



Personal Effects Baggage Summary

GICV—Policy PR102193-02 | Policy Period: 1 January thru 31 December

All Employees approved by the participating Seventh-day Adventist organisation are eligible for this coverage.

PROPERTY COVERED

Personal effects belonging to and usually carried or worn by the covered individual. Coverage is available only for business travel or while engaged in business activities away from the place of permanent residence, and subject to all the provisions of the policy.

LIMITS

US\$1,000 | US\$2,000 | US\$3,000 | US\$4,000 US\$5,000

PROPERTY NOT COVERED

- 1. Bicycles or other conveyances or their equipment
- 2. Motor vehicle equipment including installed audio and/or electronic equipment; CB radios, Radar Detectors & Car Phones.
- 3. Travellers cheques, securities or documents (other than travel tickets, birth certificates, Government-issued identification cards, visas, passports, or driving licenses.)
- 4. Animals, household furnishings, salesmen's samples.
- 5. Medical instruments, medical devices or prescription items which may be recoverable from a Medical Company.
- 6. Property for sale or exhibitions.
- 7. Contraband or illegal items.
- 8. Property specifically or otherwise insured
- 9. Any loss or damage resulting from the activity of fungi, wet or dry rot or bacteria.

LIMITATIONS

- 1. Loss or damage to any one item shall be limited to 35% of the limit.
- 2. Loss or damage caused by war or warlike action shall be limited to 25% of the limit.
- 3. The indemnity for loss or damage to property specially or otherwise insured shall be limited to the amount not covered by other insurance, within the scheduled limit.
- 4. Loss of money or securities in any one occurrence shall be limited as follows:
 - US \$200 insured limit of \$1,000
 - US \$300 insured limit of \$2,000
 - US \$400 insured limit of \$3,000
 - US \$500 insured limit of \$4,000
 - US \$600 insured limit of \$5,000

EXCLUSIONS

- 1. The residence or domicile of the covered individual.
- 2. While in storage or while in the custody of students.
- 3. Theft or pilferage due to negligence while left unattended in or on any automobile unless the loss is a direct result of visible, forcible entry into a securely locked automobile.
- 4. Wear and tear.
- 5. Breakage, marring or scratching of articles of brittle or fragile nature.
- 6. Radioactivity.
- 7. Due to confiscation or destruction under quarantine or government authority.

CLAIMS

To file a claim, complete the claim form related to your type of loss and email it to claims@adventistrisk.org.

This is a brief overview of the policy and is not intended to replace policy terms and conditions.

