Providing Travel Assistance Services

Are you facing an emergency case and need assistance?

You can immediately contact the assistance team 24/7

This policy is for United Arab Emirates Residents who travel from their country of residence United Arab Emirates. This policy does not cover claims relating to pre-existing medical conditions.

<table>
<thead>
<tr>
<th>24hr emergency medical assistance:</th>
<th>Claims Call Center</th>
</tr>
</thead>
</table>
| Telephone: +971 4 270 8705  
WhatsApp No:+971 56 216 4563 | All claims:  
Submit a claim online  
Or through the following link:  
https://travelclaims.tatsh.com/index.aspx |

Note:

Should you hospitalized or your medical fees are likely to exceed $250, you must always call the 24-hour emergency line to provide medical assistance.

This policy includes the (COVID-19) cover under emergency medical expenses and related benefits

Privacy notice can viewed below:  
Contents

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Policy Table of Covers</td>
<td>3</td>
</tr>
<tr>
<td>Important information</td>
<td>4</td>
</tr>
<tr>
<td>Definition of words</td>
<td>6</td>
</tr>
<tr>
<td>24-hour emergency medical assistance</td>
<td>10</td>
</tr>
<tr>
<td>Health declaration and health exclusions</td>
<td>11</td>
</tr>
<tr>
<td>General Exclusions</td>
<td>14</td>
</tr>
<tr>
<td>Conditions</td>
<td>15</td>
</tr>
<tr>
<td>Sports and Leisure activities</td>
<td>17</td>
</tr>
<tr>
<td>Hazardous activities</td>
<td>19</td>
</tr>
<tr>
<td>Making a Claim</td>
<td>20</td>
</tr>
<tr>
<td>Making a complaint</td>
<td>23</td>
</tr>
<tr>
<td>Section 1- Assistance including Covid19 Cover</td>
<td>23</td>
</tr>
<tr>
<td>Section 2- Personal Possessions</td>
<td>26</td>
</tr>
<tr>
<td>Delayed Personal Possessions</td>
<td>28</td>
</tr>
<tr>
<td>Section 3- Personal Accident</td>
<td>29</td>
</tr>
<tr>
<td>Section 4 Travel Inconvenience</td>
<td>30</td>
</tr>
<tr>
<td>Delayed departure</td>
<td>33</td>
</tr>
<tr>
<td>Missed Departure</td>
<td>34</td>
</tr>
</tbody>
</table>

This Travel Insurance is underwritten by Alliance Insurance P.S.C, with services provided by NEXtCARE Claims Management L.L.C –Eiffel Boulevard Limited Building (Eiffel 2) 1st Floor, Umm Al Sheif, Sheikh Zayed Road, P.O. Box 80864, Dubai- UAE.
Travel Policy Table of Covers

The following is the table of covers of the Travel Policy. You should read the rest of this policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Benefits (limit / person)</th>
<th>Middle East and Europe</th>
<th>All over the world</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Limits</td>
<td>Excess</td>
</tr>
<tr>
<td><strong>Section 1: Assistance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency medical (and repatriation) expenses including COVID-19 cover.</td>
<td>USD 70,000</td>
<td>USD 140</td>
</tr>
<tr>
<td>Accommodation costs related to COVID-19 quarantine: If you are diagnosed with COVID-19</td>
<td>$100 per day (up to 14 days)</td>
<td>$100 per day (up to 14 days)</td>
</tr>
<tr>
<td><strong>Section 2: personal possessions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Valuables</td>
<td>USD 350</td>
<td>100 USD</td>
</tr>
<tr>
<td>Single item, pair or set limit</td>
<td>USD 175</td>
<td>USD 350</td>
</tr>
<tr>
<td>Personal possessions</td>
<td>USD 1000</td>
<td>USD 2000</td>
</tr>
<tr>
<td>Delayed Personal Possessions</td>
<td>USD 100</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Section 3: Personal accident</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal accident</td>
<td>USD 20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Death due to an accident (including shared transportation)</td>
<td>(We will not pay more than 10% of the benefits shown in the table of covers of your insurance if you are aged 17 or under at the time of the accident.)</td>
<td></td>
</tr>
<tr>
<td><strong>Section 4: Travel Inconvenience</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Journey cancellation / curtailment due to emergency circumstances</td>
<td>Ticket cost</td>
<td>20% of the ticket cost</td>
</tr>
<tr>
<td>Delayed departure</td>
<td>USD 50 6-hours</td>
<td>6-hours</td>
</tr>
<tr>
<td>Missed Departure</td>
<td>USD 200</td>
<td>Nil</td>
</tr>
</tbody>
</table>

This Travel Insurance is underwritten by Alliance Insurance P.S.C, with services provided by NEXTCARE Claims Management L.L.C –Eiffel Boulevard Limited Building (Eiffel 2) 1st Floor, Umm Al Sheif, Sheikh Zayed Road, P.O. Box 80864, Dubai- UAE.
Important information

Thank You for taking out travel insurance with Alliance Insurance P.S.C.

Your certificate of insurance shows the sections of the policy cover available, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand you should call us on telephone UAE +971 4 270 8705 or via WhatsApp +971 56 216 4563 or through the online Claims Center through the following link:

https://travelclaims.tatsh.com/index.aspx

❖ The insurer/Insurance Company

Your travel insurance is underwritten by Alliance Insurance P.S.C.

How your policy works

Your insurance policy and certificate of insurance form an agreement between you, Alliance Insurance P.S.C and us. We will pay for any claim you make provided it 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 insured person. Your policy does not cover all events and expenses of any uncovered cases.

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 insurance policy.

❖ Telling us about relevant facts

- At the time of taking out this insurance, you must tell us about anything that may affect your cover, including but not limited to:

  • The health of a close relative who is not travelling with you, but whose health may affect your journey or a travelling companion (see under the heading ‘Health declaration and health exclusions’ of this policy); or
• Your redundancy.

If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

❖ Policy Cancellation Rights:

- You can request to cancel the policy and get refunded of insurance premiums only in the following cases by contacting us on:
  UAE No. +971 4 270 8705 or WhatsApp +971 56 216 4563:

  • If the embassy of the country to which you are travelling requires you to have an insurance policy for the purposes of obtaining a visa while you are unable to obtain the required visa, then you must inform us within 48 hours of receiving your Certificate of Insurance or the inception date of the policy whichever comes first, and return all your documents along with a written rejection letter from the concerned embassy.

  • If the embassy of the country to which you are travelling does not require you to have an insurance policy for the purposes of obtaining a visa, then you must submit a written cancellation request letter and return all your documents within 48 hours of receiving your Certificate of Insurance or the inception date of the policy whichever comes first.

- The insurer may cancel the policy at any time by means of a letter sent by post and without resorting to court if the insured person in bad faith conceals something or submits an incorrect statement in a way that reduces the importance of the insured risk or leads to a change of its subject matter, or if the insured person fraudulently breaches its obligations. The company hereby has the right to claim any amounts paid by the company to the insured person, and the company is entitled to all the policy premiums up to the date of cancellation. If any of the information is found to be incorrect or the insured person gives the company wrong or incomplete information, unintentionally or without a bad faith, then the company shall be entitled to cancel this policy and the company hereby has the right to claim any amounts paid by the company to the insured person in return for refunding the insurance premium paid by the insured person or refunding part of the insurance premium to the extent that the company does not bear a risk, in accordance with the provisions of the UAE Law.

  - Insurance premiums are not refunded if:
• **You** or any other person covered by the insurance **policy** traveled within the 48-hour period of receiving **your insurance policy** or the inception date of the **insurance policy**, whichever comes first.

• **You** have made or intend to make a claim.

❖ **Data protection**

Information about **your policy** may be shared between **us**, Alliance Insurance P.S.C, the reinsurer or any member of Allianz Travel Group for insurance purposes. **You** should understand that the sensitive health status information and other information **you** provide will be used by Alliance Insurance P.S.C, **us**, **our** representatives (if required), **our** reinsurers, other insurers and industry governing bodies and regulators to process **your policy**, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. **Your** information will not be shared with others for marketing purposes. **You** have the right to access **your** personal records.

❖ **Applicable law:**

This **policy** will be in Arabic. This **policy** will be governed by the law of UAE.

❖ **The Rights of Others**

This **policy** is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this **policy** shall be constructed to give rise to any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this **policy**.

---

**Definition of words**

When the following words and phrases appear in the **policy** document or **Certificate of Insurance**, they have the meanings given below. These words are highlighted by the use of **bold** print.

<table>
<thead>
<tr>
<th>Word</th>
<th>Definition</th>
</tr>
</thead>
</table>

This Travel Insurance is underwritten by Alliance Insurance P.S.C, with services provided by NExtCARE Claims Management L.L.C –Eiffel Boulevard Limited Building (Eiffel 2) 1st Floor, Umm Al Sheif, Sheikh Zayed Road, P.O. Box 80864, Dubai- UAE.
| **Accident** | An unexpected event caused by something external and visible, which results in physical bodily injury. |
| **Accommodation expenses** | Additional hotel expenses following an event covered by insurance, excluding all expenses related to food and beverages |
| **Geographical Area of cover** | • **Worldwide** including USA, Canada and the Caribbean  
  • **Europe** - Albania, Andorra, Austria, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Spain, United Kingdom, Serbia and Montenegro, Slovenia, Sweden, Switzerland and Ukraine.  
  • **The Middle East** - Bahrain, Cyprus, Egypt, Iraq, Saudi Arabia, Kuwait, Lebanon, Qatar, Oman, Syria, Turkey and United Arab Emirates.  
  • **Schengen countries** - 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. |
<p>| <strong>Beneficiary</strong> | The person who initially acquired the rights of the insurance policy or legally transferred to him. In case of death of the Insured Person, the beneficiary herein shall be the legal heirs of the Insured Person |
| <strong>Business associate</strong> | Any person in your country of residence that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey and return earlier than scheduled time due to emergency circumstances. |
| <strong>Certificate of insurance</strong> | The document issued by the Insurer that is used to verify the existence of your travel policy. |
| <strong>Insurance Policy</strong> | It is the insurance policy that is made and entered into by and between the Insurer and the insured Person which includes the policy terms, obligations, liabilities and rights of the parties or the rights of the beneficiary and any appendix to this policy |
| <strong>Departure point</strong> | The airport where your journey from your country of residence to your destination begins and where the final part of your journey back to your country of residence begins. |
| <strong>Doctor</strong> | A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than you or a close relative. |
| <strong>Emergency</strong> | A medical condition resulting from illness or an accident that requires emergency hospitalization, and which delay in treatment until after the next |</p>
<table>
<thead>
<tr>
<th><strong>Excess</strong></th>
<th>The deduction we will make from the amount payable under this policy for each insured person, for each section, for each claim incident.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funeral expenses</strong></td>
<td>Up to the amount shown in the table of Covers of your insurance policy for reasonable cost, we will pay either the expenses of transporting your body or your burnt body remains to your country of residence or the expenses of your funeral at the place of death outside your country of residence.</td>
</tr>
<tr>
<td><strong>Your Country of Residence</strong></td>
<td>Your usual place of residence in UAE, which is the place you reside in.</td>
</tr>
<tr>
<td><strong>Incapacitating Agents</strong></td>
<td>A factor that produces temporary physiological and/or mental effects, rendering individuals unable to exert a concerted effort in the performance of their assigned duties.</td>
</tr>
<tr>
<td><strong>In-patient</strong></td>
<td>A patient who is admitted to a hospital or clinic for treatment that requires at least one overnight stay.</td>
</tr>
<tr>
<td><strong>Insurer/Insurance Company</strong></td>
<td>Alliance Insurance P.S.C</td>
</tr>
<tr>
<td><strong>Journey</strong></td>
<td>A trip that takes place during the period of insurance which begins when you leave home or workplace (whichever occurs later) and ends when you get back home to a hospital, nursing home or workplace in your country of residence, whichever is earlier.</td>
</tr>
<tr>
<td></td>
<td>- For single trip cover</td>
</tr>
<tr>
<td></td>
<td>- You will only be covered if you are aged 65 or under at the date your policy was issued, unless you have paid the appropriate additional premiums in order for you to be covered by insurance when you are over the age of 65.</td>
</tr>
<tr>
<td></td>
<td>- Trips within your country of residence are not covered.</td>
</tr>
<tr>
<td></td>
<td>- Any other trip which begins after you get back is not covered.</td>
</tr>
<tr>
<td><strong>Medically Necessary</strong></td>
<td>A service or treatment commensurate with the diagnosis, in accordance with generally accepted medical standards, which cannot be omitted without adversely affecting the condition of the Insured Person or the quality of the medical care provided to him/her.</td>
</tr>
<tr>
<td><strong>Out-Patient / day-patient</strong></td>
<td>A patient who is admitted and discharged from the hospital on the same day.</td>
</tr>
<tr>
<td><strong>Pair or set</strong></td>
<td>A number of items of <strong>personal possessions</strong> (excluding ski gear) that belong together or can be used together.</td>
</tr>
<tr>
<td>-----------------</td>
<td>---------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| **Period of insurance** | For single trip cover  
  - Trip cancellation cover mentioned in the table of covers of your insurance policy (outbound trip) begins from the issue date shown on your Certificate of Insurance 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 date of your policy, whichever occurs earlier. |
| **Personal possessions** | All of your bags and any similar boxes (including its contents) and items that you wear or carry in hand (including your valuables). |
| **Pre-existing medical conditions** | Pre-existing medical conditions 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 the issuance of the policy.  
  - Any condition for which you take prescribed medicine or see a medical specialist.  
  - Any condition for which you have had surgery. |
<p>| <strong>Pandemic</strong> | An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination. |
| <strong>Epidemic</strong> | A contagious disease recognized by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination. |
| <strong>Quarantine:</strong> | Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which Insured Person has been exposed. |
| <strong>Close Relative</strong> | Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, fiancé(e), son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, half-brother or half-sister. |
| <strong>Resident</strong> | A UAE citizen or a person residing in UAE travels from and back to UAE. |</p>
<table>
<thead>
<tr>
<th><strong>Travelling companion</strong></th>
<th>Any person that has booked to travel with <strong>you</strong> on <strong>your journey</strong>.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Terrorism / Terrorist Act</strong></td>
<td></td>
</tr>
</tbody>
</table>
- Subject to the definition of **Terrorism** financing contained in Article 2 of the applicable Law on Anti-Money Laundering and the Financing of **Terrorism, terrorism** is a loss, damage, cost or expense of whatever nature resulting from or having a direct or indirect relationship with any **terrorist act** regardless of any cause or another event at the same time or at any later time is contributing to this loss.  
- **An act of terrorism** means, for example, but not limited to, acts of force, violence and/or threatening any person or group of people, whether they represent themselves or on behalf of or in contact with any organizations or governments, as these acts are committed for political, religious, ideological purposes or for the same purposes, including the intention to influence any government and/or scare the public or any public sector. |
| **Valuables** | Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, laptops, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes. |
| **We, our, us** | Nextcare, and Allianz Travel Limited which administers the **insurance** on behalf of the **insurer**. |
| **You, your, insured person** | The person who signed the **policy** with the **insurer** and each person shown on the **Certificate of Insurance**, 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 to **your country of residence** 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 $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 **us** or e-mail **us** 24 hours a day 365 days a year.

Phone UAE +971 4 270 8705  
WhatsApp +971 56 216 4563

Please give **us** your name, age and **your policy** number. Say that **you** are insured with **Alliance Insurance P.S.C**. Below are some of the ways the 24-hour **emergency** medical assistance service can help.

**_confirmation of payment**

We will contact hospitals and **doctors** abroad and guarantee to pay their fees, provided that **you** have a valid claim.

**Repatriation**

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your country of residence** 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 to **your country of residence** 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 co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your policy** before **you** phone.

**Health declaration and health exclusions**

**Exclusions relating to your health**
• Your insurance policy does not cover 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:
  1. Are being prescribed regular medication;
  2. Have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 6 months;
  3. Are being referred to, treated by or under the care of a doctor or a hospital specialist;
  4. Are awaiting treatment or the results of any tests or investigations;
  5. Are waiting as Out-Patient / day-patient or as an in-hospital patient, or you receive routine treatment.
• 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.
• You will not be covered for any directly or indirectly related claim if you know you will need medical treatment or consultation at any medical facility during your journey.
• 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.
• 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.
• You will not be covered if you are traveling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
• You will not be covered for any directly or indirectly related claims arising from a congenital condition.
• You will not be covered for any claim related to pregnancy, childbirth, abortion and all their consequences or complications, not limited to: voluntary interruption of pregnancy, delivery, and miscarriage.
• You will not be covered for any claims related to artificial insemination or any sterility treatment and contraception expenses.
• You will not be covered for any claim related to sexually transmitted diseases.
- You will not be covered for thermal cure expenses, heliotherapy, physiotherapy, and aesthetic treatment.
- You will not be covered for prosthesis expenses, equipment, implant as well as optical expenses, not used for intraoperative conditions.
- You will not be covered for any vaccination expenses.
- You will not be covered for any scientifically and medically non-recognized care or treatments.
- You will not be covered for any treatment or care administered by a close relative.
- You will not be covered for epilepsy or convulsions, from which you suffer, as well as any medical event which diagnosis, symptoms or causes are of psychic, psychological or psychiatric nature.
- You will not be covered for any scientifically and medically non-recognized care or treatments.

Exclusions relating to the health of someone not insured under 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 below at the end of this division) 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, and the company shall at its discretion specify the medical reference approved by it to determine such conditions. No other medical reference, whether a doctor or medical board or committee has the right to determine the same. For example:

- If you suffer from asthma, chronic obstructive pulmonary disease or other lung disease, then you are more likely to get a chest infection.
- If you have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- If you have osteoporosis, you are more likely to break or fracture a bone.
- If you have or have had cancer, you are more likely to suffer from a secondary cancer.

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- 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.
2- Any epidemic or pandemic, except as expressly covered under Emergency Medical expenses and Related Benefits.
3- Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
4- Ionizing, radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
5- Any fluctuation in currency exchange rate.
6- No claim shall be covered if it involves felony or misdemeanour.
7- You being under the influence of alcohol, solvents (including but not limited to thinner, acetone) 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).

8- Cancellation or curtailment of the Journey simply because you are not enjoying your Journey or not wanting to travel.

9- Any loss that is not covered by the policy even if is caused as a direct or indirect result of anything you are claiming for, for example loss of earnings as a result of an accident or illness covered by this policy unless it says differently in the policy.

10- You participate in a sport or leisure activity that is not covered by the policy under the sports and leisure activities and/ or participate in winter sports and activities that fall under the sports and leisure activities.

11- 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 UAE.

2- You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not covered by this policy and to minimize any potential claim.

3- You have a valid insurance policy.
4- **You** accept that **we** will not extend the **period** of **your insurance policy** in any of the following cases (except some cases as mentioned in the definition of "**period of insurance**" under the "definition of words" section):

- **For single trip cover**: if the original **policy** plus any extensions have either ended, has been in force for more than 90 days, or **you** know **you** will be making a claim.
- **For annual multiple trips cover**: After the **period** of **your policy** has expired.

5- **You** contact **us** as soon as possible, and within the period stipulated in the Civil Code, without delay and provide **us** with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.

6- **You** accept that no alterations to the terms and conditions of the **policy** apply, unless **we** confirm them in writing to **you**.

7- If **your** aged 0-65 at the date **your policy** was issued, unless **you** have paid the appropriate additional premium to be covered by insurance when **you** are aged over 65.

**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** intentionally tell **us** something that is not true or provided an incorrect statement in a way that reduces the importance of the insured risk or leads to a change in its subject matter, which influences **our** decision as to whether **cover** can be offered or not depending on the circumstances **we** may report the matter to the legal authorities.

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, or hide any information in bad intention, 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 legal authorities.

3- Cancel the **policy** if the **insurer** was unable to complete the verification requirements of the identity and the activity of the beneficiary, and notify the Anti-Money Laundering Unit according to the provisions of the Anti-Money Laundering and **Terrorism** Financing Instructions of the applicable insurance activities.
4- Only cover you for a Journey where an appropriate insurance policy has been purchased and we shall not issue a policy if you have already started your Journey.

5- Subrogate you against the party who caused the harm with what we pay in terms of guarantee for the damage that the claim resulted from according to this policy and pursuant to the provisions of the Civil Law unless the party who caused the harm is one of your ascendants, descendants, spouses, in-laws, lives with you or a person who you are responsible for his actions. You should provide us with all the information and documents require by us for such purpose.

6- With Your permission, get information from your medical records to help us or our representatives’ deal with any claims. This could include a request for you to be medical examined 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 agreement.

7- Send you to your place of residence 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 or our medical advisers.

9- The company shall not be liable for any claim under this policy (except the claims that fall under Personal Accident Section) for any amounts covered by another insurance policy whether the policy is with us or with others except for our share of the claim, 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.

10- We 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

- This policy includes the following activities without any additional premium.

  Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, baseball, basketball, canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls, cricket, cycling (for non-professionals and not the main mode of transport), bike tour (not to exceed 16 days), deep sea fishing, football or soccer, frisbee golf, hiking, glacier walking, playing golf, high ropes.
activities, diving from heights (platform only 10 meters high), long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions, racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), marathon or triathlon jogging (for non-professionals), mountain biking (on the road), parasailing and paragliding (over water), horse hiking, rap jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing, safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledging (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, water-skiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking (including on snow), zorbing.

- **The following activities are also covered by the insurance:**
  Camel riding, catamaran sailing (for experience), pigeon hunting, sailing in boats, riding elephants, karting, jet-boating, water skiing, paintball (wearing eye protection gear), quad biking, rifle shooting, sailing (if he has experience and only in regional waters), shooting, skidooing, small bore target shooting, snowmobiling, yachting (if he has experience and only in regional waters).

- **The following activities are not covered by your insurance policy:**
  - base-jumping, the sport of large inflatable boating inside the underground caves, bouldering climb, boxing, bungee jumping, canyoning, exploring the caves for fun, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), freestyle mountaineering, Gliding (insurance does not include working with cabin crew or piloting a plane - a captain), hang gliding, high diving (more than 5 meters), hunting, hydrospeeding (whitewater rowing), martial arts, micro lighting, car racing or motorsport (all types on land or water), motorbike scrambling or riding motorcycles in the mountains (and any kind of motorcycle riding in rough terrain), Mountain climbing (using ropes or with guides), parachuting, parasailing and paragliding (over land), riding on a luge, river bugging, rock climbing, horse-riding or rodeo, diving with a shark (in a cage), ski diving or ski surfing, water ski jumping, whitewater canoeing, white water sledgering.

- Also, the **policy** does not include:
- Participate in any sporting activity where the organizers' instructions have not been followed; or
- Any professional sporting activity;
- Any kind of racing, except racing on foot; or
- Any kind of manual work.

The following activities are not covered by your insurance policy:
Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski-jumping, ski-racing, ski-stunting or snowcat skiing, or riding on a luge.

Also, the policy does not include:
- Participate in any sporting activity where the organizers' instructions have not been followed; or
- Any professional winter sports activity; or
- Any kind of racing.

Hazardous activities
- Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, jumping ropes and canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls, cricket, deep sea fishing, football or soccer (only kids clubs in the resort), hiking, glacier walking, playing golf, High ropes activities, long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions, racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), mountain biking, parasailing and paragliding (over water), horse hiking, rap jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing, safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledding (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, water-skiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking (on snow), zorbing.

The following activities are not covered:
- Participate in any sporting activity where the organizers' instructions have not been followed; or
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- Any kind of handicraft that refers to an art or practical skills that includes the idea of working with the skill of hand using different materials.

  - **We** may be able to cover **you** in connection with other activities not mentioned above. Please call us on phone No. **+971 4 270 8705** or through the online Claims Center through the following link: [https://travelclaims.tatsh.com/index.aspx](https://travelclaims.tatsh.com/index.aspx)
  
  You **may** need to pay an extra premium.

---

**Making a Claim**

**TO CLAIM:**

Please contact UAE No. +971 4 270 8705 or WhatsApp +971 56 216 4563 or through the online Claims Center through the following link:

[https://travelclaims.tatsh.com/index.aspx](https://travelclaims.tatsh.com/index.aspx)

You should fill in the form and send it to us 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 shall not be considered after the period stipulated by the Civil Law being passed.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

- **For all claims**
  - Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
  - Original receipts and accounts for all out-of-pocket expenses you have to pay.
  - Original bills or invoices you are asked to pay.
• Details of any other insurance you may have that may cover the same loss, such as household or private medical.
• Submit additional evidence to support your claim.

❖ For claims related to Section 1 - Free Assistance:

• Always contact our 24-hour emergency medical service when you are hospitalized (including being due to COVID-19), require repatriation or where medical fees are likely to exceed $250.
• Medical evidence from the treating doctor to confirm the illness or the injury and treatment given, including hospital admission / 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.

❖ For claims relating to Section 2 - Personal Possessions:

• Report the theft, damage or loss to the police within 24 hours of discovery without delay, unless the delay is for an acceptable excuse, and ask them for a written police report.
• If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
• Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
• 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 personal possessions:

• Please obtain a Property Irregularity Report (PIR) from the airline or a carrier’s report from the rail company, shipping line or their handling agent. This should
be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

❖ **For claims related to Section 3 - Personal Accidents:**

- 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.

❖ **For claims related to Section 4 - Travel Inconvenience:**

1. **Journey cancellation / curtailment and return before the scheduled date, due to emergency circumstances**

- If you need to cut short your journey and return before the scheduled time due to emergency circumstances, you must immediately call the UAE number +971 4 270 8705 or via WhatsApp +971 56 216 4563 in order to obtain our prior approval.
- Original journey cancellation invoices detailing all charges incurred for canceling the trip.
- For claims related to any illness or injury, the medical certificate must be completed by the treating doctor. A certified copy of the death certificate is required in case of death.
- If your claim was for any other circumstances, please provide evidence of these circumstances.

2. **Delayed departure**

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

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

**Making a complaint**

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint, your legal rights will not be affected.

In the first instance, please contact:

**Customer Services Manager**

Nextcare
Eiffel Boulevard Limited Building (Eiffel 2)
1st floor, Umm Al Sheif,
Sheikh Zayed Road, P.O. No. 80864,
Dubai, United Arab Emirates
Telephone: +971 50780724

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.

---

**Section 1 - Assistance including Covid19 Cover**

If you are taken into hospital or you think you may have to come to your country of residence early or extend your journey because of illness or accident, or if your medical
expenses are over $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 beneficiary for the following necessary and unforeseen emergency expenses: if you die, are injured, have an accident or are taken ill during your journey (including due to COVID-19).

It is mandatory to contact us on the number provided in the policy as soon as possible in case you tested positive for COVID-19. Your expenses will only be settled directly to the hospital, clinic or other medical or quarantine facility. We will not cover or reimburse any expenses paid by you directly to the hospital, clinic or other medical or quarantine facility if have not been organized by us, unless it is for an acceptable excuse.

We will pay up to the maximum amount shown in your table of covers for reasonable fees or charges covered under this policy and you incur for:

- Treatment
  Medical, surgical, medication costs, hospital, nursing home or nursing services outside your country of residence.

- Transportation and accommodation expenses if you are hospitalized for more than 5 days
  We will pay up to the maximum amount shown in table of covers for the transportation costs (an economy class return ticket) and accommodation expenses for one close relative to travel and stay with you.

- Accommodation costs related to COVID-19 quarantine
  If you are placed in individual quarantine during the trip by order or other requirement of a government, public authority, or travel supplier based on a positive COVID-19 epidemic/pandemic test, we will cover your accommodation costs on direct billing, up to the maximum amount stated in the table of covers of your policy.

However, this does not include any quarantine, total closure or curfew that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where you are traveling to, from, or through.
**WHAT YOU ARE NOT COVERED FOR**

- An Excess of the amount shown in your table of covers.
- The cost of replacing any medication you were using when you began your Journey.
- Any condition stated under “Health declaration and health exclusions”.
- Extra transport and accommodation costs which are of a higher standard to those already used on your Journey, unless we agree.
- Anything caused by:
  - You travelling in an aircraft not-licensed for passenger-carrying and you were aware of that;
  - Your suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the beneficiary must prove that the insured was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) in accordance with the provisions of the UAE law in force.
  - You travelling on a motorcycle, unless the rider holds an appropriate valid license and all insured persons are wearing crash helmets.
- Any costs incurred appear 12 months after the date of your death, and/or occurs 12 months after the date of your injury or illness. Any costs for taxi fares and phone calls (including mobile calls) arising from an accident claimed under this section.
- Services or treatments you receive within your country of residence.
- Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your country of residence.
- Medical costs over $250, in-patient treatment, repatriation or Express Mail costs which we have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- Your burial or cremation within your country of residence.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- COVID-19 in the following cases:
  - You travel to a destination in violation of a travel ban issued by the government of your country of residence or a travel ban issued by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not
include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination).

- When the care is not **medically necessary** according to the medical report of the attending **doctor** who diagnosed **you**.
- Any care provided after **your** coverage ends.
- **Non-emergency** care or services for which the definition of "**emergency**" as mentioned in the word definition section does not apply.
- Any test cost related to COVID-19 (PCR or any other test) is not covered.

- The consequences of exposure to any of the following factors that require a **quarantine** period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which **you** are staying:
  - Chemical agents of a combat gas type.
  - **Incapacitating agents** (as explained in the "word definition" section).
  - Neurotoxic agents or agents with residual neurotoxic effects.

- **You** participate in hazardous activities other than sports and leisure activities mentioned under Sports and leisure activities.

- Dental treatment involving the use of precious metals

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

**Section:2- Personal Possessions**

**WHAT YOU ARE COVERED FOR**

**We** will pay up to the amount shown in the table of covers for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**, provided that the **incident you** have been exposed to has been reported to the police and a case number was obtained within 24hrs of the **incident** without delay, unless the delay was for an acceptable excuse. If the police report was not obtained, **your** claim may be denied.

The most **we** will pay for **valuables** whether jointly owned or not is the amount shown in the table of covers of your policy. There is also a **single item, pair or set limit shown in your table of covers.**
Valuables that consist of electronics, such as mobile phones, MP3 players, tablets and laptops are subject to a depreciation according to consumption level. The decision to apply depreciation according to consumption level to valuables is up to us. The consumption level is as follows:

1- 0-6 months = 0% (100% of the valuable to be paid)
2- 6 months and day-18 months: 20% (80% of the valuable to be paid).
3- 18 months and one day-36 months = 40% (60% of the valuable to be paid).

It will be our decision to pay either:

- The cost of repairing your items, however we will not pay for repairs more than the value of the valuables after depreciation;
- To replace your personal possessions with equivalent items; or
- The cost of reimbursing your items, knowing that we shall only pay the value of the valuables after depreciation within the limits specified in your summary of cover.

❖ WHAT YOU ARE NOT COVERED FOR

- An excess of the amount shown in the table of covers of your policy.
- More than the part of the pair or set that is stolen, lost or destroyed.
- More than $50 for tobacco, alcohol, fragrances and perfumes.
- Breakage of or damage to:
  - Sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
  - Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin. The cost of replacing or repairing false teeth. A claim for more than one mobile phone per insured person.
- Loss or theft of, or damage to, the following:
  - Items for which you are unable to provide a receipt or other proof of purchase.
  - Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on your person all the time.
- **Valuables** unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- More than a one mobile phone.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- Travel documents (see Section 4 - Travel Inconvenience).

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

**Delayed Personal Possessions**

**WHAT YOU ARE COVERED FOR**

We will pay up to the maximum amount shown in the table of covers for essential replacement items, if your personal possessions (this does not include valuables) are temporarily delayed for more than 6 hours from when you arrived at your destination.

**Note:**
You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal Possessions section – 2.

**WHAT YOU ARE NOT COVERED FOR**
Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Section 3- Personal Accident

❖ WHAT YOU ARE COVERED FOR

We will pay you or your beneficiary one of the following amounts for an accident during your journey which led to total and permanent loss of your eye sight, total and permanent loss of the ability to use of limb or permanent disablement or death.

Death due to an accident (including common carrier)
The amount shown in your table of covers for death. (We will not pay more than 10% of the benefits shown in the table of covers of your insurance if you are aged 17 or under at the time of the accident.

Total and permanent loss of sight or limbs
The amount shown in your table of covers 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.

- Permanent total disablement
The amount shown in your table of covers for a permanent physical disability as a result of which there is no paid work which you are able to do.

Note:
Death benefit payments will be made to your beneficiary.

❖ WHAT YOU ARE NOT COVERED FOR

- Any condition stated under Health declaration and health exclusions.
- Submit any claim resulting from the original accident after the period stipulated in the Civil Law has passed.
- Anything caused by:
  - Your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your certificate of insurance;
- **You** travelling in an aircraft not-licensed for passenger-carrying and **you** were aware of that;
- **Your** suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person’s life) in accordance with the provisions of the UAE law.
- **You** travelling on a motorcycle, unless the rider holds an appropriate valid license and all **insured persons** are wearing crash helmets;
- **You** participate in hazardous activities other than sports and leisure activities mentioned under Sports and leisure activities.
- **We** will not pay more than one of the benefits resulting from the same injury under the Personal Accident section.

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

**Section:4 Travel Inconvenience**

**Trip cancellation or curtailment due to emergency circumstances**

If **you** think **you** may have to cut **your journey** short (curtail) and return before the scheduled date due to **emergency**, **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** table of covers for **your** part of **your** personal **accommodation expenses** that were paid by **you** and not used, 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.
  
  If there is another policy from another place, **we** will only pay our relative share of the claim.

  **We** will provide this cover in the following necessary and unavoidable circumstances:
Journey 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 close relative or business associate of you or a travelling companion.
- You or a travelling companion is wanted 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 country of residence or their home or usual place of business in your country of residence.

Journey Curtailment due to emergency circumstances

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 the claims related to the curtailment of your journey, starting from the date that is necessary for you to return to your country of residence or from the date you are hospitalized as an in-patient for the rest of your journey. We will pay for unused personal accommodation and other travel expenses based on every 24 hours that you did not benefit from. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will pay the value of these tickets towards the extra transport costs we have to pay.

❖ WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment (Cutting short your trip)

- An excess of the amount shown in your table of covers.
- 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 and you were aware of that;
  - Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
  - Your vehicle being stolen or breaking down;
  - You not wanting to travel or not enjoying your journey;
  - Riot, civil commotion, strike or lock-out;
  - You travelling in an aircraft not-licensed for passenger-carrying and you were aware of that;
  - Your suicide, Unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the beneficiary must prove that the insured was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) in accordance with the provisions of the UAE law.
    - 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 and you were aware of that.

**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 trip)

- 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 return to your country of residence 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 insured persons are wearing crash helmets;
- Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed departure

WHAT YOU ARE COVERED FOR
Compensation of the amount shown in the table of covers of your policy if the flight, train or sea going 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;
- Strike;
- Bad weather
- Mechanical breakdown of the international train or ship.
- The grounding of the aircraft due to a mechanical or a structural defect.

WHAT YOU ARE NOT COVERED FOR
- Anything which is caused by you not checking in at the departure point when you should have done.
- Missed connections.
- Compensation unless you get a letter from the airline giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight.
- Any delay caused by a riot, civil commotion, strike 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 and you were aware of that.

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

Missed Departure

❖ WHAT YOU ARE COVERED FOR

We will pay you up to the amount shown in the table of covers of your policy for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you are delayed by more than 6 hours in getting to the departure point by the time shown in your travel itinerary (plans) because:

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

❖ WHAT YOU ARE NOT COVERED FOR

Any claim unless you:

- Get a letter from the transport provider- (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in.

Have allowed time in your travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left home or where **you** could have reasonably made other travel arrangements.

- 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.

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