

TERMS AND CONDITIONS OF THE TRAVEL INSURANCE POLICY

1. The following incidents, actions, circumstances, and their consequences are not covered by this policy, and the company shall not be held liable for:
 - (1) Death, disability or injury due to the pre-existing medical conditions which existed before the inception date of this insurance
 - (2) Death, disability or injury caused by suicide or attempted suicide
 - (3) Death, disability or injury caused by self-inflicted injuries or self-destructing acts
 - (4) Death, disability or injury resulting indirectly or directly due to childbirth or pregnancy unless arising specifically after an accident
 - (5) Death, disability or injury due to unlawful act or willful exposure to peril
 - (6) Death, disability or injury as a result of substance abuse such as alcohol, drugs
 - (7) Death, disability or injury as a result of the insured person taking part in war, strike, riot, civil commotion, civil war, terrorism and civil unrest
 - (8) Death, disability or injury as a consequence of 5, 6 and 7 above
2. If an event occurs that might lead to a claim, the insured must notify the insurer within 7 days. Any accident must be reported using a claim form and required documentation.
3. Failure to provide additional documents as requested by the insurer will result in the denial of a claim.
4. If the insured's information in the proposal form is inaccurate due to carelessness or deliberate intent, such as providing false information, concealing details, or engaging in fraudulent activities, the insurance claim will be denied in accordance with the terms of the insurance agreement.
5. If either the insurer or the insured cancels the policy prior to the commencement of the journey, the insured is eligible for a premium refund.