

Club Med 

INSURANCE BENEFITS

VALID FOR BOOKINGS CONFIRMED ON
OR AFTER 1ST NOVEMBER 2017



CLUB MED TRAVEL INSURANCE



This brochure is a detailed summary of the master policy arranged by Club Med on Your behalf. We urge You to read this brochure to make sure it gives You the cover You want.

Section 1

A\$18,000

(refer to page 7)

Personal Accident or Disablement

Occurring within 12 months of an accident sustained during Your journey.

Section 2

A\$11,700

(refer to pages 7 and 8)

Medical Expenses

1. For Club Med holiday outside Your Country of Residence:
 - Overseas medical, hospital and ambulance charges incurred. Limited to A\$11,700. (Excess A\$125)
2. For Club Med holiday within Your Country of Residence:
 - Reasonable cost of transportation. Limit per visit A\$180, up to A\$580 per injury or sickness. (Excess A\$125)
 - Hospital inconvenience benefit. A\$30 per day, up to A\$3,450. (Excess A\$125)

Section 3

Unlimited

(refer to page 9)

Cancellation, Curtailment and Delay

Cancellation charges and non-refundable deposits or additional travel and accommodation expenses.

(For individual, Excess A\$125, or 20% of the benefit to be paid prior to the application of this excess, whichever is higher.)

(For Family, Excess A\$250, or 20% of the benefit to be paid prior to the application of this excess, whichever is higher.)

For all causes described in Section 3-1.1, the 20% excess will be reduced to 15%.

A\$4,500

(refer to page 10)

Additional Benefits

Cost of necessary travel companion under medical advice, overseas burial and repatriation of body or ashes. Limited to A\$4,500.

Additional travel and accommodation expenses incurred as a result of loss of travel document or money. Limited to A\$1,500.

(Excess A\$125, or 15% of the benefit to be paid prior to the application of this excess, whichever is higher.)

Section 4

A\$3,000

(refer to pages 11 and 12)

Luggage, Personal Effects, Money & Documents

Loss or damage to items taken with You or bought whilst away. A\$750 limit on any one item except A\$2,2500 limit for video recorder or camera. Accidental loss of money, expenses of replacing stolen passports and credit cards (Limited to A\$375). Emergency replacement of baggage (Limited to A\$300).

(Excess A\$125, or 15% of the benefit to be paid prior to the application of this excess, whichever is higher.)

Section 5

A\$277,500

(refer to page 13)

Personal Liability

Bodily injury to a third party and loss or damage to other property as a result of Your negligent act.

1. DEFINITIONS

- 1.1. **"YOU", "YOUR", "YOURSELF"** means the registered Club Mediterranee members. Includes children who are dependent on and travelling with such member and are under 12 years of age. The benefits for these children are the same as for such member.
- 1.2. **"WE", "OUR", "US"**, Europ Assistance means the Insurance Company - EAIB - Europ Assistance Irish Branch.
- 1.3. **"COUNTRY OF RESIDENCE"** means the country that your principal place of residence is situated in Australia.
- 1.4. **"FAMILY"** means You, Your spouse and children enrolled under the same membership number.
- 1.5. **"RELATIVE"** means Your spouse, parent, parent-in-law, grandparent, step-parent, children (including legally adopted or stepchild), grandchild, brother, brother-in-law, sister, sister-in-law, half-brother, half-sister, daughter, daughter-in-law, son, son-in-law, fiancé, fiancée.
- 1.6. **"CHILDREN"** means children under 12 years of age who are dependent on You and are travelling with You.
- 1.7. **"INJURY"** means any bodily injury that occurs fortuitously to You or any other persons directly concerned during the Period of Journey and results solely and independently of any other cause within 12 calendar months from the date thereof but does not include an injury that is caused by or results from a sickness or disease.
- 1.8. **"LOSS OF LIMB"** means loss by physical severance or permanent total loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- 1.9. **"MEDICAL EXPENSES"** means reasonable medical, surgical, hospital, ambulance and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your Injury, Sickness or death during the Period of Journey.
- 1.10. **"SICKNESS"** means sickness or disease contracted by You or any other persons directly concerned during the Period of Journey and for which You or any other persons directly concerned have not received treatment or advice for treatment during the 30 day period immediately preceding the date of Your Club Med holiday booking.
- 1.11. **"SERIOUS INJURY OR SICKNESS"** means injury or sickness certified as being dangerous to life or being sufficiently disabling to make it inadvisable to travel and certified as such by a legally qualified medical practitioner.
- 1.12. **"HIJACKING"** means any seizure or exercise of control by force or violence or threat of force or violence and with wrongful intent, of an aircraft or Club Med arranged land transport.
- 1.13. **"HOSPITAL"** means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hour nursing service and medical supervision.
- 1.14. **"REDUNDANT", "REDUNDANCY"** means the dismissal where the employer no longer requires the work to be done by any person.
- 1.15. **"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.





2. IMPORTANT MATTERS

- 2.1. The Policy shall be interpreted in accordance with and governed by the laws of France.
- 2.2. We have the right to commence or takeover any legal proceedings to defend You provided we choose to do so and to take any action to recover any payment made under this Policy. You must co-operate with us to this end and do nothing to prejudice our rights.
- 2.3. You must not make any offer or promise payment or admit Your fault to any other party, or become involved in any litigation without our written approval.
- 2.4. All amounts shown are in **Australian dollars**.
- 2.5. Exclusions
You should take special note of the "**General Exclusions**" and those portions of each section headed "**We WILL NOT pay for**".



2.6. **Limits and Excess**

You should take special note of the applicable claim limits and excess amount for each type of claim:

- 2.6.1. In regard to claims under Section 2, we will not pay the first A\$125 of each and every claim.
- 2.6.2. In regard to claims under Section 3, we will not pay the first A\$125 of each and every claim, or if greater, 20% of the benefit to be paid prior to the application of this excess. The aggregate excess per family for each occurrence is A\$250, or if greater, 20% of the benefit to be paid prior to the application of this Excess. For all causes described in Section 3-1.1, the 20% excess will be reduced to 15%.
- 2.6.3. In regard to claims under Section 4, we will not pay the first A\$125 of each and every claim, or if greater, 15% of the benefit to be paid prior to the application of this excess. This excess applies as an aggregate excess per occurrence and not per person.

2.7. **Claims Process**

You should take special note of the "Claims Process" and the required steps, timeline and supporting documents for the making of claims.

2.8. **Valuable Items**

Club Med recommend that You leave these at home. Items of jewellery and small valuable should be placed in the safe deposit at the Club bank when not being worn during Your stay at the Club Med Resort. Claims for any loss of or damage to personal property must be supported by a receipt.

2.9. **Children**

Children under 12 years of age who are dependent on You and are travelling with You are automatically insured for the same benefits as indicated.

2.10. **Additional Insurance**

Club Med travel insurance is a complementary inclusion with Your Club Med holiday package. This insurance offers basic cover for Your travel to and from Our resorts and for the duration of Your stay at Club Med. If You feel You may require additional cover to that offered in this document, OR, if You are travelling to other destinations before or after Your Club Med holiday, we would strongly recommend asking Your travel agent to arrange additional insurance cover.

2.11. **False declaration**

Your not being honest and frank with all answers, statements or submissions made in connection with any claim or request for assistance may result in Our having the right to reject or reduce Your entitlement to indemnity.

3. PERIOD OF JOURNEY / COVER

3.1. Commencement of Cover

With the exception of Your insurance cover under Section 3 which shall commence on the date of Your Club Med holiday booking, Your insurance cover / Period of Journey shall commence as follows:

3.1.1. If You travel directly from Your place of residence to commence Your Club Med holiday (which shall include any side trips organised by or for Club Med as a whole package prior to Your stay at the Club Med Resort), Your insurance cover / Period of Journey shall commence when You leave Your place of residence to commence Your Club Med holiday.

3.1.2. If You do not travel directly from Your place of residence to commence Your Club Med holiday (by joining any side trip not organized by or for Club Med), then Your insurance cover/ Period of Journey shall commence when You first join the side trip organised by or for Club Med as a whole package prior to Your stay at the Club Med Resort or, when You arrive at the Club Med Resort provided that:

- i) there is cover for any transportation and accommodation arranged by Club Med; or
- ii) the cover under Section 3 (aircraft breakdown) shall commence two days prior to Your booked time of arrival at the Club Med Resort if transportation is not arranged by Club Med.

3.2. Cover for Your Stay at the Club Med Resort and Club Med Transportation:

There is cover during Your stay at the Club Med Resort. If an end of stay extension at a Club Med Resort is involved, this period is automatically covered for a maximum of ten days. There is cover during any transportation and accommodation arranged by Club Med.

3.3. End of Cover:

3.3.1. If You return directly to Your place of residence, cover shall continue until Your return to such place of residence to end Your Club Med holiday (which shall include any side trips organised by or for Club Med as a whole package after Your stay at the Club Med Resort).

3.3.2. If You do not return directly to Your place of residence (by joining any side trip not organized by or for Club Med), then cover shall lapse upon the expiration of 24 hours from the scheduled time of departure from the Club Med Resort provided that there is cover for any transportation and accommodation arranged by Club Med.

3.3.3. If through circumstances outside Your control the journey is extended beyond the period allocated for Your Club Med holiday, we will extend the period that is reasonably necessary for the completion of Your journey.

SECTION 1 - PERSONAL ACCIDENT OR DISABLEMENT

Death	A\$18,000
Permanent total loss of sight of one or both eyes	A\$18,000
Loss of one or more limbs	A\$18,000

(Maximum for this section A\$18,000)

WE WILL PAY

1. In the event of Your accidental death, the benefit to Your estate only on production of an official death certificate and police report.
2. In the event of disablement, the benefit to You on production of a medical certificate.

WE WILL NOT PAY FOR

- (a) Death or disablement which takes place 12 calendar months after the happening of the accident.
- (b) Anything mentioned in the General Exclusions.

SECTION 2 - MEDICAL EXPENSES

Section 2A - For Club Med holidays outside Your Country of Residence

WE WILL PAY UP TO A MAXIMUM OF A\$11,700 FOR

1. Medical, surgical, hospital, ambulance or other emergency local transport and nursing home charges and the cost of other treatment given or prescribed by a legally qualified medical practitioner and also emergency dental charges necessarily incurred as the result of Your injury or Sickness which occurred during Your Period of Journey.

WE WILL NOT PAY FOR

- (a) Those costs that are covered by Medicare or can only be covered by a registered health insurer. This includes those costs that Australian Law states we are not permitted to cover.
- (b) Medical, surgical, hospital, dental, ambulance and nursing home charges or the cost of any other treatment whatsoever incurred in Australia.
- (c) The first A\$125 in respect of any one Injury or Sickness.
- (d) Anything mentioned in the General Exclusions.

Section 2B - For Club Med holiday within Your Country of Residence
(Applicable only if Your Club Med Holiday does not take
You outside of Country of Residence)

WE WILL PAY

1. A maximum of A\$180 per visit up to A\$580 per Injury or Sickness for reasonable cost of transportation further to obtain medical treatment if a legal qualified medical practitioner is not available at the Club Med Resort or if You are directed to seek medical treatment by the Chef de Village or one of the Club Med's medical personnel.
2. Hospital inconvenience benefit of A\$30 per day for each day You are in hospital as a result of Injury or Sickness which has occurred or has been contracted during Your Period of Journey provided that hospitalisation first occurs within twelve months after the date of accident or contracting the illness up to a maximum of A\$3,450 per insured person.

WE WILL NOT PAY FOR

- (a) Any transport costs which are recoverable from any other source except for the excess of the amount recoverable from such source.
- (b) The first A\$125 in respect of any one injury or sickness.
- (c) Anything mentioned in the General Exclusions.



SECTION 3 - CANCELLATION, DELAY, CURTAILMENT AND OR ADDITIONAL EXPENSES

WE WILL PAY

Any reasonable cancellation charges or non-refundable deposits for travel and accommodation arrangements which have been paid in advance or for which You are legally liable to pay or additional travel or accommodation expenses necessarily incurred by You following cancellation, delay, disruption or curtailment of Your journey arising out of unforeseen and unforeseeable circumstances outside Your control

Due to:

- 1.1. The death, Serious Injury or Sickness or compulsory quarantine or jury service of Yourself, Relative, partner / director of Your company or any person with whom You intend to travel and remain with during Your journey. Where cancellation or curtailment arises as a direct consequence of injury or sickness, a medical certificate issued by a legally qualified medical practitioner must be submitted with the claim form. **(Unlimited)**
- 1.2. You or any person with whom You intend to travel and remain with during Your journey being made Redundant from full time employment if the date of departure of Your Club Med holiday is within 30 days of the date of redundancy and full time employment has not been obtained by the departure date. **(Unlimited)**
- 1.3. A direct consequence of the closure of the Club Med Resort or unavailability of accommodation due to the unexpected outbreak of strike (or any other unexpected labour disturbance), riot or civil commotion, fire, flood, storm, lightning, explosion, typhoon/hurricane/cyclone, avalanche, earthquake or any other natural disaster and adverse weather conditions. **(Unlimited)**
- 1.4. A direct consequence of the unexpected outbreak of communicable disease at place where the Club Med Resort is located is declared, by i) the Government of that particular place and / or ii) the World Health Association and / or iii) the

General Manager of the Club Med of the particular place with prior notification to the Company, that particular place is infected by communicable disease. **(Unlimited)**

- 1.5. A direct consequence of delay, cancellation, curtailment, diversion or re-routing of transport services (covering airline flight, sea vessel crossing, coach or train journey) due to the unexpected outbreak of strike (or any other unexpected labour disturbance), riot or civil commotion, fire, flood, storm, lightning, explosion, typhoon/hurricane/cyclone, avalanche, earthquake or any other natural disaster and adverse weather conditions, but only if You have made every reasonable effort to continue on Your journey. **(Unlimited)**
- 1.6. A direct consequence of delay or interruption of transport services (covering airline flight, ferry sea crossing or coach or train journey) due to the unexpected rescheduling by airlines or other transportation providers or due to mechanical breakdown or accident of aircraft, sea vessel, coach or train causing a delay or interruption either in excess of 12 hours from the scheduled arrival time in the Club Med Resort or hotel, or less than 12 hours if such delay or interruption will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, (when not travelling on specified Club Med flights, proof of delayed itinerary, must be obtained from the airline and supplied to us), but only if You have made every reasonable effort to continue on Your journey. **(Unlimited)**
- 1.7. A direct consequence of the hijacking of an aircraft, sea vessel, coach or train or resulting in a delay or interruption to Your journey either in excess of 12 hours, or less than 12 hours if such delay will reasonably result in additional accommodation and travel expenses being incurred or prepaid accommodation charges being forfeited, such delay or interruption preventing You from reaching the scheduled destination of the aircraft, sea vessel, coach or train on which You are a passenger, but only if You have made every reasonable effort to continue on Your journey. **(Unlimited)**

Additional Benefits

WE WILL PAY

1. The reasonable cost of a Relative or friend to travel to, remain with, and escort You as a matter of necessity (following advice from a legally qualified medical practitioner) during Your journey, burial expenses incurred outside of the country of residence or the cost of returning Your body or ashes to Your home address. **(Maximum A\$4,500)**
2. Reasonable additional or forfeited travel and accommodation expenses due to delay or interruption of Your journey after commencement of journey as a result of loss of passport, travel documentation or money. **(Maximum A\$1,500)**

WE WILL NOT PAY FOR

Expenses incurred by:

- (a) Carrier caused delays that are recoverable from the carrier.
 - (b) Your business losses or contractual losses or those of Your travelling companion or Relative.
 - (c) Change of plans or disinclination of You, Your travelling companion or Relative to travel on Your journey.
 - (d) Inability of any tour operator or wholesaler to complete arrangements for any tour due to deficiency in the required number of persons to commence any tour or journey.
 - (e) Claims arising from depression, anxiety, mental or nervous disorder.
 - (f) Claims for accommodation or travel expenses in excess of the fare or class originally selected by You unless You can prove to us that the additional expenditure was necessary and due to circumstances outside of Your control.
- (g) Your being unfit to travel at the time of effecting this insurance or any circumstances which could lead to cancellation or disruption of the Period of Journey that You are aware of at the time of effecting this insurance.
 - (h) Additional or forfeited travel expenses if Your travel arrangement is not made by or through Club Med.
 - (i) The first A\$125 of each and every claim, or if greater, 20% of the benefit to be paid prior to the application of this excess. The aggregate excess per family for each occurrence is A\$250, or if greater, 20% of the benefit to be paid prior to the application of this Excess. For all causes described in Section 3-1.1, the 20% excess will be reduced to 15%.
 - (j) Anything mentioned in the General Exclusions.





SECTION 4 - LUGGAGE, PERSONAL EFFECTS, MONEY AND DOCUMENTS

WE WILL PAY FOR

A maximum of A\$3,000 for loss of or damage to Your own personal property (other than household furniture) taken, and articles purchased by You on Your journey. We may choose to repair or replace the property or pay for the loss in cash after making allowance for depreciation, wear and tear.

Our payment will not exceed the original price paid or amount declared at Customs for each item with:

1. a maximum of A\$2,250 for any video recorder or camera (including their attached and unattached accessories).
2. a maximum of A\$750 for any one article, set or pair of articles.
3. a maximum of A\$300 (without deduction of the excess) if the arrival time of your total baggage is delayed during Your journey by any carrier for a period exceeding 24 hours, we will reimburse You for the emergency purchase of essential replacements in all. Any such claim must be supported by written confirmation from the carrier responsible.
4. a maximum of A\$375 in case of loss by accident or misfortune of money, including travellers cheques, tickets, expenses of replacing stolen passports and credit cards (losses or liabilities arising out of unauthorised use of the lost credit cards are covered up to sub-limit of A\$120) that occurs during the Period of Journey.



WE WILL NOT PAY FOR

- (a) Losses that occur during Your travel to and from the Club Med Resort if You are using transportation not arranged by Club Med.
- (b) Electrical or mechanical breakdown of any articles.
- (c) Scratching or breakage of fragile or brittle articles (but this does not apply to lenses of spectacles, binoculars, photographic equipment and electronic components) unless caused by fire or accident to or theft from any vehicle, aircraft, watercraft or train in which You are travelling.
- (d) Wear and tear, deterioration or losses caused by atmospheric or climatic conditions, insects, rodents, vermin or any process of cleaning, repairing, restoring or alteration.
- (e) Any loss or theft whatsoever not reported within 24 hours to the Police or responsible officer of any aircraft or vessel on which You are travelling or the responsible officer of the Club Med Resort. All such reports are to be verified by written statement from such authority.
- (f) Unaccompanied baggage and personal effects unless transported by the carrier with whom You are travelling, or its nominee and arranged in conjunction with Your travel ticket.
- (g) Loss of baggage or personal effects left unattended by You in a public place.
- (h) Loss of credit cards, travellers cheques and travel documents unless reported both to the issuing authority as soon as possible after discovery and in accordance with sub-paragraph (e) above.
- (i) Confiscation by customs or other officials or authorities or losses due to devaluation in currency.
- (j) Any goods or personal property that is intended for sale or trade.
- (k) Any loss or damage to any goods or personal property being carried in contravention of the laws and / or regulations of any country.
- (l) The Excess of A\$125 of each and every claim, or if greater, 15% of the benefit to be paid prior to the application of this Excess. This claims excess applies as an aggregate excess per family for each occurrence and not per person.
- (m) Anything mentioned in the General Exclusions.



SECTION 5 - PERSONAL LIABILITY

WE WILL PAY FOR

All sums up to a A\$277,500 limit of indemnity which as a result of Your negligent act during the period of journey, You become legally liable to pay for arising out of:

1. Bodily injury including death or disease to another person and / or
2. Loss or damage to other property.

The limit of indemnity is inclusive of all law costs and expenses incurred by You with Our written consent or recoverable from You by any claimant.

WE WILL NOT PAY FOR

- (a) Death or bodily injury to any Relative, travelling companion or employer or liability which You have under any Workers Compensation Act, ordinance or other legislation or contractual agreement.
- (b) Damage to property which You own or have in Your charge.
- (c) Damage to property, death or bodily injury arising out of Your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.
- (d) Damages arising out of any of Your business, professional or trade activities including You giving professional advice.
- (e) Any punitive, exemplary or aggravated damages.
- (f) Anything mentioned in the General Exclusions.

GENERAL EXCLUSIONS

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS OR LIABILITY DIRECTLY OR INDIRECTLY AS A RESULT OF:

- (a) Any act of war, act of a foreign enemy, civil war, revolution, insurrection or military uprising against the government.
- (b) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever arising therefrom or any consequential loss directly or indirectly caused or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (this does not apply to Policy Sections 1 and 2).
- (c) Any illegal or unlawful act by You or confiscation, detention, destruction by Customs or other authorities.
- (d) Any prohibition or regulations by any government.
- (e) Any breach of government regulation or following the warning of any intended strike, labour disturbance, riot or civil commotion through or by general mass media, any failure by You to take reasonable precautions to avoid a claim under the Policy.
- (f) Your not taking all reasonable precautions to avoid or minimise injury to Yourself or loss or damage to Your personal property or Your deliberate act to cause a claim under the Policy.
- (g) Riding or driving in any kind of race.
- (h) Insanity, Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV) or Venereal Disease.
- (i) Travel booked or activities engaged in against medical advice.
- (j) Pregnancy or childbirth but only if any part of journey is after the sixth month of the term of pregnancy.
- (k) Suicide or attempted suicide or intentional self-injury.
- (l) Any medical condition known to You for which You, any Relative or travelling companion or anybody else on whose state of health Your journey depends have received medical treatment or advice during the 30 day period immediately preceding the date of Your holiday deposit. But this exclusion does not apply in the event of Your death, or that of a Relative during the Period of Journey.
- (m) The result of alcohol or drugs not prescribed by a legally qualified medical practitioner.
- (n) Air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by a recognised airline or air charter company.
- (o) Any form of employment undertaken by You during the Period of Journey.
- (p) Your participation in:
 - (i) the practice as a professional of sport of any kind;
 - (ii) aerial sports (such as but not limited to hang gliding, bungee jumping, parachuting, para-sailing), hunting, polo playing, football, mountaineering, rock climbing using ropes or guides (not hiking), or water skiing. Provided that this exclusion does not apply to activities which are approved and organised by Club Med and You participate in them during Your stay at the Club Med Resort.
- (q) The physical and / or material consequences of Your taking up a bet or participating in a fight (other than of fighting in self defence).



- (r) Your participation in any underwater activity involving the use of any artificial breathing apparatus if You do not hold an open water diving license. However, this exclusion does not apply to any underwater activities which are approved by and / or organised by Club Med and You participate in them during Your stay at the Club Med Resort.
- (s) Motor cycling except for transportation purposes on the Club Med Resort or where You have held a current motor cycle license for a period in excess of 12 months.
- (t) Consequential loss of whatsoever nature except those specifically covered.
- (u) Unseaworthiness of vessel or craft
 - (i) Any unfit of vessel craft for the safe carriage of You where Club Med or their servants or agents are privy to such unseaworthiness or unfitness at the time You are on board. We waive any breach of the implied warranties of seaworthiness of the ship(s) and fitness of the ship(s) to carry You to destination, unless Club Med or their servants or agents are privy to such unseaworthiness or unfitness.
- (v) You are not covered for any costs or losses arising, directly or indirectly, from 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, travel agent, 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 organization with whom or with which they deal.
- (w) Any medical expenses incurred for Traditional Chinese Medicine.
- (x) Any financial or consequential loss or expense arising out of the gross negligence or fault or its failure, intentionally or unintentionally, to provide services or facilities to You in accordance with the reservation made by You with Club Med.
- (y) Disintegration of the atomic core or any radiation arising from energy sources with a radioactive nature.

MAKING CLAIMS

First, check Your Holiday Booking Invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered. The Marsh claim forms are available from Your local Club Med sales office. The form should be filled in and returned to Your local Club Med sales office together with all the necessary supporting evidence, as detailed below within thirty (30) days of the happening of the insured event. The claim form must be received by MARSH (Singapore) Pte Ltd ("Marsh") within thirty (30) days of the happening of the insured event.

1. Personal Accident
 - supporting statements from the appropriate authorities. e.g. Statement of Accident issued by Club Med.
 - death certificate or medical certificate, whichever applicable.
2. Medical Expenses
 - original accounts and receipts showing:
 - a. date of consultation
 - b. diagnosis
 - c. name of patient
 - d. charges
 - e. Copies of supporting documents from the medical suppliers justifying the medical expenses. In case We do not receive such documents, We may not pay for the claimed amounts.
3. Delay, Cancellation or Curtailment
 - original receipts, boarding passes and airline ticket jacket and supporting statements from the appropriate authorities.
 - original Debit Note for Cancellation issued by Club Med.
 - original Debit Note for Curtailment.

4. Property lost / stolen or damaged
 - supporting statements from the appropriate authorities.
 - original receipts or proof of purchase (issued by the vendor) for each lost / damaged item.
5. Loss of Money
 - supporting statements from the appropriate authorities.

"Appropriate Authorities" include, where applicable, the police, a registered doctor, and the responsible officer of the Club Med Resort or relevant aircraft or vessel.

Failure to submit all the necessary supporting documents will cause unnecessary delays and may result in Your claim being rejected.

Failure to submit the Marsh claim form on time may result in Your claim being rejected.

CLUB MED REGIONAL NETWORK

Club Med Membership offers increased benefits and worldwide security.

AUSTRALIA

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MALAYSIA

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INDIA

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EUROP ASSISTANCE IRISH BRANCH (EAIB)

EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405 acting through its Irish branch EUROP ASSISTANCE S.A., IRISH BRANCH whose principal establishment is located at 4th floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland registered in the Irish Companies Registration Office under number 907089.