

Frequently Asked Questions

1. What is Gulf Air Travel Insurance?

Allianz Travel is a travel insurance program that is offered exclusively by Gulf Air to its customers.

2. Who can purchase Gulf Air Travel Insurance?

Any Gulf Air passenger can purchase Gulf Air Travel Insurance on any route of the Gulf Air network where it is offered.

The passenger must be a valid and legal resident of the country of departure that Gulf Air flies from and where Gulf Air Travel Insurance is offered.

3. Does Gulf Air Travel Insurance enforce an age limit?

Yes, the maximum age at the time of buying the policy is 79 years. For details please refer to the product details and description.

4. Can I purchase Gulf Air Travel Insurance for my infant traveling alone?

Currently Gulf Air Travel Insurance is not offered to infants travelling alone on the airline.

5. What is the coverage period for my Gulf Air Travel Insurance policy?

Gulf Air Travel Insurance covers you for the duration of your trip or to a maximum of 90 days from the date of travel.

6. Am I still covered by Gulf Air Travel Insurance if I catch a connecting flight to a different destination?

Yes, at least one flight/ticket must be a Gulf Air or Gulf Air codeshare flight carrying a GF flight number only.

PROCEDURES

7. What do I do if I encounter an accident abroad?

It is important that you call the number of the Assistance Company, provided by Gulf Air, as detailed in your policy before taking any action.

For any outpatient treatment, please retain all original receipts and claim them on your return to your country of residence.

8. Can I cancel my Gulf Air Travel Insurance Policy?

Within 48 hours of purchase, you can receive a full refund of premium if you do not want this policy and have not filed a claim or departed on your trip.

After 48 hours of purchase and up to the flight departure date, you can receive a full refund of premium if:

- Gulf Air cancel the flight
- You have not filed a claim

9. Is Gulf Air Travel Insurance premium refundable?

Yes, the premium is refundable in case policy cancellation was requested based on the above criteria.

10. Can I amend my Gulf Air Travel Insurance?

Yes, the Gulf Air Travel Insurance policy can be modified/ amended in special cases; the change can only be made prior to the departure of the first leg of the journey.

11. What happens to my Gulf Air Travel Insurance if Gulf Air reschedules my Return Flight to a later date?

Your Gulf Air Travel Insurance is automatically extended up to a maximum of 3 days if your Return Flight is rescheduled by Gulf Air to a later date.

12. Do I have to carry a copy of my Certificate of Insurance with me when travelling?

No, you don't need to carry a copy of your Certificate of Insurance. All you need is your Policy Number which will be available to you from the email you will receive after purchasing the plan. And the 24-hour Emergency Allianz Travel phone number: +9714270 8717

13. What do I do if I did not receive or lost my Certificate of Insurance?

Your Gulf Air Travel Insurance was successfully processed if it is reflected on the Confirmation Page of this site. You should receive your confirmation within 4 hours of completing your purchase.

To get a copy, simply e-mail us your Policy Number (if available), Full Name, Flight Booking Number, Travel Dates, Date of Purchase and E-mail Address by travel@nextcarehealth.com

14. Where can I get the full terms and condition of my Gulf Air Travel Insurance?

The Full Terms and Condition of your Gulf Air Travel Insurance is available in our Policy Wording section of Gulf Air Travel Insurance.

COVERAGE

15. What kind of benefits do I get with Gulf Air Travel Insurance?

For more detailed information about the benefits available, please visit our Product Description and Policy Wording sections.

16. When does my Gulf Air Travel Insurance policy coverage begin?

For Comprehensive return trip Plans, coverage begins when you check-in for your Gulf Air Departure Flight. The Trip Cancellation Benefit takes effect on the Issue Date.

17. How will my outpatient medical expenses be paid under the Gulf Air Travel Insurance?

You will be reimbursed for medical expenses incurred as a result of a covered sickness & accident as detailed in the Terms & Conditions.

18. If I require treatment for an illness during my trip, can I claim for medical/hospital and other related expenses?

Yes, Gulf Air Travel Insurance covers emergency Sickness medical expenses. This can be claimed as detailed in the claims procedure for covered sickness.

19. Does Gulf Air Travel Insurance cover sports and other similar activities?

No, currently Gulf Air Travel Insurance does not cover sports and similar activities. For more details, please refer to the detailed Terms & Conditions of coverage.

20. Can I cancel my trip for any reason and get all my money back through my Trip Cancellation Benefit?

The Trip Cancellation Benefit is only applicable for insurable reasons indicated in the detailed Terms & Conditions of coverage section.

Covered reasons include, but are not limited to, unforeseen emergencies such as illness, injury or death involving you, your travel companion and/or an immediate family member. Pre-existing Conditions are not covered.

21. Can I buy Gulf Air Travel Insurance if I have a pre-existing condition?

Yes! However, Gulf Air Travel Insurance has exclusions on pre-existing conditions as detailed in the Terms & Conditions of coverage section.

"Pre-existing Condition" refers to injury, sickness, disease, illness or other medical conditions that you knew about before you purchased Gulf Air Travel Insurance.

22. Does my Baggage & Personal Effects Benefit cover theft?

Yes! Gulf Air Travel Insurance covers theft (and damage due to attempted theft) as long as it occurs during the duration of your policy.

CLAIMS

23. How do I file a claim?

In the event of an insurance claim, you can download a copy of our Notice of Claim Form which is available in customer support section of Gulf Air Travel Insurance here.

After completing, please fax or post it to the contact information indicated in the document.

24. How long is the claim processing time?

Claims will be processed within 14 days after you've submitted all required documentation.

25. What is the time limit for filing a claim?

All claims must be submitted to the travel claims department within 30 days of your Policy End Date.

26. What do I do if I disagree with the claims decision made?

Gulf Air Travel Insurance will advise you in writing of your right to appeal the claim decision and the procedures for filing an appeal. You can appeal to:

For Travel Claims, non-emergency:

NEXTCARE CLAIMS MANAGEMENT LLC
Eiffel Boulevard Limited Building (Eiffel 2)
1st floor, Umm Al Sheif,
Sheikh Zayed Road
P.O.Box: 80864
Dubai-UAE
Contact Number:
Travel Claims +97142708705
Or email to: travel.claims@nextcarehealth.com

27. Can I contact the Travel Claims team if I wish to amend or cancel my travel itinerary?

No. the Travel Claims team will only assist in filing your claim if you have cancelled or cut short your trip.

28. Can I file a claim if Gulf Air has cancelled my flight?

No. Gulf Air Travel Insurance does not cover a claim if the airline cancels the flight.