



# INTERNATIONAL TRAVEL INSURANCE



**COMPREHENSIVE TRAVEL INSURANCE****SCHEDULE OF BENEFITS**

**Important:** An age limit of **65 years (inclusive)** applies to this product.

**COVER DESCRIPTION****SUM INSURED****Emergency Medical And Related Expenses**

Medical Expenses and Hospitalization Abroad

\$ 500 000

Emergency Medical Evacuation

Included

Emergency Dental Care

\$ 500

Repatriation of Mortal Remains

Included

Repatriation of Family Member

Included

Emergency Return Home Following Death of Family Member

Economy Ticket

Travel of One Immediate Family Member

Economy Return Tickets

**Personal Accident In Means Of Public Transport**

Accidental Death occurred in means of Public Transport

\$ 25 000

Permanent Total Disability

% of \$ 25 000 as per scale

**Personal Assistance Services**

24 hour Assistance Services

Covered

Advance of Bail Bond

\$ 5 000



Legal Defence	\$ 4 000
<b>Journey Cancellation Or Interruption</b>	
Trip Cancellation Expenses	\$ 5 000
Trip Curtailment Expenses	\$ 5 000
<b>Losses And Delays</b>	
In-Flight Loss of Checked-in Luggage	\$ 5 000
Loss of Passport, Driver's License, National Identity Document	\$ 500
Delay in the Arrival of Luggage	\$ 250
Delayed Departure	\$ 500
<b>Civil Liability Benefit</b>	
Personal Civil Liability	\$ 500 000



## Your Policy Documents

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Once you have purchased your travel insurance we will send you an email with links to the following documents for printing.

1. Travel Insurance Policy Schedule
2. Policy Terms and Conditions
3. Visa Letter

Take your schedule and letter to the embassy if you are applying for a Schengen Visa. Keep emergency assistance information on hand and ensure your travel companion(s) know where to find your policy documentation if you are not able to.

## Important Exclusions

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1. Pre-existing medical conditions
2. Pregnancy related conditions
3. When the age limit is exceeded

## Important Conditions

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**Only residents of the United Arab Emirates, Saudi Arabia, Oman, Bahrain, Qatar and Kuwait are eligible for cover under this product.**

Baggage theft and damage claims – You need to obtain an irregularity report from the airline immediately. Theft must be reported to the police as soon as possible.

Travel and baggage delay claims - You need to obtain an irregularity report from the airline immediately. Keep receipts of all your necessary purchases.

## Policy Cancellations

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You may only cancel your purchase if you are no longer travelling, have not obtained a visa with this insurance and do not intend to claim.

## The Insurer

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This product is underwritten by Al Sagr National Insurance Company.