

1. FREQUENT ASKED QUESTIONS

1.1. INSURANCE COVER

- **What is the cover period of the Travel Policy?**

The Travel Policy will be providing coverage to the insured within the contracted period and for traveling periods of a maximum of 92 consecutive days.

- **Is there an age limit on the travel insurance policy?**

Yes. Maximum insured age is 80 years old unless expressed in the UW conditions of the Product.

- **Are my kids covered?**

Yes, if they have a valid travel policy.

- **Is there any exclusion to the policy?**

Yes. Some exclusions and conditions are specific to individual sections, and General exclusions and Conditions apply to the policy over all. Please read the policy wording carefully.

- **Am I covered for Diabetes treatment or other Pre-existing medical diseases?**

Your Travel Assistance policy does NOT cover pre-existing medical diseases.

- **Am I covered for skiing or other adventure activities?**

No, unless you have paid the supplement to cover “Winter Sports”, but please refer to the General exclusions within the policy document to understand what activities we do not cover or in case of any doubt you can contact the Alarm Center 24/7.

1.2. TRAVEL POLICY

- **How do I get my insurance documents?**

The insurance company will include a short summary of travel insurance covers along with your travel policy terms and conditions for your information.

1.3. CLAIMS & EMERGENCY

- **Who do I contact in the event of an emergency?**

Our Alarm Center is available 24 hours a day to assist you. You can reach it in order to request for assistance by calling the following phone numbers:

Calling to the Emergency Line: + 44 845 217 1379

Or writing us to: afrcosiam@mapfre.com

- **Can I pay directly and then seek for reimbursement?**

No, first you have to contact the Alarm Center. In case of extreme urgency you can go directly to a medical Centre and call us as soon as possible.

- **Is dental treatment covered?**

Yes, as long as the treatment is an emergency and the treatment is on natural teeth. If the reason of your travel is to receive dental treatment, this would not be covered under any of our travel insurance policies.

- **When I am travelling will I be covered in my usual country of residence?**

No, the policy does not cover the country of residence of the ticket holder. It only covers the assistance claims occurred abroad.

- **Do I need to inform you before I take each trip?**

No, it is not necessary. During the assistance claim, the Assistance Centre will ask you to send a copy of your passport's pages where the stamps of departure from your country and entering the foreign one shall be shown.

- **What does Excess mean?**

This is a fix amount you must pay, in every claim, in case it is applicable to the coverage. Please see the Policy Summary for full details.

- **How do I know what my policy covers?**

Your Policy Schedule will be provided by your local insurance company. The policy states what benefits, limits and excesses you have, who is insured and any endorsements. For more information on each benefit please refer to your policy wording.

- **What should I do if any of my belongings are lost or stolen?**

Report the theft or loss to the police within 24 hours of discovering it and ask them for a copy of the written declaration. If appropriate, report the theft or loss to your carrier, hotel or apartment manager, and ask them for a written report. If your baggage is damaged or lost whilst in the custody of the carrier please report this incident to them as soon as possible and obtain their written report.

- **What is the definition of a Pre-Existing Medical Condition?**

Generally, this would be any injury or disease that the beneficiary suffered prior to the date of taking out this Policy, even if it wasn't diagnosed or known.

- **What should I do in case of Loss of checked-in Luggage or Delayed Departure?**

For any claim related to checked-in luggage or Delayed departure that directly involves the airline, you must place your claim to the carrier and get their reply as first step. Then, as second step you will call the Alarm Center and submit your claim for additional compensation according to the insurance policy wording. Relevant documents such as receipt of initial compensation paid by the airline carrier will be required in order to proceed.

- **Are electronics or other valuable items packed with my checked-in baggage cover in case of theft or loss?**

No, not sufficiently well packaged or identified baggage, fragile baggage or perishable products, valuables, mobile phones, laptops, electronics, money, jewelry, debit/credit cards, cheques and any type of document are excluded from this cover.

- **In case of compensation for a claim placed while abroad – how do the insured receive the money?**

Payments can be received either outside or inside the country of residence, but all claims must be submitted while abroad.

- **Are Manual Labour incidents covered by my Travel Policy?**

No. Manual labour activities are a main exclusion of your policy. Please refer to the Manual Labour definition in the Terms & Conditions of the Policy.

1.4 General

- **Cancellations**

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to Goldstar Insurance within 14 days of buying your policy or the date you receive your policy documentation whichever is the latter.

- **What to do? Customer Dissatisfaction**

Goldstar do everything they can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive for sales or claims issues, such as how our sales staff dealt with your call, please write to:

The Customer Relations Manager
Goldstar Insurance Co Ltd
6 Floor Crane Chambers,
Plot 38 Kampala Road,
Kampala, Uganda

Phone: 0414 250 110

E-mail: goldstar@goldstarinsurance.com

If you are still not satisfied with the way we have handled your complaint, you may take your complaint to the Insurance Regulatory Authority of Uganda who will investigate your complaint.

The Chief Executive Officer
Insurance Regulatory Authority of Uganda
2 Floor, Plot 5 Kyadondo Road,
Block B, Legacy Towers
PO Box 22855
Kampala, Uganda

E-mail: ira@ira.go.ug

Website: [www. https://ira.go.ug/](https://ira.go.ug/)