



# INTERNATIONAL TRAVEL INSURANCE



**COMPREHENSIVE TRAVEL INSURANCE****SCHEDULE OF BENEFITS****SECTION 1: EMERGENCY MEDICAL AND RELATED EXPENSES**

Medical Expenses and Hospitalization Abroad	USD 500 000
Emergency Medical Evacuation	Included
Emergency Dental Care	USD 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

**SECTION 2: PERSONAL ACCIDENT IN MEANS OF PUBLIC TRANSPORT**

Accidental Death occurred in means of Public Transport	USD 25 000
Permanent Total Disability	% of USD 25 000

**SECTION 3: PERSONAL ASSISTANCE SERVICES**

24 hour Assistance Services	Covered
Advance of Bail Bond	USD 5 000
Legal Defence	USD 4 000

**SECTION 4: JOURNEY CANCELLATION OR INTERRUPTION**

Trip Cancellation Expenses	USD 5 000
Trip Curtailment Expenses	USD 5 000

**SECTION 5: LOSSES AND DELAYS**

In-Flight Loss of Checked-in Luggage	USD 5 000
Loss of Passport, Drivers License, National Identity Document	USD 500
Delay in the Arrival of Luggage	USD 250
Delayed Departure	USD 500

**SECTION 6: CIVIL LIABILITY BENEFIT**

Personal Civil Liability	USD 500 000
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## Your Policy Documents

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

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

## Important Conditions

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

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

This product is underwritten by Al Sagr National Insurance Company.

<http://www.alsagrins.ae/>