



Citi Commercial Cards Travel Insurance

Summary of Insurance Policy and Terms and Conditions

Effective From: June 1st 2025 to May 31st, 2026



Treasury and Trade Solutions



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Section 1: Introduction

This Summary of Insurance Policy document (“Summary Document”) summarizes the insurance benefits under Policy or Certificate Number: **14BBSE608449 – 2025** / Binding Authority Unique Market Reference (UMR): B0621F33118923 (the “Insurance Policy” or the “Certificate”) for Citi Commercial Cardholders who have a valid Corporate Card, a Commercial card, a One Card, a Virtual Card Account (VCA) or a Central Travel Account.

The policy is underwritten by certain underwriters at Lloyd's and is arranged by Leadway Assurance Company Limited. The policy is held by Citibank N.A, Upper Hill Road Nairobi 00100 Kenya who is the only policyholder and has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) Citi Commercial Cardholders. This document summarizes the benefits available under the policy of insurance held by Citi for the benefit of their Commercial Card holders; it does not give the Valid Users direct rights under the policy. Compliance with the policy terms and conditions is required if benefits are to be paid.

The following sections summarize the Benefits and Services provided under the Insurance Policy (section numbering mirrors the corresponding sections of the Insurance Policy):

Section 2: General Definitions

The following are key definitions appearing under the Insurance Policy (Section 2: Meaning of Words) which have the following meanings wherever they appear in this Summary Document. Some definitions have been amended with the approval of the Insurers to reflect Citi Commercial cards Policies.

Accident shall mean any sudden, unexpected, external and violent and specific event which occurs at an identifiable point in time and place during a Journey which results in Bodily Injury.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Baggage shall mean accompanied personal goods belonging to the Valid User or for which the Valid User is responsible, and which are taken by the Valid User on a Journey or acquired by the Valid User during a Journey. Baggage shall include Jewelry and Valuables.

Benefits shall mean the Benefits supplied by Underwriters under the terms and conditions of the Insurance Policy, as set out in Section 7 and Section 8 inclusive of this Summary Document.

Benefit Limit refers to the maximum benefit amount for which the Underwriters shall be responsible under the insurance policy towards any one Valid User during any one event, subject to the terms and conditions as defined hereunder.

Bodily Injury means identifiable physical injury or death, which is caused by an Accident.

Card means a card issued pursuant to the Citi's Commercial card program.

Claims Administrator shall mean Crawford's & Co who are authorised to manage claims on behalf of the Underwriter of the policy.

Client means Citibank N.A Kenya

Colleague shall mean any business associate, client, guest or other person travelling for business purpose (other than Family or Relatives) as the Valid User employer wishes and travelling with the Valid User on a Journey.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Crawford and Company shall mean Crawford and Company – Jan Olieslagerslaan 41 • 1800 Vilvoorde, Belgium.

Dependent Children shall mean the children, step-children and legally adopted children of the Valid User who are: i) unmarried, and; ii) living with such Valid User (unless living elsewhere whilst in full time education), and; iii) under 19 years of age (or under 24 years of age if in full time education).

Domestic Common Carrier shall mean any domestic public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.

Effective Date shall mean 1st June 2024.

Expiry Date shall mean 31st May 2025.

Family shall mean the Spouse and Dependent Children of the Valid User.

Hi-jack shall mean unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof.

Illness shall mean any sudden and unexpected deterioration of health, that first manifests during a Journey and which is certified by a qualified medical practitioner and agreed by an International SOS Physician.

International SOS shall mean International SOS Assistance (UK) Ltd, Building 4, Chiswick Park, 566 Chiswick High Road, London, W4 5YE, United Kingdom.

International SOS Physician shall mean the physicians nominated by the International SOS assistance centres throughout the world.

Jewelry and Valuables shall mean items composed of gold, silver or other precious metals or semi-precious stones, furs, curios, works of fine art and photographic equipment only.

Journey shall mean the first 90 days of any trip, falling entirely within the Period of Insurance, where at least 50% of the total value of tickets for travel on a Domestic Common Carrier or Common Carrier have been paid by using such Valid User's Corporate Card, Commercial card, One Card, Virtual Card Account (VCA) Card or Central Travel Account Card issued by the Client. The Journey shall be deemed to have begun with the Valid User's departure from the home where such Valid User normally resides and shall have ended upon return to that home.

Loss of Limb shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm, foot or leg.

Medical Expenses mean all reasonable costs necessarily incurred outside the Valid User's Principal Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

Money shall mean coins, bank notes, postal and Money orders, signed travelers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.

Permanent Total Disablement



Where the Valid User is gainfully employed shall mean disablement which medical evidence confirms, will prevent the Valid User from engaging in any gainful occupation for at least 12 (twelve) months and will in all probability entirely prevent the Valid User from engaging in any gainful occupation whatsoever for the remainder of his/her life.

Where the Valid User is not gainfully employed shall mean disablement which lasts for 12 (twelve) months and which medical evidence confirms will in all probability entirely prevent the Valid User from engaging in any and every occupation whatsoever for the remainder of his/her life.

Period of Insurance shall be the period between the Effective Date and the Expiry Date.

Pre-existing Health Disorder or Condition shall mean any illness, defect, physical infirmity or condition, including sequelae or complications thereof that in the opinion of a qualified medical practitioner appointed by International SOS can reasonably be related thereto or for which the Valid User is receiving or has received medical treatment, advice or investigation prior to the Journey or for which the Valid User is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath prior to the Journey. This includes chronic or ongoing medical or dental conditions which You were aware of, or of which You could expect to be aware of that may lead to a claim under this Certificate.

Principal Country of Residence shall mean that country in which the Valid User has his/her Principal place of residence. Immediate Family assumes the nationality of the Valid User for the purposes of the insurance. In the event of dual nationality, the Valid User assumes the nationality of their Principal Country of Residence for the purposes and for the duration of the insurance.

Relative shall mean spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé(e) of an Valid User.

Serious Medical Condition shall mean a condition, which in the opinion of an International SOS Physician requires emergency medical treatment to avoid death or serious impairment to the Valid User's health. In determining whether such a condition exists, the International SOS physician may consider the Valid User's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services refers to 24-hour assistance and other related emergency services to be provided by International SOS Assistance under the Insurance Policy and as described in section 6 of this Summary Document.

Underwriters/They/Them refers to certain underwriters at Lloyd's of London.

Valid User shall mean any person not yet 76 (seventy-six) years old and who has a valid Citi Corporate Card, a Commercial card, a One Card, a Virtual Card Account (VCA) Card or Central Travel Account Card or whose Journey has been paid for by a Citi Corporate Card, Commercial card, One Card, Virtual Card Account (VCA) Card or Central Travel Account Card.

Valuables shall mean jewelry, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You shall mean the Valid User.

Section 3: Geographical Limits

3.1 The Services and Benefits described in the insurance policy are provided on a worldwide basis.

3.2 Coverage applies to Corporate Card, Commercial card, One Card, Virtual Card Account (VCA) card or Central Travel Account cards issued from/in Kenya.

Section 4: Eligibility

To be eligible for the benefits of a Journey, the cost of the Journey must have been paid on the Client's Corporate Card, Commercial card, One Card, Virtual Card Account (VCA) Card or Central Travel Account Card.

Section 5: Period of Insurance

5.1 The Certificate commences on the Effective Date and shall be in force until the Expiry Date. The current Period of Insurance is from 1st June 2025 to 31st May 2026.

5.2 Intentionally 'Omitted' as agreed with the insurer.

5.3 Intentionally 'Omitted' as agreed with the insurer.

5.4 Intentionally 'Omitted' as agreed with the insurer.

5.5 The entitlement to Benefits and Services will cease automatically on the date Underwriters receive written notification of the deletion of the Valid User or the termination of the Valid User's Commercial card account, whichever comes first.

5.6 A Valid User's eligibility for the Benefits and Services shall cease on the earliest of:

- i. the date the Valid User is no longer eligible for the Benefits and Services pursuant to the insurance contract; or
- ii. the Date of Termination or Expiry Date, whichever occurs first.

Section 6: Medical and Travel Assistance Services

The following Medical and Travel Assistance Services are provided under the Insurance Policy:

6.1 Assistance Services

International SOS will provide various medical and travel assistance Services to the Valid User. Those services provided directly by International SOS are covered under the terms of the insurance policy. Where a third party, such as a physician or courier, is utilised, the provision of such Services is at the expense of the Valid User.

6.2 International SOS Services

6.2.1 Telephone assistance If contacted, International SOS will provide medical advice to the Valid User by telephone, including information on inoculation requirements for travel. International SOS will also provide information on travel

visas. It must be noted that any such advice is inevitably limited by the circumstances and International SOS cannot be held liable for errors.

6.2.2 Service Provider referral If contacted, International SOS will provide to the Valid User contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and

other relevant persons or institutions. In such cases, whilst International SOS exercises care and diligence in selecting the providers, it does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, the cost of the provision of the actual Services by third parties are not covered by this Service; they must be borne separately by the Valid User.

6.2.3 Medical Monitoring In the event of the Valid User requiring hospitalisation, International SOS will, if required, monitor the Valid User's medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

6.2.4 Valid User support In the event that International SOS is contacted to report a lost or stolen Card or for account queries, International SOS shall contact the Client's customer service line as soon as practicable.

6.2.5 Guarantee of Payment International SOS will guarantee, if covered under the Insurance Policy, or pay any required hospital admittance deposit on behalf of Valid User. The provision of such guarantees will be dependent on International SOS first receiving funds from the Account/ Cardholder's employer.

6.3 Third-Party Services

6.3.1 In the event of an emergency where, either the Valid User cannot be adequately assessed by telephone for possible evacuation, or the Valid User cannot be moved and local medical treatment is unavailable, International SOS will send an appropriate medical practitioner to the Valid User. International SOS will not pay for the costs of such Services. They must be borne separately by the Valid User.

6.3.2 International SOS will arrange to have delivered to the Valid User essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Valid User's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. They must be borne separately by the Valid User.

Section 7: Inconvenience

The following provisions are made for Inconvenience under the Insurance Policy:

Travel Delay

7.1 In the event of:

- (i) industrial action
- (ii) adverse weather conditions
- (iii) mechanical breakdown or derangement of the Valid User's aircraft or sea vessel; or

- (iv) the grounding of the aircraft on which the Valid User is due to travel as a result of mechanical or structural defect;

which results in the delayed departure of the Valid User's flight or sailing for at least four hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Valid User, the Underwriters will arrange a payment.

7.2 The payment to the Valid User under Section 7.1 of the Insurance Policy is up to the limits as summarized in Section 8 of this Summary Document, per hour's delay, up to a maximum of 12 hours, provided always that the Valid User shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

7.3 The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

Baggage Delay

7.4 In the event of an Valid User's Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents, the Underwriters will reimburse the Valid User up to the limits as shown in Section 8 of this Summary Document (for the purchase of immediate necessities) per hour's delay, to a maximum of 12 hours. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay. Please contact your airline for lost luggage compensation.

Document Replacement

7.5 In the event of an Valid User forgetting, losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a Journey, the Underwriters will arrange the payment of all reasonable costs necessarily incurred for replacing essential documents (including such items as personal computer discs and presentation slides) up to the limits shown in Section 8 of this Summary Document.

7.6 All such costs must be approved by Administrator on behalf of the Underwriters prior to their being incurred. Replacement costs shall not be payable for any loss consequent or resulting from the loss of said documents beyond the physical cost of replacing said documents. The intrinsic value of any savings bond, bankers bill of value (cheques, traveler's cheques and the like) or similar documents, if such is lost by an Valid User, shall not be replaced.

Hi-Jack

7.7 Should the Valid User's means of transport be subject to a Hi-jack during a covered trip, the Underwriters will pay up to the limits summarized in Section 8 of this Summary Document for each day of detention for a maximum of 21 (twenty-one) days.

Legal Expenses

7.8 The Claims Administrator will, with the Underwriter's written consent, provide cover for legal expenses incurred up to the limits as summarized in Section 8 of this Summary Document arising from the pursuit of a claim against a third party who has caused Bodily Injury or Illness of the Valid User whilst on a Journey.

Specific Exclusions Applying to Section 7

7.9 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover for inconvenience benefits:

- i. Payment in respect of the first four hours of delay (excluding payment for Hi-jack); being the Excess as stated in Section 8
- ii. Payment in respect of more than 2 (two) Valid Users traveling on the same Journey;
- iii. Delay resulting from the failure of the Valid User to provide the necessary correct documentation;
- iv. Delay resulting from the failure of the Valid User to allow reasonable time to reach the point of departure given the circumstances known at the time;
- v. Delay arising as a result of any official Government suspension or cancellation of a service;
- vi. In respect of Baggage delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty-four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
- vii. In respect of Hi-jack, claims arising from the Valid User being individually selected as a victim as a result of their or their Family or business activities causing a reasonable expectation of increased risk;
- viii. In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Valid User during the Journey;
- ix. In respect of Legal expenses, any claim where in the opinion of the Underwriters there is insufficient prospect of success in obtaining a reasonable benefit;
- x. In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- xi. In respect of Legal expenses, benefits rendered without the authorization and/or intervention of International SOS; and
- xii. In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

Section 8: Summary of Benefits, Benefit Limits & Excesses

Section	Benefit	Benefit Limit Per Valid User per Event	Excess per Valid User per Event
Section 6	Medical and Travel Assistance Services	Benefit limit not applicable to this section	Not Applicable
Section 7	Inconvenience Benefits		
	Travel delay	EUR 40 per hour up to a maximum of 12 (Twelve) hours	4 (four) hours
	Baggage delay	EUR 60 per hour up to a maximum 12 (twelve) hours	4 (four) hours
	Document replacement	EUR 1,000	Not Applicable
	Hi-Jack	EUR 50 per day up to a maximum of 21 (twenty-one) days	Not Applicable
	Legal expenses	EUR 2,500	Not Applicable

Section 9: General Conditions

9.1 The Valid User must take reasonable care to prevent loss, theft, damage, expense, liability, Bodily Injury or Illness and to protect, save and/or recover Baggage and Money.

9.2 International SOS shall use its best endeavors to provide the Benefits and Services described in this Summary Document but any help and intervention depends upon and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on International SOS obtaining the necessary authorisations issued by the various authorities concerned. International SOS shall not be required to provide

Benefits and Services to Valid Users, who in the sole opinion of International SOS, are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

9.3 Written notice of any event or proceedings which may give rise to a claim shall be given to Underwriters within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by Underwriters shall be provided at the expense of the Client or Valid User or their legal representative. A claim form must be completed by the Valid User and submitted to Underwriters within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of Underwriters where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.

9.4 If the Valid User or anyone acting on his/her behalf makes a fraudulent claim under this policy, the underwriters:

- (a) are not liable to pay the claim and any future claim;
- (b) may recover from the Valid User any sums paid to the Valid User in respect of the fraudulent claim; and

- (c) (c) may by notice to the Valid User treat the Certificate as having been terminated with effect from the fraudulent act.

9.5 If the Benefits and Services provided under the Insurance Policy are covered in whole or in part by any other insurance policy and/or national insurance programme and/or any other source, the Valid User shall only be entitled to claim those costs, which cannot be recovered by the Valid User from such other policy(ies)/sources.

9.6 Any portion of an Valid User's travel ticket, which is unused following the provision of evacuation /repatriation Services or cancellation Benefits, is to be surrendered to the Claims Administrator.

9.7 Underwriters may at any time and at their own expense and without prejudice to the insurance policy take proceedings in the name of the Valid User to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of Benefits and Services.

Section 10: General Exclusions Applying To All Sections

The Insurance Policy does not cover:

10.1 Any claim which is more specifically covered elsewhere, as more fully set forth in the General Condition outlined above 9.5;

10.2 Claims for events occurring after the Journey;

10.3 Any claim in respect of Valid Users aged 76 (seventy-six) years or older at the start of a Journey

10.4 Any Pre-existing Health Disorder or Condition;

10.5 Any Journey booked or undertaken against medical advice;

10.6 Any Journey specifically undertaken with the intention of obtaining medical treatment;

10.7 Any Journey booked after receipt of a terminal prognosis to the Valid User or Relative;

10.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;

10.9 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey;

10.10 Any claim arising from or related to willfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;

10.11 Any claim resulting from the failure of the Valid User to exercise all reasonable care to protect themselves and their property;

10.12 The commission of, or the attempt to commit, an unlawful act;

10.13 Any claim, arising from or related to, involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);

10.14 Any claim arising from or related to;

10.14.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.

10.14.2 any legal liability of whatsoever nature.

Caused by or contributed to by or arising from:

(a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

(c) nuclear reaction, nuclear radiation or radioactive contamination

10.15 Any claim arising from or related to:

10.15.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

10.15.2 any Act of Terrorism.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 10.15.1 and/ or 10.15.2 above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Valid User.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;

10.16 Services provided by any party other than International SOS for which no charge would be made if this insurance policy were not in place;

10.17 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in the General Condition 9.3 above;

10.18 The Valid User working overseas or exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;

10.19 Any claim arising from or related to the Valid User engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;

10.20 Any claim arising from or related to Bodily Injury occurring while the Valid User is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;

10.21 Any claim arising from or related to the Valid User engaging in any winter sports;

10.22 Any claim arising from or related to the Valid User engaging in active service in the armed forces of any nation;

10.23 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).

10.24 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

10.25 Any claim arising from or related to the Valid User travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

10.26 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

Section 11: Intentionally Omitted” as agreed with the Insurer.

Section 12: Intermediary

12.1 The intermediary for this contract is Aspire Insurance Advisers Ltd, 150 Minorities, London, EC3N 1LS, United Kingdom, to whom all correspondence should be addressed.

Section 13: Intentionally Omitted” as agreed with the Insurer.

Section 14: Intentionally Omitted” as agreed with the Insurer.

Section 15: Requesting Emergency or Travel Assistance

15.1 Emergency Medical and Travel assistance Services are available 24 hours a day from International SOS.

In the event that the Valid User requires these Services, please call +44 208 762 8623.

Section 16: How to Make a Claim

16.1 In the event of an event occurring that may give rise to a claim under the Insurance Policy, the Valid User, or his representative, should contact Crawford and Company by telephone on +32 2 2570358 during UK office hours of GMT/BST 09.00 to GMT 17.00hrs. Outside normal UK GMT/BST working hours, the Valid User should contact Crawford by email citibank@broadspire.eu and request a claim form or call back during office hours as stated above.

In the event a claimant wishes to correspond using an email facility after initially registering a claim via telephone communication, they may correspond using email: citibank@broadspire.eu

16.2 You must first check this document and the relevant section(s), terms, conditions and exclusions, to ensure that what You are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit card slips, or other documentary evidence will be required to be submitted in support of any claim.

16.3 Upon contacting Crawford & Company to report a claim, You should request a claim form, which should be returned to the address given within 28 (twenty-eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

Section 17: Complaints Procedure

Crawford and Company aim to provide a high-class service at all times, however if the service is found to be unsatisfactory, the following procedure is available to resolve the problem:

In the first instance You should write with details of the complaint to:

Broadspire, by Crawford & Company, Jan Olieslagerslaan 41,B-4100 Vilvoorde, Brussels, Belgium

You can also refer the situation to the Complaints Department at Lloyd's, who may, in certain circumstances, be able to review the matter.

Their Address is :

Complaints

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham

Kent

ME4 4RN

Tel No. : 020 7327 5693

Fax No.: 020 7327 5225

E-mail: Complaints@Lloyds.com

In the event that the Complaints Department is unable to resolve the complaint, it may be possible for it to be referred it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Section 18: Other Provisions

Underwriters' Data Privacy Notice

For the purposes of this Section, "They/them/Their" shall be defined as certain Underwriters at Lloyd's, the coverholder and any agents.

The security of data is very important to Them, and They will handle it with regard to all appropriate security measures. They will collect and process data (including personal information) about any person insured under Policy or Certificate Number: 14BBSE608449 – 2024 for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. Their handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice [at <http://www.lmalloyds.com/GDPR>], which the Valid User should review.

All data may be used by Them for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without the Valid User's express consent. All data provided by the Valid User about other people to be insured, such other associates, must be with their permission. It is the Valid User's responsibility to inform them about Their use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of this Policy or Certificate Number: 14BBSE608449 – 2024, unless it is further required for legal or regulatory reasons. The Valid User has a number of rights in relation to their data, including the right to request a copy of the information (for which there may be a small fee that he/she has to bear), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, the Valid User should contact the party identified in Section 18.

If the Valid User is not satisfied with the way in which any personal data has been managed, he/she may complain to the Information Commissioner's Office at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate) Email: casework@ico.org.uk

Contracts (Rights of Third Parties) Act 1999

A person who is not a party to Policy or Certificate Number: 14BBSE608449 – 2024 has no right under the Contract (Rights of Third Parties) Act 1999 to enforce any term of the policy but this does not affect any right or remedy of a third party which exists or is available apart from that act.

Sanction Limitation And Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer 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.

LMA3100

15 September 2010

EUROPEAN SERVICE OF SUIT AND JURISDICTION CLAUSE



It is agreed that the Insurance shall be governed exclusively by the law and practice of United Arab Emirates, and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in United Arab Emirates.

The Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this Insurance shall be properly served if addressed

to them and delivered to them care of

MCLARENS KENYA

Bishops Garden Towers, 5th Floor
Bishops Road
Nairobi
00400
Kenya

Phone: +254 20 271 0591/4

Fax: +254 20 271 9167

Email: adjust@mclarens.co.ke

who in this instance, have authority to accept service on their behalf.

Underwriters by giving the above authority do not renounce their right to any special delays or periods of time to which they may be entitled for the service of any such summonses, notices or processes by reason of their residence or domicile in England.

04/93 LSW487

Please note that where They deal with You through a retail agent, in respect of claims that You refer to Them, They act as an agent for the Insurers and not as agent for You.

Cyber Risks Endorsement (Wholesale Personal Accident & Illness)

Any benefits for Bodily Injury or Illness caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means: 1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or 1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

LMA5415

28 February 2020

WAR AND CIVIL WAR EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation



or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

NMA0464

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