

## **INSURANCE TERMS & CONDITIONS**

### **V. LOSS OF DOCUMENTS**

The company will reimburse the cost of making a duplicate passport, driving license, work permit, residence permit, National Identity which is/are accidentally damaged or lost while within the geographical limit and while temporarily elsewhere in the world for not more than 90 days in any period of insurance.

We will not be liable for more than the Sum Insured stated in the Policy Schedule for any one claim and in the aggregate during the policy period.

#### **Excluding:**

1. Loss or theft not reported to the police within 24 hours of discovering the loss.
2. We will not be responsible for the renewal or extension costs of the lost or damaged document which you would have had to bear if there had been no loss.
3. Documents more specifically insured by any other insurance.

#### **Duties after A Loss:**

In the event of a covered loss, you shall:

1. File a police report within 24 hours of discovering of the loss;
2. Complete, sign and return the claim form to us with the following documents within 30 days of making the original claim:
  - a) an official police report of the break-in or a theft; and
  - b) all other relevant documents we may ask you to provide.
3. Cooperate with us in investigating, evaluating and settling a claim.