

Travel Insurance Policy



Important note

This policy is for passengers who commence their trip from the United Arab Emirates.
This policy does not cover claims relating to existing medical conditions.

Important Telephone Numbers

Customer Services:	UAE +971 4 270 8705
24hr emergency medical assistance:	UAE +971 4 270 8717
Claims:	UAE +971 4 270 8705

Contents

Preamble to the Takaful certificate – Participation in a Takaful Scheme.....	3
Important Takaful definitions.....	5
Summary of cover.....	6
Important information.....	7
Definition of words.....	9
Health declaration and health exclusions.....	12
24-hour emergency medical assistance	14
General Exclusions.....	15
Conditions.....	16
Making a claim.....	17
Making a complaint	19
Cancellation or curtailment charges - Section 1.....	20
Emergency medical and associated expenses - Section 2	22
Loss of travel documents - Section 3.....	24
Delayed personal possessions - Section 4	24
Personal possessions - Section 5	25
Personal money - Section 6	26
Personal accident - Section 7.....	26
Missed departure - Section 8.....	27
Delayed departure - Section 9	28
Personal liability - Section 10.....	29

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's 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 policy for the full terms and conditions.

Cover	Standard cover	
	Limit (up to)	Excess
Cancellation or curtailment	Flight ticket cost	20% of flight ticket cost
Emergency medical and associated expenses	US\$ 70,000	US\$ 140
- Transport and accommodation	US\$ 125 / day Max. US\$ 875	Nil
- Funeral costs	US\$ 7,000	Nil
- Dental	US\$ 1,000	US\$ 100
Loss of travel documents	US\$ 300	US\$ 50
Delayed personal possessions	US\$ 140 (after 6 hours)	Nil
Personal possessions	US\$ 1,400	US\$ 100
- Valuables	US\$ 420	
- Single item, pair or set limit	US\$ 280	
- Tobacco, alcohol, fragrances limit	US\$ 50	
Personal money	US\$ 500	US\$ 50
- Cash	US\$ 500	
Personal accident		
- Death	US\$ 20,000	Nil
- Permanent loss of sight or limb	US\$ 20,000	Nil
- Permanent total disablement	US\$ 20,000	Nil
Missed departure	US\$ 280	Nil
Delayed departure	US\$ 70 (after 6 hours)	Nil
Personal liability	US\$ 50,000	Nil

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 insured person.

Important information

Thank **you** for taking out Gulf Air travel insurance with **us**.

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

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call **us** on telephone UAE +971 4 270 8705 or write to– NEXtCARE Claims Management L.L.C, Eiffel Boulevard Limited Building (Eiffel 2) 1st Floor , Umm Al Sheif, Sheikh Zayed Road, PO80864 Dubai UAE or email: travel@nextcarehealth.com

The company

Your Gulf Air travel insurance is underwritten 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 contract 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** document.

Telling us about relevant facts

At the time of taking out this insurance **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 policy); 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 Takaful certificate** may be shared between Gulf Air Travel, **us, the company**, NEXtCARE Claims Management or any member or Allianz Travel 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 constructed 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 policy document or policy 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

Worldwide including USA (At least one flight/ticket must be a Gulf Air or Gulf Air codeshare flight carrying a GF flight number only)

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**.

Departure point

The airport where **your journey** from **your home** country to **your** destination begins and where the final part of **your journey** back to **your home** country begins.

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 policy for each **insured person**, 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 Claims Management on telephone UAE **+971 4 270 8705** or email:

travel@nextcarehealth.com

Home

Your usual place of residence in the United Arab Emirates.

Insurer

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

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.

- **You** will only be covered if **you** are aged 79 or under at the date **your** policy was issued.
- 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.
- A trip not including a Gulf Air or Gulf Air codeshare flight 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**.
- A trip not including a Gulf Air or Gulf Air codeshare flight is not covered.

Pair or set

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

Period of insurance

Your Takaful certificate policy must be purchased within 24 hours of booking **your** flight with Gulf Air.

- **For single trip cover**

Cancellation cover begins from the issue date shown on **your** policy 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** policy 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** policy 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 money

Cash, cheques, postal and money orders, current postage stamps, travelers cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

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 Claims Management, and Allianz Travel Limited which administers the insurance on behalf of the insurer.

You, your, insured person

Each person shown on the policy schedule, for whom the appropriate premium has been paid

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 insurance 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;
2. If we are unable to cover a medical condition, this will mean that any other insured person 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) purchases cover from another provider.
3. **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**.
4. **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
5. **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.

6. **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** policy was issued.
7. **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 insured on this policy, 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** policy 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 insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

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 4 270 8717

Email: international_dept@nextcarehealth.com

Please give **us your** age and **your** policy number. Say that **you** are insured with Gulf Air travel insurance (United Arab Emirates). 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 coordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

General Exclusions

The following exclusions apply to the whole of **your** policy:

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 insurance.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionizing 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 recognize 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** act 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 the policy.
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** policy. 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 policy and to minimize any potential claim.
3. **You** have a valid policy schedule.
4. **You** accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 90 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 the policy apply, unless we confirm them in writing to **you**.
7. **You** are not aged 80 or over at the date **your** policy was issued.

We have the right to do the following

1. Cancel the policy 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 the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy 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 insurance 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 policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
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 policy.
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 organization 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** premium if **you** decide to cancel the policy.
10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer 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** policy will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that we have paid to **you** which are not covered by this policy.

Making a claim

To claim:

Phone: UAE +971 4 270 8705 and ask for a claim form or

Write to NEXtCARE Claims Management L.L.C–

Eiffel Boulevard Limited Building (Eiffel 2),

Umm Al Sheif,

Sheikh Zayed Road,

PO Box: 80864 Dubai UAE or

Email: travel.claims@nextcarehealth.com

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 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.

Cancellation or curtailment

If **you** need to curtail **your journey** call **UAE +971 4 270 8717**

Email: international_dept@nextcarehealth.com 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 and Personal money

- 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.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change of issuing currency.
- 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.

Missed departure

- Detailed account of the circumstances **causing you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Making a complaint

We aim to provide **you** with a first class policy 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

NEXtCARE Claims Management L.L.C,
Eiffel Boulevard Limited Building (Eiffel 2),
Umm Al Sheif,
Sheikh Zayed Road,
PO80864
Dubai UAE

Telephone: UAE +971 4 270 8705

Email: travel@nextcarehealth.com

Please supply **us** with **your** name, address, policy 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 Gulf 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, air miles, 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** policy 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 insured persons are wearing crash helmets.

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

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

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 insured persons are wearing crash helmets;
- **You** taking part in any hazardous activity unless shown on **your** policy 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 tobacco, alcohol, 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 insured person.

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 or visas (see section 3).
- Personal money (see section 6).
- Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal money - Section 6

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover for loss or theft of **your** personal money (but no more than the amount shown in **your** summary of cover in cash in total, whether jointly owned or not) while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

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

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of personal money, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travelers' cheques if the place where **you** got them from provides a replacement service.

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

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

Personal accident - Section 7

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 16 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** policy 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 insured persons are wearing crash helmets;
- **You** taking part in any hazardous activity unless shown on **your** policy 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.

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay **you** up to the amount shown in **your** summary of cover for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back home because **you** are delayed by more than 4 hours in getting to the departure point by the time shown in **your** travel itinerary (plans) because:

- Public transport (including scheduled flights) does not run to its timetable; or
- The vehicle **you** are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- Get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
- Have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left home or where **you** could have reasonably made other travel arrangements.

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.

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

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation of the amount shown in **your** summary of cover if the flight **you** are booked on is delayed at its departure point by more than 6 hours from the time shown in **your** travel itinerary (plans) because of:

- A serious fire, storm or flood damage to the departure point;
- Industrial action;
- Bad weather; or
- The grounding of the aircraft due to a mechanical or a structural defect.

WHAT YOU ARE NOT COVERED FOR

Anything which is caused by **you** not checking in at the departure point when **you** should have done.
Missed connections.

Compensation unless **you** get a letter from the airline giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

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.

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

Personal liability - Section 10

If **you** are hiring a motorised or mechanical vehicle while on **your journey you** must make sure that **you** get the necessary insurance from the hire company. We do not cover this under our policy.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover plus any other costs we agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a relative.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent

WHAT YOU ARE NOT COVERED FOR

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

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by **you** or a relative and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a relative.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any claim incident occurring in **your** home country.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a relative or travelling companion.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

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