

Maisha

TOURIST PLUS

TERMS AND CONDITIONS

The members must disclose to Aeroworx all facts, matters and circumstances material to this product, including but not limited to whether the member person engages in any occupation, sport or pastime or other activity of a hazardous nature.

Aeroworx hereby agree with the members to the extent and in the manner herein provided that if the Member Person:

1. Sustains bodily injury caused by an accident or
2. Suffers Illness.

DEFINITIONS in this Membership:

1. Bodily injury means identifiable physical injury which
 - a) is caused by an accident, and
 - b) Solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the member person within one months from the date of the accident.

2. Accident

Means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the period of cover.

MEDICAL AND TRAVEL (including Follow Home) EXPENSES

If the Member incurs Medical Expenses and/or Travel Expenses resulting from Bodily Injury caused by an Accident or Illness as above defined, Aeroworx will pay to the Member or to the Member's Executors or Administrators, up to the Cover limit.

Provided that:

1. Such expenses are incurred within 30 days of Bodily Injury or of an Illness. In addition, this Extension shall include Follow Home expenses as follows: Aeroworx will continue to reimburse the Member in respect of expenses incurred following a member's evacuation and/or repatriation as provided by this contract to but not exceeding 90 consecutive days from the date of arrival of the Member in their Country of Domicile where Aeroworx consider it necessary and appropriate for the Member not to be medically compromised. Such expenses so incurred shall be:
 - a. For the continuation of treatment received for a Bodily Injury that was sustained or for an Illness that was contracted and first manifested whilst the Member was outside his Country of Domicile, and where the member's repatriation was directed and effected by Aeroworx or the Emergency Assistance company.
 - b. Limited to the customary charges for accommodation and board, cost of treatment and fees in respect of consultants and doctors, nursing fees and charges, drugs and dressings prescribed and administered by such Medical Practitioners and, where appropriate, can include hospital, or such other appropriate medical facility, out-patient treatment and transportation by licensed motor vehicle to and from such hospital, or such other appropriate medical facility, in order for the Member to receive treatment.
 - c. Follow home cover for persons domiciled in South Africa, Australia and United States of America is excluded

Aeroworx and/or the Emergency Assistance Company shall be consulted for all decisions on the most suitable, practical and reasonable solution to any problem, and for which hospital, or such other appropriate medical facility, is to be used. The Member or the Member shall not attempt to find their own solution and then expect Aeroworx to make reimbursement without prior advice to Aeroworx or the Emergency Assistance Company.

Cover in respect of Medical Expenses, Travel Expenses and Follow Home expenses will not be affected by Aeroworx where provision for such expenses is provided by or would, but for the existence of, be provided by any other existing similar insurance or scheme in the name of the Member or the Member.

DEFINITIONS applicable to this Extension

In this Extension:

1. Country of domicile means the country in which the Member is normally residing for work and/or lifestyle purposes prior to the commencement of a trip
2. Medical expenses means expenses in respect of medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, costs of physiotherapy, manipulative, massage, therapeutic, X-ray or nursing treatment including the cost of medical supplies, ambulance hire and/or the cost of transport to any hospital or place of treatment.
3. Travel expenses mean accommodation and travel costs of a Member's Close relatives where the member is hospitalised in or outside of the member's country of domicile and the close relative's presence with them becomes necessary as follows
In respect to hospitalization in the member's country of domicile this section shall only pay where the hospital concerned is 50 miles or more from the location of the member's close relative
In respect of hospitalization outside the members country of domicile for a period of 7 days or more and which is not of a life-threatening nature, the following sub-limits shall apply: USD 10,000 each claim USD 5,000 each Close Relative
4. Close relative means spouse or civil partner or someone with whom the Member has been living for at least 6 months as though they were their spouse or civil partner, fiancé(e), parent, parent-in-law, brother, sister, sister-in-law, brother-in-law, son or daughter.

ADDITIONAL EXCLUSIONS applicable to this Extension

Aeroworx shall not be liable for expenses incurred:

1. For rest cures, sanatorial or custodial care or periods of quarantine or isolation.
2. For cosmetic or plastic surgery unless necessitated by Bodily Injury.
3. For general health examination and examinations for check-up purposes not incidental to or necessary to diagnose Illness or Bodily Injury sustained during the Period of Membership.
4. For pregnancy, childbirth, miscarriage or any disorder of the reproductive system.
5. Incurred in the member's country of Domicile other than in respect of the Follow Home expenses unless the Member is a resident in the country of the operation of their employment.
6. Incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after the Member is fit to travel to their Country of Domicile.
7. Dental expenses except those arising directly from Bodily Injury sustained during the Period of Membership which are covered up to a limit of USD 5,000 as declared each Member each claim.

ADDITIONAL CONDITIONS applicable to this Extension

In addition to the conditions of the Contract the following apply:

1. Notice must be given to Aeroworx as soon as reasonably practicable of any Accident or Illness which causes or may cause a claim within the meaning of this Contract, and the Member must as early as possibly seek the attention of a Medical Practitioner. Notice must be given to Aeroworx as soon as reasonably practicable in the event of the death of the Member resulting or alleged to result from an Accident.
2. All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of Aeroworx and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Member.

3. In the event of a reoccurrence of the original Bodily Injury or Illness within 180 days of the first diagnosis or manifestation that necessitated the original evacuation/repatriation of the Member, the 90 day period provided by the Follow Home expenses extension shall be reduced by the number of days used following the original evacuation/repatriation of the Member to their Country of Domicile.
4. Notwithstanding General Condition 2, if the Member suffers a reoccurrence of the Bodily Injury or Illness that necessitated their original evacuation/repatriation, and such reoccurrence is more than 180 days after the first diagnosis or manifestation, then the 90-day period provided by the Follow Home expenses shall be reset.
5. In no case will the Aeroworx be liable to pay Medical Expenses and Travel (including Follow Home) Expenses and Follow Home expenses to the Member or his representatives unless the medical advisor or advisors appointed by the Aeroworx for the purpose shall be allowed so often as may be deemed necessary to make an examination of the Member.

CORONAVIRUS EXCLUSION

This Insurance does not cover any claim in any way caused by or resulting from:

1. Coronavirus disease (COVID-19);
2. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); 3. any mutation or variation of SARS-CoV-2; 4. any fear or threat of 1), 2) or 3) above.

Cover for Medical expenses resulting from a) b) and c) above is covered in respect of named persons as declared who can provide proof of full vaccination with a World Health Organisation approved vaccine. Evidence of vaccination must be provided prior to any evacuation or medical treatment. All vaccinations are required to have been administered within the specified guidelines of the vaccine manufacture. Final / second doses must have been issued 14 days prior to the date of a positive test.

EVACUATION AND REPATRIATION EXPENSES

If the Member shall suffer Bodily Injury or Illness which independently of any other cause shall necessitate the Evacuation and/or Repatriation of the Member to or within his Country of Domicile, Aeroworx will indemnify the Member up to the amount of the cover as shown in the Risk Details of the Contract in respect of reasonable travelling expenses incurred for the repatriation or evacuation of the Member or in the case of death Reasonable Funeral Expenses and expenses incurred in transporting the body or ashes and in making the necessary arrangements.

The evacuation/repatriation of a Member shall be deemed necessary if a Medical Practitioner:

1. Shall estimate that the Member is likely to be totally disabled in excess of four weeks and/or,
2. Shall certify that the Member should be repatriated or evacuated because local facilities are inadequate for the treatment of his condition or his recovery will be substantially expedited thereby.

A sub-limit of USD 1,000 any one claim is applied to Reasonable Funeral Expenses incurred. Reasonable Funeral Expenses means the expenses incurred for the provision of coffin / urn / casket, professional services (i.e. advice, support, guidance, documentation and liaison), burial services (i.e. care, preparation and presentation of the deceased), ceremony fees, hearse hire, funeral limousine hire, church fees, floral tributes, internment of ashes, minister's/ officiate's fees, and funeral personnel.

ALL REPATRIATIONS/EVACUATIONS SHALL BE SUBJECT TO THE PRIOR APPROVAL OF AMREF FLYING DOCTORS

DEFINITIONS APPLICABLE TO THIS EXTENSION

Evacuation shall mean transportation to the nearest medical centre of excellence, which may or may not be the Member's country of domicile.

Repatriation shall mean transportation back to the Member's country of Domicile.

CONTRACTOR REPLACEMENT COST EXTENSION

This benefit is extended to indemnify the Member up to the Sum stated below. For reasonable costs incurred to replace a Member(s) in the event that the Member(s) are unable to continue their contracted deployment due to Bodily Injury or Illness.

Level of Cover:

1. USD 500 per Member any one claim
2. USD 3,000 per Event

The Member will provide all necessary medical evidence to Aeroworx that the Member being replaced was unable to perform their normal occupation due to Bodily Injury or Illness.

POST TRAUMATIC STRESS DISORDER EXTENSION

It is also noted that this Contract is extended to include Medical Expenses incurred for the diagnosis and treatment of Post-Traumatic Stress Disorder up to a sub-limit of USD 2,000 as shown in the Risk Details of the Contract.

Medical expenses means expenses in respect of medical, surgical, diagnostic or remedial treatment, specialist's fees, hospital, nursing home, nursing attendance charges, physiotherapy, manipulative, massage, therapeutic, X-ray or nursing treatment including the cost of medical supplies, ambulance hire and/or the cost of transport to a ny hospital or place of treatment.

EXCLUSIONS

This Membership does not cover claims in any way caused or contributed to by:

1. Children under 14 days of age
2. Max age 80 Years
3. Congenital defects and deformities in respect of children under 3 years of age
4. Self-inflicted injury while sane, treatment of alcoholism, drug addiction, allergy, nervous or mental disorders, or venereal disease.
5. Rest cures, sanatorial or custodial care of periods of quarantine or isolation
6. Cosmetic or plastic surgery unless necessitated by an accidental bodily injury occurring while member
7. Dental examination X-rays, extractions, fillings, and general dental care except as a result of accidental injury; supplying or fitting of eyeglasses or hearing aids except as a result of accidental injury.
8. Examinations for check-up purposes not incidental to, or necessary to diagnose illness or accidental injury, general health examinations.
9. Any disability, condition or illness which orientated prior to the effective date of a member person's inclusion hereunder until a period of 180 days has elapsed during which the Member Person has neither received nor required any treatment for the said disability, condition or illness.
10. Winter Sports, Mountaineering (normally involving ropes/guides).
11. Miscarriage or any disorder of the reproductive system.
12. Pregnancy is excluded in the 2 months prior to estimated delivery date (ie. only the first seven months of pregnancy is covered). Transport for routine birthing is excluded, however life-threatening complications will be covered subject to authorization by Aeroworx, MSO International Medical representative and attending/independent medical practitioner.
13. Treatment, diagnosis or counselling directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).
14. It is a condition precedent hereunder that a Member will take all prophylactic treatment recommended for the location in which they will perform their official duties.
15. It is a condition precedent hereunder that a Member will obtain all vaccinations recommended for the locations in which they will perform their official duties.
16. Where a member suffers the first occurrence of a chronic episode which requires evacuation then MSO will be provided the medical reports of the member once the member is stabilized. Aeroworx may prescribe certain further tests and may evaluate the specific post episode treatment. Further Aeroworx will not pay for the transport for a second episode of the same chronic condition, nor for a directly related condition.
17. Follow home cover for persons domiciled in South Africa, Australia and The United States of America is excluded.

CONDITIONS

1. If the Member shall regularly engage in any occupations, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Membership without first notifying Aeroworx and obtaining their written agreement to the inclusion under this Membership, (subject to the payment of any additional premium as Aeroworx may require as the consideration for such agreement), then no claim shall be payable in respect of any Accident or Illness arising from such activity.
2. Unless otherwise declared and agreed by Aeroworx no benefit will be payable for any condition for which the Member has sought advice, diagnosis, treatment or counselling or of which the Member was or should reasonably have been aware at inception of this Membership or for which the Member has been treated at any time prior to inception.
3. Notice must be given to Aeroworx as soon as reasonably practicable of any Accident or Illness which causes or may cause a claim within the meaning of this Membership, and the Member must as early as possible seek the attention of a duty qualified medical practitioner. Notice must be given to Aeroworx as soon as reasonably practicable in the event of the death of the Member resulting or alleged to result from an Accident.
4. All medical records, notes and correspondences referring to the subject of a claim or related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of Aeroworx and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be decided necessary to make an examination of the Member.
5. Any fraud, concealment, or deliberate misstatement by an Member, if known to Aeroworx, either in the proposal on which this Membership is based or in relation to any other matter affecting this Membership or in connection with the making of any claim hereunder shall render this Membership null and void in so far as it relates to the Member in question but any such fraud, concealment, or deliberate misstatement by or known to the Aeroworx shall render the whole Membership null and void all claims hereunder will be forfeited.
6. The law and jurisdiction applicable to this membership contract are as stated in the Schedule.

SANCTION LIMITATION AND EXCLUSION CLAUSE

Aeroworx shall not be deemed to provide cover and shall not 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 Aeroworx to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

WAR AND TERRORISM EXTENSION

Notwithstanding any provision to the contrary within this Membership, or any endorsement thereto, it is agreed that this Membership, is extended to include any bodily injury and medical expenses directly or indirectly caused by, resulting from, or in connection with any of the following:

1. War, hostilities or warlike operations (whether war be declared or not),
2. Invasion,
3. Act of an enemy foreign to the nationality of the member person or the country in, or over, which the act occurs,
4. Civil war,
5. Riot,
6. Rebellion,
7. Insurrection,
8. Revolution,
9. Overthrow of the legally constituted government,
10. Civil commotion assuming the proportions of, or amounting to, an uprising,
11. Military or usurped power,
12. Explosions of war weapons,
13. Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the member person whether war be declared with that state or not,
14. Terrorist activity.

Always provided:

- a) That the Member is not actively participating in any, or all, of 1 to 14 above, and
- b) That none of 1 to 14 above are the result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined

And, for the purpose of this extension:

- i. Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).
- ii. Utilisation of nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- iii. Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- iv. Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

CONDITIONS

- 1. If the Member shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed in this policy without first notifying Aeroworx and obtaining their written agreement to the amendment of the Policy (subject to the payment of any additional premium as Aeroworx may reasonably require as the consideration for such agreement) then no claim shall be payable in respect of any accident out of or in the course of such occupation.
- 2. Any fraud, deliberate misstatement or concealment, in the statement made by or on behalf of the Member prior to or when affecting the Membership or any fraudulent claim made thereunder shall render the Membership null and void and all Claims thereunder shall be forfeited.
- 3. Notice must be given to Aeroworx as soon as reasonably practicable of an accident or illness, which may give rise to a claim under this membership.

NB. It is hereby tacitly agreed that that Aeroworx will pay compensation to a Member within the Terms and Conditions of this Membership, for Medical Expenses incurred as a result of kidnapping

Right to Decline New Business

AFD reserves the right to decline any application for membership at its sole discretion, based on the guidelines and criteria set forth by the company. Submission of an application for membership does not guarantee acceptance or issuance of a policy.

Non-Renewal of Membership

Upon the expiration of membership, AFD is under no obligation to offer a renewal or to continue coverage. AFD may decide not to renew the policy for reasons including, but not limited to:

- Adverse claims history of the member
 - Changes in the risk profile of the client
 - Non-compliance or violation of policy terms and conditions
 - Changes in guidelines or criteria of AFD
 - Any other reason deemed appropriate by AFD
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NB: • Any form of fraud will lead to the member being liable for full costs incurred and possible legal action. Fee-for-service evacuations may be arranged outside this scheme.

- Membership is not transferable.
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☐ I have read the terms and conditions and hereby accept them as stated.

Name _____

Signature _____ Date _____



Emergency Contacts:

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emergency@flydoc.org

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