

**APPENDIX N°1  
TO REINSURANCE AGREEMENT  
No. 0803801**

**GENERAL POLICY CONDITIONS**

The purpose of these general conditions is to define the terms and conditions of application of the travel assistance cover specified below issued by OLD MUTUAL (the "**General Conditions**").

**1. DEFINITIONS**

For the application of these General Conditions, the following words or expressions have the meanings specified against them:

**Abroad:** any country outside of Nigeria, on a worldwide basis or within the geographical scope insured by the Policy.

**Accident:** any sudden, unforeseeable and violent event taking place Abroad, external to the victim and beyond his/her control, the nature of which may endanger the Beneficiary's life or may briefly cause a significant deterioration in his/her condition if the appropriate care is not given quickly to him/her.

**Assistance Company:** the service provider appointed by the Insurer in order to provide the coverages of the Policy – Axa Assistance Morocco (128, boulevard Lahcen ou Idder – Casablanca - 20490).

**Beneficiary:** individuals less than 80 years old when assistance is asked for, resident in Nigeria, who is the holder of a Policy subscribed with OLD MUTUAL or designated as the insured person under a Policy.

**Close Relative:** The spouse of the Beneficiary, their children who are more than 18 years old when assistance is asked for, and also their immediate ascendants at first degree, resident in Nigeria.

**Country of Residence:** Nigeria (The country where the policy is taken out, in which the Beneficiary's address is situated).

**Deductible/Excess:** part of damage which remains born by the Beneficiary.

**United States Dollar:** Currency that is legal tender in the United States of America.

**Euro:** Currency that is legal tender in the European Union.

**Hospitalization:** any unexpected stay of at least 24 consecutive hours in a public or private establishment when the purpose of that stay is medical or surgical treatment following an Accident or Illness. The stay is considered unforeseen when it has not been scheduled more than five (5) days prior to the hospitalization.

**Illness:** Any sudden, serious and unforeseeable change in health conditions, as observed by a competent Medical Authority and the nature of which may endanger the patient's life or may briefly cause a significant deterioration in his/her condition if the appropriate care is not given quickly to him/her.

**Insurer:** Old Mutual General Insurance Company Nigeria Limited, 3<sup>rd</sup> Floor EDC Building 19A, Adeola Odeku Road Victoria Island, Lagos, Nigeria.

**Medical Authority:** Any person with a valid diploma in medicine or surgery in the country where the Beneficiary is located, attending the Beneficiary.

**Medical Team:** A group of persons tailored to each specific case as defined by the Assistance Company's supervising physician and relying on the support of the Assistance Company's infrastructure and international network.

**Medical Transportation/Transfer:** transportation/transfer of the Beneficiary in accordance with his/her medical condition, decided by the Medical Team.

**Period of insurance:** the period that commences and ends on the dates stated on the certificate of the policy contracted.

**Policy:** Travel cover insurance policy, currently valid, issued by Old Mutual.

**Sinister:** any event requiring the assistance of the Assistance Company.

## **CONDITIONS FOR APPLICATION OF THE COVERAGES**

### **2. VALIDITY OF THE COVERAGES**

Travel assistance coverages are valid outside of Nigeria for the period of validity of the Policy; they only apply from the first (1<sup>st</sup>) day of travel Abroad to the ninety-second (92<sup>nd</sup>) consecutive travel day, even if the Policy was subscribed for a longer period.

The coverage of the Policy shall not be extended after the start of the covered trip.

### **3. TERRITORY**

Covers are granted outside Nigeria for Beneficiaries holding a Policy in the geographical areas defined below:

- o Zone 1 covers all the countries located in Europe, Africa and Middle East.
- o Zone 2 covers the whole world.

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**BENEFITS SCHEDULE**

<b>Summary of covers</b>	<b>Limits Euros</b>
Medical transportation	Real expenses
Urgent medicines and hospitalization Abroad	30 000 €
Escort of the Beneficiary by a Close Relative	1 Return airline ticket (economy class airline)
Guarantee of urgent dental fees abroad	160 € with an excess of 50 €
Sending medicines abroad	Cost of drugs at the expense of the Beneficiary
Extension of stay of the Beneficiary in case of recovery	Room & breakfast: 10 nights maximum / up to 80 € per night and per Beneficiary
Travel ticket for a Close Relative	1 return ticket from Nigeria (1st class by train or economy class airline)
Early return in the event of the death of a Close Relative	1 return ticket (1st class by train or economy class airline) up to 3 000 €
Repatriation of the body in the event of death	Actual postmortem expenses Actual expenses for laying the body in the coffin Coffin expenses up to 1 000 €
Presence on the place of death	1 return ticket (1st class by train or economy class airline)
Information service in the event of delay in delivery of luggage	Actual fees
Indemnities in the event of delay in delivery of luggage	300 € if delay is more than 12 hours
Additional indemnities in the event of loss of luggage and personal effects	20 € per kg within the limit of 20 kg per Beneficiary and per event
Lawyer's expenses	400 €
Advance for bail	2 000 €

**ASSISTANCE TO PERSONS**

Only the Assistance Company has the authority to arrange the service provisions associated with the coverages below.

If the Beneficiary or his/her family circle arranges for all or part of the service provisions insured by the Policy and/or any commitment to expenses without the Assistance Company's prior agreement, substantiated by a case number, he/she and/or they are not entitled to reimbursement.

The procedures and formalities associated with visa applications, for transfers to a third country, are solely the responsibility of the Beneficiary or of any person acting instead and in place of him/her.

The procedures and formalities associated with continuing, in Nigeria, with a treatment started Abroad are solely the responsibility of the Beneficiary or of any person acting instead and in place of him/her.

**1. MEDICAL TRANSPORTATION/TRANSFER**

**1.1 Medical assistance**

In case of Accident or Illness, the Medical Team, as soon as it is informed:

- take attach with the usual physician and the physician who dealt with first cares and/or the Medical Authority who is taking care of the person for the operation;
- decide the best decisions to be taken with regards to the medical state of the person.

Decisions of the Medical Team may lead to the implementation of various covers below. The non-justified refusal of those decisions by the Beneficiary may lead to the withdrawal of the cover.

**1.2 Sending Abroad of a physician near the Beneficiary**

Depending on the circumstances, the Medical Team may decide to send a physician near the Beneficiary in order to decide whether an eventual repatriation is necessary and to deal with it.

The Assistance Company shall bear the costs of transportation and examination of the concerned assigned physician.

**1.3 Medical transportation**

The Assistance Company shall deal with and bear the cost concerning the medical transportation of the Beneficiary depending on his/her medical state:

- in a hospital with better services to deal with the medical state of the insured;
- in a hospital nearest to his/her home;
- up to his/her home.

In the event of transportation to a hospital, the Assistance Company shall deal with the reservation of a bed in the chosen hospital.

**NOTA: The Assistance Company cannot act as a substitute for local, national or international emergency help or search organisations and does not pay for the expenses incurred because of their intervention. Thus, the Assistance Company shall not pay for the transportation from the place where the Accident or Illness occurred to a medical facility.**

#### **1.4 Common provisions:**

- 1) Transportation is carried out by ambulance, train or regular service airline. If transportation is medically impossible by airline, or by any other means decided on by the Medical Team, an air ambulance is provided.

Under no circumstances shall transatlantic or transpacific flights be arranged by air ambulance.

- 2) If the ticket held by the Beneficiary cannot be used for the Medical Transfer managed by the Assistance Company, the Beneficiary shall relieve this non-used ticket to the Assistance Company or reverse any refund obtained from the carrier.
- 3) The Assistance Company shall find a bed in an appropriate medical facility according to its Medical Team recommendation or agreement.
- 4) In all cases, the final decision regarding transportation, place of hospitalisation, date, need for the Beneficiary to be accompanied and methods used shall be taken exclusively by the Medical Team. **Should the Beneficiary refuse the decision of the Medical Team, he/she will be no more entitled to claim for any coverages nor any refund under this Policy.**
- 5) In all cases, the Assistance Company reserves the right to engage a competent Medical Authority who shall require unencumbered access to the Beneficiary's medical file and to examine the Beneficiary himself/herself in order to assess the appropriateness of Medical Transportation.
- 6) In all cases the Beneficiary's luggage – excluding essential personal effects – shall remain the responsibility of the Beneficiary or of a Close Relative.

#### **2. URGENT MEDICINES AND HOSPITALIZATION ABROAD**

In the event of Accident or Illness during the trip, the Assistance Company shall pay directly to the concerned hospital urgent medicines costs incurred by the Beneficiary because of a medical prescription.

The Assistance Company shall bear urgent medicines costs up to the maximum amount as specified in the Schedule.

**The implementation of this cover is subject to the prior approval of the Assistance Company.**

#### **3. ESCORT OF THE BENEFICIARY BY A CLOSE RELATIVE**

In case of Accident or Illness of a Beneficiary travelling alone Abroad and giving rise to a Medical Transfer, in accordance with clause no. 1.3, to the Nigeria, the Assistance Company shall bear the cost of the return transport expenses (economy class airline) for this escort by a Close Relative.

**This cover does not apply if the Assistance Company deals with the medical transfer of the Beneficiary or provides for a visit ticket of a Close Relative in accordance with clause no. 7 "Travel ticket for a Close Relative".**

#### **4. GUARANTEE OF URGENT DENTAL FEES ABROAD**

The Assistance Company guarantees the payment of urgent dental fees up to the maximum amount as specified in the Schedule.

**Fillings and false teeth are excluded from this cover.  
The implementation of this cover is subject to the prior approval of the Assistance Company.**

#### **5. SENDING MEDICINES ABROAD**

If it is impossible to find, *in situ*, the medicines or their equivalent prescribed, before departure, by the treating doctor in Nigeria which are essential for the continuation of the treatment, the Assistance Company searches for them.

If they are available, the Assistance Company deals with their shipping as quickly as possible, subject to local legal constraints and the transportation resources available.

The Assistance Company shall bear the cost of shipping.

**This cover is valid for one-off requests. Under no circumstances may it be granted in respect of long-lasting treatments which would need regular shipments or in respect of a vaccination request.**

**Cost of the drugs and eventual customs expenses shall be borne by the Beneficiary, who undertakes to reimburse the Assistance Company within a period of 30 (thirty) days of the date on which the invoice was sent.**

#### **6. EXTENSION OF STAY OF THE BENEFICIARY IN CASE OF RECOVERY**

Following an Accident or Illness requiring the intervention of the Medical Team, if the Beneficiary cannot return on the initially scheduled date and if he/she does not need Hospitalisation or medical repatriation, the Assistance Company pays for their extended stay expenses at the hotel and also those of one of the Close Relative accompanying him/her during their trip provided that he/she stays with him/her in the same room (spouses and children) or hotel.

The Assistance Company pays for the accommodation expenses up to the maximum amount as specified in the Schedule.

This can only be paid for on the advice of the Assistance Company's Medical Team.

**Any other temporary accommodation solution cannot result in any compensation.**

#### **7. TRAVEL TICKET FOR A CLOSE RELATIVE**

If the Beneficiary is hospitalised abroad for a period greater than ten (10) consecutive days, **occurring whilst he/she was travelling alone Abroad**, the Assistance Company arranges the return travel of a Close Relative of legal age and pays for a return ticket from Nigeria (1st class by train or economy class airline) to allow a Close Relative to go to their bedside.

The Assistance Company can arrange and pay for the return ticket as soon as the duration of hospitalization is known to be above ten (10) consecutive days.

**This cover does not apply in the event of the invoking of article no. 3 "Escort of the Beneficiary by a Close Relative".**

#### **8. EARLY RETURN IN THE EVENT OF THE DEATH OF A CLOSE RELATIVE**

If a Close Relative of the Beneficiary dies, including their children who are less than 18 years old, the Assistance Company arranges the return travel of the Beneficiary to allow him/her to attend the funeral in Nigeria of that Close Relative and provides him/her with a return ticket (economy class airline, 1st class by train).

This outward journey on such a ticket is to be used to attend the funeral within thirty (30) days of the date of death.

**This is paid for up to the maximum amount as specified in the Schedule.**

#### **9. REPATRIATION OF THE BODY IN THE EVENT OF DEATH**

In the event of the Beneficiary's death Abroad, the Assistance Company arranges and pays for the transportation of the body or ashes from the site where the deceased is laid to the nearest international airport to the burial site in Nigeria.

The Assistance Company pays for the transportation expenses and also the related expenses up to the maximum amount as specified in the Schedule.

**The Assistance Company alone is responsible for choosing the companies to be involved in the repatriation process.**

**The funeral, ceremony, local funeral procession, burial or incineration expenses are excluded from the cover.**

#### **10. PRESENCE ON THE PLACE OF DEATH**

In the event of death of the Beneficiary while travelling alone Abroad, if the presence on-site of a Close Relative is essential to make the recognition of the body and the formalities of repatriation or cremation and allow him/her to accompany the deceased, the Assistance Company organizes its return journey and shall bear the costs of a transport ticket from the Nigeria (airline economy class, 1st class train).

#### **11. INFORMATION SERVICE IN THE EVENT OF DELAY IN DELIVERING LUGGAGE**

If there is a delay in delivering their checked-in luggage and after declaration by the Beneficiary to the relevant I.A.T.A. affiliated airline company, the Assistance Company can liaise between the carrier and the Beneficiary in order to keep him/her advised of the result of the searches and, if the luggage have been found, of the terms and conditions for redirecting the luggage.

#### **12. INDEMNITIES IN THE EVENT OF DELAY IN DELIVERY OF LUGGAGE**

The Assistance Company insures the delay in delivery of luggage checked-in by an I.A.T.A. affiliated Airline Company subject to the Beneficiary's ticket being valid for a scheduled international flight of that company.

The amount of the indemnification as shown in the Schedule is, on an all-inclusive basis, for all luggage properly checked-in where delivery is more than twelve (12) hours after the arrival of the Beneficiary's flight.



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If the delivery of the luggage is more than twelve (12) hours, the Assistance Company shall reimburse the essential items (toilet articles and/or essential clothes) paid by the Beneficiary up to the amount as specified in the Schedule.

Obligations of the beneficiary in the event of a claim:

The Beneficiary must notify the Assistance Company by telephone on the same day as the event. Any claim must be accompanied by the certification from the airline company describing the event.

**13. ADDITIONAL INDEMNITIES IN THE EVENT OF LOSS OF LUGGAGE AND PERSONAL EFFECTS**

The Assistance Company warrants the loss of luggage and personal effects duly registered with an I.A.T.A. affiliated Airline Company, within the limit of 23kg per Beneficiary and per event and within the limits mentioned in the Schedule.

**Specific Exclusions**

**In addition to the General Exclusions below, are not covered:**

- Means of payment (cash, checks, credit cards)
- Travel tickets, manuscripts, documents, books, business papers, passport, identity card
- Perfumes, perishable commodities, eating.

**This guarantee shall come into force in addition to sums received from the concerned airline company, that the Beneficiary shall disclose to the Assistance Company. The Beneficiary shall not receive sums for an amount above the real suffered damages.**

**14. LEGAL ASSISTANCE ABROAD**

Following an involuntary breach Abroad of the laws and regulations in force, which is not qualified as criminal act according to the local law, which the Beneficiary might commit and if a legal action is initiated against him/her in this country, the Beneficiary may request, in writing, for the assistance of the Assistance Company.

**The coverages provided below do not apply for events in relation to the Beneficiary's business activity.**

**14.1 Lawyer's expenses**

The expenses, at the location, of a lawyer involved in the defence of the Beneficiary shall be reimbursed by the Assistance Company, up to the maximum amount as specified in the Schedule.

**14.2 Advance for bail**

The Assistance Company advances a bail required by a criminal court to release the Beneficiary or to allow him/her to avoid any imprisonment, up to the maximum amount as specified in the Schedule.

This advance is made through a lawyer locally or an Assistance Company local correspondent.

This advance is agreed against the lodging of an acknowledgment of debt for an equivalent amount with the Assistance Company.

The Beneficiary is obliged to reimburse the Assistance Company for the amount of the bail advanced:

- as soon as the bail is released by the competent local judicial authority;

- within two (2) weeks of the enforceable legal decision if he/she is found guilty;
- in all cases, within a period of one (1) month of the date of the payment or the return in Nigeria of the Beneficiary at the initial scheduled date.

#### **15. SENDING URGENT MESSAGES**

If the Beneficiary is unable to send an urgent message and if he/she specifically asks for it, the Assistance Company sends the messages or news coming from the Beneficiary to a Close Relative free of charge, by the quickest means.

The Assistance Company shall send urgent messages only if they are related to Illness, Accident or death of the Beneficiary.

The Assistance Company can also act as an intermediary in the opposite direction.

The messages are the responsibility of their authors who must be able to be identified and are only binding on them, with the Assistance Company only acting as an intermediary for them to be sent.

**GENERAL CONDITIONS FOR APPLICATION**

**16. OBLIGATIONS OF THE BENEFICIARY**

As soon as a covered event occurs, the Beneficiary or any other person acting on their behalf must immediately contact the Assistance Company alarm center in order to obtain a file number and which will allow the Assistance Company to act as soon as possible.

**by telephone on the dedicated line number to OLD MUTUAL:**

- from abroad: + 33 (0) 1 49 65 25 38
- from France 01 49 65 25 38

**by fax:**

- from abroad: + 33 (0) 1 70 95 94 79
- from France 01 70 95 94 79

**by email:** [servicemedical.ame@axa-assistance.ma](mailto:servicemedical.ame@axa-assistance.ma)

by quoting the following assistance agreement number: 0803801 as well as their policy number.

**17. IMPLEMENTATION OF COVERAGES**

The Assistance Company becomes involved within the scope fixed by national and international laws and regulations.

The Assistance Company reserves the right, prior to any intervention of its service provisions, to check the reality of the event insured and the validity of the request made by the Beneficiary.

The Assistance Company cannot be held liable for any damage of a professional or commercial nature suffered by a Beneficiary following an event which needed the intervention of the assistance services.

**18. EXCEPTIONAL CIRCUMSTANCES**

The Assistance Company's commitment is based on an obligation of means (*obligation de moyens*) and not one of results (*obligation de résultat*).

**The Assistance Company cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by civil or foreign war whether declared or not, general mobilisation, requisition of men and/or materials by the authorities, act of sabotage or terrorism, social unrest including strike, riot and popular uprising, restriction of the free movement of goods and persons, natural disasters, effects of radioactivity, epidemic, pandemics, infectious or chemical risk or any other accident or case of *force majeure*.**

**EXCLUSIONS**

**19. GENERAL EXCLUSIONS**

In addition to the exclusions specified under the terms of the Policy, all consequences of and/or events resulting from the following are also excluded:

- circumstances provoked intentionally by the Beneficiary;
- foreign or civil war whether declared or not, riot and popular uprising, act of terrorism or sabotage;
- involvement in fights, except in case of self-defence, and in bets, dares, duels or crimes;
- the professional practice of any sport and the amateur practice of any aerial, self-defence or combat sport;
- participation in endurance or speed competitions or events and trials in preparation therefore on any form of land, water or air locomotive means;
- failure to respect the recognised safety rules for the practice of any sporting or other leisure activity;
- the consequence of practising the following sports or activities: mountaineering requiring or not the use of equipment, trekking, rock climbing, bobsleigh, skeleton, potholing, parachuting, acrobatic ski jumping, undersea diving involving the use or not of autonomous equipment, aerial sports such as gliding, hang-gliding, flying wing (motorised and non-motorised) and all similar machines (notably micro-lights and ULM), flying air navigation craft, air navigation control device, aerial sports ;
- official bans, injunctions and restrictions imposed by the forces of law and order;
- epidemics, pandemics, effects of pollution, natural disasters and their consequences;
- any intervention initiated and/or organised at government or intergovernmental level by any governmental or non-governmental authority or organisation.
- benign affections or lesions which can be treated on the spot;
- non-urgent affections which do not require immediate medical care;
- pre-existing illness predating the first subscription of the Policy and having given rise to a consultation, hospitalisation or other medical treatment within the 6 months prior to the request for assistance;
- convalescence;
- affections under treatment at the first subscription of the Policy and not yet stabilised and/or requiring subsequent scheduled treatment and possible follow-up measures (examination, additional treatment, foreseeable and recurrent complications);
- surgical treatments and interventions of an aesthetic nature not resulting from an Accident;
- pregnancy conditions and their consequences, miscarriages and ectopic pregnancies and their consequences, deliveries and their consequences concerning the new born babies;
- voluntary interruptions of pregnancy, amniocenteses;
- mental illnesses and their consequences, including depressive syndromes;
- the consequences of a suicide and attempted suicide;
- the consequences of the use of medicines or drugs not medically prescribed;
- the consequences of the alcohol abuse (blood-alcohol level greater than that set by the regulations in force in the country of location, deficiency syndromes as well as any pathology directly resulting from alcohol abuse);
- the consequences of the failure or inability to obtain vaccination or treatment required or made compulsory by a trip or travel or the repercussions of such vaccination or treatment;
- repetitive transportation required because of the Beneficiary's follow up examinations, out- patient care sessions ;
- any cost or expense covered by another insurance policy;
- cost or expense incurred without the prior agreement of the Assistance Company except in situations of life and death as stated in clause 19.
- the medical expenses relating to check-ups, medical examinations, scheduled or preventative screenings;

**GENERAL PROVISIONS**

**20. LIFE OR DEATH SITUATION**

If there is a risk of death, the Beneficiary or any other person representing him/her must call on the medical emergency services in place where the Beneficiary is located before contacting the Assistance Company.

**21. PRESCRIPTION**

Any claim arising out of the Policy shall become statute-barred two (2) years after the event which leads to it or after any time period applicable in accordance with the law of the Country of Residence.

**22. APPLICABLE LAW AND JURISDICTION**

These General Conditions shall be governed and determined in accordance with the laws of The Federal Republic of Nigeria.

The parties shall use their best endeavours to settle amicably all disputes arising from or in connection with this Agreement or the interpretation thereof.

It is agreed that any dispute arising out of an event leading to an intervention by the Assistance Company, which cannot be settled amicably by the representatives of all parties involved, shall be brought before the court with jurisdiction in accordance with applicable law.

**23. SANCTIONS**

The Assistance Company and the Insurer shall not be deemed to provide cover and shall not 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 them 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.

The Assistance Company is subject to anti-money laundering and counter-terrorist financing provisions. The Assistance Company will not provide services to individuals or entities subject to assets freeze measures.

The Policyholder and/or the Beneficiary allow the Insurer to apply any appropriate measure to fight against money laundering and terrorist financing, as defined by the Financial Action Task Force (FATF) recommendations.

**24. DATA PROTECTION**

The Policyholder and/or the Beneficiary acknowledge and agree that the Assistance Company:

- is committed to protect its/their personal data in accordance with applicable laws and regulations;
- is acting as data controller in respect of the personal data that the Policyholder and/or the Beneficiary process under this Policy;

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- has implemented and will maintain within its organization policies and technical security measures preventing any breaches (e.g. of confidentiality) by its officers, representatives, employees or any other third party acting on its behalf in determining what are appropriate technical security measures, account shall be taken of risks presented by accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to personal data transmitted, stored or otherwise processed;
- has fulfilled legal requirements relative to the transfer of such personal data; and
- may record telephone calls between Beneficiaries and the Assistance Company for quality control purposes.

The Policyholder and/or the Beneficiary consent(s) to transfer its/their personal data Abroad, in order for the Assistance Company to fulfil its contractual commitments with the Insurer and/or the Beneficiary, including but not limited to administration, risk management and performance of the Policy.