

PERSONAL LIABILITY ABROAD COVER

What You are covered for:

The Group Insurance Policy indemnifies You for the damages that You are legally obliged to pay to a Third Party, according to the laws in force within the relevant country and with regard to liabilities of an extra-contractual nature, as a consequence of an event which occurred during the Trip.

You must give us written notice of any incident, which may result in the payment of an indemnity as soon as possible. You must send us every court claim form, summons, letter of claim or other document as soon as You receive it. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our permission in writing. Nevertheless, acceptance of the facts of the case does not amount to admission of liability.

We may take on Your defence and shall manage the trial as regards the acts, damage and losses which fall within the scope of the cover set out herein.

You will participate and provide the information and documents in Your hands that support Your case.

The fact that we take on Your defence as a precautionary measure cannot be interpreted by You as constituting an acknowledgement of insurance coverage and it in no way, shape or form implies that we agree to bear the cost of damage or losses which might not be covered by this Group Insurance Policy.

If the claim is not covered and in the event we have paid or deposited some expenses on your behalf, we will reserve the right to proceed against You for the reimbursement for all these amounts.

The Insurer is liable to pay an indemnity to the Third party with a maximum stated in the Table of Guarantees.

What You are not covered for:

- Damages caused from Your professional activity or employment;
- Any liability related to the ownership, possession or use of vehicles, aircrafts and watercrafts;
- Consequence of acts intentionally caused by an Insured, an Insured's Family Members or Travel Companion;
- Consequences of Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident), by an Insured or Travel Companion;
- Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor
- Consequences of suicide, attempted suicide or self-harm on the part of an Insured Person, a Family Members or a Travel Companion;
- Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes
- Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
- The consequences of the participation of the Insured in bets, challenges or fighting;
- The consequences of the practice of sports competition or motorised competitions (racing or rally);
- The consequences of practice of one of the following sports and dangerous activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ultra-light aircraft or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing
- The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature
- The consequences resulting from the use or possession of explosives or firearms;
- The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the insured;

Documents and information required for making a claim

It is necessary to provide the following documents to allow the management of a Claim:

- Your name and contact information;
- The Third-party claim and Third-party details;
- A description of the circumstances of the event, which would be likely to cause Your liability;
- Statement from any potential witnesses;
- EOC (Evidence of Coverage) under the AFS Program