

## Travel Insurance

### **HOW THE INSURED SHOULD APPLY FOR ASSISTANCE?**

Since the appearance of an event that could be included in any of the guarantees described previously, the beneficiary or any person acting in his place will necessarily contact, in the shortest possible time, in every case, the alarm center mentioned below, which will be available to help any person 24h/24 7d/7

### **Iran Assistance Co. (S.O.S) call center:**

**Iran: +98 21 88 64 86 20-24**

**Fax: +98 21 88 64 85 02**

**Email: info@iranassistance.com**

### **Spoken Language: Farsi (Persian), English, French and German**

By dialing our emergency number, he/she will be prompt to provide:

Passport or Identity Card Number.

Assistance card Policy Number.

Full name of the injured and the principal insured.

The cause of call.

The place he/she are located (hotel/city/address/phone number)

It is clear that, in other circumstances, inspection and liquidation of related expenses, due to necessity for taking Iran Assistance Co. (S.O.S) confirmation during their trip and will have done by delay.

- The beneficiary or any person acting in his place MUST contact the Assistance Company Iran Assistance Co. (S.O.S) before going to any medical center. Failing to do that, the RE-INSURER has the right to decline the case. By having this policy, it is sure that the insured is aware of all conditions.
- Also in order to speed up the processing of the claims, the insured or any person acting in his place MUST provide the company Iran Assistance Co. (S.O.S) with the necessary Medical Report, and all the other documents requested by the company before leaving the hospital, or before he/she come back to Iran. Any delay in providing this report may cause delay in processing the claim if not decline.
- If the beneficiary or any person acting in his place failed to provide the Medical Report or the other documents within 90 days of the claim, the claim automatically will be considered as declined and the Insured will be notified of that. Based on the above, there should not be any reimbursement cases in Iran, except for exceptional Cases.
- The insured or any person acting in his place MUST inform the Assistance Provider Co. within 72 hours (3 days) from the time of occurrence. Failure to do so may entitle the Assistance Provider to decline the case.

### **DEFINITIONS:**

#### **The Company/Insurer means:**

The Insurance Company (KARAFARIN INSURANCE Co.) registered and authorized in the country in which this insurance policy is issued and subscribed.

#### **The Assistance Company means:**

Medical (International Assistance Group) and IRAN ASSISTANCE CO. (S.O.S) the company provided by the Insurer for the purpose of supplying the covers of this policy, directly or by means of its network, on the Insurer's behalf.

#### **Policyholder:**

Individual or Legal person who bought policy for whom are related to and who should pay the premium.

#### **Insured Person means:**

Policyholder, spouse and children (under 18 years) traveling on the same trip for the same period up to 4 children, whose names are specified in the policy, with respect to whom the premium has been paid before their travel and who are permanent resident of the country where the policy was issued.

Rest of children and those 18 years and above, should buy an individual policy.

Not eligible as "Insured Person":

- a) Insured intending to travel more than 92 consecutive days.
- B) Persons aged from 81 years old, except in case a specific Plan including such cover for persons aged from 81 years is contracted.
- c) Non-residents in the country where the policy is issued;
- d) Those who have initiated the trip prior to the insurance underwriting.
- e) Insured travelling for work reasons (paid or otherwise), undertaking physical or manual hazardous activities such as: driving vehicles, use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of chemical substances, laboratory work of any kind and any other hazardous activities.

**Usual Country of Residence means:**

The country where the Insured person is a permanent resident and where the Policy is issued by the Insurer. In this case, Iran

**Immediate Family Member means:**

The spouse or fiancée, children (aged 18 years or less) or parents or accompany of the Insured Person permanently residing with the Insured Person.

**Illness means:**

Any change in health diagnosed and confirmed by a legally recognized doctor during the life of the policy and which is not comprised or derived from either of the following two groups:

- Congenital disease: the disease that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy even if it was not diagnosed or known.
- Pre-existing disease: the disease that the Insured suffered prior to the date of taking out this Policy, even if it was not diagnosed or known.

**Serious Illness means:**

Any Illness with the conditions described above, that requires admission to hospital and which, in the opinion of the Assistance Company's medical team, prevents the Insured from continuing travel on the date planned, or which involves the risk of death.

**Injury means:**

A medical problem caused by a sudden and severe external reason beyond the control of the Insured, within the validity period of this policy, during the trip.

**Serious injury means:**

An injury with the conditions described above which, in the opinion of the Assistance Company's medical team, prevents the Insured continuing travel on the date planned, or which involves risk of death.

**COVER**

The Company will immediately provide the Insured, the assistance specified under the "Coverage" clause of this Insurance Policy for mishaps to occur due to unforeseen incidents during travels outside his/her Usual Country of Residence, provided that this occurrence does not take place outside the specified geographical boundaries and does not take place out of the prescribed travel duration between the validity dates of this policy. The scope of this Policy becomes void when the travel causing the acquisition of this policy ends and/or the Insured arrives at his/her Usual Country of Residence - whichever takes place first. The policies covering a long term shall be valid for each travel lasting for maximum 92 consecutive days.

● **Note:** All above services has provided only in out of the resident country by **Iran Assistance Co. (S.O.S)** as a provider through **International Assistance Group (IAG)** and a **Swiss Company** named **Medicall Co.**

**TRAVEL ASSISTANCE SERVICES**

The Company will provide these Benefits only when the Insured is travelling outside the Usual Country of Residence up to a maximum of 92 consecutive days.

## **SECTION A: PERSONAL ASSISTANCE**

### **1- Medical expenses and hospitalization abroad.**

In the event of illness or injury of the insured occurring outside the Usual Country of Residence, The Company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical products, prescribed by the attending doctor.

The Assistance Company's medical team will maintain the telephone contacts necessary with the centre and with the doctors attending to the Insured to supervise the provision of proper health care.

10 percent of loss (minimum EUR 25) **excess is applicable per claim.**

### **2- Transport or repatriation in the event of illness or accident sustained by the Insured during the course of a trip.**

In the event of an accident or sudden illness, that is not pre-existing and which is acute, the Company will take charge of transferring the Insured to a properly equipped health centre or repatriating to his/her usual country of residence.

The Assistance Company's medical team will maintain the telephone contacts necessary with the doctors attending to the Insured and will decide which health centre the Insured is transferred to or whether repatriation is necessary, depending on the situation or gravity of the state the latter is in.

Assistance Company will arrange the evacuation, using the means it deems suitable, based on the medical evaluation of the seriousness of the Insured's condition. These means may include air ambulance, surface ambulance, regular airplane, railroad or other appropriate means. All decisions relating to the means of transportation and final destination will be made by The Assistance Company.

Approval and arrangements shall be taken from the Assistance Company. In case any transportation or arrangement is made without obtaining prior approval from the Assistance Company, fees shall be paid by the Insured.

### **3- Emergency Dental Care.**

If necessary, the Assistance Company will provide the Insured with the dental assistance abroad.

10 percent of loss (minimum EUR 25) **excess is applicable per claim.**

This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

### **4- Repatriation of the immediate family member travelling with the Insured.**

Should the Insured be hospitalized due to sudden illness or accident for more than ten days or deceased, the Company will meet the cost of repatriating one immediate family member accompanying the Insured at the moment of the event, to his usual place of residence, when the latter is placed in the same country of residence of the Insured, and provided this immediate family member is unable to travel by his/her own means of transport or the means of transport used for the initial trip.

**This cover is subject to a limit provided by the referred plan.**

### **5- Repatriation of mortal remains.**

In the event of the death of the Insured, the Assistance Company will make the arrangements necessary for his/her transport or repatriation and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence.

**Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee.**

### **6- Travel of one immediate family member.**

In the event that the Insured should be admitted to hospital for more than ten days as a result of an accident or illness covered in the policy, the Company will take charge of the transfer of a immediate family member from the usual country of residence of the Insured, including meeting the cost of the outbound and return journey to the place of hospitalization and the accommodation expenses there, **up to a limit of EUR 85 per day for a maximum of 10 days.**

### **7- Emergency return home following death of a close family member.**

When the Insured has to curtail his/her journey because of the death of a close family member (First grade), the Company will meet the cost of the travel to his/her usual country of residence, **whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the trip.**

**The Insured shall furnish the evidence, documents or certificates of the event, which caused the journey to be cut short (death certificate).**

#### **8- Delivery of Medicines.**

The company will cover the expenses of sending medicines, in case of emergency, which are prescribed by the Doctor of the beneficiary, even if this prescription is previous to the trip, and are not available at the place where she/he is staying.

**This cover is subject to a limit provided by the referred plan.**

**The costs of the medicines are excluded from this guarantee.**

#### **9- Relay of Urgent Messages and Medical Referral**

The Assistance Company will take charge of relaying the urgent messages of the insured parties, relating to any of the events covered in the policy.

Under demand of the insured, the Assistance Company provide the Insured with basic information such as: name of doctors, specialists, dentists or paramedical staff nearby, location of hospitals, medical centers, drugstores, ambulances, with the exclusion of any medical diagnosis.

#### **10- Advance of bail bond.**

The company will advance funds for any legal bond required on behalf of an Insured up to EUR 850.

The Insured will be required that the amount requested is deposited beforehand at the registered offices of the company in Iran, in the form of a bank check, transfer or in cash.

#### **11- Advance of money.**

If, during a trip abroad, the Insured were deprived of cash as a result of robbery, loss of baggage, illness or accident, duly proved by the presentation of the corresponding documentary proof – receipts, certificates, formal complaints, etc. – the Company shall arrange to forward up to 850 EUR, provided that the amount requested is deposited beforehand at the registered offices of the company in Iran, in the form of a bank check, transfer or in cash.

#### **12- Loss of passport, Driving License, National Identity Card abroad.**

In the case of loss of the Insured party's passport, driving license, national identity card while abroad, The Company will take charge of the expenses of the displacements necessary for obtaining a new passport driving license, national identity card or equivalent consular document, **up to EUR 200.**

#### **13- Legal Defense**

The Insurer will cover the expenses of legal defense abroad of the beneficiaries in the penal or civil procedures, which are generated against the beneficiaries in the event of traffic accident. **The maximum limit of the expenses of this service will be of 1500 EUR or equivalent.**

### **SECTION B: COVERAGE FOR BAGGAGE**

The guarantees relating to baggage and personal possessions that belong to the Insured persons are those listed in this article, and will be provided according to the conditions set out below.

**In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.**

#### **1- Compensation for in-flight loss of baggage checked-in.**

The Company will supplement the compensation for which the carrier is liable up to a limit of EUR 200 as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier. Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

**Money, jewelry, debit and credit cards, and any type of document are excluded from this guarantee.**

#### **2- Compensation for delay in the arrival of luggage.**

The Company covers the delay of minimum 6 hours in the arrival of luggage from an Airline Company affiliated to the I.A.T.A. in the event the luggage was registered, with a maximum of EUR 100, for the purchase of articles of basic necessity.



Karafarin Insurance Co.

In all the cases, the justifying document of the occurrence of the accident certified by the Airline Company must accompany the claim.

### **3- Location and forwarding of baggage and personal effects.**

The Company will furnish the Insured with advice on reporting the robbery or loss of his/her baggage and personal possessions, and will collaborate in arrangements for locating them.

In the event that the previously mentioned possessions should be recovered, the Company will take charge of forwarding them to the place of the trip planned by the Insured or to his/her usual country of residence. **In this event, the Insured is under an obligation to return the compensation received for the loss in accordance with this policy.**

### **SECTION C: DELAYED DEPARTURE**

When the departure of the means of public transport contracted by the Insured for travelling is delayed by at least six hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay, with the following limits:

- Up to EUR 45, where the delay is in excess of six hours.
- EUR 90 in the event of a delay in excess of twelve hours.
- EUR 135 more in the event of a delay in excess of eighteen hours.
- EUR 180 more in the event of a delay in excess of twenty-four hours.

**The maximum limit for all concepts under this cover is EUR 180.**

This guarantee duly excludes any delay that is a direct consequence of a strike called by employees belonging to the airline company and/or the departure or arrival airports for the flight, or to service companies subcontracted by the same.

**Also excluded from this guarantee are those delays that occur on charter or non-regular flights.**

Such payment will be made on presentation of the relevant original invoices up to EUR 180 in the event of delay of more than 6 hours.

### **CONDITIONS AND LIMITATIONS APPLICABLE TO SECTION C**

- 1) The Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this Section of the Policy.
- 2) Claims under this Section shall be calculated from the actual time of departure of the conveyance on which the Insured Iran Assistance Co. (S.O.S) Person was booked to travel, as specified in the booking confirmation.

### **THE COMPANY'S LIABILITY CONDITIONS**

- 1) In the event of any claim, the liability of the Company shall be conditional on the insured claiming indemnity or benefit having complied with and continuing to comply with the terms of this Policy.
- 2) In the event of a claim under this Policy the Insured shall:
  - a) Take all reasonable precautions to minimize the loss.
  - b) As soon as possible telephone the company to notify the claim stating the benefits required.
  - c) Freely provide the Company with all relevant information.
  - d) Make no admission of liability or offer promise or payment of any kind.
- 3) The Insurer is not liable in respect of any benefit which would otherwise be payable under this policy should there be another insurance in force covering the same benefits which predates this policy.
- 4) The Insurer will not reimburse or consider reimbursing any expenses, which were not previously approved. Previously approved expenses will have to include the claim number obtained from The Assistance Company prior to sending the official receipts and/or letter explaining the reason and circumstances of why the Travel Assistance Services for which expenses are claimed were not obtained from The Assistance Company directly.

### **Product Benefits & Limitations**

#### **A- VISA SCHENGEN**

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 30 000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 200 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses

- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850 EURO
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LEGAL DEFENSE MAXIMUM 1500 EURO
- 13- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 14- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 15- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 16- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 17- DELAYED DEPARTURE MAXIMUM 180 EURO

**B- VISA SCHENGEN GOLD , C- WHOLE WORLD, D- WHOLE WORLD except U.S.A, CANADA and JAPAN**

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 50 000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 400 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850 EURO
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LEGAL DEFENSE MAXIMUM 1500 EURO
- 13- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 14- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 15- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 16- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 17- DELAYED DEPARTURE MAXIMUM 180 EURO

**E-TRAVELSURE (MIDDLE EAST, AFRICA and TURKEY), F- GCC TRAVELSURE**

(For GCC countries only: Bahrain, Kuwait, Oman, Saudi Arabia (EXCEPT MECCA and MEDINA), Qatar and United Arab Emirates)

- 1- MEDICAL EXPENSES & HOSPITALIZATION ABROAD MAXIMUM 10 000 EURO
- 2- TRANSPORT OR REPATRIATION IN CASE OF ILLNESS OR ACCIDENT Actual Expenses
- 3- EMERGENCY DENTAL CARE MAXIMUM 150 EURO
- 4- REPATRIATION OF FAMILY MEMBER TRAVELLING WITH THE INSURED Actual Expenses
- 5- REPATRIATION OF MORTAL REMAINS Actual Expenses
- 6- TRAVEL OF ONE IMMEDIATE FAMILY MEMBER 85 Euros / day MAXIMUM 850 EURO
- 7- EMERGENCY RETURN HOME FOLLOWING DEATH OF A CLOSE FAMILY MEMBER Actual Expenses
- 8- DELIVERY OF MEDICINES Actual Expenses
- 9- RELAY OF URGENT MESSAGES AND MEDICAL REFERAL Actual Expenses
- 10- ADVANCE OF BAIL BOND MAXIMUM 850 EURO
- 11- ADVANCE OF FUNDS MAXIMUM 850 EURO
- 12- LEGAL DEFENSE MAXIMUM 1500 EURO
- 13- LOSS OF PASSPORT, DRIVING LICENSE, NATIONAL IDENTITY CARD ABROAD MAXIMUM 200 EURO
- 14- COMPENSATION FOR IN-FLIGHT LOSS OF CHECKED-IN BAGGAGE MAXIMUM 200 EURO
- 15- COMPENSATION FOR DELAY IN THE ARRIVAL OF LUGGAGE MAXIMUM 100 EURO
- 16- LOCATION AND FORWARDING OF BAGGAGE AND PERSONAL EFFECTS Actual Expenses
- 17- DELAYED DEPARTURE MAXIMUM 180 EURO

● **Note: 10 percent of loss (minimum EUR 25) excess is applicable per claim.**

## GENERAL EXCLUSIONS

### 1) Loss, damage, illness and/or injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/cover granted under this Policy:

- a) The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Insured in a state of derangement or under psychiatric treatment costs for which are themselves excluded;
- b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster;
- c) Events arising from terrorism, mutiny or crowd disturbances;
- d) Events or actions of the Armed Forces or Security Forces in peacetime;
- e) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type.
- f) Those caused by or resulting from ionizing radiation or contamination by radioactivity from irradiated nuclear fuel or the radioactive or those hazardous properties of any explosive nuclear component thereof.
- g) Those caused when the Insured takes part in bets, challenges or brawls, save in the case of legitimate defense or necessity;
- h) Illness or injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge premium;
- i) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests;
- j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous;
- k) Participation in competitions or tournaments organized by sporting federations or similar organizations.
- l) Hazardous winter and/or summer sports such as skiing and/or similar sports.
- m) Permanent resident and students outside of country of residence.
- n) The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travelers, as well as helicopters; and,
- o) The accidents deemed legally to be work or labor accidents, consequence of a risk inherent to the work performed by the Insured.
- p) Internationally and locally recognized epidemics.
- q) Illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the policy;
- r) Death as a result of suicide and the injuries or after-effects brought about by attempted suicide or any self-inflicted injuries.
- s) Illness, injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance;
- t) Illness or injuries resulting from refusal and/or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by the Company and agreed by its medical service;
- u) Illness or injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy;
- v) Mental Health diseases.
- w) Venereal sexually transmitted diseases.
- x) All pre-existing, congenital and/or Chronic Medical Conditions.
- y) Any cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.

### 2) In addition to the foregoing General Exclusions, the following benefits are not covered by this insurance:

- a) The insured will not be entitled to the reimbursement of the expenses directly paid by him or by any person on insured's behalf without the previous declaration to and the authorization of the Assistance Provider Alarm center.
- b) Assistance or medical services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.
- c) Rehabilitation treatments;
- d) Prostheses, orthopedic material or thesis and osteosynthesis material, as well as spectacles.

- e) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
- 1) Before this insurance comes into force;
  - 2) With the intention of receiving medical treatment;
  - 3) After the diagnosis of a terminal illness;
  - 4) Without prior medical authorization, after the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip;
- f) Expenses that arise once the Insured is at his/her usual country of residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
- g) Any Health Services that are received as Out-of-Hospital benefits.
- h) All expenses relating to non-emergency dental treatment, dental prostheses, and orthodontic treatments.
- i) Services that do not require continuous administration by specialized medical personnel.
- j) Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
- k) Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical Services rendered in a Medical Emergency.
- l) Prosthetic devices and consumed medical equipments.
- m) Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
- n) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- o) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
- p) Services rendered by any medical provider relative of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent or child.
- q) All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
- r) Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
- s) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation services.
- t) Medical services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
- u) Any test or treatment not prescribed by a doctor.
- v) Diagnosis and treatment services for complications of excluded illnesses.
- w) Resulting from prophylactic treatment and vaccination.
- x) Resulting from spa cure, physiotherapy, heliotherapy, or aesthetic treatments.
- 3) *The Company is exempt from liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.*

**KARAFARIN INSURANCE Co.**

Head office: No 5, 17<sup>th</sup> street (Shafagh), Ahmad Ghasir ave. (Bokharest), Argentin sq., Tehran, Iran  
Tel: 42594 & 42563000