

## **RBMV Bank Travel Insurance**

When Traveling to Mount Vema or from Mount Vema, your Travel Insurance should be included in your ticket, by law. The insurance policy is generally covered by us the RBMV Bank and it is intended to cover medical expenses, lost luggage, flight accident and other losses incurred while traveling to the Kingdom of Mount Vema. The insurance policy should be included in the ticket at the time of the booking to cover for the exact duration of the trip.

The RBMV Bank shall maintain a liability insurance with a combined single limit (including bodily injury to passengers and property damage) in an amount not less than 1million golles each occurrence and personal injury coverage of 40,000 golles in the aggregate.

### **The Travel Insurance Coverage**

**The risks that are covered by the Mount Vema Travel Insurance plan are:**

- Medical treatment, including transportation to the medical facility.
- Cancellation, curtailment and trip interruption

This section covers any unused travel and or accommodation costs, pre-paid charges (including any additional travel expenses incurred, provided they are deemed reasonable and necessary) if a trip is cancelled or cut short under a variety of circumstances, which may include any of the following:

- death, bodily injury, illness, disease, or pregnancy complications
- compulsory quarantine
- being called as a witness
- termination of employment (provided you did not know about it before you booked the holiday)
- being called up if you are a member of the armed forces or other public defense or safety organization
- prohibition of travel by His Mount Vema Majesty's Government to the Kingdom of Mount Vema
- officially recommended evacuation from the Kingdom of Mount Vema
- official advisory against going to or remaining in the Kingdom of Mount Vema
- death or serious illness of a family member (subject to age restrictions).
- Repatriation of remains
- Return of a minor
- Visitor health insurance
- Accidental death, injury or disablement benefit
- Overseas funeral expenses
- Lost, stolen or damaged baggage, personal effects or travel documents
- Delayed baggage (and emergency replacement of essential items)
- Flight or sea shuttle service connection was missed due to airline rescheduling or delay.
- Travel delays due to weather
- Hijacking
- Medical expense coverage will be per-occurrence.