

Frequently Asked Questions

Purchase

We are pleased to provide you answers to some of the most commonly asked questions about Easy Journey. If you have additional enquiries, please contact us at: orient.travelinsurance@alfuttaim.ae

How much does a policy cost?

Prices vary depending on the policy type, duration of the trip, where you are travelling to and the age of the people travelling.

To find out how much a policy costs:

Choose the policy type (single trip or annual trip)

Enter the dates and destination of the trip you require

Enter details of the persons requiring cover

Click "Get A Quote"

How can I buy a policy?

You can buy a policy online using one of these credit cards: Visa, Mastercard. Follow the process outlined above and if you are happy with the cover and price continue to the payment screen entering your card details.

How do I know that buying my policy online is secure?

Allianz Global Assistance uses a secure payment gateway that makes the credit card transaction directly and securely with the bank. We do not see, record or store these card details in any form, simply get approval or decline from the banking institution. Once authorised, it's instant travel insurance cover - your confirmation email, policy document and other associated documentation is then emailed to you or your travel agent within a matter of minutes. This connection through to the bank uses a 40bit encrypted SSL Web Server Certificate so that any information is encrypted or scrambled, making it impossible to intercept or steal. For more information you could visit www.ssl.com but you can be assured that your transaction is at least as safe as any other normal offline credit card transaction. All of your personal details are protected and encrypted before they are sent for processing.

Cover

Does travel insurance cover everything?

Travel insurance does not cover losses that arise from expected or reasonably foreseeable events or problems.

What is a "reasonably foreseeable" event?

A foreseeable event is an outcome that a reasonable person in similar circumstances would expect to occur. For instance, your father has been in and out of the hospital for months when you purchase travel insurance for an upcoming business trip. Because of his prognosis, it's foreseeable that you may have to cancel your trip because his illness worsens.

Will my travel insurance cover if I have to cancel my journey?

We will cover if you cancel your journey before it begins if due to death or serious illness of you or someone you were going to stay with or a travelling companion, please refer to the terms and conditions for further information.

Will my travel insurance cover if I need to cut short my journey?

We will pay unused personal accommodation and other travel expenses based on each 24 – hour period you have lost. Please refer to the terms and conditions for further information.

What if I change my mind about buying the policy?

If your cover does not meet your requirements, please notify us with 48 hours of receiving your documents for a refund of your premium.

Schengen cover Premium refunds are only considered for single trip cover, when you are either unable to obtain the necessary visas or the policy does not meet your requirements. Please notify the issuing agent within 48 hours of receiving your policy schedule or start date of the policy whichever is the earlier and return all your documents to them for a refund of your premium.

Contact us by telephone: +971 4 270 8705 ;
email at: orient.travelinsurance@alfuttaim.ae
or write to: Arab Gulf Health Services – NEXtCARE,
Eiffel Boulevard Limited Building (Eiffel 2)
1st floor, Umm Al Sheif, Sheikh Zayed Road,
P.O BOX 80864, Dubai UAE

Can I buy Easy Journey travel insurance if I am not a resident of a GCC country?

No, you can only be covered if you are a resident in any of the GCC countries.

Does it matter who I book my travel arrangements through?

No, Easy Journey travel insurance may be purchased independently.

Does Easy Journey offer an Annual multi-trip policy?

Yes, apart from policies for single trips of up to 92 days we also offer annual multi-trip cover. The annual multi-trip policy provides cover for any number of trips throughout the policy year, as long as no one trip is booked to last longer than 92 days.

What are the advantages of taking out annual cover?

An annual cover is more suited for someone who travels more frequently as it is more cost efficient.

Is there an age limit on the Easy Journey travel insurance policy?

Yes, our travel insurance policies are available to persons aged up to 70 years and our additional optional covers like the Winter sports, and Terrorism extension are available to persons aged up to 70 years.

Are children covered free of charge?

Children are not covered free of charge but added in to the travel policy at a reduced rate. Please refer to the policy terms and conditions for more details.

When does cover begin and end?

You are covered according to the dates you select on your quotation. These will be confirmed on your policy schedule once the policy is purchased.

Single trip insurance cover ends on arrival to home country or on the date shown in your policy schedule, whichever is earlier. Annual multi-trip policies terminate on the expiry date of the policy.

What is the maximum trip length?

Single trip cover can be purchased for trips up to 92 days. Our annual multi-trip policy covers you for a year but no one trip within this period can exceed 92 days duration.

If I return home early do I get a refund of my premium?

If you buy a 92 day single trip policy and return home after 60 days, the policy is terminated and you don't get a refund and you need to purchase a brand new policy for your next trip. Annual multi-trip policies offer the flexibility of travel however no one trip must exceed 92 days.

Are there any exclusions to the policy?

Yes. Some exclusions and conditions are specific to individual sections and General exclusions and Conditions apply to the policy overall. There is also a Health declaration with health exclusions that apply for cover to be effective. Please read the terms & conditions (hyperlink to be inserted) carefully to ensure you have the cover you need.

Am I covered for any existing medical conditions?

The policy does not cover claims relating directly or indirectly to any existing medical conditions, if you or anyone to be insured has at the time of taking out this insurance or booking your journey (whichever is the later):

Been prescribed regular medication

Received treatment or had a consultation with a doctor or hospital specialist for any medical conditions in the past 6 months

Been referred to, treated by or are currently under the care of a doctor or a hospital specialist

Been diagnosed as having a terminal illness

Am I covered for skiing or other adventure activities?

No, currently this benefit is not offered free, please get in touch with us at orient.travelinsurance@alfuttaim.ae for more details.

Policy

How do I get my insurance documents?

Easy Journey travel insurance is all online, so we do not send any policy documents in the post. When you buy a policy, we will send you or your travel agent an email confirming the cover you have purchased and policy documents for you to download, print and save. You can also download the policy document here to view the terms and conditions (hyperlink to be inserted for the T&C) of the cover.

Can I purchase a policy if I have already started my journey?

No, you cannot purchase the policy if you have already left on your travels.

If I have any queries, who do I contact?

Call our customer service line on +971 4 270 8705 or email at: orient.travelinsurance@alfuttaim.ae We are available to answer queries 8:00 am – 5:00 pm Sunday to Thursday. Please note that we are unable to give you any advice on whether this product is suitable for your needs.

Claims

Can I still claim even if I don't have receipts for all my personal baggage?

These claims can still be considered, please be aware though that when we receive a personal baggage claim, you will still be asked to provide proof of ownership for the lost or stolen items. We understand that you might not be able to produce receipts for each and every item, however, we do expect that you should be able to provide some evidence of ownership. Typically, the insurers may accept photographic evidence in conjunction with warranty cards, manuals, receipts, bank or credit card statements as proof of ownership. In the end, common sense prevails and you should ask yourself, "Do these documents conclusively prove that I owned this item?"

Who do I contact in the event of a medical emergency?

Our medical emergency team is available 24 hours a day to assist you. You can reach them by calling the UAE +971 4270 8706; email at: international_dept@nextcarehealth.com

Who do I contact to make a claim?

You can call us at +971 4 270 8705 and we will be available to answer your queries from 8:00am – 5:00 pm Sunday to Thursday or send us an email at: orient.travelinsurance@alfuttaim.ae

How am I ever going to remember all these different contact numbers?

We have made this easy for you. All the relevant contact numbers are summarised on the first page of your policy document. These can also be found by clicking the "Contact Us" tab on the website.