsurance business from within the Bailiwick of Guernsey.

Taxation:

It is the responsibility of the Insured to settle all due taxes which relate both directly and indirectly to the placement of this insurance. The Insurer accepts no liability or responsibility for the collection, administration of such taxes.