



Easy Journey Travel Insurance

Terms & Conditions

Travel Secure, Family, Lite and Annual Multi-trip Insurance

**This policy is for residents of GCC countries for travel from their home country.
This policy does not cover claims relating to existing medical conditions.**

Important Telephone Numbers

Customer Service / Claims:

UAE +971 427 08705

24hr emergency medical assistance (for medical emergencies or curtailment requests):

UAE +971 427 08706

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Summary of Travel Secure cover

The following is only a summary of the 'Travel Secure' cover limits. **You** should read the rest of this policy for the full terms and conditions.

Table of Benefits	Limit (up to) in USD
Medical & Related Benefits	
Emergency Medical & Associated Expenses	\$ 1,000,000
Emergency Medical Evacuation	Included Above
Dental (Included within Emergency Medical Expenses)	\$ 1,000
- Per tooth	\$ 200
Repatriation of Remains	\$ 10,000
Emergency Family Travel	1 x Economy Ticket
Excess under section Emergency Medical & Associated Expenses	Nil
Hospital Cash Benefit	\$ 500 (\$ 50 per day)
Excess	48 hours
Travel Inconvenience Benefits	
Loss of Personal Baggage	\$ 5,000
- Valuables (including laptop)	\$ 1,000 Per Item
- Single Item, pair or set	\$250 Per Item
- Tobacco , alcohol and fragrances	\$ 50 Per item
Excess	Nil
Loss of Personal Money	\$ 500
Excess	10% of amount claimed
Credit Card Fraud	\$ 1,000
Excess	\$ 30
Trip Cancellation / Curtailment	\$ 5,000
Baggage Delay	\$ 1,000 (\$ 50 per 3 hours)
Excess delay	3 hours
Flight Delay	\$ 1,000 (\$ 50 per 6 hours)
Excess	6 hours
Personal Liability	\$ 1,000,000
Home Away protection	\$ 1,000
Excess	\$ 50
Legal expenses / Bail bond	\$ 5,000
Missed Departure / Missed Connection	\$ 1,000
Loss of Travel Documents	\$ 500
Flight Overbooking	\$ 250
Travel Visa Rejection	\$ 100
Mugging	\$ 100
Personal Accident Benefits	
Accidental death (including common carrier)	\$ 30,000
Permanent loss of sight or limb	\$ 15,000
Permanent total disablement	\$ 30,000

Optional Cover - Winter Sports Extension	
Ski pack	\$ 500
Delayed ski equipment	\$ 300
Ski equipment	\$ 300
Excess	\$ 50
Piste closure	\$ 150
Avalanche closure	\$ 150

Optional Cover – Terrorism Extension	
Terrorism Extension	\$ 100,000 (Excess applicable to section claimed under)

See note on page 3

Summary of Family cover

The following is only a summary of the 'Travel Family' cover limits. **You** should read the rest of this policy for the full terms and conditions.

Table of Benefits	Limit (up to) in USD
Medical & Related Benefits	
Emergency Medical & Associated Expenses	\$ 100,000
Emergency Medical Evacuation	Included Above
Dental (Included within Emergency Medical Expenses)	\$ 1,000
- Per tooth	\$ 200
Repatriation of Remains	\$ 5,000
Emergency Family Travel	1 x Economy Ticket
Excess under section Emergency Medical & Associated Expenses	\$ 50
Travel Inconvenience Benefits	
Loss of Personal Baggage	\$ 2,500
- Valuables (including laptop)	\$ 500 Per Item
- Single Item, pair or set	\$ 125 Per Item
- Tobacco , alcohol and fragrances	\$ 50 Per Item
Excess	\$ 30
Loss of Personal Money	\$ 300
Excess	10% of claimed amount
Credit Card Fraud	\$ 300
Excess	\$ 30
Baggage Delay	\$ 500 (\$ 50 per 3 hours)
Excess delay	3 hours
Flight Delay	\$ 500 (\$ 50 per 6 hours)
Excess	6 hours
Personal Liability	\$ 100,000
Loss of Travel Documents	\$ 500
Personal Accident Benefits	
Accidental death (including common carrier)	\$ 30,000
Permanent loss of sight or limb	\$ 15,000
Permanent total disablement	\$ 30,000

Summary of Lite Cover

- The following is only a summary of the 'Travel Lite' cover limits. Travel Lite cover consists of Schengen, Senior & worldwide excluding - United States of America, Canada and the Caribbean plans. **You** should read the rest of this policy for the full terms and conditions.

Table of Benefits	Limit (up to) in USD
Emergency Medical & Associated Expenses	\$ 50,000
Emergency Medical Evacuation	Included Above
Dental (Included within Emergency Medical Expenses)	\$ 500
- Per tooth	\$ 100
Repatriation of Remains	\$ 5,000
Excess under section Emergency Medical & Associated Expenses	\$ 50
Loss of travel documents	\$ 100

Optional Cover - Winter Sports Extension (not available on Senior Cover)	
Ski pack	\$500
Delayed ski equipment	\$300
Ski equipment	\$300
Excess	\$50
Piste closure	\$150
Avalanche closure	\$150

Note

Travel Secure, Family, Lite cover

- Children aged under 18, not on a **family** policy are only protected for up to 10% of the benefit limits shown above.
- 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**.
- Journey limits (annual multi-trip cover only)** - Annual multi-trip cover is for short trips of 92 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 92 days per trip. This would include not insuring **you** for any part of a trip that is longer than 92 days in duration.

Important information

Thank **you** for taking out Easy Journey travel insurance from Orient.

Please read the whole of the insurance certificate before you travel and make sure you understand what is covered and what is not covered. If you have any queries please call us on telephone **UAE +971 427 08705** or write to Easy Journey C/O 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

or email: **orient.travelinsurance@alfuttaim.ae**

Insurer

Orient Insurance PJSC

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured** or **family** in case of a family plan. **Your** policy 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 policy document.

Cancellation rights

- **Travel Secure, Senior cover or Family**

Once the premium has been paid, **your** policy cannot be cancelled, since the cancellation cover under Section 1 begins immediately after purchase. However, the cancellation is subject to sole discretion of the insurance company.

- **Schengen cover**

Premium refunds are only considered for single trip cover, when **you** are unable to obtain the necessary visas. 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.

You should call Orient Insurance PJSC on telephone **UAE +971 427 08705** or write to Easy Journey C/O 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

or email: **orient.travelinsurance@alfuttaim.ae**

No premium refund will be given if

- **You** or any other **person insured** have travelled during this 48 hour period;
- **You** have made a claim or intend to make a claim;
- **You** have annual multi-trip cover. However, the cancellation is subject to sole discretion of the insurance company

Governing law

Unless agreed otherwise, all communications and documentation in relation to this policy will be in English. The insurance will be governed by the law of the country of issuance as stated in the travel insurance certificate.

Third party contracts

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance 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 contract of insurance.

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.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover:

- **Worldwide including** - United States of America, Canada and the Caribbean
- **Worldwide excluding** - United States of America, Canada and the Caribbean
- **Schengen countries** (including Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, and Switzerland.)

Beneficiary

Beneficiary will be the legal heirs of the **person insured**.

Business associate

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

Doctor

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

Departure point

The airport, international train station or port in **your home** country or abroad, from where **you** board the common carrier as per **your** scheduled itinerary.

Emergency

Medical condition resulting from sickness or **accident** and requiring **emergency** hospital admission, and for which delay in treatment beyond the next official working day could reasonably be expected to result in significant and permanent impairment to the life, health, bodily functions and or organ of the **person insured**.

Excess

Under some sections of **your** policy, **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-insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**. For example a **couple** that both have **personal baggage** stolen from their bag and both incur a flight delay during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 2 (loss of personal baggage) and two of these will be for the two claims under section 6 (flight delay).

Family

Two adults and up to 8 of their children (including foster children) aged 18 and under if in full time education. All persons must live at the same address. All **persons insured** must travel together under single trip policies. For annual multi-trip policies only the policyholder or their spouse shall be covered under the policy when travelling alone. Single parent families are also covered under the Travel Family plan.

GCC countries

Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and UAE.

Home

Your usual place of residence in the **GCC country** that **you** live.

Insurer

Orient Insurance PJSC.

Journey

A trip that takes place during the **period of insurance** 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.

- For single trip cover
 - **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 92 days is not covered.
- For annual multi-trip cover
 - **You** will only be covered if **you** are aged 70 or under at the start date of **your** policy.
 - Cover is for short trips of 92 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 92 days per trip. This would include not insuring **you** for any part of a trip that is longer than 92 days in duration, unless **we** agree otherwise in writing.
 - Trips within **your home** country are not covered.
 - **you** will be covered for taking part in **winter sports** activities for up to 17 days in total during **the period of insurance** when the appropriate extra premium has been paid.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings (limited to UAE jurisdiction only).

Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Medically Necessary

A service of treatment which is appropriate and consistent with diagnosis and which, in accordance with generally accepted medical standards, could not have been omitted without adversely affecting the **person insured's** condition or the quality of medical care rendered.

Pair or set

A number of items of **personal baggage** (not including **ski equipment**) that belong together or can be used together.

Period of insurance

- 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** or at the expiry of your policy, whichever is earlier.
- For annual multi-trip cover
 - Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later 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** or at the expiry of your policy, whichever is earlier.
- For single trip and annual multi-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 baggage

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

Pre- Existing Condition

A pre-existing condition means:

- An ongoing medical or dental treatment or dental condition which you are aware or related complication you have, or the symptoms of which you are aware
- A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist and chiropractor) prior to policy issuance.
- Any condition for which you take prescribed medicine or see a medical specialist.
- Any condition for which you have had surgery.

Note: Your condition is not pre-existing if it arose after policy issuance.

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 is a Citizen or who has Resident Status in any of the countries within the **GCC** and are travelling from and returning to a **GCC** country.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

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

Terrorism / Act of Terrorism

Terrorism is a loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An **act of terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Valuables

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

We, our, us

NEXtCARE and Allianz Global Assistance Limited which administers the insurance on behalf of the **insurer**.

You, your, person insured

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

24-hour emergency medical assistance

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

Phone **UAE +971 427 08706**

E-mail **international_dept@nextcarehealth.com**

Please give **us** **your** age and **your** policy number. Say that **you** are insured with Orient Easy Journey travel insurance.

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, provided **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 whom **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** call.

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

Exclusions relating to the health of someone not 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**.

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 **Terrorism** as defined in "Definition of Words", unless **Terrorism** Extension has been selected and stated in your Schedule.
- 4 Any epidemic or pandemic.
- 5 **You** not following any suggestions or recommendations made by any government or other official authority including the Ministry of Foreign Affairs during the **period of insurance**.
- 6 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 7 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 8 Any currency exchange rate changes.
- 9 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).
- 10 **You** acting in an illegal or malicious way.
- 11 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 12 **You** being under the influence of alcohol, 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).
- 13 **You** not enjoying **your journey** or not wanting to travel.
- 14 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.
- 15 **You** taking part in a sports or leisure activity that is not listed or confirmed in writing as covered (see page 8-9).

- 16 **You** taking part in a winter sport unless **you** have paid the extra premium to include this cover and the activity is listed or confirmed in writing as covered (see page 9).
- 17 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 a **GCC country**.
- 2 **You** take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured 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**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 92 days or **you** know **you** will be making a claim.
 - For annual multi-trip cover beyond the expiry of **your** policy.
- 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. Claims received after 30 days from **your** return **home** shall not be considered.
- 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 aged between:
 - 0 - 79 at the date **your** policy was issued for single trip cover.
 - 0 - 70 at the start date of **your** policy for annual multi-trip cover.

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. Depending on the circumstances **we** may report the matter to the police.
- 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** representative's 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 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.
- 10 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Sports and leisure activities

- **The following activities are covered under this policy with no extra premium.**
 Abseiling, archery, athletics, ballooning - hot air (organised pleasure rides only), banana boating, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, deep sea fishing, football or soccer (children's club in resort only), glacier walking, golf, high rope activities, hiking (trekking and walking), hockey (under 16's using plastic sticks), horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo), hot air ballooning (organised pleasure rides only), ice skating or blade skating (not speed skating), kayaking (up to grade 2 rivers only, not white water), mountain biking, parasailing or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rowing, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, surfing, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zorbing.
- **The following activities are also covered however, cover under 'Section 7 - Personal liability' does not apply.**
 Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking, rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only).
- **Your policy does not provide any cover for the following activities.**
 Base jumping, black water rafting, bouldering, boxing, bungee jumping, canyoning, caving or pot holing, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, safari diving (over 5 meters), hunting (fox or drag), hydrospeeding, martial arts, micro lighting, motor rallying or motor sport (all types on land or

water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, paragliding, parascending or parasailing (over land), pot holing or caving, riding on a luge, river bugging, rock climbing, rodeo, shark diving (in cage), sky diving or sky surfing, water ski jumping, white water canoeing, white water sledging or hydrospeeding.

There is also no cover for:

- taking part in a sporting activity where the organizers guidelines have not been followed;
- Any professional sporting activity;
- 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 Orient Easy Journey travel insurance on telephone **UAE +971 427 08705** or email **orient.travelinsurance@alfuttaim.ae**. **You** may need to pay an extra premium.

- **If you have chosen to include winter sports cover and this is shown on your policy schedule, the following activities are automatically covered.**

Skiing (including on dry slopes and indoor ski centers), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, off-piste skiing or snowboarding (as long as **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines), sledging, snow blading, snow tubing, and tobogganing.

- **Your policy does not provide any cover for the following activities.**

Cat-skiing, skeleton sledging, ski acrobatics, ski-flying, ski jumping, ski racing, ski stunting or snowcat skiing, or riding on a luge.

There is also no cover for:

- taking part in a winter sports activity where the organisers guidelines have not been followed;
- Any professional winter sports activity; or
- Any kind of racing.

We may be able to cover **you** for other activities that are not listed. Please contact Orient Easy Journey travel insurance on **UAE +971 427 08705** or email: **orient.travelinsurance@alfuttaim.ae**. **You** may need to pay an extra premium.

Making a claim

To claim:

Phone **UAE +971 427 08705** and ask for a claim form or

Write to Easy Journey travel insurance claims department C/O 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

or

Email orient.travelinsurance@alfuttaim.ae

You should fill in the form and send it to **us** within 30 days of **your** return **home** with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**. Claims received after 30 days from **your** return **home** shall not be considered.

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 / Takaful contract **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Trip Cancellation / Curtailment

- If **you** need to cut short **your** **journey** call **UAE +971 427 08706** or 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.

Emergency Medical expenses or Hospital Cash

- Always contact **our** 24-hour emergency medical service when **you** are hospitalized, 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.

Travel documents

- 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 baggage

- 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 baggage**.
- 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 baggage

- 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 / Missed Connection

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

Flight Delay

- 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.

Legal expenses & Bail bond

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Loss of credit / debit card

- Report the theft or loss to the police within 24 hours of discovery and ask them for a written police report.
- Written confirmation from **your** card issuer showing that **you** had cancelled the card as soon as the loss or theft was discovered.
- Original card statement showing the fraudulent transactions made.

Flight Overbooking

- Written confirmation from carrier on the overbooked flight and flight misconnection details and when the next alternative transportation is made available to the Insured
- Original receipts in respect of hotel accommodation and meals
- Documents stating amount of compensation from airlines or other sources

Home Away Protection

- Police report confirming burglary occurred through forced entry
- Original receipt of all items have claiming for
- Evidence that your claim request has been accepted and paid by the primary insurer

Travel Visa Rejection

- Original Payment receipt for visa application
- Letter from consulate stating reason of rejection
- Copy of all documents provided to consulate

Mugging

- Original copy of the police report, stating among others the location, date and precise time of the assault as well as the amount of cash stolen;
- Copy of the bank statement showing the date and amount withdrawn;
- Withdrawal receipt stating the date and the debited cash as well as the time of withdrawal;
- Any other document the Insurer considers necessary for the validation of the claim and indemnity assessment.

Terrorism Extension

The following three triggers need to occur, before an insured person can file a claim:

- An actual terrorist incident had to happen
- This terrorist incident poses a threat to the life of the insured person

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal Baggage and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste / avalanche closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Making a complaint

We are committed to our customers and we always aim to exceed their expectation. However, there may be times when **you** feel **we** have not done so. If this is the case, please share **your** experience with **us** so that we can do our best to resolve the problem.

In the first instance, please contact:

Customer Services Manager
Easy Journey Travel Insurance
C/O 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
Telephone: **UAE +971 427 08705**
Email: **orient.travelinsurance@alfuttaim.ae**

Please provide 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.

Emergency medical & associated expenses – Section 1

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.
- **Emergency family travel**
Up to the amount shown in **your** summary of cover for one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Repatriation of remains**
Up to the amount shown in **your** summary of cover for the cost of transporting the body of the **person insured** to their **home**.

We will also pay

- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain. The dental cover is also applicable if treatment is required due to **accident**, illness or injury within the scope of this section.
- **Hospital Cash**
We will pay you \$50 a day for each day you are hospitalized for over a continuous 48 hour period while you are overseas. However, no matter how long you stay in hospital, we will pay for all claims combined under this section up to limit mentioned in the table of benefits for your plan selected.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of the amount shown in **your** summary of cover (except under the Travel Secure plan).
- 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:
 - o **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - o **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;
 - o **you** travelling on a motorcycle, unless the rider holds an appropriate valid license and all **persons insured** are wearing crash helmets;
- 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, repatriation or courier costs which **we** have not authorized.
- 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.

Under Hospital Cash:

- We will not pay for the first 48 hours of your hospitalization
- If you cannot claim for emergency medical expenses in Section 1

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

Loss of personal baggage – Section 2

WHAT YOU ARE COVERED FOR

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

We will pay for your single, paired or set of **valuables** whether jointly owned or not, as defined in the definition and specified in the summary of the cover,

We will pay for Tobacco, alcohol and fragrances up to the policy limit as specified in the 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

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

Breakage of or damage to:

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

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

The cost of replacing or repairing false teeth.

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

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 baggage** 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**).
- Travel documents (see section 12).

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

Loss of personal money – Section 3

WHAT YOU ARE COVERED FOR

We will pay the **person insured** up to the amount shown in **your** summary of cover for the accidental loss or theft of money or travelers cheques belonging to and being carried by the **person insured**.

WHAT YOU ARE NOT COVERED FOR

- You do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the theft occurred. You can prove that you made a report by providing us with a written statement from authority you reported it to.
- The cash or traveler cheques which were not on your person at the time they were stolen.
- Depreciation in value of shortages due to error of omission
- Loss or damage due to confiscation or detention by customs or other authority.
- An unexplained loss or mysterious disappearance
- Any loss or theft of personal money or travelers cheques when left unattended in a public place or in an unlocked vehicle.
- Personal money or travelers cheques not on **your** person in transit.
- Theft carried out directly or indirectly by close **relative, business associate** or a **travelling companion**.
- Theft by deception.

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

Credit card fraud – Section 4

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover for the transactions that are made fraudulently by a third party using **your** credit or debit card after it has been stolen during **your journey**.

WHAT YOU ARE NOT COVERED FOR

- For an amount that can be recovered by someone or somewhere else;
- Where **you** did not report the card as lost or stolen to the police and **your** credit / debit card company as soon as **you** discovered it or within 24 hours, whichever is sooner.
- For cash contained in the lost or stolen wallet;
- For cards that have expired, been cancelled or withdrawn;
- For any transaction made by another **person insured, relative or travelling companion**.
- Stolen cards which have been left unattended in a public place or in an unlocked vehicle.
- For any person insured under the age of 18 years.
- Theft by deception

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

Trip cancellation / Curtailment – Section 5

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 personal accommodation, transport charges and other travel expenses 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**.
- **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

We will calculate interruption claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalized as an in-patient, for the rest of **your journey**. We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. 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.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation / Curtailment

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 organizer is responsible for;
- **your** vehicle being stolen or broke 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);
- 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.

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 license and all **persons insured** are wearing crash helmets.

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

Baggage delay – Section 6

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal baggage** (this does not include **valuables**) are temporarily lost or stolen on **your** outward **journey** for more than 3 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 Baggage** - section 2.

WHAT YOU ARE NOT COVERED FOR

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

Flight delay – Section 7

WHAT YOU ARE COVERED FOR

Compensation of the amount shown in **your** summary of cover if the flight, international train or sea vessel **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;
- mechanical breakdown of the international train or sea vessel; 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, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- 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.
- Claims for both departure or arrival delay of the same public common carrier.

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

Personal liability – Section 8

If **you** are hiring a motorized or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance / Takaful contract 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.

- Death or **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.

WHAT YOU ARE NOT COVERED FOR

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.

Home away protection – Section 9

WHAT YOU ARE COVERED FOR

We will cover the damages, disappearance or destruction of furniture, clothes, electrical and stereo equipment due to **burglary** at **your residence** whilst you are overseas.

Note

This benefit is only valid to customers who already have a home insurance. Our coverage will be secondary to any home insurance a customer may have.

WHAT YOU ARE NOT COVERED FOR

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

Losses that occurred when **your trip** is longer than 30 days.

Losses to personal affects **you** have carried with **you** during the **trip**;

Losses that are due to events other than **burglary**, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;

Losses that occur outside of the policy period;

Losses that **you** have intentionally caused;

Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.

Losses due to the order of any government, public authority, or customers' officials.

Any loss not reported to the police within twenty-four (24) hours after the insured person returns home from the insured trip and a police report for such loss not having been obtained.

Any equipment used in connection with any profession, business or employment.

Theft due to abandoned or neglected property.

Theft carried out directly or indirectly by close relatives, close business partners or travel companion.

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

Legal expenses / Bail bond – Section 10

WHAT YOU ARE COVERED FOR

Under Legal Expenses

We will reimburse the **person insured** up to the amount shown in **your** summary of cover for the necessary incurred legal expenses in the event of false arrest or wrong detention by any Government or Foreign Power to the **person insured** during the **journey**.

Under Bail bond

We will reimburse the **person insured** up to the amount shown in **your** summary of cover for the necessary incurred bail bond required by judicial authorities to guarantee provisional release from custody following a contravention or infringement of the **person insured** during your journey without willful intent or current statutory and administrative provisions of the visited country.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- Not reported to **us** within 90 days after the event giving rise to the claim;
- Involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- Where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- Against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Any **Legal costs**:

- For **legal action** that **we** have not agreed to;
- If **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- That cannot be recovered by **us** or **you** when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- Awarded as a personal penalty against **you** (for example not complying with Court rules and protocols);
- For bringing **legal action** in more than one country for the same event.

Claims as a result of:

- **Your** involvement in drug or narcotic trafficking.
- **Your** involvement in political movements
- **You** intentionally not following the laws of the country **you** are in.

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

Missed Departure / Missed Connection – Section 11

WHAT YOU ARE COVERED FOR

Under Missed Departure:

We will pay **you** up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time advised (i.e. minimum 2 hours prior to departure) in **your** travel itinerary (plans) because the vehicle **you** are travelling in has an **accident** or breaks down.

Under Missed Connection:

We will reimburse the **person insured** up to the amount shown in the summary of cover for the reasonable, necessary and additional expenses for replacement of flight ticket, in the event the **person insured** unforeseeably and through no fault of their own is delayed by the public common carrier during a journey to reach one connecting flight as specified in the **person insured's** originally itinerary. Therefore causing the **insured person** to miss the connecting flight to reach the final destination as specified in the **insured persons** original itinerary.

Subject to the following provisions and limitations:

- Means of transportation or flight ticket has been booked and paid for at least twenty-four (24) hours before scheduled departure and not before the period of insurance.
- **You** cannot claim for missed connection if a valid claim for missed departure has been submitted.

WHAT YOU ARE NOT COVERED FOR

Any claim under Missed Departure unless **you**:

- 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.

Under Missed Connection:

- Any circumstance leading to the relevant delay of the connecting flight during the **journey** which is existing, expecting to or announced before the **journey** was booked.
- Any loss arising from late arrival of the **person insured** at the connecting airport or port.
- Any loss in relation to alternations to the schedules that is not verified by the airline, travel agency or other relevant organisation.
- Any loss or circumstances covered by any other insurance scheme; government programme or which will be paid or refunded by travel agency, tour operator, public common carrier or other provider.
- The **person insured** decline an alternative service to be provided by the public common carrier
- Any loss not substantiated by written confirmation from the public common carrier on the reason for such delay along with relevant receipts.
- Connection flight waiting time in connecting airport is less than three 3 hours.

A claim under this section:

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.

Loss of travel documents – Section 12

WHAT YOU ARE COVERED FOR

We will pay for the following travel documents if they are lost, stolen or destroyed on **your journey**.

Passport

- **Costs for issuing a temporary passport**

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 to enable **you** to return to **your home** country.

Visas

- **Costs for issuing a temporary visa**

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 visa to enable **you** to return to **your home** country.

WHAT YOU ARE NOT COVERED FOR

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

Flight overbooking – Section 13

WHAT YOU ARE COVERED FOR

We will pay additional hotel accommodation costs and meals if you are unable to board your flight due to overbooking and no alternative flight is available to be taken within the following 6 hours from your original departure time.

WHAT YOU ARE NOT COVERED FOR

We will not pay if you have received compensation in cash or value from the airline you were boarding.

We will not pay if you voluntarily accept to take an alternative flight with the airline you are flying with or codeshare.

If **you** do not report to the check in desk before the time advised in your travel itinerary

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

Travel Visa Rejection – Section 14

WHAT YOU ARE COVERED FOR

We will reimburse you the cost incurred for **your** visa application in the event **your** visa issuance has been denied by the consulate you applied for up to the limit shown in the summary of cover.

WHAT YOU ARE NOT COVERED FOR

Visa Cancellation for the following reasons

- Not applying before the minimum time required by **your** consulate to process your visa.
- Documents submitted to the consulate were incomplete, including errors, fraudulent or insufficient
- Applicants who would fall under the restricted nationalities list
- If an embargo is active by concerned consulate for specific nationalities

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

Mugging – Section 15

WHAT YOU ARE COVERED FOR

In the event an **Insured's Person** is violently assaulted attacked while withdrawing funds from an automatic teller machine (ATM) or within two (2) hours thereafter, the Company will reimburse, up to the amount shown in **your** summary of cover, the amount of cash withdrawn and stolen.

Note

To be eligible to claim under this cover you must file a complaint with the competent police authorities within 48 hours of the mugging.

WHAT YOU ARE NOT COVERED FOR

- An intentional act on the part of the **insured person** or on the part of one of his close **relatives** (spouse, child or parent);
- Loss occurring during time of War, civil commotion, insurrection, rebellion, revolution or **terrorism** or Acts of God, nuclear reaction or radiation; or
- Loss occurring as a consequence of any riot or confiscation by the authorities.

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

Personal accident - Section 16

WHAT YOU ARE COVERED FOR

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

Accidental death (including common carrier)

The amount shown in **your** summary of cover for death. (**We** will not pay more than 10% if **you** are aged 18 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 18 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 **persons insured** are wearing crash helmets;

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.

Winter sports cover – Section 17

Winter sports is an extension to the Travel Secure, Travel Family and Travel Lite plan which you have purchased.

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your journey**.
- **You** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward **journey** for more than 6 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** (including **ski equipment you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of the amount shown in **your** summary of cover, whether jointly owned or not.

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.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- up to the amount shown in **your** summary of cover for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to the amount shown in **your** summary of cover in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or Interruption charges - section 4.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 1.

Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within **Personal Baggage** - section 2.

Under Piste closure

- Any compensation for the first full 24 hours at **your** booked ski resort.
- Any **journey** in **your home** country.
- Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.
- Compensation which **you** can get from **your** tour operator or anywhere else.
- Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.
- Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

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

Terrorism Extension – Section 18

This section is only in force if the appropriate premium has been paid and shown on **your** policy schedule.

WHAT YOU ARE COVERED FOR

With the exception of Section 9 (Personal Liability), the cover provided by this Policy extends to include injury loss or damage to an **person insured** as an innocent bystander by an **Act of Terrorism**.

For the purpose of this Policy, “Innocent Bystander” means, someone who is in a particular place by chance when an **act of Terrorism** happens, but is not involved in it.

We will pay the maximum limit applicable to the Section you are claiming under but not exceeding US \$ 100,000 per **person insured**.

WHAT YOU ARE NOT COVERED FOR

The cover by this Section:

- If the **Terrorism** Extension option was not selected and stated in your Schedule.
- If this policy was purchased and travel booked after the onset of **Terrorism** within your travel destination.
- Unless the **Terrorism** attack occurs within the city of destination and/or departure.
- Unless the **Terrorism** attack occurs within 30 days prior to your departure date
- If it is any consequence of any **act of Terrorism** involving the release of germ disease or other chemical or biological contagions or contaminants, the use or threat of use of any nuclear device or radioactive substance.
- If there was no valid claim under the Terms and Conditions applicable to the relevant Schedule.
- If the aggregate liability under this Policy exceeds \$100,000 for any **person insured** during the **Period of Insurance**.
- If it extends to include Section 9 (Personal Liability).

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

This insurance is provided and arranged by
Orient Insurance PSC P.O. Box 27966,
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