



## Middle Eastern Travel Protection Takaful Certificate

This Takaful certificate is for residents of the United Arab Emirates for travel outside of the United Arab Emirates.  
This Takaful certificate does not cover claims relating to existing medical conditions.

### Important Telephone Numbers

Customer Services:	UAE +971 420 95410
24hr emergency medical assistance (for medical emergencies or curtailment requests):	UAE +971 420 95485
Claims:	UAE +971 420 95410

#### Note

Contact should always be made with the 24-hr emergency medical assistance line if **you** are hospitalised or where medical costs are likely to exceed **US\$ 250**. Failure to do so may mean that **you** will not receive the correct level of treatment or **your** claim may not be paid.

### Health declaration and health exclusions

#### Exclusions relating to your health

- You** will not be covered for any directly or indirectly related claims (see note on page 10) arising from the following if at the time of taking out this **Takaful certificate** or booking **your journey** (whichever is later), **you**:
  - are being prescribed regular medication;
  - have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
  - are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
  - are awaiting treatment or the results of any tests or investigations;

If **we** are unable to cover a medical condition, this will mean that any other **person protected** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) obtain cover from another provider.
- You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
- You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your Takaful certificate** was issued.
- You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

#### Exclusions relating to the health of someone not protected on this Takaful certificate, but whose health may affect your decision whether to take or continue with your journey

**You** will not be covered for any directly or indirectly related claims (see note on page 10) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your Takaful certificate** was issued:

- you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

## Contents

	Page
Preamble to the Takaful certificate	3
Important Takaful definitions	4
Summary of cover	5
Important information	6
Definition of words	7-8
24-hour emergency medical assistance	9
Health declaration and health exclusions	10
General exclusions	11
Conditions	12
Making a claim	13
Making a complaint	14
Cancellation or curtailment charges – Section 1	14-15
Emergency medical and associated expenses – Section 2	16
Loss of travel documents – Section 3	17
Delayed personal possessions – Section 4	17
Personal possessions – Section 5	18
Personal accident – Section 6	19

## Preamble to the Takaful certificate – Participation in a Takaful Scheme

*In the Name of Allah the Most Gracious the Most Merciful*

### Principal of Takaful

Takaful is a scheme based on joint-guarantee, brotherhood, solidarity and mutual co-operation among a group of people called participants to help and provide financial assistance to each other. The objective of the scheme is to provide financial protection to The Participants through the principles of Takaful, which encourage people to co-operate and help one another for a good cause as embodied in the teaching of Islam.

*“...Help you one another in righteousness and piety, but do not help one another in sin and rancor...” (Al-Maidah, verse 2)*  
In line with this concept The Participant shall agree to contribute a sum of money called Takaful Contribution into a common takaful fund called General Takaful Fund (hereinafter called GTF). With the payment of The Takaful Contribution, The Participants shall be entitled to the benefits provided under the terms and conditions of The Takaful Certificate in accordance with the Islamic Shari'a principles of co-operation, mutual help and joint indemnity.

The Company, as a scheme manager, acts as an agent (wakeel) in managing the takaful operations on behalf of all The Participants. In return, The Company is entitled to a wakalah fee which is deducted from The Takaful Contributions paid by The Participants. The wakalah fee would be used by the Company to pay for its operational expenses. As approved by the Fatwa and Shari'a Supervisory Board of the Company, the wakalah fee may constitute up to a maximum of 20% of the takaful contribution.

The GTF shall be used for payment of claims (Takaful benefits) to The Participants who are eligible in accordance with the terms and conditions of The Takaful Certificate. The Takaful Contributions used for claims payment are considered as Tabarru' for the purpose of solidarity and mutuality as embodied in the principle of Takaful. The Participants authorise The Company to secure retakaful protection whenever necessary to safeguard the GTF. All related takaful expenses such as acquisition costs, payment to retakaful, claims investigations and allocation for reserves shall also be deducted from the GTF.

### Investment

The Company shall deal exclusively with managing and investing the assets of the GTF and surplus there from, if any, in accordance with the Islamic Shari'a principles as guided by its Fatwa and Shari'a Supervisory Board. The Company undertakes to invest these assets separately from its own assets and free from any liens of its own creditors. Pursuant to this, and in full accordance with the approval of the Fatwa and Shari'a Supervisory Board, The Company is entitled to up to 10% of the investment return, and the balance shall be credited to the GTF.

Any losses due to investment and business risks as recognized under the Islamic Shari'a rulings and associated with market conditions are initially borne by the GTF. In conformity with rulings of the Islamic Shari'a as well, The Company shall be liable for any proven loss to assets of the GTF if such loss is due to the act of breach of trust or negligence on part of The Company.

### Distribution of Surplus

If at the end of the financial year of The Company there is a net surplus in the GTF, The Participants shall be entitled to a share of the surplus. At the same time, with approval of the Fatwa and Shari'a Supervisory Board, The Company is also entitled to a share of the surplus of up to 40%, as an incentive fee.

The surplus from the GTF would be calculated according to actuarial principles and in proportion to the contributions retained in the GTF after retakaful fees.

The Company shall distribute surplus from the GTF as set out below:

- The entitlement of the Participant to the surplus shall be determined by taking into consideration all the claims incurred under the Takaful Certificate during the financial year and after making appropriate provisions for reserves.
- If the above is less than the amount of Takaful Contribution earned during the financial year under the Takaful Certificate, the Participant shall be entitled to the share of surplus on the amount of the difference between the Takaful Contribution and the claims and provisions above.

All eligible Participants will be notified of their share of the surplus. If the Participant fails to collect or cash the surplus within a period of 5 years from the date written on the aforementioned notification of surplus, then the Participant shall be considered to have forfeited their right to the share of surplus. Forfeited surpluses shall be transferred to a reserve account under the GTF.

Should the Participant withdraw from the Takaful Scheme before the Expiry Date of the Takaful Certificate, no surplus will be paid.

### GTF Deficit

In the event that the GTF has a shortfall in fulfilling its takaful obligations, The Company shall grant an interest-free loan (al-qard-al-hasan) from its standby capital to provide for the total amount of any losses in the GTF, which shall be recouped from future surpluses of the GTF.

**The whole scheme shall be governed by the principles and provisions of the Islamic Shari'a as advised by The Company's Fatwa and Shari'a Supervisory Board.**

## Important Takaful definitions

### **The Company**

Means, Noor Takaful General PJSC, the scheme manager which runs the Takaful operations, for a fee as agreed, as an agent of **The Participant** in for providing mutual financial protection and indemnity and making investments of **The Takaful Contribution** credited to General Takaful Fund (GTF) on terms and conditions as contained in **The Takaful Certificate**.

### **Deductions**

Means any reduction or discount in **The Takaful Contribution** allowed to **The Participant**.

### **The Limit of Liability**

Means the amount as shown in **The Schedule** against the Item 'The Limit of Liability' and shall be the maximum amount of indemnity to **The Participant** subject otherwise to the terms and conditions of **The Takaful Certificate**.

### **The Participant**

The person or entity as shown in **The Schedule**, who has entered into **The Takaful Certificate** with **The Company** to get mutual indemnity for loss as per the provisions of **The Takaful Certificate** and to receive surplus of General Takaful Fund (GTF) on agreed terms.

### **The Period of Takaful**

Means the period as shown in **The Schedule** during which the Peril Covered should occur in order to be eligible for indemnification under **The Takaful Certificate**.

### **The Personal Representative**

The person(s) who has/have been nominated to deal with the estate of **the Participant** upon **the Participants** death or incapacity. The Personal Representative shall act as though they were **the Participant** observe, fulfil and be subject to the terms of this **Takaful Certificate** in so far as applicable.

### **Re-Takaful**

Means transfer of part or whole of the liabilities assumed by **The Company** under **The Takaful Certificate** to any other Takaful Operator or Retakaful Operator.

### **The Schedule**

This contains the individual details of **The Participant** including the name of **The Participant** and **The Period of Takaful** etc. and shall be an integral part of **The Takaful Certificate**.

### **The Takaful Certificate**

The document signifying the contract between **The Company**, as the scheme manager and **The Participant** and the terms and conditions contained therein shall be the sole basis of indemnity and benefits to **The Participant**.

### **The Takaful Contribution**

Means the amount paid by **The Participant** to **The Company** as a consideration for entering in to **The Takaful Certificate**, which is credited to General Takaful Fund (GTF) on terms as agreed.

### **The Takaful Scheme**

This a scheme that provides mutual financial protection and indemnity for loss or damage among **The Participants**, where **The Company** is appointed by **The Participant** to manage the payment of claims (Takaful benefits) and invest the funds of General Takaful Fund (GTF) as per the terms and conditions as contained in **The Takaful Certificate**.

## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this contract for the full terms and conditions.

Cover	Age 2-64 years		Age 65-74 years		Age 75 and over	
	Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess
Cancellation or curtailment	Flight cost	Nil	Flight cost	US\$ 15	Flight cost	US\$ 15
Emergency medical and associated expenses	US\$ 50,000	US\$ 100	US\$ 30,000	US\$ 100	US\$ 20,000	US\$ 100
- Prolonged stay	US\$ 50 / day Max US\$ 350	Nil	US\$ 50 / day Max US\$ 350	Nil	US\$ 50 / day Max US\$ 350	Nil
- Accommodation	US\$ 85 / day Max US\$ 595	Nil	US\$ 85 / day Max US\$ 595	Nil	US\$ 85 / day Max US\$ 595	Nil
- Funeral costs	Included		Included		Included	
- Dental	US\$ 200		US\$ 200		US\$ 200	
Loss of travel documents	US\$ 1,000	Nil	US\$ 1,000	Nil	US\$ 1,000	Nil
Delayed personal possessions	US\$ 50 (after 6 hours) Max. US\$ 150	Nil	US\$ 50 (after 6 hours) Max. US\$ 150	Nil	US\$ 50 (after 6 hours) Max. US\$ 150	Nil
Personal possessions	US\$ 800	Nil	US\$ 800	Nil	US\$ 800	Nil
- Valuables	US\$ 400		US\$ 400		US\$ 400	
- Single item, pair or set limit	US\$ 100		US\$ 100		US\$ 100	
- Perfume and fragrances limit	US\$ 50		US\$ 50		US\$ 50	
Personal accident						
- Death	US\$ 20,000	Nil	No cover	No cover	No cover	No cover
- Permanent loss of sight or limb	US\$ 20,000	Nil	US\$ 20,000	Nil	US\$ 20,000	Nil
- Permanent total disablement	US\$ 20,000	Nil	No cover	No cover	No cover	No cover

### Note

#### Inner limits

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the **person protected**.

## Important information

Thank **you** for taking out travel protection with **us**.

**Your schedule** shows the sections of the **Takaful certificate** **you** have chosen, the people who are covered and any special terms or conditions that may apply.

**Your Takaful certificate** does not cover everything. **You** should read this **Takaful certificate** carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call **NEXtCARE** on telephone **UAE +971 420 95410** or write to Arab Gulf Health Services – NEXtCARE, Business Avenue Building 10<sup>th</sup> Floor, Sheikh Rashid Road, Deira PO80864 Dubai UAE or email: [travel@nextcare.ae](mailto:travel@nextcare.ae).

### The company

**Your** Bahrain Air protection is managed by Noor Takaful General PJSC P.O. Box 48883, Dubai, UAE.

### How your Takaful certificate works

**Your Takaful certificate** and **schedule** is an agreement between **you** and **us**. **We** will pay for any claim **you** make which is covered by this **Takaful certificate** and happens during the **period of coverage**.

Unless specifically mentioned, the benefits and exclusions within each section apply to each **person protected**. **Your Takaful certificate** does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the **Takaful certificate**.

### Telling us about relevant facts

At the time of taking out this **Takaful certificate** **you** must tell **us** about anything that may affect **your** cover, for example:

- the health of a close **relative** who is not travelling with **you**, but whose health may affect **your journey** or a **travelling companion** (see under the heading 'Health declaration and health exclusions' of this **Takaful certificate**); or
- **your redundancy**.

If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### Cancellation rights

Once the **Takaful contribution** has been paid, **your Takaful certificate** cannot be cancelled.

### Takaful certificate excess

Under some sections of **your Takaful certificate**, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person protected**, for each section, for each claim incident. The amount **you** have to pay is the **excess**.

### Data protection

Information about **your** contract may be shared between Bahrain Air, **us**, the **company**, NEXtCARE or any member of Allianz Global Assistance for **Takaful certificate** management purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **company**, other Takaful companies and industry governing bodies and regulators to process **your Takaful certificate**, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

### Governing law

This **Takaful certificate** will be in English. The **Takaful certificate** will be governed by the applicable federal laws of the United Arab Emirates to the extent these laws are not inconsistent with the rules and principles of Shari'a as interpreted by the Fatwa and Shari'a Supervisory Board of the **Company**, in which case the latter will prevail. The courts of the United Arab Emirates shall have exclusive jurisdiction with respect to any dispute arising from this **Takaful certificate**.

### Third party rights

This **Takaful certificate** is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this **Takaful certificate** shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this **Takaful certificate**.

## Definition of words

When the following words and phrases appear in the **Takaful certificate** document or **schedule**, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### Area of cover

Any country where Bahrain Air fly to as a destination.

### Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

### Company

Noor Takaful General PJSC, P.O. Box 48883, Dubai, UAE.

### Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

### Excess

**The deduction we** will make from the amount otherwise payable under this **Takaful certificate** for each **person protected**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

### Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**We** may be able to cover **you** for other activities that are not listed. Please contact NEXtCARE on telephone UAE +971 420 95410 or email: [travel@nextcare.ae](mailto:travel@nextcare.ae).

### Home

**Your** usual place of residence in the United Arab Emirates.

### Journey

- For single trip cover  
A trip that takes place during the **period of coverage** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.
  - trips within **your home** country are not covered.
  - any other trip which begins after **you** get back is not covered.
  - a trip which is booked to last longer than 90 days is not covered.
- For one-way trip cover
  - **you** will only be covered for a period of 24 hours from when **you** leave **your home** or temporary pre-booked **journey** accommodation to begin **your journey**.

### Pair or set

A number of items of **personal possessions** that belong together or can be used together.

### Period of coverage

- For single trip cover  
Cancellation cover begins from the issue date shown on **your schedule** and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For one-way trip cover  
Cancellation cover begins from the issue date shown on **your schedule** and ends at the beginning of **your journey**. The cover for all other sections starts when **you** leave **your home** or temporary pre-booked **journey** accommodation to begin **your journey** and finishes 24 hours later.
- For single trip and one-way trip cover

All cover ends on the expiry date shown on **your schedule**, unless **you** cannot finish **your** journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

**Personal possessions**

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

**Relative**

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident**

A person who has their main **home** in the United Arab Emirates and has not spent more than six consecutive months abroad during the year before the **Takaful certificate** was issued.

**Travelling companion**

Any person that has booked to travel with **you** on **your journey**.

**Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

**We, our, us**

NEXtCARE and Allianz Global Assistance which administers the coverage on behalf of the **company**.

**You, your, person protected**

Each person shown on the **schedule**, for whom the appropriate **Takaful contribution** has been paid.



## 24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **US\$250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone **UAE +971 420 95485**

email **international\_dept@nextcare.ae**

Please give **us** **your** age and **your** **schedule** number. Say that **you** are covered with travel protection for Bahrain Air customers.

Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your** **home** or to a hospital or nursing home in **your** **home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** **Takaful certificate** before **you** phone.

## Health declaration and health exclusions

### Exclusions relating to your health

- 1 **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this **Takaful certificate** or booking **your journey** (whichever is later), **you**:
- a are being prescribed regular medication;
  - b have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
  - c are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
  - d are awaiting treatment or the results of any tests or investigations;

If **we** are unable to cover a medical condition, this will mean that any other **person protected** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) obtained cover from another provider.

- 2 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
- 3 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 4 **You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- 5 **You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your Takaful certificate** was issued.
- 6 **You** will not be covered if **you** are traveling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

### Exclusions relating to the health of someone not protected on this Takaful certificate, but whose health may affect your decision whether to take or continue with your journey

**You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your Takaful certificate** was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

#### Note

##### Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

##### Level of medical cover provided

This is not a private medical protection and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

## General exclusions

The following exclusions apply to the whole of **your Takaful certificate**::

**We** will not cover **you** for any claim arising from, or consisting of, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 **You** not following any suggestions or recommendations made by any government or other official authority including the Ministry of External Affairs during the **period of coverage**.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in this **Takaful certificate**.
- 14 Claims relating to pregnancy or childbirth, where the pregnancy is more than 24 weeks at the beginning of **your journey**.

## Conditions

The following conditions apply to the whole of **your Takaful certificate**. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of The United Arab Emirates.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not covered by this **Takaful certificate** and to minimise any potential claim.
- 3 **You** have a valid **schedule**.
- 4 **You** accept that **we** will not extend the **period of coverage** if the original **schedule** plus any extensions have either ended, been in force for longer than 60 days or **you** know **you** will be making a claim.
- 5 **You** contact **us** as soon as possible, but within 30 days of **your** return **home**, with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations to the terms and conditions of this **Takaful certificate** apply, unless **we** confirm them in writing to **you**.

### We have the right to do the following

- 1 Cancel this **Takaful certificate** if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel this **Takaful certificate** and make no payment if **you**, or anyone acting for **you**, make a claim under this **Takaful certificate** knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration, deliberate mis-statement or fail to provide any relevant facts when applying for this **Takaful certificate** or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a **Takaful certificate** if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this **Takaful certificate**.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any, which will help **us** to recover any payment **we** have made under this **Takaful certificate**.
- 6 With **your** or **your Personal Representative's** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Not refund or transfer **your Takaful contribution** if **you** decide to cancel the **Takaful certificate**.
- 10 Not to pay any claim on this **Takaful certificate** (except under the Personal accident section) for any amounts covered by another **Takaful certificate** or by anyone or anywhere else, for example any amounts **you** can get back from private health protection, any reciprocal health agreements, transport or accommodation provider, home contents **Takaful certificate** or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** all cover provided on **your Takaful certificate** will be cancelled without refunding **your Takaful contribution**.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this **Takaful certificate**.

## Making a claim

To claim:

Phone **UAE +971 420 95410** and ask for a claim form or

Write to Arab Gulf Health Services – NEXtCARE, Business Avenue Building 10<sup>th</sup> Floor, Sheikh Rashid Road, Deira PO80864 Dubai UAE or

Email **travel.claims@nextcare.ae**

**You** should fill in the form and send it to **us** within 30 days of **your** return **home** with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other **Takaful certificate** **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

### Cancellation or curtailment

- If **you** need to curtail **your journey** call **UAE +971 420 95485** email **international\_dept@nextcare.ae** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **US\$ 250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### If your travel documents are lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

### Personal possessions

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

### Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given, including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

## Making a complaint

**We** aim to provide **you** with a first class **Takaful certificate** and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

Customer Services Manager  
Arab Gulf Health Services – NEXtCARE,  
Business Avenue Building 10<sup>th</sup> Floor,  
Sheikh Rashid Road,  
Deira PO80864  
Dubai UAE  
Telephone : **UAE +971 420 95410**  
Email: **travel@nextcare.ae**

Please supply **us** with **your** name, address, **schedule** number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

## Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to the amount shown in **your** summary of cover for **your** part of unused flight ticket costs which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover in the following necessary and unavoidable circumstances:

#### Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, **a travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.

#### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in cancellation.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

#### Note

- If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.
- If Bahrain Air are responsible for cancelling **your** flight, they will be responsible for refunding the cost of **your** flight tickets.

## WHAT YOU ARE NOT COVERED FOR

### Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover.

Any condition stated under Health declaration and health exclusions.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your Takaful certificate** or travel tickets for **your journey** were bought (whichever is the later).

### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

**You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons protected** are wearing crash helmets.

Anything caused by **you** taking part in a **hazardous activity** unless shown on **your schedule**.

## Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness or accident, or if **your** medical expenses are over **US\$ 250** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Up to the amount shown in **your** summary of cover for reasonable fees or charges **you** incur for:

- **Treatment**  
Medical, surgical, medication costs, hospital, nursing home or nursing services outside **your home** country.
- **Transport and accommodation**  
Up to the amount shown in **your** summary of cover for reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**  
Up to the amount shown in **your** summary of cover for reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue**  
Mountain search and rescue services when deemed medically necessary.

**We** will also pay

- **Dental**  
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons protected** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your schedule**.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **US\$ 250**, in-patient treatment or repatriation costs which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

**Your** burial or cremation within **your home** country.

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**



## Loss of travel documents - Section 3

### WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport or visas are lost, stolen or destroyed on **your journey**.

#### Costs for issuing a temporary travel documents

Up to the amount shown in **your** summary of cover for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport or visa to enable **you** to return to **your home** country.

#### Remaining value of original travel documents

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport or visa that is lost stolen or destroyed.

### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Delayed personal possessions - Section 4

### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward journey for more than 6 hours from when **you** arrived at **your** destination.

#### Note

**You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions section – 5.

### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Personal possessions - Section 5

### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** whether jointly owned or not is shown the amount shown in **your** summary of cover. There is also a single article, **pair or set** limit shown in **your** summary of cover.

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

More than the part of the **pair or set** that is stolen, lost or destroyed.

More than **US\$ 50** for fragrances and perfumes.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person protected**.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- Passport (see section 3).
- **Personal money**.
- Alcohol or tobacco products.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## Personal accident - Section 6

### WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

#### Death

The amount shown in **your** summary of cover for death. (We will not pay more than **US\$ 2,000** if **you** are aged 17 or under at the time of the **accident**.)

#### Permanent loss

The amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

The amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 17 or under or aged 65 or over at the time of the **accident**.)

#### Note

Death benefit payments will be made to **your** Personal Representative.

### WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your schedule**.
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons protected** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** contract schedule.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

This protection is provided by and arranged by Noor Takaful P.O. Box 48883, Dubai, UAE

3497TVL (1) 06/12