



## Key Information Document

### Insurance Provider

This insurance Policy is underwritten by American Home Assurance Company (Dubai Br.), The H Hotel – Complex, Trade Center First, 27<sup>th</sup> Floor, Dubai, United Arab Emirates, Tel: +971 (4) 5096111 | Fax: +971 (4) 3522186 | [www.aig.ae](http://www.aig.ae)

**Type and Purpose of the Insurance:** The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during an international trip, including emergency medical expenses, theft or loss of baggage and cancellation. This Policy offers coverage only to individuals ordinarily resident in the United Arab Emirates.

**Significant Features, Conditions and Exclusions:** The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. This document is not a policy wording. You are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<b>Emergency Medical Expenses</b>	<p><b>The cover provided includes:</b></p> <ul style="list-style-type: none"> <li>Emergency medical, surgical and hospital treatment and ambulance costs; and</li> <li>Repatriation to the United Arab Emirates if it is medically necessary.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>If you need inpatient medical treatment, you must contact our global assistance company, AIG Travel, on phone number <b>+1 817 826 7276</b>; and</li> <li>Repatriation costs must be approved in advance by AIG Travel.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>Claim is incurred for continuing treatment, including any medication commenced before you start your trip and you been advised to continue on your trip;</li> <li>Claim is incurred for investigatory treatment that is not specified by a physician as immediately necessary;</li> <li>Claim is incurred for preventative treatment, including but not limited to any vaccination and/or immunization;</li> <li>Claim is incurred for crowns of precious metal;</li> <li>Claim is incurred for any procedure for oral hygiene;</li> <li>Claim is relating to contraceptive devices, prosthetic devices, or artificial aids;</li> <li>Claim is incurred in the United Arab Emirates.</li> </ul>	Pages 14 - 15, 'Medical and Related Benefits'
<b>Trip Cancellation Trip Curtailment</b>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> <li>Sickness, Injury, or death to you; your traveling companion; person with whom you plan to stay or stay abroad; your relative who reside in your country of residence; or your close relative.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>If it is necessary for you to cut short your trip and return to the United Arab Emirates, you must notify us as soon as reasonably possible.</li> </ul>	Pages 22 - 25, 'Trip Cancellation' and 'Trip Curtailment'



Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>You cancel or curtail your trip because of a medical condition, or any illness related to a medical condition that you knew about before the start of this insurance;</li> <li>You have to cut short your trip and do not return to the United Arab Emirates.</li> </ul>	
<p><b>Personal Belongings and Baggage</b></p>	<p>Cover is provided for loss of, theft of, or damage to baggage and theft of personal belongings owned by you (not borrowed or rented) during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and</li> <li>Any loss, theft, or damage must be documented by a police or other local authority and document/report shall be obtained by you.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The claim relates to loss of personal belongings or baggage left unattended in a public place;</li> <li>The claim relates to loss of, theft of, or damage to valuables while they are in the custody of a common carrier;</li> <li>Loss, theft, or damage occurs whilst your personal belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline).</li> </ul>	<p>Pages 16 - 17, 'Baggage / Personal Effects'</p>
<p><b>Credit Card Fraud</b></p>	<p>Purpose of the coverage is to refund the financial loss up to the limits stated in the table of benefits, if your wallet is lost or stolen during the period of coverage and your credit card is used for fraudulent payment transaction or cash withdrawal. The coverage starts from the moment the first fraudulent transaction takes place and lasts for a maximum of 48 hours or until notification of the bank that the card is lost (Whichever occurs first). All your credit cards are covered should these be lost or stolen.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The claim relates to cash in a lost or stolen wallet;</li> <li>The claim relates to expired, cancelled, or withdrawn credit cards;</li> <li>The claim relates to loss caused by you, your spouse, children, relatives, or friends.</li> </ul>	<p>Page 29, 'Credit Card Fraud'</p>
<p><b>COVID-19 Benefits</b></p>	<p>Cover is provided under some of the policy benefits for some losses arising from COVID-19 in connection with your covered trip.</p> <p><b>Significant conditions:</b> Cover is provided as a part of the following benefits and is limited to specific cases:</p> <ul style="list-style-type: none"> <li>Emergency Medical Expenses &amp; Emergency Medical Evacuation</li> <li>Trip Cancellation</li> <li>Trip Curtailment</li> <li>Out-of-country COVID-19 Diagnosis Quarantine Allowance (new benefit)</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>Several significant exclusions are applicable to this cover under each of the benefits. Please read the COVID-19 section carefully.</li> </ul> <p>Please refer to the "Endorsement" that addresses what you are and are not covered for as it pertains to COVID-19.</p>	<p>Pages 44 – 47, 'Endorsement'</p>



**Period of Insurance:** Cover for the cancellation benefit starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an annual multi-trip policy, cover for the cancellation benefit starts at the time that you book the trip or the start date shown on your certificate of insurance, whichever is later. Cover for the cancellation benefit ends as soon as you start your trip. Cover under all other benefits starts when you leave your country of residence and ends when you return to your country of residence, unless terminated earlier under the "Termination" clause in the Policy Wording. Each trip must begin and end in the United Arab Emirates. The start and end dates of your trip are set out on your certificate of insurance.

**Cancellation:** In the event the insurance offered to you under the policy for which the premium has been paid in advance is cancelled by written notice delivered to us prior to the inception date:

- **Single Trip Policy:** 100% of the premium shall be refunded, unless claim is incurred.
- **Annual Multi Trip Policy:** 100% of the premium shall be refunded, unless claim is incurred. If you cancel the policy after the inception date and if no claim is incurred, refunded premium will be calculated on a pro-rata basis for the remainder of the policy.

Policy cannot be extended or cancelled after the inception date, except for annual multi trip policy which can be cancelled after the inception date.

**Claim Notification:** You can make a claim by calling us on **+971 (4) 5096111**, writing to us at [myClaim@aig.com](mailto:myClaim@aig.com), or registering the claim on the claims portal through <https://www.aig.ae/aig-claims>.



**Travel Guard Policy Wording**

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## SUMMARY OF COVER

	Platinum Plan	Gold Plan	Silver Plan
<b>Section 1 - Personal Accident Benefits</b>			
Accidental Death	\$150,000	\$25,000	-
Accidental Death (Common Carrier)	\$150,000	\$25,000	\$25,000
Permanent Partial Disability	% of \$150,000 as per scale	% of \$25,000 as per scale	-
Permanent Total Disability	\$150,000	\$25,000	-
<b>Section 2 - Medical &amp; Related Benefits</b>			
Emergency Medical Expenses (Accident & Sickness) Deductible	\$500,000 \$100	\$100,000 \$100	\$50,000 \$100
Dental Expenses (Accident & Sickness)	Included in Emergency Medical Expenses, up to \$1,000	Included in Emergency Medical Expenses, up to \$1,000	Included in Emergency Medical Expenses, up to \$1,000
Per Tooth Limit	\$200	\$200	\$200
Deductible	\$100	\$100	\$100
Emergency Medical Evacuation	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses
Repatriation of Remains	\$10,000	\$7,000	\$5,000
<b>Section 3 - Travel Inconvenience Benefits</b>			
Baggage / Personal Effects	\$2,500	\$1,000	
Per Bag	\$1,250	\$500	-
Per Item	\$125	\$50	
Personal Money	Included in Baggage / Personal Effects, up to \$1,000	Included in Baggage / Personal Effects, up to \$500	-
Deductible	5% of the claimed amount	5% of the claimed amount	
Baggage Delay ( <i>Pays for the actual expenses incurred due to delay</i> )	\$50 per hour up to \$1,000	\$50 per hour up to \$500	-
Excess	4 Hours	4 Hours	
Trip Delay ( <i>Pays for the actual expenses incurred due to delay</i> )	\$50 per hour up to \$1,000	\$50 per hour up to \$500	-
Excess	4 Hours	4 Hours	
Personal Liability	\$1,000,000	\$500,000	-
Hijacking	\$250 per hour up to \$10,000	-	-
Emergency Family Travel	\$2,500	-	-
Legal Fees	\$5,000	-	-
Bail Bond	\$10,000	-	-
Loss of Passport	\$500	\$300	-
Trip Cancellation or Curtailment	\$5,000	\$2,500	-
Missed Departure	\$1,000	-	-
Assistance Department	Covered	Covered	Covered
<b>Section 4 - Secure Wallet Benefits</b>			
Credit Card Fraud	\$1,000	\$500	-
Papers (excluding Passport)	\$100	-	-

Keys	\$100	-	-
Mugging	\$100	-	-
<b>Section 5 - Additional Optional Benefits</b>			
<b>Hazardous Sports Benefits</b>	Covered under Section 1 & Section 2 up to the limits	Covered under Section 1 & Section 2 up to the limits	Covered under Section 1 & Section 2 up to the limits
Additionally:			
Piste Closure	\$150	\$150	\$150
Avalanche Closure	\$150	\$150	\$150
Skis and Ski Equipment Excess	\$300	\$300	\$300
Ski Hire	\$50	\$50	\$50
Unused Ski Packs	\$500	\$500	\$500
<b>Terrorism Extension</b>	Covered up to Section 1: \$100,000 Section 2: \$100,000	Covered up to Section 1: \$25,000 Section 2: \$50,000	-

- Under individual plan, Children are covered for **10%** of the Sum Insured under "Section 1 – Personal Accident Benefits"

- Under family plan, Children are covered for **10%** of the Sum Insured under all sections, except for "Section 2 – Medical & Related Benefits" under the "Silver Plan"

## **GENERAL PROCEDURE – HOW TO FILE A CLAIM**

### **Notice of Service request / Claim:**

Written notice of service request / claim must be given no later than ninety (90) days from the date of the incident. Failure to give notice to the claims department listed below, within ninety (90) days from the date of the incident may result in a denial of the claim. Notice should be sent to:

**American Home Assurance Company (Dubai Br.)**  
Claims Department  
The H Hotel – Complex, Trade Centre First, 27th Floor,  
P.O. Box 40569, Dubai, UAE  
Tel: +971 – 4 – 5096111  
Fax: +971 – 4 – 3522186  
Office Timings: 8:00am to 5:00pm, from Sunday to Thursday  
Languages Supported: English / Arabic  
E-mail: [myClaim@aig.com](mailto:myClaim@aig.com)

### **Definitions:**

**Claim Notification Period:** Up to ninety (90) days from the date of loss.

**Submission Period:** No later than ninety (90) days from the date of Claim Notification Period.

### **Procedures to Follow:**

- 1) You or the Beneficiary or someone legally acting on behalf of either, must notify us as required in the Claim Notification Period, or your claim may be denied - Upon receipt of a notice of claim, We will furnish to a claimant the necessary claim form(s) along with instructions;
- 2) Complete the claim form(s) in its entirety;
- 3) Submit all the required information (proof of loss / incurred expenses, etc.), as requested by Us no later than the Submission Period.

Please note that there may be additional information requested at times in order to process your claim. It is your responsibility to provide this information or the claim may not be processed.

For assistance with filing a claim, please contact the numbers listed above.



**Payments:**

We shall make the payments to You. Payment of any indemnity shall be subject to the laws and governmental regulations that are in effect in the country of payment.

Where allowable by law, benefit for Accidental Death is payable to the Beneficiary designated by You. If there has been no such designation, then payment of claim will be to Your first surviving Beneficiary as follows:

- a) Spouse;
- b) Children, in equal shares;
- c) Parents, in equal shares;
- d) Brothers and sisters, in equal shares; or
- e) Executor or administrator

All other benefits will be paid to You or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

## **INTRODUCTORY CLAUSES**

### **Period of Coverage**

This Policy's coverage starts on the Inception Date and ends on the Expiry Date appearing on the Travel Insurance Certificate, unless terminated earlier under the "Termination" clause.

**This Policy must be purchased before the Insured Person travels out of the United Arab Emirates.**

This Policy provides coverage for Covered Trips that are:

- A. Booked after; or
- B. Commenced after; the Inception Date appearing on the Travel Insurance Certificate.

### **Scope / Territory**

This Policy provides coverage twenty-four (24) hours a day for Covered Trips taken Worldwide, excluding Afghanistan, Iraq, Cuba, Iran, Syria, Crimea region, North Korea, and Country of Residence.

### **Contract of Travel Insurance**

No change in the Policy shall be valid until approved by an officer of Us and unless such approval be endorsed hereon or attached hereto. No broker / corporation / agent / visa originator has authority to change the Policy or to waive any of the provisions of the Policy. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or We may not accept Your claim.

### **Premium Payments**

You are liable for the premium; the premium is payable in advance and We shall not be liable for any claim arising under this Policy that occurs prior to receipt of the premium. We shall not be obliged to accept premium tendered to it or to any intermediary after such date but may do so upon such terms as it in its sole discretion may determine. We reserve the right to ask for proof of payment of premium at any time. Such proof must be to the Insurer's satisfaction.

### **Maximum Amount Payable**

1. No Insured Person shall be entitled to recover a benefit exceeding the sum for an Insured Event as reflected in the Policy.
2. If two or more travel policies issued by the Insurer or any other member company of American Home Assurance Company (Dubai Br.), Inc. (AIG) apply to the same claim, the maximum amount payable by AIG or a member company under all such policies shall not exceed the limit of liability of whichever of such policies has the highest applicable limit of liability. Nothing contained herein shall be construed to increase the limit of liability of this Policy.

### **Cancellation**

We may cancel the Policy at any time by written notice delivered to You or mailed to the last address as shown by the records of Us stating not less than seven (7) days thereafter such cancellation shall be effective. Such cancellation shall be without prejudice to any valid claim-originating prior thereto.

In the event the insurance offered to You under the Policy for which the premium has been paid in advance is cancelled by written notice delivered to Us prior to the Inception Date:

- Single Trip Policy: 100% of the premium shall be refunded, unless claim is incurred.
- Annual Multi Trip Policy: 100% of the premium shall be refunded, unless claim is incurred. If You cancel the Policy after the Inception Date and if no claim is incurred, refunded premium will be calculated on a pro-rata basis for the remainder of the Policy.

Policy cannot be extended or cancelled after the Inception Date, except for Annual Multi Trip Policy which can be cancelled after the Inception Date.

### **Termination**

Policy will terminate on the earliest of the following dates:

1. The date You return to the Country of Residence. For Annual Multi Trip Policy, cover will terminate upon Your return to the Country of Residence or upon completion of the 90-day limit on Covered Trip, whichever is earlier; or
2. The date Period of Coverage gets over; or
3. The date You reach the maximum age; or
4. The date You are no longer eligible within the classification of Insured Persons; or
5. The date benefits are paid to the extent of the Sum Insured in respect of any Insured.

Any such termination shall be without prejudice to any valid claim originating prior to the date of termination.

## **GENERAL DEFINITIONS**

**Accident:** means a sudden unexpected and specific event, which is caused solely and directly by violent, external, and visible means, occurs at an identifiable time and place and results in Injury.

**Accidental Death:** means a sudden unexpected and specific event, which is caused solely and directly by violent, external, and visible means, occurs at an identifiable time and place and results in death.

**AIDS:** means an opportunistic infection or a malignant neoplasm. For the purpose of this definition, the term "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organization. "Acquired Immune Deficiency Syndrome" shall include HIV (Human Immune Deficiency Virus), encephala (dementia), or HIV wasting syndrome.

**Beneficiary:** means the person or persons nominated by You on the Travel Insurance Certificate. If no Beneficiary is stated on the Travel Insurance Certificate, Beneficiary will be the legal heirs of the Insured Person and if family plan is purchased, then Beneficiary, in case of death of the Spouse or the Children, will be the Insured Person.

**Child or Children:** means the Insured Person's son or daughter, biological offspring, stepchildren, and directly and biologically related children born outside of marriage, aged above 3 months and under 18 years (or under 23 years if a full-time student), unmarried, not pregnant, without children, and primarily dependent on the Insured Person for support.

**Common Carrier:** means any publicly licensed aircraft, sea vessel, train, or coach on which You are booked to travel. **Common Carrier does not mean any conveyance that is hired or used for a sport, gamesmanship, contest and/or recreational activity, regardless if such conveyance is licensed, such as, but not limited to, race cars, bob sleds, hunting vehicles, sightseeing helicopters, fishing boats, parasailing/paragliding, boat cruises, or ship cruises.**

**Country of Residence:** means the United Arab Emirates in which the Insured Person legally resides as a citizen or with a valid residency visa at the time of purchasing this Policy.

**Covered Trip:** means trip commencing at the time when the Insured Person leaves the Country of Residence in a direct and uninterrupted manner and ending when the Insured Person returns to the Country of Residence. The Covered Trip should start and end in the Insured Person's Country of Residence and within the time frame of the Period of Coverage.

**Excess / Deductible:** means the number of hours, days, or the amount payable by the Insured Person for each and every Loss before Policy benefits become payable.

**Expiry Date:** means the end date of the Policy, as stated in the Travel Insurance Certificate.

**Family:** means the Insured Person, Spouse, and unlimited number of Children.

**Hazardous Sports:** means the activities listed under “Hazardous Sports” in page 35.

**Hospital:** means a place that:

- a) holds a valid license (if required by law);
- b) operates primarily for the care and treatment of sick or injured persons;
- c) has a staff of one or more physicians available at all times;
- d) provides 24 hours nursing service and has at least one registered professional nurse on duty at all times;
- e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis;
- f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center.

**Inception Date:** means the commencement date of the Policy, as stated in the Travel Insurance Certificate.

**Industrial Action:** means any measure taken by trade unions or other organized labor meant to reduce productivity.

**Injury:** means a bodily injury caused solely and directly by violent, accidental, external, and visible means, resulting directly and independently of all other causes, and occurring during a Covered Trip.

**Insured Card:** means all credit cards held by the Insured Person(s) but not by those under 18 years of age.

**Insured Event:** means an occurrence which is outlined in the Summary and Cover and is taking place during a Covered Trip.

**Insured / Insured Person(s) / You:** mean the person aged from 3 months to 69 years with an optional extension up to 74 years under “Silver Plan”, whose name appears on the Travel Insurance Certificate, and who pays for the required premium.

For family plan, Insured Person will mean the person whose name appears as the Insured Person on the Travel Insurance Certificate, Spouse, and Children whose name also appear on the Travel Insurance Certificate.

This Policy offers coverage only to individuals ordinarily resident in the United Arab Emirates and is null and void as to nonresidents of the United Arab Emirates.

**Insurer / We / Us:** means American Home Assurance Company (Dubai Br.), registered under UAE Federal Law No. 6 of 2007 Insurance Authority Registration No. 79, Commercial License No. 613392 dated 6th July 2008.

**Loss:** means the act or instance of losing and / or the disappearance of something cherished and / or a measurable reduction in some substance or process.

**Medically Necessary:** means in Insurer's opinion, Physician's recommendation:  
(a) is consistent with the symptoms, diagnosis, and treatment of the Insured Person's condition;  
(b) is appropriate with regards to standards of good medical practice;  
(c) is not for the convenience of the Insured Person as the primary purpose.

**Personal Effects:** mean spectacles, dentures, purses, wallets, cosmetics, mobile phone, and other personal effects normally worn or carried on the person.

**Physician:** means a legally licensed practitioner acting within the scope of the license, practicing medicine, and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending Physician cannot be the Insured Person or Insured Person's Relative.

**Policy:** means this document and Travel Insurance Certificate which is issued to the Insured Person.

**Pre-existing Condition:** means a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two (2) year period preceding the Inception Date, or a condition for which hospitalization or surgery was required within a five (5) year period preceding the Inception Date.

**Professional Player:** means an Insured Person who earns in excess of 50% of his income from playing sport or who participates in a sport that remunerates him as a mean of livelihood.

**Reasonable and Customary Charges:** means a charge which:  
(a) is charged for Medically Necessary treatment, supplies, or medical services to treat Your condition;  
(b) does not exceed the usual level of charges for similar treatment, supplies, or medical services in the locality where the expense is incurred; and  
(c) does not include charges that would not have been made if no insurance existed.

**Relative:** means Spouse, parent, parent-in-law, grandparent, step-parent, Children,

Children-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, half-brother, half-sister, aunt, uncle, niece, or nephew of the Insured Person.

**Sickness:** means any contracted fortuitous sickness or disease that commences or first manifests itself during a Covered Trip.

**Ski Equipment:** means skis, poles, boots and bindings, snow boards, or ice skates.

**Spouse:** means Insured Person's legally married husband or wife aged from 18 years to 69 years with an optional extension up to 74 years under "Silver Plan".

**Sum Insured:** means the amount payable under each benefit stated in the Summary of Cover.

**Summary of Cover:** means the table in page 2 and 3 that shows benefits and Sum Insured values offered under each plan.

**Strike:** means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier.

**Terrorism:** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Robberies or other criminal acts primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered Terrorism. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government of the country where the act occurs.

**Travel Insurance Certificate:** means the certificate which shows the Inception Date, Expiry Date, Period of Coverage, and selected plan in Summary of Cover.

**War:** means any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

## **COVERAGE**

We will indemnify You for the following Insured Events occurring on Your Covered Trip, up to the Sum Insured stated in the Travel Insurance Certificate.

### **SECTION 1 – PERSONAL ACCIDENT BENEFITS**

If Injury to You occurs during your Covered Trip and results in one of the losses shown in the Table of Losses below, We will pay the indicated percentage of the Sum Insured stated under Section 1 – Personal Accident Benefits. The loss must occur within 365 days of the date of the accident which caused Injury.

<b>Table of Losses</b>	<b>Right</b>	<b>Left</b>
<b>Accidental Death</b>	100%	
<b>Accidental Death (Common Carrier)</b>	100%	
<b>Permanent Total Disability</b>	100%	
<b>Total loss of speech</b>	100%	
<b>Total loss of visual acuity of both eyes</b>	100%	
<b>Total loss of an upper member</b>	70%	60%
<b>Total loss of the hand or forearm</b>	60%	50%
<b>Total loss of a lower member above knee</b>	60%	60%
<b>Total loss of a lower member at the level of the knee or below</b>	50%	50%
<b>Total loss of a foot</b>	40%	40%
<b>Total deafness, both ears</b>	40%	
<b>Total loss of visual acuity of one eye</b>	25%	

#### **Specific Conditions:**

1. Total / irremediable functional loss of use of an organ or member shall be considered as total loss thereof. For reduced functional use, the stated percentage shall be reduced in proportion to the lost functional use;
2. If more than one loss results from any one Accident, the total indemnity payable hereunder is established by adding the indemnity corresponding to each single loss, up to the 100% of the maximum Sum Insured;
3. We will not pay for any benefit in respect of Permanent Total Disability, unless You submit satisfactory proof to the Insurer that the disablement will in all probability continue for the remainder of Your life;
4. If You sustain Permanent Total Disability and the claim in relation to that disability is admitted and accepted, the benefit will be paid and all cover under Section 1 – Personal Accident Benefits in respect of You shall cease;
5. The diagnosis and determination of Permanent Total Disability or any permanent disability must be made and documented by a Physician and must be



- continuous and permanent for at least 12 consecutive months from the onset of the disablement. However, for permanent and total loss of speech, the loss of the ability to speak must be continuous and permanent for at least 12 consecutive months and medical evidence must confirm that permanent and total loss of speech is due to an Accident and all psychiatric related causes are excluded. For permanent and incurable paralysis, the loss of use must be continuous and permanent for at least 12 consecutive months from the onset of the paralysis;
6. If Your existing ailment, infirmity, or other abnormal physical or mental condition is aggravated by an Accident, the benefit amount will be determined by the degree of the deterioration of the existing ailment after the Accident and the benefit will be paid accordingly. The degree of ailment, infirmity, or other abnormal physical or mental condition before the Accident will be determined by medical evidence;
  7. If the consequences of an Accident are aggravated owing to Your existing ailment, infirmity, or other abnormal physical or mental condition, determination of the benefit will be based on the consequence the Accident would have had, had such defects not existed. The foregoing shall not apply, however, if such circumstances are a consequence of an earlier Accident to You, for which benefit has been or will be paid under this Policy;
  8. If You die of natural causes prior to the final disablement assessment relating to an Insured Event, We will pay what reasonably would have had to be paid for such permanent disability in accordance with Specific Conditions #2 above;
  9. For Accidental Death (Common Carrier) benefit to trigger, Accident must occur while You are riding as a passenger in or on, boarding or alighting from, a Common Carrier.

**Specific Definitions:**

**Permanent Total Disability:** means total and absolute disablement:

- a) which entirely prevents the Insured Person from engaging in or giving attention to any occupation; and
- b) which will, in all probability, be lasting and continuous for the lifetime.

**Specific Exclusions:**

We will not be liable to pay any benefit under this section in respect of any Insured Person for any Insured Event caused by or arising directly or indirectly from any type of Sickness or bacterial infection. This exclusion shall not apply to medically acquired infections or blood poisoning, including pyogenic infections, which may result from an accidental cut or wound.

## **SECTION 2 – MEDICAL & RELATED BENEFITS**

### **EMERGENCY MEDICAL EXPENSES (ACCIDENT & SICKNESS)**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for usual Reasonable and Customary Charges for Covered Medical Expenses incurred by You during Your Covered Trip.

#### **Specific Definitions:**

**Covered Medical Expenses** - means expenses incurred by You, outside of Country of Residence, for services and supplies which are recommended by an attending Physician. They include:

- (a) charges for services of a Physician including diagnosis, treatment and surgery by a Physician;
- (b) charges made by a hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the hospital's average charge for a semi-private room and board accommodation;
- (c) charges for anesthetics (including administration), x-ray examinations or treatments, and laboratory tests, medical, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs and medical treatment;
- (d) charges for ambulance service;
- (e) charges for dressings, drugs, medicines, and therapeutic services and supplies that can only be obtained upon a written prescription of a Physician or surgeon;
- (f) charges for emergency dental treatment as a result of Sickness or Injury, received to restore dental function or alleviate pain, provided by a registered and legally qualified dentist.

The charges enumerated above shall in no event include any amount which is in excess of Reasonable and Customary charges.

#### **Specific Conditions:**

1. We may request You to obtain fit-to-fly certificate from your Physician and provide it to Us.

#### **Specific Exclusions:**

1. Expenses incurred for continuing treatment, including any medication commenced before you start your Covered Trip and You been advised to continue on Your Covered Trip;
2. Expenses incurred for investigatory treatment that is not specified by a Physician as immediately necessary;
3. Expenses incurred for preventative treatment, including but not limited to any vaccination and/or immunization;

4. Expenses incurred for crowns of precious metal;
5. Expenses incurred for any procedure for oral hygiene;
6. Expenses relating to contraceptive devices, prosthetic devices, or artificial aids.

#### **EMERGENCY MEDICAL EVACUATION**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the usual Reasonable and Customary Charges for Covered Expenses reasonably incurred outside of Country of Residence, if Injury or Sickness results in Your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.

All Transportation arrangements made for evacuating You must be by the most direct and economical route possible. Expenses for Transportation must be: (a) recommended by the attending Physician; (b) required by the standard regulations of the conveyance transporting You; and (c) arranged and authorized in advance by the Assistance Department.

#### **Specific Definitions:**

**Covered Expenses** - means expenses for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Your Emergency Evacuation.

**Emergency Evacuation** - means (a) Your medical condition warrants immediate transportation from the place where You are injured or got sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, Your medical condition warrants transportation to Your Country of Residence to obtain further medical treatment or to recover; or (c) both (a) and (b) above.

**Transportation** - means any land, water, or air conveyance required to transport You during an Emergency Evacuation. Transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

#### **REPATRIATION OF REMAINS**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Covered Expenses reasonably incurred to return Your body to Your country of origin, if You die during Your Covered Trip.

#### **Specific Definitions:**

**Covered Expenses** - means expenses, including but not limited to, for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation.

## **SECTION 3 – TRAVEL INCONVENIENCE BENEFITS**

### **BAGGAGE / PERSONAL EFFECTS**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the cost of the baggage and its contents due to:

1. Loss or damage by a Common Carrier while You were a ticketed passenger on the Common Carrier during the Covered Trip.
2. Theft during Your Covered Trip and subject to the baggage and its contents being owned by and accompanying You during the Covered Trip.

#### **Specific Definitions:**

**Valuables** – Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, computers, computer equipment, mobile phones, binoculars, antiques, jewelries, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

#### **Specific Conditions:**

- a. The Sum Insured payable in respect of any one single article shall not exceed the Sum Insured shown on the Travel Insurance Certificate;
- b. We may make payment or, at our own discretion, We may elect, reinstate, or repair articles not older than one year;
- c. We may at our own discretion elect to reinstate or repair more than one-year old articles or make payment subject to due allowance of wear and tear and depreciation;
- d. Loss or damage must occur:
  - i. while the baggage or Personal Effect is/are in a hotel or a Common Carrier and proof of such Loss must be obtained in writing from the hotel management or the Common Carrier management and such proof must be provided to Us; or
  - ii. as a result of theft of the baggage or Personal Effects provided that such Loss is reported to the police having jurisdiction at the place of the Loss no more than twenty-four (24) hours from the time of the incident. Any claim must be accompanied by written report/documentation from such police.
- e. Benefits for baggage and Personal Effects will be in excess of all other valid and collectible insurance. If, at the time of any Loss, there is another valid and collectible insurance in place, We will only be liable for the amount which has not been covered by such insurance. We will pay for the difference between the amount paid by the other insurance and Loss amount;
- f. Benefits for baggage and Personal Effects will be in excess of any Sum Insured paid or payable by a Common Carrier or other third party responsible for the Loss;
- g. Any Loss, theft, or damage must be documented by a police or other local authority and document/report shall be obtained by the Insured Person;

- h. In case of Loss to a pair or set, We may elect to:
  - ii. Repair or replace any part, to restore the pair or set to its value before the Loss;  
or
  - iii. Reimburse the difference between the cash value of the property before and after the Loss.
- i. There is a per item limit stated in the Travel Insurance Certificate.

**Specific Exclusions:**

We will not be liable to reimburse any Sum Insured for:

1. The following classes of property: animals, birds, fish, motor vehicles (including accessories), motorcycles, boats, motors, any conveyance, snow skis, household effects, contact or corneal lenses, artificial teeth or limbs, hearing aids, perishables, consumables, money, securities, tickets, or documents;
2. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin;
3. Loss of or damage to hired or leased equipment;
4. Loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade, radioactive contamination;
5. Loss, theft, or damage to Valuables while they are in the custody of a Common Carrier;
6. Loss of Insured Person's baggage or Personal Effects left unattended in any vehicle or public place, unless:
  - a. deposited in a hotel safe, safety deposit box, or left in the locked accommodation and not visible from outside; or
  - b. left in a locked trunk or locked glove box of the vehicle and not visible from outside.
7. Loss of Insured Person's baggage, souvenirs, or articles sent in advance or mailed or shipped separately;
8. Loss of business goods or samples;
9. Loss of data recorded on tapes, cards, discs or otherwise;
10. Damage sustained due to any process to repair, clean, or alter any property;
11. Inherent vice or damage;
12. Transporting contraband or illegal trade;
13. Mysterious disappearance;
14. Breakage of brittle or fragile articles while they are in the custody of a Common Carrier.

## **TRIP DELAY**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Reasonable Additional Expenses incurred, if departure of the Common Carrier on which You are booked to travel is delayed for more than the Excess stated in the Travel Insurance Certificate due to a Covered Hazard. You will become eligible for reimbursement of Reasonable Additional Expenses for each hour after the Excess stated in the Travel Insurance Certificate.

### **Specific Definitions:**

#### **Covered Hazards:**

1. Equipment Failure;
2. Inclement Weather;
3. Industrial Action;
4. Natural disaster in the country which You are travelling to or through;
5. Strike.

**Equipment Failure** - any sudden and unforeseen breakdown in Common Carrier's equipment that caused delay or interruption of normal trips.

**Inclement Weather** - any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

**Reasonable Additional Expense** - any expense for meals and lodging which were necessarily incurred as the result of a Covered Hazard and which were not provided by the Common Carrier or any other party free of charge.

### **Specific Conditions:**

1. You must submit original receipts of expenses incurred.

### **Specific Exclusions:**

1. Expenses incurred after the departure of Common Carrier;
2. Covered Hazard which was made public or known to the Insured Person before the date Insured Person booked the trip;
3. Withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendation of any port authority or the civil aviation authority or any similar body in any country;
4. You don't want to travel while a comparable alternative onward transportation offer has been made available to the Insured Person after the scheduled departure time of a booked flight;
5. Where You fail to check in according to the itinerary supplied, unless such failure was due to a Strike or Industrial Action.

## **MISSED DEPARTURE**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for Reasonable Additional Expenses incurred, if You cannot reach the original departure point at the recommended time on the outward or return trip from or to Your Country of Residence, because:

1. Public Transport, in which You are traveling, is affected by Strike, Industrial Action, or mechanical breakdown; or
2. The vehicle, in which You are traveling, is directly involved in an accident or suffered a mechanical breakdown or immobilization.

### **Specific Definitions:**

**Public Transportation / Public Transport** – means a taxi, bus, or train operating according to a published timetable.

**Reasonable Additional Expense** – any expense for accommodation and local Public Transportation which were necessarily incurred by You following the missed departure and which were not provided by any party free of charge.

### **Specific Conditions:**

1. You must obtain written confirmation from the appropriate authority for the reason and duration of delay.

### **Specific Exclusions:**

1. Any claim where You have not allowed enough time to reach the original departure point on or before the recommended time;
2. Any claim relating to Your own vehicle suffering a mechanical breakdown, if You are unable to provide evidence that the vehicle was properly serviced and maintained.

## **HIJACKING**

We will pay, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for every 24 hour period during an unlawful seizure or wrongful exercise of control of an aircraft or other conveyance in which You are travelling as a passenger and where as a direct consequence, Your Covered Trip has been disrupted.

## **LEGAL FEES**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for legal fees that You incur, as a result of false arrest or wrongful detention by any government or foreign power.

### **BAIL BOND / KAFALA**

We will pay, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the bail bond required by judicial authorities to guarantee provisional release from custody on an Insured Person following a contravention or infringement without willful intent of current statutory and administrative provisions of the visited country. You shall refund to Us the amount of the bail bond that has been advanced:

1. As soon as it is returned in the event of cancellation of the proceeding or acquittal;  
or
2. Within 15 days of the court decision which becomes enforceable if a sentence is passed.
3. In all cases, within three months from the date of payment.

### **BAGGAGE DELAY**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for the expense of the emergency replacement of clothing, medication, and toiletries, if, from the time You arrive at the destination, Your Checked Baggage is delayed, misdirected, or temporarily misplaced by a Common Carrier for more than the Excess stated in the Travel Insurance Certificate. You will become eligible for reimbursement for each hour after the Excess stated in the Travel Insurance Certificate.

#### **Specific Definitions:**

**Checked Baggage** - means a piece of baggage which is checked in and is in the custody of a Common Carrier.

#### **Specific Conditions:**

1. You must obtain an official written report from the Common Carrier for the delay, misdirection, or temporary misplacement;
2. You must submit original receipts of expenses incurred;
3. Expenses in respect of clothing or toiletries purchased will be considered, only if items have been purchased within 4 days after the actual arrival time at the intended destination;
4. If upon further investigation, it is later determined and officially certified by a Common Carrier that Your Checked Baggage has been permanently lost, any amount claimed and paid to You under the baggage delay section will be deducted from any payment due to You under the baggage loss section.

#### **Specific Exclusions:**

1. Any expense incurred after the baggage was returned;
2. Any expense incurred due to delay, confiscation, or detention by customs or other authority;



3. Any expense incurred in Your Country of Residence.

**PERSONAL LIABILITY**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for all damages, compensation, and legal expenses for which You become legally liable as a result of Your actions causing:

1. Injury, including resultant death, of another person;
2. Loss of or damage to property.

**Specific Conditions:**

1. You shall not admit Your fault or liability to any other person without the Insurer's prior written consent;
2. No offer, promise, payment or indemnity may be made by the Insured Person without the Insurer's prior written consent;
3. You must give the Insurer written notice with full particulars of an event that may give rise to a claim within 30 days of the conclusion of a Covered Trip;
4. Every letter, writ, summons and process must be forwarded to the Insurer as soon as possible;
5. The Insurer is entitled to take over the defense and settlement of claim in the name of You for the Insurer's benefit. The Insurer shall have full discretion in the conduct of any proceedings and settlement of the claim;
6. The Insurer may at any time pay You the amount for which a claim can be settled less any damages already paid. The Insurer will then be under no further liability other than for costs and expenses incurred prior to making such payment;
7. No indemnity will be provided for legal liability arising from Injury or loss as a result of any willful or malicious act of Yours.

**Specific Exclusions:**

We will not pay damages, compensation, or legal expenses in respect of any liability directly or indirectly arising out of or in connection with:

1. Injury to You or to any member of Your Relative ordinarily residing with You;
2. Injury to You or Your employees arising out of or in the course of employment;
3. Loss of or damage to property owned by or in control of You or Your Relative ordinarily residing with You;
4. The ownership, possession, or use by or on behalf of You of any caravan, mechanically propelled vehicle (other than golf carts and motorized wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters), or animals;
5. Loss of or damage to property or Injury arising out of Your profession, business or trade, or out of professional advice given by You;
6. Any contract unless such liability would have arisen in the absence of that contract;
7. Judgments which are not in the first instance either delivered by or obtained from a

- court of competent jurisdiction within the country where the Policy has been issued or the country in which the event occurred giving rise to Your liability;
8. Any claim for fines, penalties, punitive, exemplary, aggravated or vindictive damages.

### **EMERGENCY FAMILY TRAVEL**

We will reimburse, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for the following expenses, If You are hospitalized for more than five (5) days following a covered hospitalization during the Covered Trip:

1. The cost of round-trip economy airfare to bring a person chosen by You to be at Your bedside, if You are alone during Your Covered Trip;
2. The reimbursement of the hotel room charge due to convalescence after Your Hospital discharge, which has been approved by the Assistance Service.

These expenses must be authorized in advance by the Assistance Service. Benefits will not be provided for any expenses provided by another party at no cost to You or if expenses are already included in the cost of the Covered Trip.

### **TRIP CANCELLATION**

We will reimburse, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for travel and accommodation expenses that You paid or agreed to pay under a contract and You cannot get back, if prior to commencement of Your Covered Trip, it is necessary and unavoidable for You to cancel Your Covered Trip due to:

- 1) Sickness, Injury, or death to You; Your Traveling Companion; person with whom You plan to stay abroad; Your Relative who reside in Your Country of Residence; or Your Close Relative;
- 2) You being called by any division or department of the government as part of a compulsory process, such as for an investigation or for attending court as a witness (but not as an expert witness);
- 3) Civil defense, police, or insurers of Your home needing You to stay after a fire, flood, or burglary at home in the Country of Residence within 48 hours prior to the commencement of the Covered Trip.

### **Special Notification of Claim:**

You / Your Beneficiary must notify Us as soon as reasonably possible in the event of a Trip Cancellation claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

**Specific Definitions:**

**Close Relative** - means Your mother, father, sister, brother, wife, husband, daughter, or son.

**Traveling Companion** - means person(s) who is/are booked to accompany You on the Covered Trip.

**Specific Conditions:**

1. With regard to Sickness or Injury to You, You must provide a medical certificate from a Physician who certifies that it is necessary and unavoidable for You to cancel the Covered Trip;
2. With regard to death to You, Your Beneficiary must provide a death certificate;
3. With regard to Sickness, Injury, or death to Your Traveling Companion, person with whom You plan to stay abroad, Your Relative who reside in Your Country of Residence, or Your Close Relative, You must provide a death certificate or a medical certificate from a Physician who certifies the severity or acuteness of the medical condition that it is necessary and unavoidable for You to cancel the Covered Trip;
4. If You have arranged a Single Trip Policy, cover starts at the time that You book the Covered Trip or pay the premium, whichever is later;
5. If You have arranged an Annual Multi Trip Policy and paid the premium, cover starts at the time that You booked the Covered Trip or the Inception Date shown on the Travel Insurance Certificate, whichever is later.

**Specific Exclusions:**

We will not be liable to reimburse any Sum Insured for:

1. Not wanting to travel;
2. Any extra costs resulting from You not telling Us, as soon as You knew about cancelling the trip;
3. Canceling the trip because of a medical condition or any illness related to a medical condition that You knew before the start of this insurance. This applies to You; Your Traveling Companion; person with whom You plan to stay abroad; Your Relative who reside in Your Country of Residence; or Your Close Relative;
4. Failure to obtain the required travel documents or visa;
5. Any costs incurred due to fluctuation in exchange rates;
6. Any loss incurred where payment has been made using reward schemes.

## **TRIP CURTAILMENT**

We will reimburse, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for travel and accommodation expenses that You paid or agreed to pay under a contract and You cannot get back, if prior to completion of your Covered Trip, it is necessary and unavoidable for You to curtail Your Covered Trip due to:

- 1) Sickness, Injury, or death to You; Your Traveling Companion; person with whom You stay abroad; Your Relative who reside in Your Country of Residence; or Your Close Relative;
- 2) You being called by any division or department of the government as part of a compulsory process, such as for an investigation or for attending court as a witness (but not as an expert witness);
- 3) Civil defense, police, or insurers of Your home needing You to stay after a fire, flood, or burglary at home in the Country of Residence.

### **Special Notification of Claim:**

You / Your Beneficiary must notify Us as soon as reasonably possible in the event of a Trip Curtailment claim. We will not be liable for any additional penalty charges incurred that would not have been imposed had You notified Us as soon as reasonably possible.

### **Specific Definitions:**

**Close Relative** - means Your mother, father, sister, brother, wife, husband, daughter, or son.

**Traveling Companion** - means person(s) who is/are booked to accompany You on the Covered Trip.

### **Specific Conditions:**

1. With regard to Sickness or Injury to You, You must provide a medical certificate from a Physician who certifies that it is necessary and unavoidable for You to curtail the Covered Trip;
2. With regard to death to You, Your Beneficiary must provide a death certificate;
3. With regard to Sickness, Injury, or death to Your Traveling Companion, person with whom You stay abroad, Your Relative who reside in Your Country of Residence, or Your Close Relative, You must provide a death certificate or a medical certificate from a Physician who certifies the severity or acuteness of the medical condition that it is necessary and unavoidable for You to curtail the Covered Trip;
4. We will reimburse You for the extra cost of most direct one-way economy airfare by a scheduled Common Carrier to return You to Your Country of Residence following the death, serious Injury, or serious Illness of a Relative in Your Country of Residence.

### **Specific Exclusions:**

**We will not be liable to reimburse any Sum Insured for:**

1. Any extra costs resulting from You not telling Us, as soon as You knew about curtailing the trip;
2. Curtailing the trip because of a medical condition or any illness related to a medical condition that You knew before the start of this insurance. This applies to You; Your Traveling Companion; person with whom You stay abroad; Your Relative who reside in Your Country of Residence; or Your Close Relative;
3. Curtailing the trip and not returning to the Country of Residence;
4. Failure to obtain the required travel documents or visa;
5. Any costs incurred due to fluctuation in exchange rates;
6. Any loss incurred where payment has been made using reward schemes.

### **LOSS OF PASSPORT**

We will reimburse, subject to any Excess and up to the Sum Insured stated in the Travel Insurance Certificate, for expenses limited to fees, penalties, and courier charges towards replacement of travel documents in lieu of lost passport and subject to letter intimating that loss of passport is acknowledged by appropriate authorities.

#### **Specific Exclusions:**

We will not be liable to reimburse any Sum Insured for:

1. Loss as a result of detention or confiscation by any lawfully constituted authority;
2. Loss recoverable under another insurance policy or from another source.

### **PERSONAL MONEY**

We will reimburse, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for Loss of money belonging to You and arising out of robbery, burglary, or theft while money is in Your care, custody, and control.

#### **Special Notification of Claim:**

Such Loss must be reported within 24 (twenty-four) hours after its discovery to the police having jurisdiction at the place of the Loss. Any claim must be accompanied by official written documentation from the police.

#### **Specific Exclusions:**

We will not be liable to reimburse any Sum Insured for:

1. Loss as a result of detention or confiscation by any lawfully constituted authority;
2. Loss not reported to the police within 24 (twenty-four) hours after the discovery;
3. Loss recoverable under another insurance policy or from another source;
4. Loss in respect of shortage due to error, omission, exchange transaction, or depreciation in value;
5. Mysterious disappearance;
6. Any amount exceeding the actual amount of money lost.

## **ASSISTANCE DEPARTMENT**

The Assistance Department provides emergency assistance services, including medical, technical, and general services as listed below. You may contact the Assistance Department at **+1 817 826 7276** twenty-four (24) hours a day.

### **1. Medical Services:**

- **Medical Reference:** The Assistance Department shall provide You with the name, address, telephone number, office hours, and English language translation assistance for medical and health care professionals in any worldwide location reasonably requested by You such as physicians, hospitals, ambulance, and other emergency medical service (collectively, "Medical Service Providers"). Whenever the Assistance Department has sufficient information to do so, it shall refer You to two or more such Medical Service Providers, set appointments, translate if needed, and coordinate with Your primary medical insurer. The Assistance Department shall use its reasonable best efforts to ensure that its medical referrals are to Medical Service Providers who meet the professional standards of the country and city in which they are located. The Assistance Department will make its reasonable best efforts to pre-negotiate fees for services with Medical Service Providers, steer You to Medical Service Providers in-network, and arrange direct billing with its Medical Service Providers whenever possible for expenses incurred by You. The Assistance Department will use every effort to supply a qualified medical reference within 24 hours of the initial request, however when this is not possible, the Assistance Department cannot be held responsible for circumstances beyond its control. In all instances, the Assistance Department will notify You of the status of the request within this time frame.
- **Advance Payment of Medical Expenses:** When it is deemed medically appropriate, the Assistance Department will advance up to the amount allowed in the Policy issued to You for the payment of medical expenses. Any determination by the Assistance Department to advance such amounts will be based on advice and approval from AIG. If there is no coverage, or if coverage is insufficient under the Policy, any uncovered expense associated with Your medical expenses will be the sole responsibility of You or of the person (s) acting on Your behalf.
- **Guarantee of Hospitalization Fee:** When it is deemed medically appropriate, the Assistance Department will guarantee payment of hospitalization fees up to the amount allowed in the Policy for hospitalization benefits. Any determination by the Assistance Department to guarantee such amounts will be subject to approval of the same advance from AIG in accordance with this Policy. If there is coverage under the Policy issued to You, then the Assistance Department will pay up to the maximum amount available under the Policy for hospitalization fees. If there is no coverage, or if coverage is insufficient under the Policy, any uncovered expense associated with Your

hospitalization will be the sole responsibility of You or of the person(s) acting on Your behalf.

- **Medical Evacuation:** The Assistance Department shall arrange and coordinate the medical evacuation by means of air transportation, including but not limited to commercial air transportation with or without medical escort, air ambulance transport and /or, if appropriate, other forms of transportation of You from a foreign hospital or health care facility to another foreign hospital or health care facility, or to a hospital or health care facility in Your Country of Residence, when a physician designated by the Assistance Department to monitor Your condition and treatment deems such an evacuation or transportation necessary in his/her professional judgment. The Assistance Department shall use its best efforts to ensure that all services so arranged are with Medical Service Providers that meet the professional standards of the country and city in which the evacuation will originate. The Assistance Department will pay reasonable costs on Your behalf up to the Policy limits issued by AIG.
- **Medical Case Monitoring:** Following all medical referrals or other assistance to You in connection with a medical emergency, the Assistance Department shall monitor Your medical condition and treatment until You are released from treatment or return home.
- **Repatriation of Remains:** When Assistance Department is notified that You died while traveling, the Assistance Department will verify that insurance applicable to repatriation of remains is in force. Subject to any governmental regulations, the Assistance Department will also assist in making all necessary arrangements for the return of Your remains to the place designated by Your next-of-kin. The Assistance Department will pay on Your behalf reasonable costs up to the Policy limits issued by AIG. Any expense associated with the repatriation of Your remains over the amount available through the Policy will be the sole responsibility of person(s) acting on Your behalf.
- **Insurance/Claims Coordination:** In a medical emergency, communication and filing issues between Your insurance carriers and providers to settle billing medical expenses will be handled.

## **2. Technical Services:**

- **Lost/Stolen Luggage and Personal Effects:** You, whose luggage or personal effects are lost or stolen, can expect help with local authorities and agencies. The Assistance Department shall coordinate with common carriers to locate and recover lost or stolen luggage which shall involve the use of all available tracking systems and establishing, on Your behalf and, as appropriate, liaison with transportation carriers, airports, hotels, government authorities, and others. The Assistance Department

will also coordinate arrangements to assist You with processing of insurance claims resulting from the lost luggage.

- Lost/Stolen Travel Documents/Tickets: In the event that Your personal travel documents are lost or stolen, You can expect help with obtaining replacement and canceling original documents, including making alternate reservations and arranging for replacement airline/rail tickets when needed. The Assistance Department shall use its best effort to assist You in locating lost documents (including, but not limited to lost passports and visas), and upon request, to replace such documents by identifying and contacting appropriate governmental authorities, gathering necessary information, and otherwise taking all reasonable steps necessary to facilitate the replacement of the lost documents in a prompt and timely manner.

### **3. General Services:**

- Travel Documentation: Advice on procuring travel documents, passport/visa requirements, and customs entry/exit restrictions, and regulations.
- Immunizations: Advice on the immunizations required for the trip, information on local medical advisories, epidemics, and available preventive measures.
- Currency and ATM Locations: Advice on currency exchange rates as well as information on local bank/government holidays.
- Global Weather: Advice on general climate and up-to-date weather forecasting for domestic and international destinations.
- Telephone Translation for medical emergencies: For travelers in an emergency medical situation who do not speak the local language, multilingual counselors are available 24 hours a day, seven days a week, for translations via telephone.

#### Disclaimer of Liability

In all cases the medical profession or any attorney suggested by the Assistance Department shall act in a medical or legal capacity on behalf of You only. The Assistance Department assumes no responsibility for any medical advice or legal advice given by the suggested medical profession and / or legal counsel. You shall not have any recourse to the Assistance Department by reason of its suggestion of a medical professional or attorney or due to any legal or other determination resulting therefrom.

You are responsible for the cost of services arranged by the Assistance Department on behalf of You or a covered family member. The Assistance Department will access this Policy and/or other insurance Policy benefits to which You may be entitled, and/or Your credit cards or other forms of financial guarantees provided by You, in order to facilitate payment for such services.



## **SECTION 4 – SECURE WALLET BENEFITS**

### **CREDIT CARD FRAUD**

If Your wallet is lost or stolen during the Covered Trip and if a lost or stolen Insured Card is used by a Third Party for fraudulent payment transactions or cash withdrawals, We will reimburse for Your financial loss, subject to any Excess and up to the amount stated in the Travel Insurance Certificate. The coverage starts from the moment the first fraudulent transaction takes place and lasts for a maximum of 48 hours or until notification of the bank that the card is lost or stolen, whichever occurs first.

#### **Specific Definitions:**

**Third Party** - means any person other than You, Your Relative, or Your friend.

#### **Special Notification of Claim:**

As soon as You notice that Your Insured Card has been lost or stolen, You shall:

- 1) Notify the bank immediately in order to close the credit card and stop payment(s);
- 2) File a notification with the police authority within 48 hours (or any other local usage or obligation).

You should additionally provide:

- 1) Copy of the bank's letter acknowledging receipt of Your request to stop payment on the card;
- 2) Copy of the police report specifying the theft and loss of the card and wallet;
- 3) Latest credit card statement evidencing fraudulent transactions made;
- 4) Any other document or information that may be necessary for Us to judge the validity of the request.

#### **Specific Exclusions:**

We will not be liable to pay any Sum Insured for:

- 1) Cash in lost or stolen wallet;
- 2) Expired, cancelled, or withdrawn credit cards;
- 3) Loss caused by You, Your Relative, or Your friend whether intentionally or unintentionally;
- 4) Loss occurring during time of War, civil commotion, insurrection, rebellion, revolution, Terrorism, Acts of God, nuclear reaction, or radiation;
- 5) Loss occurring as a consequence of any riot or confiscation by the authorities.

## **KEYS AND PAPERS**

If Your Keys and Official Administrative Papers are lost or stolen during the Covered Trip, We will reimburse for the cost that You incur to replace Your keys – including locks – and/or Your Official Administrative Papers, subject to any Excess and up to the amount stated in the Travel Insurance Certificate.

### **Specific Definitions:**

**Keys** – means Your house keys and car keys.

**Official Administrative Papers** – means Your driving license, employment papers, and identification card.

### **Special Notification of Claim:**

As soon as You notice that Your Keys and/or Official Administrative Papers are stolen, You shall:

- 1) File a notification with the police authority within 48 hours (or any other local usage or obligation).

You should additionally provide:

- 1) Copy of the police report specifying the theft of Keys and/or Official Administrative Papers;
- 2) Original locksmith bill to replace keys and locks;
- 3) Copy of the replaced Official Administrative Papers and bills corresponding to the replacement cost.

### **Specific Exclusions:**

We will not be liable to pay any Sum Insured for:

- 1) Room keys to the house, magnetic keys to the house, pad locks, and office keys;
- 2) Loss caused by You, Your Relative, or Your friend whether intentionally or unintentionally;
- 3) Loss occurring during time of War, civil commotion, insurrection, rebellion, revolution, Terrorism, Acts of God, nuclear reaction or radiation;
- 4) Loss occurring as a consequence of any riot or confiscation by the authorities.

## **MUGGING**

If You are violently attacked while You are withdrawing funds from an automatic teller machine (ATM) or within two (2) hours thereafter, We will reimburse the amount of money withdrawn and stolen, subject to any Excess and up to the amount stated in the Travel Insurance Certificate.

### **Special Notification of Claim:**

As soon as the theft occurs, You must:

- 1) File a notification with the police authority within 48 hours.

You should additionally provide:

- 1) Original policy report stating the amount of money stolen, location, date, and precise time of the attack;
- 2) Copy of the bank statement showing the date and amount withdrawn;
- 3) Withdrawal receipt stating the date and debited cash as well as the time of withdrawal;
- 4) Original medical certificate or a witness testimony;
- 5) Any other document or information that may be necessary for Us to judge the validity of the request.

### **Specific Exclusions:**

We will not be liable to pay any Sum Insured for:

- 1) Loss caused by You, Your Relative, or Your friend;
- 2) Loss occurring during time of War, civil commotion, insurrection, rebellion, revolution, Terrorism, Acts of God, nuclear reaction or radiation;
- 3) Loss occurring as a consequence of any riot or confiscation by the authorities.

## **SECTION 5 – ADDITIONAL OPTIONAL BENEFITS**

### **HAZARDOUS SPORTS BENEFITS**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, under Section 1 - Personal Accident Benefits and reimburse expenses under Section 2 - Medical & Related Benefits for a covered Accident, which is caused by Hazardous Sports. We will also pay for Piste Closure, Avalanche Closure, Skis and Ski Equipment, Ski Hire, and Unused Ski Packs. Hazardous Sports Benefits are not applicable for indoor winter sports.

### **PISTE CLOSURE**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, if, all lift systems are closed for more than 24 hours because of not having enough snow in Your pre-booked holiday resort. We will pay for either:

- 1) The cost of transport to the nearest resort, up to \$20 for each full 24 hours period; or
- 2) Up to \$20 for each full 12 hours period, if You are unable to ski and there is no other ski resort available.

#### **Special Notification of Claim:**

You get a written statement from the management of the resort confirming the reason for the closure and how long it lasted.

#### **Specific Conditions:**

The pre-booked holiday resort, where You are staying, is at least 1,000 meters above the sea level.

#### **Specific Exclusions:**

We will not be liable to pay any Sum Insured, if You buy this Policy within 14 days of the date You plan to leave and the You know about any reason that could cause a claim under this section.

### **AVALANCHE CLOSURE**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for reasonable extra travel and accommodation expenses that You need to pay, if Your outward or return journey is delayed for more than 12 hours from the scheduled arrival time because of an avalanche.

#### **Special Notification of Claim:**

You get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

## **SKI AND SKI EQUIPMENT**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for loss, damage, or breakage of skis, snowboards, bindings, poles, and boots owned or hired by You.

### **Specific Exclusions:**

We will not be liable to pay any Sum Insured for:

- 1) The first \$50 of each claim for each Insured Person;
- 2) Articles lost from an unattended motor vehicle, trailer, or caravan;
- 3) Property You leave unattended in a public place.

## **SKI HIRE**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, \$25 for each full 24 hours period for the costs of hiring other Ski Equipment, if:

- 1) Skis that You own are delayed during the Covered Trip for more than 12 hours;
- 2) Skis that You own are lost or damaged during the Covered Trip.

### **Specific Conditions:**

We take any payment made under this section from any claim under the Skis and Ski Equipment cover of this Policy.

### **Specific Exclusions:**

We will not be liable to pay any Sum Insured for:

- 1) Any claim involving damage to Your skis where You do not bring them back to the United Arab Emirates for Us to inspect;
- 2) Any theft or loss which You do not report to the police within 24 hours of discovering it and get a written report;
- 3) Any theft, delay, loss of or damage to personal belongings or baggage in the custody of Common Carrier, unless You report this to the Common Carrier and get a property irregularity report.

## **UNUSED SKI PACK**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, for a proportion of Your unused Ski Pack, if You face Sickness or Injury while You are on holiday and You are medically certified as being unable to use the unused portion.

### **Specific Definitions:**

**Ski Pack** - means ski pass, ski hire, and tuition fee.

## **TERRORISM**

We will pay, subject to any Excess and up to the amount stated in the Travel Insurance Certificate, under Section 1 - Personal Accident Benefits and reimburse expenses under Section 2 - Medical & Related Benefits for a covered Accident, which is caused by an act of Terrorism.

### **Specific Exclusions:**

- 4) Loss or damage caused by or resulting from nuclear radiation or the release of nuclear energy;
- 5) Loss or damage caused by active participation in an act of Terrorism.

## SPORTS AND ACTIVITIES

Where cover is provided in the table below this is on the basis that:

- You follow the safety guidelines and where applicable use recommended safety equipment.
- The activity is not undertaken on a professional basis.

Name of Activity (Activities marked with an * are considered Winter Sports)	Activity Covered	Hazardous Sports	Activity Excluded	Applicable condition
Abseiling		+		Must be with professional organisers
Adventure Racing			+	
Aerobics	+			
Air Boarding *		+		
Alpine Mountain Biking			+	
American Football			+	
Angling	+			
Archery		+		
Assault Courses		+		
Athletics		+		
Badminton		+		
Bamboo Rafting		+		
Banana Boating		+		
Base Jumping			+	
Baseball (Recreational)	+			
Baseball (Non-Recreational)		+		
Basketball (Recreational)	+			
Basketball (Non-Recreational)		+		
Battle Re-enactment			+	
Beach Games	+			
Biathlon *		+		
Big Game Hunting			+	
Bigfoot Skiing *		+		
Black Water Rafting			+	
BMX Riding - stunt / obstacle			+	
Bobsleigh *			+	
Body Boarding / Boogie Boarding		+		
Body Flying / Wind Tunnel Flying		+		
Bouldering			+	
Bowling	+			
Bowls	+			
Boxing			+	

Breathing Observation Bubble Diving			+	
Bridge Swinging			+	
Bungee Jumping			+	
Camel Racing			+	
Camel Riding		+		No cover for jumping or hunting on camel back
Canopy Walking	+			Must be with official organisers
Canyoning			+	
Cascading			+	
Cat Skiing *		+		
Catamaran Sailing		+		Within coastal waters
Cave Tubing			+	
Caving			+	
Clay Pigeon Shooting		+		No cover for Personal Liability
Cliff Jumping			+	
Climbing (Indoor)		+		Must be with official guide and belay
Coasteering			+	
Cricket (Recreational)	+			
Cricket (Non-Recreational)		+		
Croquet	+			
Cross Country Running		+		
Cross Country Skiing *		+		
Curling *		+		
Cycling	+			No cover for racing or mountain biking
Dancing	+			
Darts	+			
Deep Sea Fishing		+		
Desert Safari	+			
Dinghy Sailing		+		Within coastal waters
Diving			+	Excludes scuba diving
Dog Sledding *		+		No cover for racing or mushing
Drag Racing			+	
Dragon Boating		+		
Dry Slope Skiing		+		
Dune / Wadi Bashing	+			
Elephant Trekking		+		Must be with official organisers
Endurance Tests			+	



Equestrian Events			+	
Expeditions			+	
Fell Running	+			
Fell Walking	+			
Fencing		+		Must be wearing appropriate safety equipment
Field Hockey		+		
Fishing	+			
Fives		+		
Flying as a non-fare-paying passenger in a private aircraft or helicopter	+			
Flying as a pilot or trainee pilot in a private aircraft or helicopter			+	
Football / Soccer (Recreational)	+			
Football / Soccer (Non-Recreational)		+		
Free Mountaineering			+	
Freestyle Skiing *			+	
Glacier Skiing *		+		
Glacier Walking (Up to 4,000 meters) *		+		
Gliding			+	
Go-Karting		+		Must wear helmet and protective clothing
Golf	+			
Gorge Scrambling			+	
Gorge Swinging / Canyon Swinging			+	
Gorge Walking			+	
Gorilla trekking		+		Must be with official organisers
Gymnastics		+		
Handball (Recreational)	+			
Handball (Non-Recreational)		+		
Hang Gliding			+	
Harness Racing			+	
Heli-skiing *		+		
High Diving		+		No cover for more than 5 metres
Hiking (Up to 4,000 meters)	+			Must be with official guide on recognized routes
Horse Jumping			+	
Horse Racing			+	
Horse Riding		+		Must be wearing a hard hat. No cover for polo, jumping,

				or hunting on horse back
Hot Air Ballooning		+		Organised pleasure rides as fare paying passenger only
Hunting			+	
Hurling		+		
Husky Sledge Rides *		+		Organised and non-competitive with an experienced local driver. Insured can drive the dogs themselves if supervised by an experienced local driver
Hydro Speeding			+	
Ice Climbing *			+	
Ice Diving *			+	
Ice Hockey *			+	
Ice Skating *		+		Must be on a recognized rink
Ice Speedway *			+	
Jet Boating		+		No cover for Personal Liability
Jet Biking		+		No cover for Personal Liability
Jet Skiing		+		No cover for Personal Liability
Jogging	+			
Jousting			+	
Judo			+	
Karate			+	
Kayaking (Up to Grade 2)		+		
Kayaking (Grade 3+)			+	
Kendo			+	
Kite Boarding		+		No cover for Personal Liability and no cover for jumping or racing
Kite Buggyng		+		No cover for Personal Liability and no cover for jumping or racing
Kite Skiing *		+		No cover for Personal Liability and no cover for jumping or racing
Kite Snowboarding *		+		No cover for Personal Liability and no cover for jumping or racing

Kite Surfing (Over land)			+	No cover for Personal Liability and no cover for jumping or racing
Kite Surfing (Over water)		+		No cover for Personal Liability and no cover for jumping or racing
Kloofing			+	
Korfbal		+		
Lacrosse		+		
Luging *			+	
Marathon Running			+	
Martial Arts			+	
Mono Skiing *		+		
Motocross			+	
Motor Cycling	+			No cover for engine capacity more than 200cc. Driver must hold the required license.
Motor Cycle Racing			+	
Motor Racing			+	
Motor Rallies			+	
Mountain Biking (Recreational)		+		Must be on recognised routes No cover for downhill racing, biking on vertical paths, or competitions
Mountain Biking (Non-Recreational)			+	
Mountain Boarding			+	
Mountaineering			+	
Mud Buggy	+			No cover for Personal Liability and no cover for racing
Netball		+		
Orienteering	+			
Ostrich Riding			+	
Outdoor Endurance Events			+	
Paintballing		+		Must wear eye protection No cover for Personal Liability
Parachute Jumping (static line)			+	
Parachute Jumping (tandem)			+	
Paragliding			+	
Parapenting			+	

Parascending / Parasailing (Overland)			+	
Parascending / Parasailing (Overwater)		+		
Pistol Shooting			+	
Polo			+	
Pony Trekking		+		Must be wearing a hard hat. No cover for polo, jumping, or hunting on horse back
Pool	+			
Pot Holing			+	
Powerboat Racing			+	
Quad Biking			+	
Racquetball		+		
Rackets		+		
Rafting (Up to Grade 2)		+		Excludes white water
Rafting (Grade 3+)			+	Excludes white water
Rambling (up to 4,000 meters)	+			
Rap Jumping			+	
Refereeing	+			Must be on an amateur basis
Rifle Shooting			+	
Ringos / Doughnuts		+		
River Bugging (Up to Grade 2)		+		
River Bugging (Grade 3+)			+	
River Canoeing (Up to Grade 2)		+		Excludes white water
River Canoeing (Grade 3+)			+	Excludes white water
River Tubing (Up to Grade 2)		+		Excludes white water
River Tubing (Grade 3+)			+	Excludes white water
Rock Climbing			+	
Rock Scrambling			+	
Rodeo			+	
Roller Blading / Roller Skating	+			Must wear pads and helmets. No cover for jumping or racing
Roller Hockey			+	
Roller Skiing		+		
Rounders (Recreational)	+			
Rounders (Non-Recreational)		+		
Rowing (Recreational)	+			
Rowing (Non-Recreational)		+		
Rugby		+		
Running	+			No marathon running

Running with Bulls			+	
Safari (No guns)	+			Must be organised by bona fide tour operator
Safari (With guns)			+	
Safari Trekking in a Vehicle	+			Must be organised by bona fide tour operator
Safari Trekking on Foot	+			Must be organised by bona fide tour operator
Sail Boarding		+		
Sailing		+		In territorial waters
Sand Boarding		+		
Sand Dune Surfing		+		
Sand Dune Skiing		+		
Scuba Diving (Up to 8 meters depth)	+			Only recreational diving and Insured must be accompanied by a licensed diver or instructor
Sea Kayaking		+		
Shark Diving			+	
Skate Boarding	+			No cover for jumping or racing
Skeletons			+	
Ski Acrobatics / Aerials *			+	
Ski Biking / Snow Biking *		+		
Ski Blading / Snow Blading *		+		
Ski Boarding *		+		
Ski Jumping *			+	
Ski Racing *			+	
Ski Randonee *		+		
Ski Stunting *			+	
Ski Touring *		+		
Ski Dooing *		+		No Personal Liability cover
Skiing *		+		
Skiing – Off Piste *		+		Must be with official guide and must be within local ski patrol guidelines
Sky Diving			+	
Sledging / Sleighing *		+		
Sleighing as passenger	+			
Small Bore Target Shooting		+		No Personal Liability cover
Snooker	+			
Snorkelling	+			
Snowboarding *		+		

Snowboarding – Off Piste *		+		Must be with official guide and must be within local ski patrol guidelines
Softball (Recreational)	+			
Softball (Non-Recreational)		+		
Solo Climbing			+	
Speed Skating *			+	
Speedway			+	
Squash		+		
Street Dancing	+			
Street Hockey			+	
Surfing		+		
Swimming (Recreational)	+			
Swimming (Non-Recreational)		+		
Swimming with Dolphins		+		
Swimming with Stingrays			+	
Table Tennis	+			
Tae Kwon Do			+	
Tall-Ship Crewing			+	
Tennis (Recreational)	+			
Tennis (Non-Recreational)		+		
Tobogganing *		+		
Trampolining		+		
Trekking (Up to 4,000 meters)	+			Must be with official guide on recognized routes
Triathlon			+	
Tug-of-War	+			
Ultimate Frisbee		+		
Via Ferrata			+	
Volleyball (Recreational)	+			
Volleyball (Non-Recreational)		+		
Walking (up to 4,000 meters)	+			
Wake Boarding		+		No Personal Liability cover
Water Polo		+		
Water Skiing		+		No cover for jumping
Weightlifting			+	
White Water Canoeing / White Water Rafting (Up to Grade 2)		+		
White Water Canoeing / White Water Rafting (Grade 3+)			+	
Windsurfing		+		
Wrestling			+	

Yachting		+		In territorial waters
Yoga	+			
Zip lining		+		Must be adequately supervised and full safety equipment used
Zorbing		+		

## **ENDORSEMENT (COVID-19)**

This travel insurance **Policy** has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim. This Endorsement addresses what **Insured Person** is and is not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **Insured Person's Policy**.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the **Policy** except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the **Policy** is inconsistent with this Endorsement, the terms of this Endorsement shall prevail.
3. Please note in particular the "**INTRODUCTORY CLAUSES**", "**GENERAL EXCLUSIONS**", and "**SPECIFIC EXCLUSIONS**" sections of the **Policy**.
4. All terms defined and references construed in the **Policy** shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the **Policy**.
5. Cover for one-way **Covered Trip** ends 168 hours after **Insured Person's** arrival at **Insured Person's** final destination outside of **Insured Person's Country of Residence**.

## **GENERAL DEFINITIONS**

**Quarantine** means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

## **COVID-19 COVER**

The **Policy** will cover and **Insurer** will pay up to the amount shown in the table below (or where applicable, in the table of benefits in **Insured Person's Policy**) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **Insured Person's Policy**.



BENEFIT	COVERED CONDITIONS AND EXCLUSIONS
<p><b>Emergency Medical Expenses &amp; Emergency Medical Evacuation</b></p>	<p>If <b>Insured Person</b> is diagnosed with COVID-19 whilst outside <b>Insured Person's Country of Residence</b>, <b>Insurer</b> will pay up to the amount shown in the table of benefits in <b>Insured Person's Policy</b>, but not exceeding \$250,000, for the necessary and reasonable medical costs incurred during <b>Insured Person's Covered Trip</b>, as a result of <b>Insured Person</b> contracting COVID-19 during <b>Insured Person's Covered Trip</b>.</p> <p>Included within the Emergency Medical Expenses benefit limit up to the amount shown in the table of benefits in <b>Insured Person's Policy</b>, but not exceeding \$250,000, if <b>Insured Person</b> contracts COVID-19 during <b>Insured Person's Covered Trip</b>, <b>Insurer</b> will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning <b>Insured Person's</b> body or <b>Insured Person's</b> ashes to <b>Insured Person's Country of Residence</b> up to the limit stated in the <b>Policy</b>.</p> <p><b>Insurer will not cover any loss if Insured Person is travelling against a medical practitioner or doctor's advice, or any claim arising from Insured Person acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</b></p> <p>In all cases, <b>Insured Person</b> or someone on <b>Insured Person's</b> behalf must contact <b>Insurer's</b> assistance department immediately.</p>
<p><b>Trip Cancellation</b></p>	<p><b>Insurer</b> will pay up to the amount shown in the table of benefits in <b>Insured Person's Policy</b> if the cancellation of <b>Insured Person's Covered Trip</b>, for which <b>Insured Person</b> has paid under a contract and which is not refundable, is necessary and unavoidable as a result of either:</p> <ol style="list-style-type: none"> <li>1. <b>Insured Person</b> or a <b>relative</b> being diagnosed with COVID-19 prior to the scheduled <b>Covered Trip</b> departure date; or</li> <li>2. An extension of the school year due to COVID-19, if <b>Insured Person</b> or a <b>relative</b> is a full-time teacher, other full-time employee, or a student at a primary or secondary school and is required to complete an extended school year that falls on or beyond the departure date of <b>Insured Person's Covered Trip</b>.</li> </ol> <p><b>Insurer will not cover any Covered Trip cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by</b></p>

	<p>or for destination country or origin country.</p> <p><b>Insurer</b> will not cover any <b>Covered Trip</b> cancellation resulting solely from border closures, <b>Quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>Insurer</b> will not cover <b>Covered Trip</b> cancellations if <b>Insured Person</b> cancels <b>Insured Person's Covered Trip</b> because of disinclination to travel, change of mind or fear of travelling.</p> <p><b>Insurer</b> will not cover <b>Covered Trip</b> cancellation if an airline, hotel or a travel service provider has offered a voucher or credit or re-booking of the <b>Covered Trip</b> for cancellation refund or compensation.</p> <p><b>Insurer</b> will not cover any loss if <b>Insured Person</b> is travelling against a medical practitioner or doctor's advice, or any claim arising from <b>Insured Person</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<p><b>Trip Curtailment</b></p>	<p><b>Insurer</b> will pay up to the amount listed in the table of benefits in <b>Insured Person's Policy</b> if the cutting short of <b>Insured Person's Covered Trip</b> is necessary and unavoidable because <b>Insured Person</b> or <b>Insured Person's relatives</b> are diagnosed with COVID-19 while travelling and need to return to <b>Insured Person's Country of Residence</b> earlier than planned. In that event, <b>Insurer</b> will cover:</p> <ol style="list-style-type: none"> <li>1. reasonable and necessary travel and accommodation expenses for which <b>Insured Person</b> has paid, and which are not refundable;</li> <li>2. reasonable and necessary additional travel costs to return back to <b>Insured Person's Country of Residence</b>.</li> </ol> <p><b>Insurer</b> will not cover business associates for this benefit.</p> <p><b>Insurer</b> will not cover <b>Covered Trip</b> curtailment resulting solely from border closures, <b>Quarantine</b> or other government orders, advisories, regulations or directives.</p> <p><b>Insurer</b> will not cover any loss if <b>Insured Person</b> is travelling against a medical practitioner or doctor's advice, or any claim arising from <b>Insured Person</b> acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with</p>

	COVID-19 symptoms).
<b>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</b>	<p><b>Insurer</b> will pay \$150 per day, per person for up to 14 consecutive days if, while <b>Insured Person</b> is outside <b>Insured Person’s Country of Residence</b>, <b>Insured Person</b> tests positive for COVID-19, and as a result are unexpectedly placed into a mandatory <b>Quarantine</b> outside <b>Insured Person’s Country of Residence</b>.</p> <p><b>Insurer</b> will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to <b>Quarantine</b>.</p> <p>This benefit replaces the accommodation expenses covered under <b>Trip Curtailment</b> for the period during which <b>Insured Person</b> is in <b>Quarantine</b> during <b>Insured Person’s Covered Trip</b>.</p> <p>This benefit will not apply where <b>Quarantine</b> measures are mandatory for all arriving passengers or <b>Quarantine</b> mandates exist for all passengers from a particular country/region of origin.</p>
<b>ASSISTANCE SERVICES</b>	<b>Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of this insurance plan are the responsibility of the Policyholder (see policy fulfillment for assistance contact details).</b>
<b>Denied boarding due to fever or other medical concern</b>	An AIG staff member will be available to discuss next steps and options. If necessary, <b>Insurer</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to <b>Country of Residence</b> when <b>Insured Person</b> is medically cleared to fly. For contact details, please refer to <b>Insured Person’s Policy</b> .
<b>Denied entry to country due to fever or other medical concern</b>	<b>Insurer</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to <b>Insured Person’s Country of Residence</b> when <b>Insured Person</b> is medically cleared to fly. For contact details, please refer to <b>Insured Person’s Policy</b> .
<b>Feel ill while traveling internationally</b> (To access benefits, <b>Insured Person</b> must contact <b>Insurer’s</b> assistance department immediately)	An AIG staff member will be available to discuss <b>Insured Person’s</b> options. <b>Insurer</b> will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to <b>Insured Person’s Country of Residence</b> when <b>Insured Person</b> is medically cleared to fly. For contact details, please refer to <b>Insured Person’s Policy</b> .

## **GENERAL EXCLUSIONS**

This Policy does not provide coverage for any of the following:

1. War or warlike operation, invasion, act of foreign enemy, hostilities (whether War has been declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, civil commotion, conspiracy, military or usurped power, martial law, or state of siege; or any of the events or causes which determine the proclamation of or enforcement of martial law or state of siege, seizure, quarantine; or customs regulations; or nationalization by or under the order of any government or public or local authority;
2. Act of Terrorism, unless specifically purchased in the Policy;
3. Intentional use of military force to intercept, prevent, or mitigate any known or suspected act of Terrorism;
4. Use, release, or escape of nuclear materials that directly or indirectly results in ionizing, radiation, or contamination by radioactivity from any nuclear fuel or from nuclear weapons materials. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
5. Release, dispersal, or application of pathogenic or poisonous biological or chemical materials;
6. Being in service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization;
7. Engaging in occupational activities underground or requiring the use of explosives;
8. Willful or deliberate exposure to danger (except in an attempt to save human life);
9. Intentionally self-inflicted injury, suicide, or any attempt thereat while sane or insane;
10. Deliberate violation of criminal law;
11. Traveling by air on a legally licensed aircraft and where You are acting as pilot or part of the aircraft crew;
12. Flying in any aircraft owned, leased, or operated by or on behalf of You or by Your Relative;
13. Mental disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation, and autism;
14. Elective, cosmetic, or plastic surgery, unless it is as a result of an Accident;
15. Pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices;
16. Sexually transmitted diseases and the conditions commonly known as AIDS or HIV and/or any related Sickness or condition including derivatives or variations thereof, howsoever, acquired or caused;
17. Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a

- Physician;
18. Bacterial infections except pyogenic infections which are caused by an accidental wound;
  19. Chronic fatigue syndrome or myalgic encephalomyelitis (M.E.) (anticardiolipin antibody positively) or the Sickness commonly referred to as yuppie flu;
  20. The diagnosis and treatment of acne;
  21. Deviated septum, including sub mucous resection and/or other surgical correction thereof;
  22. Organ transplants that competent medical professionals consider experimental;
  23. Well Child care including exams and immunizations;
  24. Contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing;
  25. Being under the influence of alcohol with more than the legal limit of alcohol in blood or breath;
  26. Being under the influence of drugs or narcotics, unless such drugs or narcotics were administered by a Physician or unless prescribed by and taken in accordance with the directions of a Physician;
  27. Alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse, or addictive conditions of any kind;
  28. Any Pre-existing Condition;
  29. Any cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or sequelae thereof or complications that, in the opinion of a Physician appointed by the Insurer, can reasonably be related thereto, if You have received medical advice or treatment (including medication) for hypertension within 2 years prior to the commencement of the Covered Trip;
  30. Congenital anomalies and conditions arising out of or resulting there from;
  31. Hernia;
  32. Traveling against medical advice or to seek medical attention or advice or with a terminal condition which was diagnosed prior to the Covered Trip or when Insured Person is unfit to do so;
  33. Participating in any sport as a Professional Player;
  34. Any hazardous pursuits, sports, or activities which are not listed under "SPORTS AND ACTIVITIES" and introduce or increase the possibility of a loss;
  35. Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered;
  36. Default or insolvency of the carrier;
  37. Intention to emigrate, unless agreed previously in writing by the Insurer;
  38.
    - a) Planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.
    - b) Actual travel in, to, or through Afghanistan or Iraq.

39. Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical, or biological weapons;
40. (a) an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organisation; or  
(b) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern; or  
(c) the threat or fear of any such epidemic, pandemic, disease or event.
41. Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures relating to an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organisation.

## **GENERAL CONDITIONS**

### **Complaints, Disputes, and Assistance**

If you have a complaint or dispute about your Policy, please contact:

Customer Service Group

American Home Assurance Company (Dubai Br.)

The H Hotel – Complex, Trade Centre First, 27th Floor,

P.O. Box 40569, Dubai, UAE

Tel: +971 4 509 6111, Fax: +971 4 352 2186

E-mail: [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com)

Working Hours: Sunday to Thursday, from 08:00 to 17:00

If you require assistance, please contact:

Assistance Department

Tel: +1 817 826 7276

Working Hours: 24 Hours a day, 7 days a week

### **Consumer Notice Analysis**

AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

### **Currency**

All amounts are shown in United States Dollar. If expenses are incurred in a foreign currency the rate of exchange used will be the rate at the time of incurring the expense or suffering a loss.

### **Data Disclosure**

By executing this application or by entering into this contract of insurance, the Insured Person consents to the Insurer processing data relating to the Insured Person for providing insurance products and services, legal, administrative, and management purposes and in particular to the processing of any sensitive personal data relating to the Insured Person.

The Insured Person consents to the Insurer making such information available to third parties including, but not limited to, any Group Company, those who provide products

or services to the Insurer or any Group Company, and regulatory authorities, within and outside the Insured Person's country of domicile.

### **Governing Law**

This Policy, its eligibility, and terms and conditions are to be interpreted according to the laws of the United Arab Emirates. Any dispute will be subject to the jurisdiction of the competent courts of the United Arab Emirates.

### **Language**

The official version of this Policy is in Arabic. In case of discrepancy between English and Arabic version, the Arabic version shall prevail.

### **Liability**

The Insurer shall not be liable or responsible for:

- a) the negligence, wrongful acts and/or omissions of any legal and/or health care professional or any other person or persons or legal entity that provide direct or indirect service to the Insured Person;
- b) The failure of any agent or broker to explain adequately the terms, conditions, endorsements, terminations and exclusions of this Policy.

### **Marketing**

Should any discrepancies arise between the Policy and any literature received by the Insured Person, the terms of this Policy including any endorsements and terminations will govern in all cases.

### **Misrepresentation**

This Policy shall be considered void (at the discretion of the Insurer) in the event of misrepresentation, mis-description, or non-disclosure by or on behalf of the Insured Person of any information material to this Policy.

### **Other financial products and services**

The Insurer will accept no liability whatsoever for any of the insurance or other financial products or services which are sold in conjunction with this Policy that are provided or underwritten by any other insurance or assurance companies and/or assistance companies and/or financial providers.

### **Other Insurance**

Except for **Section 1 - Personal Accident Benefits**, if the Insured Person is able to claim under any other policies (including statutory insurance and/or automatic credit card travel insurance) to be covered for the whole or any part of an Insured Event ("Other Claims"), the Insurer will only be liable to pay its pro rata portion of the claim submitted in terms of this Policy.

- 1) If, in the Insurer's discretion, it decides to pay the claim in full, then it will not be obliged to make payment, unless the Insured Person cedes to the Insurer all of their



- rights in respect of the Other Claims;
- 2) If the Insurer has already paid benefits in terms of this Policy, all of the Insured Person's rights in respect of the Other Claims will be ceded automatically to the Insurer;
  - 3) Without limiting any provision of this Policy or any legal obligation, the Insured Person must cooperate fully with the Insurer in relation to the Other Claims or legal proceedings, including: a) not doing anything to prejudice or limit the Insurer's rights; b) giving the Insurer whatever information and documents it may require; c) signing any document or affidavit that the Insurer may request to enable it to exercise its rights.

### **Privacy Policy**

To review our privacy Policy, go to <http://www.aig.com>

### **Sanctions**

The Insurer shall not be deemed to provide cover and the Insurer 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 the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

### **Subrogation**

The Insurer has the right to commence or take over legal proceedings in the Insured Person's name for the defense or settlement of any claim, or to sue or prosecute any other party to recover monies payable by them at law. The Insured Person must cooperate with the Insurer and do nothing to hinder the Insurer's rights.

### **Third Party**

This Policy is between the Insurer and the Insured Person only and all of its provisions and conditions are for the sole and exclusive benefit of those parties. Nothing in this Policy, expressed or implied, is intended to confer upon any other person any rights or remedies of any nature whatsoever under this Policy or any of its provisions. Without limitation, no third party shall have any rights under this Policy or any right to receive Policy benefits. Receipt of benefits paid will be a valid discharge of the Insurer's liability under this Policy.

This Policy cannot be ceded, assigned, or in any way transferred to a third party. Benefits shall be payable only to the Insured Person or Insured Person's legal representative.

## **CLAIMS CONDITIONS**

### **Fraud**

If the Insurer has reason to believe that dishonesty or exaggeration has been used either by the Insured Person, Insured Person's Family, or anyone acting on behalf of the Insured Person or Insured Person's Family to obtain:

- A claims payment or inflated claims payment under Insured Person's Policy;
  - Cover for which Insured Person does not qualify; or
  - Cover at a reduced premium.
- 1) All benefits under this Policy will be lost;
  - 2) The Insurer may cancel the Policy and may not refund the premium;
  - 3) The Insurer will refer the matter to the police or authorities for criminal prosecution or take any other action consistent with the Insurer's legal rights.

### **General**

- The Insured Person shall submit to medical examination at the expense of the Insurer as often as shall be required in connection with any claim. Any report generated as a result of such examination shall be the property of the Insurer and shall be deemed to be confidential information of the Insurer.
- Medical treatment shall be sought and followed promptly on the occurrence of an Injury or Sickness and the Insurer shall not be liable for that part of any claim which in the opinion of a Physician arises from the unreasonable or willful neglect or failure of any Insured Person to seek and remain under the care of a qualified Physician.
- All claims arising from criminal incidents are to be supported and accompanied by a certified police report.
- The due observance and fulfillment of the Policy insofar as it relates to anything being done or complied with by the Insured Person, shall be a condition precedent to liability to make any payment under this Policy.
- The Insurer shall have the right to access any current or prior medical records of the Insured Person in order to finalize and/or proceed with the assessment of a claim and/or render medical assistance. By virtue of this clause, the Insured Person shall be deemed to have given the Insurer written consent to access any of the Insured Person's current or prior medical records.
- No amount payable in terms of this Policy shall bear any interest.

### **Legal action**

If the Insurer denies liability for any claim and the Insured Person does not institute legal action and serve summons on the Insurer (or initiate arbitration proceedings if the Insurer has agreed to submit to arbitration) within thirty-six (36) months after such repudiation, all benefits of such claim shall be forfeited.

### **Recoveries**

All recoveries net of the Insurer's actual recovery costs will be distributed firstly to the Insurer for all amounts paid and any remainder will be paid to the Insured Person.