

INSURANCE TERMS & CONDITIONS

II. LOSS OF WALLET

Cover Description:

Loss of Wallet provides the following insurance coverages for:

- i) The replacement costs of the beneficiary's wallet, when it is either lost or the object of a theft;
- ii) The replacement costs of the beneficiary's personal papers and payment cards, if they were in the wallet that was either lost or the object of a theft; and
- iii) Application fees for new personal papers and/or payments cards, if they were in the wallet that was lost or the object of a theft.

Exclusions:

1. Money, cheques, transportation tickets or any item other than your covered content that were in your wallet when your wallet was either lost or the object of theft;
2. Losses caused by fire, water, normal wear and tear, manufacturing defects, abuse, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning or repairs, or similar events.
3. Accidental damage to your wallet and its covered content;
4. Any fraudulent/unauthorized charges and/or withdrawals on the payment cards that were in your wallet when your wallet was either lost or the object of a theft;
5. Any cost related to identity theft;
6. Losses that do not occur during the policy period;
7. Losses caused by you or your relatives illegal acts;
8. Losses that you have intentionally caused;
9. Losses that result from the intentional actions of a relative or actions that a relative knew of or planned;
10. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind; or
11. Losses due to the order of any government, public authority, or customs official.

Duties after A Loss:

In the event of a covered loss, you shall:

1. File a police report within 24 hours of discovering a theft;
2. Inform the appropriate entity(ies) (such as a credit card company, bank or government agency) within 24 hours of discovering that your wallet, with its covered content, was either lost or the object of a theft;
3. Complete, sign and return the claim form to us with the following documents within 30 days of making the original claim:
 - a) an original receipt showing the cost of your wallet at purchase (if available) or the amount of our evaluation.
 - b) in the event of a theft, a official police report; and
 - c) all other relevant documents we may ask you to provide.
4. Cooperate with us in investigating, evaluating and settling a claim.