

# FREQUENTLY ASKED QUESTIONS

## 1. What is Oman Air Travel Insurance Policy?

Oman Air Travel Insurance Policy is a travel insurance program that is offered exclusively by Oman Air to its customers.

Oman Air Travel Insurance Policy offers a comprehensive coverage during travel which includes:

- Emergency Medical Expenses (including COVID-19 cover)
- Accommodation costs related to COVID-19 quarantine: If diagnosed with COVID-19
- Personal Accidents
- Personal Liability
- Personal Possessions
- Travel Inconvenience

### Summary of Cover:

Benefits	Limit (up to)	Excess
Cancellation or curtailment	\$2,500	10% of flight ticket cost
Emergency medical and associated expenses (including being diagnosed with COVID-19)	\$100,000	
- Transport and accommodation	\$150/day Max. \$750	\$50
- Repatriation of Remains & Funeral costs	\$7,500	
- Dental	\$200/tooth Max. \$1,000	
- Hospital Cash	\$25/day Max. \$250	
-Accommodation costs related to COVID-19 quarantine: If diagnosed with COVID-19	\$100 per day (Max 14 days)	
Delayed personal possessions	\$150 (after 6 hours)	6 hours
Personal possessions	\$1,500	\$150
- Valuables including laptop	\$750	
- Single item, pair or set limit	\$300	
Personal accident		
- Death	\$25,000	Nil
- Permanent loss of sight or limb	\$20,000	Nil
Missed departure/ Connection	\$300	Nil
Delayed departure	\$300 (after 6 hours)	6 hours
Loss of travel documents	\$300	\$30

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**2. How is the Oman Air Travel Insurance Policy premium calculated?**

The Travel Insurance Policy premium calculation is based on the total trip duration.

**3. Oman Air Travel Insurance Policy is offered from which countries?**

Oman Air Travel Insurance Policy Insurance is offered to the passengers travelling from certain countries. (From GCC and Middle East to all Oman Air destinations).

**4. Which destinations are covered under Oman Air Travel Insurance program?**

All destinations covered within Oman Air network where it is offered.

**5. Who can purchase Oman Air Travel Insurance Policy?**

Any Oman Air passenger can purchase this Oman Air Travel Insurance Policy on any route of the Oman Air network where it is offered. The passenger must be a valid and legal resident of the country of departure that Oman Air flies from and where Oman Air Travel Insurance Policy is offered.

**6. Does Oman Air Travel Insurance policy enforce an age limit?**

Yes, the maximum age at the time of buying the policy is 79 years. For details please refer to the product terms and conditions.

**7. What is the coverage period for my Oman Air Travel Insurance Policy?**

Oman Air Travel Insurance Policy covers you for the duration of your trip or to a maximum of 90 days from the date of travel.

**8. Am I still covered by Oman Air Travel Insurance Policy if I catch a connecting flight to a different destination?**

Yes, at least one flight/ticket must be a Oman Air.

# FREQUENTLY ASKED QUESTIONS

## **PROCEDURES:**

### **9. What do I do if I encounter an accident abroad?**

It is mandatory that you call the 24-hour emergency number:

UAE +9714270 8705 or via WhatsApp: +971 56 216 4563 before taking any action.

For all claims related to medical expenses where your medical fees are likely to exceed 250\$, You must obtain pre-approval by contacting the 24-hour emergency medical services at +971 4 270 8705

Alternatively you can submit your claim directly through the [Online Claims Portal](#).

### **10. Can I cancel and refund my Oman Air Travel Insurance Policy?**

Your policy can be cancelled and refunded if the request of cancellation was submitted [Online](#) within 48 hours from the date of purchase.

Please provide the following information when submitting the online cancellation request:

- Policy number
- First and Last Name
- Email address

### **11. Can I amend my Oman Air Travel Insurance Policy?**

Yes, your travel insurance policy can be modified/amended if any of your personal details such as name, passport number or travel dates shown within the certificate of insurance are incorrect; the change can only be made prior to the departure of the first leg of the journey.

### **12. What happens to my Travel Insurance if Oman Air reschedules my Return Flight to a later date?**

Your Travel Insurance is automatically extended up to a maximum of 3 days if your trip is rescheduled by Oman Air to a later date.

### **13. Do I have to carry a copy of my Certificate of Insurance with me when travelling?**

No, you don't need to carry a copy of your Certificate of Insurance. All you need is your Policy Number which will be available to you from the email you will receive after purchasing the plan. And the 24-hour Emergency phone number: +971-4-270 8705 or WhatsApp: +971 56 216 4563.

### **14. What do I do if I did not receive or I had lost my Certificate of Insurance?**

Your Oman Air Travel Insurance was successfully processed if it is reflected on the Confirmation Page of this site. You should receive your confirmation within 4 hours of completing your purchase.

# FREQUENTLY ASKED QUESTIONS

In case you haven't received your certificate of insurance, simply contact us through the [online portal](#) or contact us directly through WhatsApp: +971 56 216 4563.

## **15. Where can I get the full terms and condition of my Oman Air Travel Insurance Policy?**

The full Terms and Condition of your Oman Air Travel Insurance Policy is available in our Policy Wording section of Oman Air Travel Insurance Policy.

## **COVERAGE**

### **16. When does my Oman Air Travel Insurance policy coverage begin?**

For comprehensive return trip plans, coverage begins when you are checked-in for your Oman Air departure flight. The Trip Cancellation benefit takes effect on the issue date.

### **17. How will my outpatient medical expenses be paid under the Oman Air Travel Insurance?**

You will be reimbursed for medical expenses incurred as a result of a covered sickness & accident as detailed in the Terms & Conditions. For COVID-19 Medical expenses please refer to question number 20, 21 and 22.

### **18. If I require treatment for an illness during my trip, can I claim for medical/hospital and other related expenses?**

Yes, Oman Air Travel Insurance covers emergency sickness medical expenses. This can be claimed as detailed in the claims procedure for covered sickness.

### **19. Is COVID-19 Cover included in this Travel Insurance Policy?**

Yes- medical treatment and expenses are covered under this policy if you test positive during your trip outside your country of residence. Also the quarantine accommodation costs will be covered under this policy up to USD 100 per day for a maximum of 14 days.

### **20. Will the cost of the COVID-19 test be covered?**

No- the cost of the COVID-19 test will not be covered irrespective of whether it is positive or negative.

# FREQUENTLY ASKED QUESTIONS

**21. Do I need to obtain pre-approval before availing or incurring any cost for medical treatment or quarantine charges when tested COVID-19 positive?**

It is mandatory to contact the 24-hour emergency medical assistance team, in case you tested positive for COVID-19. Failure to comply, will void claiming under this benefit.

The cost of any related medical or quarantine expenses will be settled directly to the facility provider based on direct billing only.

**22. Can I pay first and then reclaim for the expenses related to COVID-19?**

No – there is no facility for pay and reclaim.

You are required to contact the 24-hour emergency medical assistance team line and they will arrange for the medical assistance that is required by you, which is covered under this benefit.

**23. Am I covered for any cost that I incur for medical treatment or quarantine charges when tested COVID-19 positive and then reclaim such costs?**

No – if you pay for any expenses then, you cannot reclaim.

- a) The covered cost for the Emergency Medical Treatment abroad is up to 100,000 USD per Insured Person holding.
- b) The quarantine limits are per day and per Insured Person, or USD 75 for a maximum of 14 days
- c) Reclaiming the cost is not covered, the cost settlement should be directly handled by the 24-hour emergency medical assistance team.

**24. Can I cancel my trip for any reason and get all my money back through my Trip Cancellation Benefit?**

The Trip Cancellation benefit is only applicable for insurable reasons indicated in the detailed Terms & Conditions of coverage section.

Covered reasons include, but are not limited to, unforeseen emergencies such as illness, injury or death involving you, your travel companion and/or an immediate family member. Pre-existing Conditions are not covered.

# FREQUENTLY ASKED QUESTIONS

## **25. Can I buy Oman Air Travel Insurance if I have a pre-existing condition?**

Yes! However, Oman Air Travel Insurance has exclusions on pre-existing conditions as detailed in the Terms & Conditions of coverage section

"Pre-existing Condition" refers to injury, sickness, disease, illness or other medical conditions that you knew about before you purchased Oman Air Travel Insurance.

## **26. Does my Personal Possessions benefit cover theft?**

Yes! Oman Air Travel Insurance covers theft (and damage due to attempted theft) as long as it occurs during the duration of your policy.

## **CLAIMS**

### **27. How do I file a claim?**

In the event of an insurance claim, you can submit your claim directly through the [Online Claims Portal](#), or call the 24-hour Emergency phone number: +971-4-270 8705 or WhatsApp: +971 56 216 4563.

### **28. How long is the claim processing time?**

Claims will be processed within 14 days after you've submitted all required documentation.

### **29. What is the time limit for filing a claim?**

All claims must be submitted to the travel claims department within the accepted limits as per the local laws.

### **30. What do I do if I would like to raise a formal complaint?**

If you have a complaint about the claim decision or a service you had received, please call the Customer Service contact number +971 4 270 8705 or WhatsApp on +971 56 216 4563. You can also submit your complaint or inquiry online [here](#). or visit [travelclaims.tatsh.com](http://travelclaims.tatsh.com).

### **31. Can I contact the Travel Claims team if I wish to amend or cancel my travel itinerary?**

No. the Travel Claims team will only assist in filing your claim if you have cancelled or cut short your trip.

# FREQUENTLY ASKED QUESTIONS

**32. Can I file a claim if Oman Air has cancelled my flight?**

No. Oman Air travel insurance policy does not cover a claim if the airline cancels the flight.

**33. Where can I contact for urgent enquires about Travel Insurance?**

For any urgent enquires you may kindly contact our Travel Insurance Team by calling on: +971 4 270 8705 or WhatsApp: +971 56 216 4563.