

Single Trip Takaful Policy Wording

This travel Takaful is only for non-residents of the United Arab Emirates (UAE) travelling to the UAE

COVERAGE SUMMARY

| COVERAGE | WHEN IT APPLIES | MAXIMUM BENEFIT |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Emergency Medical/Dental Coverage | You have to pay for emergency medical or dental treatment while on your trip. Deductible: USD 30 Dental Care maximum sublimit: USD 350 | USD 45,000 |
| Emergency Transportation Coverage | Transportation is needed following a medical emergency while on your trip. Search and rescue maximum sublimit: USD 1,000 | Included |

The above is only a brief description of the coverage available under *your policy*. Terms, conditions, and exclusions apply to all coverages. Please carefully review *your policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Coverage Summary.

Important Notices:

- Emergency Medical/Dental Coverage is secondary. If *you* have health Takaful or health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health Takaful or health insurance or it is known that *your* health Takaful or health insurance does not provide coverage in the geographical area where *your* medical emergency is treated, please submit *your* claim directly to us. Any payment *you* receive from any other Takaful or insurance provider or any other entity will be deducted from *your* claim.
- All approved medical claims over USD 250 will be settled on direct billing basis only. Please contact us for list of network hospital or medical facilities at +9714 270 8705. If not otherwise specified, the benefit limits shown above are per named *The Participant*.

OUR PROMISE TO YOU

Since *your* satisfaction is our priority, we are pleased to give you 14 days to review *your policy*. If, during this 14-day period, you are not completely satisfied for any reason, you may cancel *your policy* and receive a full refund. Please note that this refund is only available if the trip has not started and if a claim has not been initiated.

CONTACT US

For customer service, please:

call: +971 4 270 8705 (8am– 8pm GST, Mon - Fri)

e-mail: travel@nextcarehealth.com

For emergency assistance during your trip, please:

Call: +971 4 270 8705

WhatsApp: [+971 56 216 4563](https://wa.me/971562164563)

To file a claim, please visit:

<https://travelclaims.tatsh.cloud/index.aspx>

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, YAS Takaful P.J.S.C, 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.

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 Takaful Certificate

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 *policy*.

The Takaful Contribution

Means the amount paid by The Participant to The Company as a consideration for entering into 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.

GENERAL CONDITIONS

WHO WE ARE

This *policy* is underwritten by YAS Takaful P.J.S.C. at Building 72, Al Nayhan, Al Ramlah Street Abu Dhabi, P.O. Box 111644, AE. Claims will be managed by Nextcare, an Allianz Partners appointed Third Party Administrator, which is duly licensed to provide specialised integrated management and technology solutions in the field of claims management and administration.

ABOUT THIS TAKAFUL POLICY

This *policy* is *our* contract with *you*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, we are available during our working hours listed in the Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in the Coverage Summary.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the coverages described in this *policy* in return for payment of The *Takaful Contribution* and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicised. These words are defined in the “Definitions” section. Words that are capitalised refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHAT THIS TAKAFUL POLICY INCLUDES AND WHOM IT COVERS

This travel Takaful *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your policy consists of 2 parts:

1. *The Takaful Certificate*; and
2. This General Conditions document, which describes the coverages (including the Coverage Summary, which provides the particular list of coverages and benefits covered), main provisions, exclusions, and conditions that govern this *policy*.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

You are not eligible for this *policy* if *you*:

- a) are a citizen or permanent resident of United Arab Emirates (UAE);
- b) are travelling to United Arab Emirates (UAE) with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; or
- c) are travelling against the advice of a Registered Medical Practitioner

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

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| <i>Accident</i> | An unexpected and unintended event that causes <i>injury</i> , property damage, or both. |
| <i>Accommodation</i> | A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense. |
| <i>Act of war</i> | Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it. |
| <i>Adoption proceeding</i> | A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child. |
| <i>Climbing sports</i> | An activity utilising harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing. |
| <i>Civil disorder</i> | Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of persons. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> . |
| <i>Cohabitant</i> | A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old. |
| <i>Computer System</i> | Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility. |
| <i>Covered reasons</i> | The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> . |
| <i>Cyber Risk</i> | Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data. |
| <i>Departure date</i> | The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary. |
| <i>Doctor</i> | Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , the sick or <i>injured</i> person, or that person's family member . |

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| <i>Epidemic</i> | A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority. |
| <i>Family member</i> | Includes <i>You</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers; |
| <i>First responder</i> | Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief. |
| <i>High-altitude activity</i> | An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft. |
| <i>Hospital</i> | An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organised departments of medicine and major surgery; and 3. Be licensed where required. |
| <i>Illegal act</i> | An act that violates law where it is committed. |
| <i>Injury</i> | Physical bodily harm. |
| <i>Local public transportation</i> | Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers. |
| <i>Mechanical breakdown</i> | A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel). |
| <i>Medical escort</i> | A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>traveling companion</i> , or <i>family member</i> . |
| <i>Medically necessary</i> | Treatment that is required for your illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience. |
| <i>Natural disaster</i> | A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption. |
| <i>Pandemic</i> | An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority. |
| <i>Policy</i> | This travel Takaful contract. The <i>policy</i> includes this General Conditions document and <i>The Takaful Certificate</i> |

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| <i>Political risk</i> | <p>Any one or more of the following:</p> <ul style="list-style-type: none"> • Any event, organised resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organised political or ruling group; • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Uprising • Military and usurped power. |
| <i>Primary residence</i> | Your permanent, fixed home address for legal and tax purposes. |
| <i>Pre-existing medical condition</i> | <p>An <i>injury</i>, illness, or medical condition that, within the 120 days prior to and including the purchase date of this <i>policy</i>:</p> <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; or 3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed). <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>For example, a sprained knee <i>you</i> have had treated in the 120 days prior to and including the purchase date of <i>your policy</i> will be considered a <i>pre-existing medical condition</i>. If <i>you</i> later have to cancel <i>your trip</i> because, for instance, the sprained knee now requires surgery, or because <i>your recovery</i> is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a <i>pre-existing medical condition</i>.</p> |
| <i>Quarantine</i> | Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed. |
| <i>Reasonable and customary costs</i> | The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers. |
| <i>Refund</i> | Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your employer</i> , another Takaful or insurance company, a credit card issuer, or any other entity. |

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| <i>Return Date</i> | The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary. |
| <i>Service animal</i> | Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition. |
| <i>Severe weather</i> | Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms. |
| <i>Sporting equipment</i> | Equipment or goods used to participate in a sport. |
| <i>Terrorist event</i> | An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government authority or under the laws of your country of residence and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war. |
| <i>Traffic Accident</i> | An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both. |
| <i>Travel carrier</i> | A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>. |
| <i>Travel supplier</i> | A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider. |
| <i>Traveling companion</i> | A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader. |
| <i>Trip</i> | <i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include commuting to and from work or moving. |
| <i>Uninhabitable</i> | A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use. |
| <i>War</i> | A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organised political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared. |

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| <i>Work strike</i> | An organised and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder</i> or <i>political risk</i> . |
| <i>We, Us, or Our</i> | YAS Takaful P.J.S.C. Claims will be managed by NextCare an Allianz Partners appointed Third Party Administrator. |
| <i>You or Your</i> | All persons listed as <i>The Participant</i> in <i>The Takaful Certificate</i> |

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for Takaful and send you an official confirmation of that. **Your policy's** coverage effective date is the policy issue date and the coverage end date is the policy expiry date which both are indicated in *The Takaful Certificate*. *The policy* is effective the day we receive the order and *you* pay the full *Takaful Contribution*. The order must be received and the full *Takaful Contribution* must be paid on or before the trip starts

Coverage is only provided for losses that occur while *your policy* is in effect.

All coverages, except trip cancellation coverage, are effective from the time when *you* have left on *your trip* on *your departure date* and until *your policy* ends.

Trip cancellation coverage is effective from *your policy* effective date and time and until the date and time when *you* have left on *your trip*.

Except for one-way and same-day return *trips*, the *departure date* and return date that *you* provided at time of purchase are counted as two separate days of travel when we calculate the duration of *your trip*.

Your policy ends on the coverage end date listed in *The Takaful Certificate*

Additionally, *your policy* will end on the earliest of:

1. At 23:59 GST on the day *you* cancel *your policy*;
2. At 23:59 GST on the day *you* file a trip cancellation claim with *us*;
3. At 23:59 GST on the day *you* end *your trip*, if *you* end *your trip* early;
4. At 23:59 GST on the day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason; or
5. At 23:59 GST on the 90th day of the trip

However, if *your* return travel is delayed due to a reason covered under this *policy*, we will extend *your* coverage period until the earlier of when *you* are able to return to *your* point of origin or *primary residence*, or until *you* arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

Please note that this *policy* applies for a specific *trip* and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of coverages which are included in *your policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. Please note that exclusions may apply.

A. EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD

If *you* receive emergency medical or dental care while *you* are on *your trip* abroad for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for emergency medical/dental coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip abroad*, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an epidemic or pandemic disease such as COVID-19).
2. While on *your trip abroad*, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* emergency medical/dental coverage.

IMPORTANT: Please note that this is secondary coverage. If *you* have health Takaful or health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health Takaful or health insurance or it is known that *your* health Takaful or health insurance does not provide coverage in the geographical area where *your* medical emergency is treated, please submit your claim directly to us. Any payment *you* receive from any other Takaful or insurance provider or any other entity will be deducted from *your* claim.

All approved medical claims over USD 250 will be settled on direct billing basis only. Please contact us of list of network of hospitals or medical facilities at +9714 270 8705

The following conditions and exclusions apply in addition to the General Exclusions:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorized to practice medicine or dentistry.
- b. This coverage will not pay for any care provided after *your* coverage ends.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip* abroad;
- d. This coverage will not pay for any non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless the allergic reaction is life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize *you*);
 7. Experimental treatment; and

8. Any other non-emergency medical or dental care.

B. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulations, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. Our medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting *you* home after *you* receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, we will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.

2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- e. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Transport to Bedside (Bringing a friend or *family member* to *you*)

If *you are* told by the treating *doctor* that *you* will be hospitalised for more than 72-hours during *your trip* or that *your* condition is immediately life-threatening, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following condition applies:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* during *your trip* that *you* will be hospitalised for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your traveling companions* who are under the age of 18, or are dependents requiring *your* full-time supervision and care to one of the following:

1. *Your primary residence*; or
2. A location of *your* choice in *your* country of residence.

We will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of 18 or are dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalised, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents.

- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Repatriation of Remains (Getting *your* remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains to one of the following:

1. a funeral home near *your primary residence*; or
2. a funeral home located in *your* country of residence

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorise and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

C. TRAVEL SERVICES DURING YOUR TRIP

If *you* need travel services during *your trip*, *we* are available 24 hours a day. With *our* global reach and multi-lingual staff, *we* are here to help *you*.

Finding a *Doctor* or Medical Facility

If *you* need care from a *doctor* or medical facility while *you* are traveling, *we* can assist *you* in finding one.

Monitoring *Your* Care

If *you* are hospitalised, *our* medical staff will stay in contact with *you* and the *doctor* caring for *you*. *We* can also notify *your* family and *your doctor* back home of *your* illness or *injury* and update them on *your* status.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*. An **“exclusion” is something that is not covered by this policy**, and therefore no payment or service would be available.

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

If you have traveled against an order or advice against travel issued by your home **country’s or trip destination’s government or local authority, this policy excludes any loss directly or indirectly resulting** from, arising out of, or related to any reason for or subject of such travel order or advice.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you, a traveling companion, or a family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your intentional self-harm or if you attempt or commit suicide*;
4. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
7. Acts committed with the intent to cause loss;
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts, or cruise lines to entertain their guests.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 20 meters or without a dive master.

12. An *illegal act* resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or *your service animal* is the victim of such act;
13. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, travel delay coverage, or emergency medical/dental coverage;
14. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under trip cancellation coverage, or trip interruption coverage, or travel delay coverage;
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. War or acts of war;
18. Military duty, except when and to the extent that *military duty* is expressly referenced and covered under trip cancellation coverage or trip interruption coverage;
19. *Political risk*;
20. *Cyber risk*;
21. Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in and covered under trip interruption coverage or travel delay coverage;
22. *Terrorist events*, This exclusion does not apply to Emergency Medical or Emergency Transportation coverage.
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
24. Any **travel supplier's** complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. A **travel supplier's** restrictions on any *baggage*, including medical supplies or equipment;
26. Ordinary wear and tear or defective materials or workmanship;
27. An act of gross negligence by *you* or a *traveling companion*.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. *You* intend to receive health care or medical treatment of any kind while on *your* trip.

CLAIMS INFORMATION

To make a claim, please visit the website at <https://travelclaims.tatsh.cloud/index.aspx>. This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- phoning 971 4 270 8705 (8am– 8pm GST, Mon - Fri) or
- WhatsApp +971 56 216 4563 (8am– 8pm GST, Mon - Fri)
- For medical emergencies requests please contact our 24/7 Emergency line: +971 4270 8705 and Press 1

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. You must give us as much detail as possible so we can handle your claim quickly. Please keep copies of all the information you send us.

You will need to obtain some information to support your claim. Below is a list of actions you will need to take and documents we will need in order to deal with your claim. Further information and/or evidence may be required by us after your claim has been submitted. If this is the case, we will inform you as quickly as possible.

For all claims

- Your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Passport copy
- 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 or insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

Emergency Medical/Dental Coverage abroad and Transportation Coverage

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed \$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.

GENERAL PROVISIONS AND CONDITIONS

Means of compensation

We provide compensation for damage or loss by means of

- provision of a service, and/or
- replacement of the covered item, or
- provision of financial compensation.

How is damage and loss determined and compensated?

- We will let *you* know as soon as possible if *you* are eligible for compensation and for what amount.
- *Your* claim must be complete and truthful. Then *we* can correctly determine the amount of the damage.
- If *we* compensate *you* for damage to covered object, *we* may ask *you* to transfer ownership of it to *us*.

Correctness of statement and fraud

If any claim under this *policy* is in any respect fraudulent, or if any false declaration is made or false or incorrect information is used in support of any claim, then *we* can, at our sole discretion, not pay *your* claim and cancel *your* cover under this *policy* from the date that the incorrect statement or fraudulent claim was made.

What are *your* obligations in the event of damage (general obligations)?

You are obliged to:

- Limit the loss or damage as much as possible and avoid unnecessary costs;
- Notify *us* immediately and describe the covered event (e.g. event and extent).
- Provide *us* truthfully with all information necessary to clarify the facts and enable *us* to verify the cause and amount of the claim made. *You* must provide proof of the damage in the form of original invoices and documents.

When do we try to recover compensation paid?

- If a third party is liable for the damage *you* have suffered, *we* are entitled to recover the compensation *we* have paid from that third party.
- *We* can ask *you* to pay back any amounts *we* have paid out to *you*, which are not covered by this *policy*.

When is the *policy* invalid?

- *We* only insure people who live in a country where *our* license is valid. This means that *you* have to actually live in the country of your *primary residence* during the entire term of the *policy*.
- The *policy* is invalid if *we* have informed *you* beforehand that *we* do not wish to insure *you* or no longer wish to do so. In that case, *we* will refund the *Takaful Contribution* paid by *you*.
- If *you* have not paid the *Takaful Contribution* due in full and on time.

When we may cancel this *policy*?

We may cancel this *policy* in the following circumstances only, by giving *you* 14 days prior notice by email sent to *your* last known email address supplied to *us*:

- a) If *you* fail to comply with *your* duty of utmost good faith;
- b) If *you* fail to comply with a provision of this *policy*, including a provision relating to the payment of the *Takaful Contribution*;

c) If *you* make a fraudulent claim under this *policy*.

What is the limitation period of your claim for compensation?

Your claim for compensation expires after three years. The limitation period begins at the end of the year in which the claim was filed and *you* were aware of the circumstances justifying the claim, or should have been aware of such circumstances.

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 trip* or a *travelling companion*; 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.

Takaful certificate deductible

Under some sections of *your* Takaful certificate, *you* will have to pay a deductible. 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 deductible.

Governing law

This Certificate of Takaful will be in English. The Takaful certificate will be governed by the applicable federal laws of the United Arab Emirates (UAE) 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 (UAE) shall have exclusive jurisdiction with respect to any dispute arising from this *Takaful Certificate*.

Sanctions regulation

Notwithstanding anything contained in this *policy* *we* will not provide cover nor will *we* make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would expose *us* to or violate any applicable trade or economic sanction or any law or regulation

Data protection

Information about *your Takaful Certificate* may be shared between NEXtCARE, YAS Takaful P.J.S.C. subsidiaries or associated companies Mondial Assistance Limited, or any member of the Allianz Global Assistance for *Takaful Certificate* management purposes.

You should understand that the sensitive health and other information *you* provide may 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

What should you do if you have a complaint?
Please contact:

Customer Services Manager
NEXtCARE Claims Management L.L.C ,
Eiffel Boulevard Limited Building (Eiffel 2) 1st floor,
Umm Al Sheif, Sheikh Zayed Road
Dubai – UAE
PO80864
Dubai UAE
Telephone: UAE +971 4 270 8705
Email: travel@nextcarehealth.com

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.