

b) The services of a legally licensed physiotherapist (who is not related by blood or marriage to the *insured*) when ordered by the attending *physician* as treatment for a covered *injury*. Not

EXCLUSIONS

Benefits are not payable for costs incurred due to:

EHM1 *Any sickness*

c) **Prior To or After Departure:**

In the event that a delay of the connecting carrier or automobile

Emergency

