

PERSONAL TRAVEL INSURANCE POLICY

Everything you need to know





WELCOME TO RSA

Dear Customer

Thank you for choosing RSA Insurance.

For over 50 years, we have been helping our customers enjoy their travels. Through this Policy booklet, we hope to share with you, our knowledge, expertise and learnings from insuring over a million happy customers.

This Policy booklet offers you comprehensive information and highlights important aspects such as:

- a) What is covered and not covered under your Travel Insurance Policy
- b) Claims procedure
- c) Helpline information

Please take a moment to read this Policy booklet and keep it in a safe place. If you have any questions or if there is anything we could help with, please get in touch with us or your Insurance Partner.

We welcome you to the RSA family and wish you a safe and hassle-free year of travels.

RSA UAE TEAM





YOUR CONTENTS GUIDE

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To simplify the booklet, we have used illustrations and visual references. The contents mentioned on this page are clickable for your ease of navigation.

To help you understand this Policy with ease, we have clearly bifurcated information on the insurance provided as "what is covered" and "what is not covered".

In case of an accident or theft, your Policy wording also explains what you should do. It provides useful numbers and procedures to use and follow, for quick reference.

COMMONLY USED TERMS

ACCIDENT

A sudden, violent, unexpected, involuntary, unforeseen and specific event, external to the body, which occurs at an identifiable time and place.



AUTOMOBILE

A passenger vehicle owned, leased, or rented by an Insured Person, or provided without charge by another person for the Insured Person's personal use, including motorcycles. It excludes vehicles with a gross vehicular weight greater than 2,650kg, commercial goods vehicles, taxis, any vehicle being used for commercial purposes or a vehicle driven other than on a paved roadway.



BODILY INJURY

An identifiable physical injury sustained by you during the period of insurance by a sudden, unexpected and specific event.



CHILD / CHILDREN

The Insured Person's children including legally adopted children up to the age of 18 years who are not in full time employment and are primarily dependent on the Insured Person for support.



CLOSE RELATIVE

Your spouse, child, parent, grandparent, brother, sister, parent-in-law, son/daughter in law or grandchild.



CONTENTS

Household goods and other articles in the home (or domestic outbuilding or garages adjoining the villas) owned by any member of your household and used within the boundaries of the land belonging to your home and stored or located within the structure of your home.



COUNTRY OF RESIDENCE

The country where you are permanently residing and of which you are a citizen or hold a valid resident status at the date of issue of the Policy Schedule.



COUNTRY OF CITIZENSHIP

The country in which a person is born (and has not renounced or lost citizenship) or naturalised and to which that person owes allegiance.



CREDIT CARD

Any debit, credit, charge, bankers or cash card issued in the United Arab Emirates to the Insured Person.



GOLF EQUIPMENT

Golf clubs, golf bags, golf trolley, waterproof clothing, golf umbrellas and golf shoes, which are used exclusively for playing or practicing golf.



HAZARDOUS ACTIVITIES

Base Jumping	Micro Lighting
Big Game Hunting	Motor Cycling (unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free)
Boxing	Mountaineering
Canyoning	Parachuting
Caving/Pot Holing	Parascending over land
Cycle Racing/BMX Stunt Riding	Polo
Coasteering	Professional/Semi-Professional Sports
Competitive Football	Quad Biking
Expeditions	Shark Diving
Flying (except as a fare paying passenger)	Rugby/Street Hockey
Free/High Diving	Wrestling
Gliding	Weightlifting
Hang Gliding/Paragliding	
Horse Jumping/Hunting	
Judo/Karate/Martial Arts	
Kite Surfing/Water Ski Jumping	



HIJACK

The unlawful seizure of the aircraft or other conveyance in which the Insured Person is traveling in as a passenger.



HOME

Your usual place of residence in the United Arab Emirates.



HOUSEHOLD

The person(s) named in the Schedule and members of the family, close relative permanently residing with him/her, including resident domestic servants employed by you and for who you are legally responsible.



INSURED JOURNEY

The trip for which this insurance was purchased and supported by a Policy Schedule.



INSURED PERSON

Any person or category of persons shown in the Policy Schedule and must be between 18 to 65 years of age.



INSURANCE PERIOD

Single trip—from the date you start your journey (as shown on your Policy Schedule) until the date you return to your home, within a maximum of 180 days.



Annual policies—12 months from the date you start/renew the policy. This is limited to a maximum of 62 days per single trip and maximum of 180 days in any single policy period. Journeys within the United Arab Emirates require at least 2 nights away from home in paid accommodation.

ISOS

International SOS (Gulf) W.L.L. is our partner to provide the services to customers traveling outside the Country Of Citizenship or Country Of Residence.



JOURNEY

A trip beginning and ending at your home, within the terms of the insurance contract.



LOSS OF LIMB

Loss by permanent severance of an entire hand or foot/leg or the total and permanent loss of use of an entire hand or foot/leg.



LOSS OF SIGHT

Total and irrecoverable loss of sight in one or both eyes.



MONEY

Bank and currency notes and coins in legal tender, cash, cheques, traveler cheques, postal or money orders, postage stamps, mobile phone vouchers and ski passes (subject to a winter sports option being chosen and specified in your Policy Schedule) all held for personal purposes and includes the wallet or purse in which money is carried.



PASSIVE WAR

A situation where the Insured Person is not actively involved in war, whether war is declared or not, or any warlike operations, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

The coverage for passive war is applicable to Medical and Related Expenses Section and Accident and Death Benefits Section and is subject to any excess, applicable to the relevant sections the Insured Person is claiming under.



PERSONAL BAGGAGE

Your clothing and personal effects, suitcases (or similar). Valuables include portable electronic devices, Jewellery made from precious metals or precious stones, fine arts and antiques, paintings or other works of art, collection of stamps or coins, taken on or purchased during a journey by you.



PERMANENT TOTAL DISABLEMENT

Disablement which entirely prevents you from engaging in or attending to any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.



POLICY SCHEDULE

All issued policy documents outlining information and policy details such as, but not limited to, terms and conditions, premium, covers/benefits and limits, enclosed cover(s), extensions, exclusions and conditions, along with any endorsements issued.



PORTABLE ELECTRONIC DEVICE (PED)

Cellular Communication Devices such as Mobile/Smart phones and pagers.

Computing Devices such as laptop, notebook, tablet, hand-held, iPad, eBook and PDAs, handheld consoles

Media Players & Audio Recorders such as Mp3/Mp4 players, DVD/CD players, Audio Recorders, Audio Headsets and iPods.

Photographic & Video Equipment such as camera and camcorders.

Personal Timing Equipment such as watches and clocks.

Personal Medical Devices & Instruments such as hearing aids, heart pacemakers, neuro stimulators and other implanted medical devices, Medical Portable Electronic Device (M-PED) such as POCs, ventilators, respirators, nebulisers or CPAP machines.



PRE-EXISTING MEDICAL CONDITION

Any defect, infirmity or condition for which treatment (including medication), investigation or advice has been prescribed or received in the 12 months prior to issue of the policy (for single trips) or in the 12 months prior to booking your trip (for Annual Multi Trips), or any ongoing or recurring medical condition (or complication directly or indirectly attributed to that condition) whether investigated by a Medical Practitioner or not or you are on a waiting list to receive medical advice or treatment.



PUBLIC COMMON CARRIER/ PUBLIC TRANSPORT

Any mechanically propelled conveyance operated by a company or an individual, licenses to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, ship, train or tram.



REPATRIATION OF MORTAL REMAINS

The necessary arrangements for the return of the Insured Person's remains to the Insured Person's Country Of Residence or Country Of Citizenship in the event of the Insured Person's death.



TERRORISM

Any act including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(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.



WE/OUR/US

Royal and Sun Alliance Insurance Middle East B.S.C.(c).



YOU/YOUR/ INSURED PERSON

The person(s) named as the insured in the Policy Schedule. Children aged under 18 are only covered when travelling with an adult.



FREQUENTLY ASKED QUESTIONS

• Is there a travel check-list before we zip-up for the vacation?

Yes, the following checklist has been developed to help you have a safe and smooth journey. Most important of all is to take all reasonable care to look after your personal money such as:

1. Securing your personal money within baggage that stays with you at all times (e.g. not putting this luggage in the hold or overhead lockers of an aircraft).
2. Keeping it in a locked safety deposit box or locked safe whilst in your hotel or holiday accommodation.
3. Not leaving it on a beach, under a towel or a sun-bed, no matter how well hidden.

If these guidelines are not observed your claim may not be paid

There are conditions and exclusions which apply to individual sections of the policy and general conditions and exclusions which apply to the whole policy. Please make sure that you read these as well as the cover shown in each section.

To understand your policy better we encourage you to read the "Commonly Used Terms" and "Frequently Asked Questions" sections of the policy.





• What are the different types of Travel Insurance plans, provided by RSA?

Your Policy Schedule will show the plan you have chosen.

The available plans to choose from are as follows: • Schengen • Executive • Holiday.

You may elect to extend your plan for winter sports, golf cover, terrorism and/or cruise cover as per the terms, conditions and limits set forth in this policy, provided the premium is paid for the appropriate extension and we agree to accept it.

Depending on the type of plan chosen and as mentioned in the Policy Schedule, your plan may cover either: • Area 1–Worldwide but excluding the USA, Canada. • Area 2–Worldwide inclusive of the USA, Canada.

• What is the Excess (deductible) if I make a claim?

Excess is an amount that you as the customer will contribute at the time of a claim. Under some sections of the policy, claims will be subject to an excess and will be specified in the table of benefits. This means that each Insured Person will be responsible for the first part of their claim for each event unless specified otherwise.

• Can I avail RSA Travel Insurance if I am not a resident of the United Arab Emirates (UAE)?

You must be a valid resident of the UAE; and have a home address in the UAE; and each insured trip must start and finish in the UAE.

• Does this policy contain the claims process?

To help us deal quickly and efficiently with your claim, please read "How to make a claim" section. This tells you what documents you will need to support your claim.

This policy also contains a complaints procedure, which tells you what steps you can take if you wish to raise a complaint.

• I intend to participate in sports activities whilst on my trip. Does this policy contain any terms and conditions that I need to be aware of?

You must familiarize yourself with the sports activities we cover and those that we cover if professionally organized. You are also required to wear the appropriate safety equipment and take appropriate safety precautions. On all the below activities we provide the 24-hour worldwide emergency services by International SOS (Gulf) W.L.L.

LIST OF COVERED SPORTS ACTIVITIES

✓ Aerobics	✓ Fell Walking	✓ SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
✓ Badminton	✓ Fishing	
✓ Baseball	✓ Golf	✓ Snorkeling
✓ Basketball	✓ Ice Skating	✓ Softball
✓ Boogie Boarding	✓ Jogging	✓ Squash
✓ Bowls	✓ Marathon Running	✓ Surfing/Swimming
✓ Cricket	✓ Mountain Biking (on recognised routes)	✓ Table Tennis
✓ Croquet	✓ Rambling	✓ Tennis
✓ Curling	✓ Rounders	✓ Ten Pin Bowling
✓ Cycling (no racing)	✓ Sailing (within territorial waters)	✓ Volleyball
		✓ Water Polo



LIST OF COVERED SPORTS ACTIVITIES, ONLY IF PROFESSIONALLY ORGANIZED & SUPERVISED

- | | | |
|---|--------------------------------------|-----------------------------|
| ✓ Abseiling | ✓ Hiking under 6,000m | ✓ Swimming with Dolphins |
| ✓ Archery | ✓ Horse Riding (no jumping) | ✓ Trampolineing |
| ✓ Banana Boating | ✓ Hot Air Ballooning | ✓ Water Skiing (no jumping) |
| ✓ Black Water Rafting | ✓ Indoor Rock Climbing (with belays) | ✓ White Water Rafting |
| ✓ Bungee Jumping | ✓ Jet Biking/Jet Skiing | ✓ Zorbing |
| ✓ Canoeing/Kayaking (no white water) | ✓ Paint Balling | |
| ✓ Clay Pigeon Shooting | ✓ Parascending (over water) | |
| ✓ Fencing | ✓ Pony Trekking | |
| ✓ Flotilla Sailing (with professional leader) | ✓ River Tubing (no white water) | |
| ✓ Go Karting | ✓ Shooting (not Big Game) | |
| ✓ Gymnastics | ✓ Sleigh Riding as a passenger | |



- **Are there any sports activities for which RSA does not provide the 24-hour worldwide emergency services by International SOS (Gulf) W.L.L.?**

Yes. You must be aware that for Organised Team Sports and Lacrosse, the 24-hour worldwide emergency services by International SOS (Gulf) W.L.L. will not be available. Any claims under this section will be dealt with by the RSA claims team and paid on reimbursement basis. Please refer to the claims check-list for documentation required for processing your claim.

- **My baggage has been delayed by the airline—am I covered?**

If your baggage is delayed for more than the number of hours specified in your plan and if you need to buy the essential items, we will pay up to the limit shown in the table of benefits.

- **I've been a victim of a pick pocket and my cash has been stolen—am I covered?**

Yes. You may claim for the loss of your cash up to the limit shown in the table of benefits.





- **I've lost my passport during my trip and have had to pay for a temporary one to enable me to return home—am I covered?**

Yes. Please contact us on the 24-hour emergency hotline and we will advise you on how to obtain a temporary or emergency passport. You need to report the loss to the local police and request a written police report.

- **I am on holiday staying in a rented villa booked through a local tour operator. I broke the glass in the terrace door by accident—will this policy cover me for the costs I have to pay to repair the damage?**

Yes. You may claim for this under the Personal Liability cover, up to the limit shown in the table of benefits. Personal Liability covers you for any money you legally have to pay, including legal costs or expenses in relation to the accident/damage after deduction of the excess.

- **I am on holiday and I have been involved in a road traffic accident which has resulted in my left leg being amputated—am I entitled to any benefit under this insurance?**

Yes. You may claim under the Personal Accident Section for Loss of a Limb up to the limit shown in the table of benefits. You are also provided a 24-hour emergency hotline for such medical emergencies during your holiday.

- **I was with my family and I slipped and broke my arm—I'm currently in hospital and may require surgery. Can I claim for this?**

Yes. You would be able to claim for any medically necessary treatment whilst on holiday up to the limit shown in the table of benefits. Please carry the 24-hour emergency hotline number on your journey.

- **I can't go on my holiday because, my travelling companion has fallen at the airport and broken their leg and now won't be accompanying me—can I abandon my trip?**

Yes. You will be able to claim as per the terms and conditions for cancelling or curtailing your trip short up to the limit shown in the table of benefits.

- **My train from Pisa to Rome was delayed, meaning I missed my onward flight from Rome to Madrid. Can I make a claim for my expenses?**

Yes. You may claim for any extra accommodation and travel costs you incur to reach your next destination as shown on your ticket or itinerary and subject to the terms and conditions of the policy and the limit shown in the table of benefits.

- **My flight from UAE to Paris has been delayed due to bad weather in France. Can I make a claim for the inconvenience?**

Yes. You may claim a benefit for delayed departure only after your flight has been delayed for more than the hours specified in your policy and subject to the terms and conditions of the policy.

- **My flight from UAE to Heathrow is delayed and this means I will miss my onward flight to Florida—am I able to make a claim?**

Yes. The policy will cover additional costs to allow you to reach your final destination, subject to the terms and conditions of the policy up to the limit shown in the table of benefits.

- **I am due to go on holiday in 10 days and my home has been made uninhabitable by a flash flood—can I claim for cancellation of the flight?**

Yes. You would be able to claim for cancellation of your trip subject to the terms and conditions of the policy.

Please note only a selection of claims scenario questions are shown above. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

YOUR TRAVEL PLANS

There are a number of plans that are available to you, depending on whether you are travelling to Schengen or other countries. If you are travelling to more than one destination, choose a plan that covers the destination which requires the highest level of cover. Please note that you may enhance your covers by adding Winter Sports, Golf, Terrorism and/or Cruise Covers. The benefits mentioned in the table are 'per person'.

COVERS	PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	HOLIDAY TRAVEL	EXECUTIVE TRAVEL	
Travel Inconvenience Cover				
Cancelling your trip/Cutting your trip short (including missed events (each))	Not Covered	US\$ 5,000	US\$ 5,000	US\$ 50
Missed Departure & Connections (each)	Not Covered	US\$ 500	US\$ 1,000	US\$ 50
Travel Delay/Abandoning Your Trip	Not Covered	US\$ 100 per 6 hours up to US\$ 500	US\$ 100 per 6 hours up to US\$ 500	6 hours
Personal Belongings and Baggage (including valuables)	Not Covered	US\$ 5,000 (Valuables US\$ 1,500)	US\$ 6,000 (Valuables US\$ 1,500)	US\$ 50
Delayed Baggage (Reimbursement of actual costs incurred)	Not Covered	US\$ 100 per hour up to US\$ 500	US\$ 100 per hour up to US\$ 1,000	6 hours
Passport, Travel Documents, Personal Money and Credit Card Fraud	Euro 350	US\$ 500	US\$ 750	US\$ 50
Home contents burglary- whilst travelling	Not Covered	US\$ 1,000	US\$ 1,500	US\$ 50
Pet Care	Not Covered	Not Covered	US\$ 300	Nil
Hijack	Not Covered	Not Covered	US\$ 100 per 24 hours up to US\$ 5,000	Nil
Bail Bond Facility (including advance of bail bond)	Not Covered	US\$ 5,000	US\$ 5,000	Nil

COVERS	PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	HOLIDAY TRAVEL	EXECUTIVE TRAVEL	
Medical and Related Expenses				
Emergency Medical Expenses including emergency dental treatment	Euro 30,000	US\$ 1,000,000	US\$ 1,000,000	US\$ 50
Overseas rehabilitation allowance				
Emergency Medical Evacuation and/or Repatriation				
Repatriation of Mortal Remains				
Hospital allowance	Not Covered	US\$ 300 per day up to US\$ 1,500	US\$ 300 per day up to US\$ 1,500	Nil
Compassionate Visit of close relative	Not Covered	US\$ 1,000	US\$ 1,500	US\$ 50
Dependent Child Protection	Not Covered	US\$ 1,000	US\$ 1,500	Nil
Emergency Telephone Charges	Not Covered	US\$ 100	US\$ 100	Nil



COVERS		PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	HOLIDAY TRAVEL	EXECUTIVE TRAVEL		
Accident and Death Benefits					
Accidental death and permanent total disability	Euro 10,000 Benefit 1-Death Benefit 2-Permanent Total Disablement	US\$ 30,000 Benefit 1-Death Benefit 2-Permanent Total Disablement	US\$ 35,000 Benefit 1-Death Benefit 2-Permanent Total Disablement	Nil	
Assault/Mugging/Robbery, Hijack and/or Murder					
Disappearance					
Drowning and suffocation by gas, poisonous fumes or smoke					
Strike, riot and civil commotion					
Accidental death due to common carrier	Not Covered	Not Covered	US\$ 10,000	Nil	
Comatose state lumpsum benefit	Not Covered	US\$ 1,500	US\$ 2,500	Nil	
Simple and other fractures	Not Covered	US\$ 1,000	US\$ 1,500	Nil	
Funeral benefits	Not Covered	US\$ 1,000	US\$ 1,500	Nil	
Liability and Legal Expenses					
Personal Liability	Not Covered	US\$ 1,000,000	US\$ 1,000,000	Nil	
Legal Expenses	Not Covered	US\$ 50,000	US\$ 50,000	Nil	

OPTIONAL COVERS		PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	HOLIDAY TRAVEL	EXECUTIVE TRAVEL		
Winter Sports	Not Covered				
Winter Sports Equipment		US\$ 500	US\$ 500	US\$ 50	
Ski Hire		US\$ 50 per day up to US\$ 500	US\$ 50 per day up to US\$ 500	US\$ 50	
Ski Pack		US\$ 500	US\$ 500	US\$ 50	
Piste Closure		US\$ 50 per day up to US\$ 500	US\$ 50 per day up to US\$ 500	US\$ 50	
Golf Cover	Not Covered				
Golf Equipment		US\$ 500	US\$ 500	US\$ 50	
Golf Equipment Hire		US\$ 50 per day up to US\$ 500	US\$ 50 per day up to US\$ 500	US\$ 50	
Green Fees		US\$ 500	US\$ 500	US\$ 50	
Cruise Cover	Not Covered				
Missed Port Departure		US\$ 1,000	US\$ 1,000	US\$ 50	
Cabin Confinement		US\$ 300 per day up to US\$ 1,000	US\$ 300 per day up to US\$ 1,000	Nil	
Unused Excursions		US\$ 500	US\$ 500	US\$ 50	
Itinerary Change		US\$ 250 per port up to US\$ 500	US\$ 250 per port up to US\$ 500	Nil	
Cruise Interruption		US\$ 1,000	US\$ 1,000	US\$ 50	
Terrorism	Not Covered	US\$ 100,000	US\$ 100,000		



HOW TO REPORT A CLAIM

HOTLINE



Step 1
Call our 24- hour
emergency services.
+971 4 601 8777



Step 2
RSA claims
assistance service
+971 43029835
+971 43029903



Step 3
Claims checklist

1. RSA's partner International SOS (Gulf) W.L.L. provides 24-hour worldwide medical emergency and travel emergency services.

The hotline no. is +971 4 601 8777. The medical emergency service is available only if Section B-Medical and Related Expenses is shown in your Policy Schedule and this service is only applicable for emergencies such as hospitalisation, medical service provider referral, delivery of essential medicine, emergency medical evacuation, emergency medical repatriation, transportation of mortal remains, compassionate visit/companion ticket and convalescence expenses.

The travel emergency service is available as per the table of benefits for emergencies such as legal referrals, lost documents, personal cash, bail bond and accommodation for accompanying family members. To understand full scope of services of International SOS (Gulf) W.L.L. refer to page 72.



Process:

- When calling, please quote your travel policy number on your Policy Schedule or the policy number on the individual certificate that is issued to each member in the policy.
- Your call will be answered by an experienced assistance coordinator who will help you with your problem.
- An on-line new case notification form is available on their website: www.internationalsos.com
- Where appropriate, hospitals or clinics will be contacted and any necessary fees guaranteed. Doctors and hospitals abroad will be contacted in their own language, where necessary.
- International SOS (Gulf) W.L.L medical advisors are consulted at an early stage on the possibility of arranging for the sick or injured person to be returned home and the best method of transportation to be adopted.
- Specially equipped air ambulances are available for critical cases.
- Whenever necessary the patient will be escorted by a medical attendant.
- Assistance will be provided upon arrival in United Arab Emirates where medically necessary.

The assistance services provided by International SOS (Gulf) W.L.L are only available whilst you are outside United Arab Emirates. Any event occurring within the Country Of Citizenship is not covered by International SOS (Gulf) W.L.L. Any claims will be dealt with by the RSA claims team and paid on reimbursement basis.

2. RSA claims assistance service:

For medical expenses under AED 2,500 which do not require the use of the emergency assistance facility please pay your costs directly and contact the claims line within 14 days of returning from your journey. For such claims as well as situations like cancellation, curtailment, delay, loss of baggage, personal money and personal accident benefits, contact RSA on:

Email: travelclaims@ae.rsagroup.com

Walk-in: RSA branches across UAE

Online: www.rsadirect.ae; upload the claims form, travel documents and proof of claim through our website under "Make a claim" section

Claims line: 04-3029835/3029903

3. Claims checklist

Your policy number will be requested when you call to claim. We will require you to fill up a claims form along with supporting document and evidence to support your claims depending on the circumstances.

The checklist on the next page is a toolkit you may carry along with you to assist in claims processing. It is not exhaustive and hence we may ask for more details to ease the claims payment, in which case we will contact you. Please also refer to the relevant section within this policy booklet for full details of cover



TYPE OF CLAIM	WHAT MUST I DO?	WHAT WILL I NEED?
Medical Emergency	• Contact the Emergency hotline immediately. • Where appropriate, telephone the helpline prior to making any hospital admission arrangements.	✓ All medical reports given to you by the treating facility. ✓ Receipts for any expenses incurred that are covered by your policy.
Cancelling Your Trip/Cutting Your Trip Short	• Check that the reason you are cancelling is listed as being covered in the Cancellation Section of your policy booklet • Contact the travel claims-line as soon as you know you need to cancel your trip	✓ A medical certificate from the doctor / medical practitioner ✓ Death certificate (where applicable) ✓ Unused travel tickets ✓ Cancellation certificate from the carrier, travel agency or other providers ✓ A letter from a suitable authority confirming your need to cancel due to jury service, being called as a witness in a court of law, redundancy, your home being flooded or burgled
Missed Departure & Connections	• Do everything to get to your point of international departure on time • Contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made	✓ An evidence of the accident or mechanical breakdown if the vehicle you were travelling in broke down or was involved in an accident ✓ Evidence from the transport provider if public transport failed
Travel Delay	• You must check in at your specified departure time • Check that your delay was over the number of hours specified in your Policy Schedule before submitting the claim • Contact the travel claims-line	✓ A Property Irregularity Report from the carrier/agent of the actual date and time of departure and reason for delay and number of hours of delay ✓ Your travel tickets receipt



TYPE OF CLAIM	WHAT MUST I DO?	WHAT WILL I NEED?
Personal Belonging and Baggage Loss & Damage	• Report the loss/damage to the carrier as soon as you are aware of the damage or loss from the carrier • Give written notice of the claim to the carrier within the time limit in their conditions of carriage • Contact the travel claims-line	✓ A Property Irregularity Report on lost or damaged baggage obtained from the carrier as soon as you are aware of the damage or loss ✓ Your travel tickets and baggage tag receipts ✓ Proof of purchase for the lost, stolen or damaged items ✓ Copy of police report for all other losses
Personal Baggage Delay	• Report the delay to the carrier as soon as it is evident that the bags have been delayed • Give written notice of the claim to the carrier within the time limit in the conditions of carriage • Contact the RSA travel hotline	✓ Receipts for essential purchases you make whilst your baggage is delayed ✓ Your baggage tag receipts ✓ Written confirmation from the carrier of the number of hours you were without your baggage
Lost, Stolen or Damaged Passport, Travel Documents, Money and Credit Card Including Credit Card Fraud	• Take all reasonable steps to recover your passport or money • You must report details of the incident to the police or any other relevant authority (credit/debit card) within 24 hours and request a written incident report • Contact the travel claims-line	✓ Written confirmation of the loss or damage from the police ✓ Written confirmation from the Debit or Credit Card Company ✓ A letter from the consular representative confirming the date of loss, the date of notification of loss and the date on which a replacement passport was obtained ✓ Statement of credit/debit card showing the fraudulent transactions.

TYPE OF CLAIM	WHAT MUST I DO?	WHAT WILL I NEED?
Home Burglary Whilst Travelling	• Contact the RSA claims hotline as soon as you become aware of the burglary • You must report details of the incident to the police or any other relevant authority within 24 hours and request a written incident report	✓ A written report from the police confirming the burglary ✓ Tenancy contract or ownership documents ✓ Receipts or estimates of items stolen
Pet Care	• This cover is in conjunction with a medical emergency or accident. Please refer to those sections	✓ In addition to the medical emergency or accident related documentation we will require invoices or receipts of your kennel and cattery fees
Hijack	• Contact the 24-hour worldwide emergency hotline as soon as you are aware of an incident • You must report details of the incident to the police or any other relevant authority within 24 hours and request a written incident report.	✓ An official letter confirming the length of the hijack
Personal Accident And Death Benefits Section	• Contact the 24-hour worldwide emergency hotline as soon as you are aware of an incident	✓ Medical report, medical bills ✓ Disability report from a medical practitioner ✓ Policy report in case of road accident ✓ In case of death, the original death certificate

TYPE OF CLAIM	WHAT MUST I DO?	WHAT WILL I NEED?
Legal Expenses & Personal Liability	• Contact the 24-hour worldwide emergency hotline as soon as you are aware of an incident • Do not offer, promise payment or indemnity without our written consent • Every claim letter, writ or summons shall be forwarded to us on receipt	✓ Incident report, details of the parties involved ✓ Document illustrating the extent of injury/damage to the property
Winter Sports/ Golf/Cruise/ Terrorism	• These are your optional covers and will show in your Policy Schedule if opted for and appropriate premium is paid.	✓ Any documentation that is relevant for the specific cover. Eg. Police report, property irregularity report, flight tickets receipts, baggage tags, receipts for the hire of equipments, invoices and receipts wherever applicable, an official letter confirming the cause and length of the closure, medical certificates, etc.



HOW TO RAISE A COMPLAINT

At RSA, we are committed to going the extra mile for our Customers and wherever possible, exceeding their expectations. We aim to resolve any complaint or dispute you may have as quickly as possible.

The following steps are part of our complaints and disputes procedures.



Step 1 Talk to us

feedback@ae.rsagroup.com



Step 2 RSA Senior Complaints Manager

sr.complaintsmanager@ae.rsagroup.com



Step 3 External review



Step 1 – Talk to us first–Notify us of the complaint

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know by emailing us at feedback@ae.rsagroup.com

We promise to:

- Fully investigate your complaint and keep you informed of progress
- Do everything possible to resolve your complaint and learn from our mistakes
- Use the information from your complaint to pro-actively improve our service in the future
- Acknowledge your complaint within 24 hours and try to resolve your concerns within 48 hours

Step 2 – Contact the RSA Senior Complaints Manager

If you continue to be unhappy with our response, you may progress your complaint to the RSA Senior Complaints Manager on sr.complaintsmanager@ae.rsagroup.com who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion. You will receive a final response letter from us **to conclude the complaint**.

Step 3 – Seek an external review of the decision

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks from the date we first received your complaint you may refer the complaint to the UAE Insurance Regulator.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers fairly and giving them the best possible service at all times. If we have fallen short of this promise we apologise and aim to do everything possible to make things right.





MAIN POLICY WORDING

SECTION A TRAVEL INCONVENIENCE COVER

1. Cancelling Your Trip/Cutting Your Trip Short (Including Missed Events)

What We cover

We will pay up to the amount shown in the table of benefits for:

- Travel and accommodation expenses which You have paid or agreed to pay under a contract and which You have not used and which You cannot get back,
- The costs of excursions (excluding excursions in respect of a cruise, which You can choose in the optional covers)
- The cost of visas which You have paid for and which You cannot get back
- Ticket costs which You have paid in advance and which You cannot get back for missed overseas sports, music or entertainment events during the trip
- The extra costs of travel You have paid to allow You to return back to the United Arab Emirates,

if You are forced to cancel Your trip or You cut short Your trip before its completion, as a result of any of the following unforeseen and unavoidable events:

- If You, Your travel companion, close relative and/or any person with whom You have arranged to temporarily reside while on the trip are injured, become seriously ill or die.
- If You or Your travel companion are placed in quarantine, summoned for jury service, called as a witness in a court of law.
- If You or Your travel companion are hijacked.
- If the police or relevant authority requests Your presence to stay in the Country Of Residence due to burglary, fire, storm, flood or vandalism to Your home within seven days before You planned to leave on Your trip or during the trip.

Please note: If You opt to reschedule Your trip instead, depending on the fare conditions of Your ticket and the above conditions being met, We will pay up to the amount shown in the table of benefits for the rescheduling charges. Further benefits payable under Cancelling or rescheduling your trip will cease.

What We do not cover

1. Compensation for frequent flyer points or similar schemes.
2. Any claim arising from Your failure to check-in according to the itinerary supplied to You or Your late arrival at the airport or port at the required check-in time, unless You could not check in because of extreme bad weather in Your Country Of Residence.
3. Any claims arising due to Your disinclination to travel or failure to obtain the required passport, visa or necessary documentation.
4. Any claims arising from circumstances known to You, prior to the booking of the trip which could have been expected to give rise to cancellation or curtailment of the trip including pre-existing medical conditions.
5. Any claims arising due to You being pregnant unless the expected date of birth is more than 10 weeks after the intended return from Your journey.
6. Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary.
7. Failure to notify the travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so.
8. Cost of Ski pack, Ski Equipment hire, Piste closure, Golf equipment hire and Green fees (For these benefits please refer to Your optional Winter Sports and Golf Covers)
9. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

2. Missed Departure & Connections

What We cover

We will pay up to the amount shown in Your table of benefits for the, reasonable additional costs of travel and accommodation necessarily incurred,

- a) To reach Your destination if You cannot reach the international departure point on the outward or return journey from or to the Country Of Residence;

- b) To enable You to continue with Your pre-booked journey in accordance with Your itinerary should You miss a flight connection; because,

1. The public transport services on which You are travelling are affected by a strike, industrial action, poor weather conditions or mechanical breakdown.
2. The vehicle in which You are travelling is directly involved in an accident or suffers a mechanical breakdown.

What We do not cover

1. Any claims arising due to strike or industrial action existing or being announced by the date You purchased this insurance or at the time of booking any trip.
2. Any accidental damage or breakdown of the vehicle owned by You in which You are travelling if the vehicle is not in good mechanical or roadworthy condition due to neglect.
3. Claims arising from a journey solely within the United Arab Emirates.
4. Any claim arising from Your failure to check-in according to the itinerary supplied to You or Your late arrival at the airport or port at the required check-in time.
5. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
6. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
7. Any claim under this section if You have also claimed under 'Cancellation & Curtailment'.
8. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

3. Travel Delay & Abandoning Your Trip

What We cover

We will pay up to the amount shown in the table of benefits, if Your international departure from or to the Country Of Residence, of the public transport services on which You are travelling is delayed because, the public transport on which You are travelling are affected by a strike, industrial action, bad weather or mechanical breakdown, for more than 6 hours from Your original scheduled time of departure. An amount of US \$100 will be paid to You for each additional 6 hours Your departure is delayed upto a maximum amount as specified in the table of benefits.

If it is necessary for You to abandon Your trip if Your international departure from Your Country Of Residence of the public transport on which You are travelling is delayed by strike, industrial action, bad weather or mechanical breakdown for more than 24 hours We will pay a maximum amount of US \$ 500 for,

- a) Travel and accommodation expenses which You have paid or agreed to pay under a contract and which You have not used and which You cannot get back,
- b) The costs of excursions (excluding excursions in respect of a cruise, which You can choose in the optional covers)
- c) The cost of visas which You have paid for and which You cannot get back
- d) Ticket costs which You have paid in advance and which You cannot get back for missed overseas sports, music or entertainment events during the trip.

If You choose to abandon Your trip after 24 hours, further benefits payable under Travel Delay will cease. For avoidance of doubt, Travel Delay or Abandoning Your Trip is available at the time of departure from the Country Of Residence, however, only Travel Delay is available at the time of arrival to the Country Of Residence.

If You opt to reschedule Your trip instead of abandoning Your trip after 24 hours, depending on the fare conditions of Your ticket and the above conditions being met, We will pay up to the amount shown in the table of benefits for the rescheduling charges. Further benefits payable under Travel Delay will cease.

What We do not cover

1. Any claims arising due to strike or industrial action existing or being announced by the date You purchased this insurance or at the time of booking any trip.
2. Delays caused by the withdrawal of the public transport services on the orders or recommendation of the port authority, civil aviation authority or any such regulatory authority in any country.
3. Any claims where You have not obtained written confirmation from the public transport services stating the reason for the delay and how long the delay lasted.
4. Additional costs where the public transport services has offered alternative travel arrangements or accommodation and these have been refused.
5. Any claim under this section if You have also claimed under 'Cancellation & Curtailment'.
6. Claims arising from a journey solely within the United Arab Emirates.

7. Cost of Ski pack, Ski Equipment hire, Piste closure, Golf equipment hire and Green fees
(For these benefits please refer to Your optional Winter Sports and Golf Covers).
8. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

4. Personal Belongings & Baggage

What We cover

We will pay up to the amount shown in Your table of benefits for the loss, theft or damage to Your personal belongings and baggage owned which are usually carried by You for Your personal use during a trip. The amount payable in the event of a total loss, will be the current market value less a deduction for wear, tear and depreciation or We may replace or repair the lost or damaged baggage. The maximum We will pay is US \$ 750 for any one item, pair or set of items,

What We do not cover

1. Personal baggage insured under another policy.
2. Perishable goods, musical instruments, sculptures, unset precious stones, money and traveler's cheques.
3. Business samples, tools of trade and other items used in connection with Your employment or occupation.
4. Breakage of or damage to fragile articles unless caused by fire or accident to the ship, aircraft, train or motor vehicle.
5. Sports equipment in use.
6. Where You do not take all reasonable steps to prevent or minimise loss or damage, leave Your baggage secured or attended and recover missing property.
7. Where You do not report loss to the police or loss or damage to the carrier within 24 hours of discovery, and obtain a written police report or property irregularity report obtained from Your carrier.
8. Valuables left in the open or an unattended motor vehicle, unless left in a locked boot, locked and covered luggage area or locked glove compartment of a motor vehicle, and following physical evidence of forcible entry.
9. Valuables in transit on a journey and not in Your custody or control.
10. Loss of or damage to personal baggage arising from strikes, delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.
11. Loss of or damage due to atmospheric or climatic conditions, wear and tear, by moth, vermin, by any process of cleaning, repairing or restoring, depreciation or mechanical or electrical breakdown or derangement.



- 12. Any personal baggage which is lost, stolen or damaged whilst being shipped as freight or under a bill of lading.
- 13. Loss of or damage to Winter sports equipment and Golf equipment, unless the extension reflects in the Policy Schedule.
- 14. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

5. Delayed Baggage

What We cover

We will pay up to the amount shown in the table of benefits for buying essential items like clothing, medication and toiletries if Your baggage has been delayed in reaching You on Your outward international journey for more than 6 hours. If Your baggage is permanently lost We will deduct any payment We make for delayed baggage from the payment We make for Your overall claim for baggage.

Please note: Keep all the receipts of the essential items You buy.

What We do not cover

- 1. Claims arising from a journey solely within the United Arab Emirates.
- 2. Delay of Winter sports equipment and Golf equipment, unless the optional covers reflects in the Policy Schedule.
- 3. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

6. Passport, Travel Documents, Personal Money and Credit Card Fraud

What We cover

We will pay up to the amount shown in the table of benefits for the,

- a) cost of replacing Your passport, travel tickets and visas if they are lost, stolen or damaged during Your trip. The cost of replacing Your passport includes the necessary and reasonable costs You pay overseas associated with accommodation and travel including travel costs to the Consulate, to allow You to return back to Your Country Of Residence.
- b) loss or theft of money if You can provide evidence You owned the same and provide evidence of their value. This cover is limited to 50% of the amount shown in the table of benefits for Insured Persons below the age of 16 years.

- c) transactions that are fraudulently made using Your credit or debit card after it has been lost or stolen during Your trip. This cover is applicable only for Insured Persons who are 18 years and above.

You must take all reasonable care to look after your personal money such as:

- Keeping it on Your person.
- Securing Your personal money within baggage that stays with You at all times (e.g. not keeping this baggage in the hold or overhead lockers of an aircraft).
- Keeping it in a locked safety deposit box or locked safe whilst in Your hotel or holiday accommodation.
- Not leaving it on a beach, under a towel or a sun-bed, no matter how well hidden.

If these guidelines are not observed Your claim may not be paid.

What We do not cover

- 1. Where You do not report loss to the police or Your credit/debit card Company within 24 hours of discovery and obtain a written police report.
- 2. Claims arising from a journey solely within the United Arab Emirates.
- 3. Where You do not take all reasonable steps to prevent or minimise loss or damage or to recover missing personal money.
- 4. Any claims arising due to depreciation in value or shortages due to error or omission.
- 5. Any claims arising due to confiscation or requisition by customs or other officials or authorities.
- 6. Travellers cheques where the provider offers a replacement service.
- 7. Any claims arising due to personal money, travel documents or credit card being left unattended at any time including in a motor vehicle.
- 8. Any claims where the cards have expired, been cancelled or withdrawn
- 9. Any claims arising where the fraudulent transaction is made by another person insured, close relative or travelling companion.
- 10. Anything specifically excluded from cover as detailed in the Policy Exclusions section.



7. Home Contents Burglary Whilst Travelling

What We cover

We will pay up to the amount shown in the table of benefits for loss due to theft of household goods and other articles in the home (or its domestic outbuilding or garages-applicable to villas) owned by You or any member of Your household by forceful entry while Your home is unoccupied during the insured travel period.

What We do not cover

1. Loss or damage caused by You or Your household.
2. Loss while Your home or any part of it is lent or let unless force is used to gain entry into or exit from Your home or its outbuildings or garages.
3. Loss or damage occurring after Your home has been unoccupied for 45 consecutive days.
4. Damage to Contents or any surroundings resulting from Burglary.
5. Loss not reported to Police and any claim not accompanied by a Police Report.
6. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

8. Pet Care

What We cover

We will pay up to the amount shown in the table of benefits for extra kennel and cattery fees if Your return to the Country Of Residence is delayed after Your original scheduled arrival time due to a medical emergency which is covered under the 'Emergency Medical Expenses' section.

What We do not cover

1. If You do not have a valid medical expenses claim under the Emergency Medical Expenses section.
2. If Your cat or dog was not in a cattery or kennel for the duration of Your journey.
3. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

9. Hijack

What We cover

We will pay up to the amount shown in the table of benefits for every 24 hour period if You are prevented from reaching Your scheduled destination due to hijack of the aircraft or other vehicle in which You are travelling.

What We do not cover

1. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

10. Bail Bond Facility (Including Advance Of Bail Bond)

What We cover

We will pay up to the amount shown in the table of benefits, as advance bail bond demanded by the authorities for the release, or to avoid imprisonment If You have been arrested following an automobile accident.

You are obliged to reimburse this advance:

- a) As soon as the bail has been refunded in the case of discharge for lack of evidence or acquittal.
- b) Within 15 days of the court ruling becoming enforceable in the case of conviction.
- c) In all cases, within three (3) months from the date of payment.

What We do not cover

1. Anything specifically excluded from cover as detailed in the Policy Exclusions section.



SECTION B

EMERGENCY MEDICAL AND RELATED EXPENSES

11. Emergency Medical Expenses Including Emergency Dental Treatment

What We cover

We will pay up to the amount shown in the table of benefits for,

- a) Necessary emergency medical, surgical and hospital treatment including ambulance costs.
- b) Emergency dental treatment as long as it is for the immediate relief of pain only.

As a result of You becoming ill, being injured or dying during Your trip.

Please note: If You are admitted into hospital as an inpatient for more than 24 hours, someone must contact Us on Your behalf as soon as reasonably possible. Please refer to the "How to report a claim" on Page 25 for details.

12. Overseas Rehabilitation Allowance

What We cover

We will pay up to the amount shown in the table of benefits for,

- a) Extra accommodation and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by Us) to return to the Country Of Residence, subject to a maximum of 180 days.

If You cannot return to Your home country as You originally planned and We agree Your extended stay is medically necessary to complete Your recovery overseas after confinement whilst overseas in a hospital as a result of You becoming ill or being injured.

13. Emergency Medical Evacuation And/Or Repatriation

What We cover

We will pay up to the amount shown in the table of benefits for,

- a) Emergency medical evacuation if in Our opinion, it is judged medically appropriate to evacuate You to another location for emergency medical treatment and/or the
- b) Emergency medical repatriation of Your return to Your Country Of Residence or Country Of Citizenship if approved by Us and this is deemed to be a medical necessity.

As a result of You becoming ill or being injured during Your trip, utilising the means best suited to do so, based on the medical severity of Your condition.

The means of emergency medical evacuation and emergency medical treatment arranged by Us may include air ambulance, road ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Us and will be based solely upon medical necessity.

14. Repatriation Of Mortal Remains

What We cover

We will pay up to the amount shown in the table of benefits, for,

- a) The cost of funeral expenses abroad and/or the cost of transporting Your mortal remains or ashes and Your personal baggage back to Your Country Of Residence or Your Country Of Citizenship.

As a result of Your death due to You becoming ill or being injured during Your trip.



15. Hospital Allowance

What We cover

We will pay up to the amount shown in the table of benefits for,

- a) Each completed 24-hour period while You are confined to the hospital as an inpatient on Your trip.

This is payable as an additional cash benefit when You return to the Country Of Residence as a result of You becoming ill, being injured or dying during Your trip.

Please note: This benefit is payable if You are covered under "Emergency Medical Expenses" and You have been admitted to the hospital as an inpatient for more than 24 hours.

16. Compassionate Visit Of Close Relative

What We cover

We will pay up to the amount shown in the table of benefits for,

- a) The reasonable travelling (economy air travel) and accommodation expenses necessarily incurred by a Close Relative of the Insured Person, to travel from Your Country Of Citizenship or Country Of Residence,
 - i) To stay with You and travel back with You to Your Country Of Residence or Country Of Citizenship if this is medically necessary and on written advice by a physician, You are hospitalized overseas for more than five (5) days and Your medical condition forbids evacuation as a result of You becoming ill or being injured during Your trip
 - or
 - ii) to assist in the repatriation arrangement as a result of You dying during Your trip.

17. Dependent Child Protection

What We cover

We will pay up to the amount shown in the table of benefits for the,

- a) The reasonable travelling (economy air travel) and accommodation expenses necessarily incurred by a Close Relative of the Insured Person, to travel from Your Country Of Citizenship or Country Of Residence,

To assist Your dependent child/children to travel back to the Country Of Residence or Country Of Citizenship, as a result of You becoming ill, being injured or dying during Your trip.

Please note:

- a) The child must have been travelling with You during the trip.
- b) The child must be left unattended as a result of You becoming ill or being injured and being confined in a hospital or dying during Your trip.
- c) This cover can only be utilised once during any one trip.
- d) This cover must be approved by Us and will be based solely upon medical necessity, recommended by Us at the time of claim.

18. Emergency Telephone Charges

What We cover

We will pay up to the amount shown in the table of benefits for the,

- a) Telephone charges You incur for personal mobile phone usage for the sole purpose of engaging the services of International SOS (Gulf) W.L.L. during a medical assistance/emergency,

For which a medical expenses claim has been submitted under the "Emergency Medical and Related Expenses".



SECTION C

ACCIDENT AND DEATH BENEFITS



What We do not cover

1. Any claim related directly or indirectly to a pre-existing medical condition.
2. Any claim related directly or indirectly to winter sports or golf activities, unless the optional covers reflects in the Policy Schedule.
3. Any claim that involves treatment in a hospital or clinic other than the Country Of Citizenship, unless reported to International SOS (Gulf) W.L.L. immediately.
4. Any medical expenses incurred in the United Arab Emirates or the Country Of Residence.
5. Any expense which arises more than 12 months after Your intended return from Your journey as detailed in Your travel itinerary.
6. Any expenses arising due to pregnancy, childbirth, miscarriage (except due to accidental injury) or abortion.
7. Any expenses arising from You being under the influence of alcohol or drugs (other than those prescribed by a medical practitioner except when prescribed for the treatment of drug addiction).
8. Any expenses relating to non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury.
9. Any expenses relating to surgery or treatment which in the opinion of the doctor and our medical advisers, are not considered as a medical emergency or can be delayed until Your return to the Country Of Residence.
10. Any trip undertaken against the advice of a physician or for the purpose of obtaining treatment.
11. Any expenses which are the result of or are contributed to by the Insured Person committing or attempting to commit suicide or willfully exposing themselves to needless peril except in an attempt to save human life.
12. With regard to emergency medical evacuation and/or repatriation, any expenses for services not approved and arranged by Us, except that this exclusion shall be waived in the event that You or Your travelling companion cannot notify Us during an emergency medical situation for reasons beyond their control. In any event, We reserve the right to reimburse You only for those covered expenses incurred for services which We would have provided under the same circumstances and up to the benefit amount as stated in the Policy Schedule.
13. Any claim arising as a result of You or Your travelling companion failing to get the vaccinations that You need in relation to Your trip.
14. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

19. Accidental Death And Permanent Total Disability

What We cover

We will pay up to the amount shown in the table of benefits to You or Your beneficiary if You sustain accidental bodily injury during the course of Your trip which directly and independently of all other causes results within 12 months in:

- a) Death
- b) Loss of Limb or Loss of Sight
- c) Permanent Total Disability

Please note that,

- a) We will only pay one of the above benefits for each Insured Person if it is related to the same accident and the aggregate of all benefits payable shall not exceed 100% of the amount as specified in the Policy Schedule.
- b) The benefits payable above will be reduced by 50% if the Insured Person is less than 16 years or older than 65 years of age.
- c) Any disability must be proved with a satisfactory medical record.

This section includes the following benefits:

20. Assault/Mugging/Robbery, Hijack And/Or Murder

What We cover

We will pay up to the amount shown in the table of benefits if You are injured as a result of assault/mugging, hijack or murder, which results in Your death or permanent total disablement, provided that such injury does not arise out of Your own participation or provocation of any such act.





21. Disappearance

What We cover

We will pay up to the amount shown in the table of benefits if the Insured Person disappears and after 365 days, it is reasonable to believe that such Insured Person has died as a result of an injury, provided the beneficiary submits a signed undertaking that if the Insured Person is subsequently found alive, such death benefit amount shall be refunded to Us.

22. Drowning And Suffocation By Gas, Poisonous Fumes Or Smoke

What We cover

We will pay up to the amount shown in the table of benefits if You are injured as a result of drowning or suffocation by gas, poisonous fumes or smoke, which results in Your death or permanent total disablement, provided that such injury does not arise out of Your willful and intentional act.

23. Strike, Riot And Civil Commotion

What We cover

We will pay up to the amount shown in the table of benefits if You are injured as a result of strike, riot or civil commotion, which results in death or permanent total disablement, provided that such injury does not arise out of Your willful and intentional act.

24. Accidental Death Due To Common Carrier

What We cover

We will pay up to the amount shown in the table of benefits for each Insured Person, if an accident occurs while You are riding as a fare paying passenger in a common carrier, resulting in death.

25. Comatose State Lump Sum Benefit

What We cover

We will pay up to the amount shown in the table of benefits, for injury which directly and independently of all other causes results in You being confined to a hospital in a comatose state, within thirty (30) days of the date of the injury. The benefit amount shall be payable as follows:

Duration of Comatose State	Up to the Benefit Amount as stated in the Policy Schedule
At least 3 months	25%
At least 6 months	50%
At least 9 months	75%
At least 12 months	100%

Please note:

- In case of successive comatose state with less than 10 days between each one for a same cause, the comatose state will be deemed as one.
- You must be confined to a hospital for the duration of the comatose state for any benefits to be payable.

26. Simple And Other Fractures

What We cover

We will pay up to the amount shown in the table of benefits, for injury which results in a simple fracture or other fractures, provided always that this benefit shall not be payable if You have been diagnosed as having osteoporosis prior to the date of taking this policy.

27. Funeral Expenses

What We cover

We will pay up to the amount shown in the table of benefits for injury or serious illness resulting in death.

SECTION D

LIABILITY AND LEGAL EXPENSES



What We do not cover

1. Bodily injury, death, disablement or medical expenses resulting from You engaging in (or practicing for or taking part in training peculiar to) any of the excluded activities,
2. Bodily injury, death, disablement or medical expenses resulting from You engaging in winter sports and/or golf activities, unless the optional covers reflects in the Policy Schedule.
3. Bodily Injury, death, disablement or medical expenses resulting from You committing or attempting to commit suicide or willfully exposing themselves to needless peril except in an attempt to save human life.
4. Any claim arising from illness or disease or any naturally occurring condition or anything that happens gradually or a degenerative disease.
5. Bodily injury, death, disablement or medical expenses resulting from, or is contributed to by You having taken a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
6. Death, disablement or medical expenses resulting from, or is contributed to by, pregnancy (including childbirth, miscarriage or abortion).
7. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

28. Personal Liability

What We cover

We will pay up to the amount shown in the table of benefits, inclusive of legal costs and expenses, if during the trip You become legally liable to pay damages in respect of,

- a) Death, illness, disease or accidental bodily injury to any person, other than those who are in Your employment or who is a close relative or member of Your family.
- b) Accidental loss or damage to the property that does not belong to and is neither in the charge of or under Your control, a close relative, anyone in Your employment or any member of Your family.
- c) Accidental loss or damage to Your temporary journey accommodation during the period of insurance provided it does not belong to You or any member of Your family.

Please note:

1. You must give Us notice of any cause for a legal claim against You as soon as You know about it.
2. You must help Us and give all the information needed to allow Us to take action on Your behalf;
3. You must not negotiate, pay, settle, admit or deny any claim unless You get Our permission in writing;
4. We will have complete control over any legal representatives appointed and any proceedings;
5. We will be entitled to take over and carry out in Your name Your defense of any claim or to prosecute for Our own benefit any claims for reimbursement, damages or otherwise against anyone else;
6. Once this payment is made We shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

What We do not cover

1. Any liability arising from an injury or loss or damage to property:
 - i) owned by You, a member of Your family or household or relative or a person You employ;
 - ii) the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any willful or malicious act, carrying on of any trade, business or profession, any racing activity; or
 - iii) in the care, custody or control of You or of Your family or household or a person You employ or on behalf of You.
2. Any liability for death, disease, illness, injury, loss or damage:
 - i) to members of Your family or household, or a person You employ;
 - ii) arising in connection with Your trade, profession or business;
 - iii) arising in connection with a contract You have entered into;
 - vi) arising due to You acting as the leader of a group taking part in an activity; or
 - v) arising due to You owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.
3. Punitive or exemplary damages.
4. Fraudulent, dishonest or criminal acts of an Insured Person or any person authorised by an Insured Person.
5. Anything specifically excluded from cover as detailed in the Policy Exclusions section.

29. Legal Expenses

What We cover

We will pay up to the amount shown in the table of benefits for legal expenses incurred in pursuit of a claim for damages or compensation against the third party if You suffer an incident that results in bodily injury, death or illness caused by a third party during Your trip.

Please note:

- a) We reserve the right to withdraw at any stage and not to be liable for any further expenses.
- b) We shall have complete control over the legal proceedings and the appointment and control of any legal representative.

What We do not cover

1. Legal expenses incurred prior to the granting of support by Us.
2. Any claim reported more than 90 days after the start of the event giving rise to such a claim.
3. Legal expenses which We consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal counsel).
4. Damages or fines You have to pay.
5. Claims arising from a journey solely within the United Arab Emirates.
6. Any legal expenses incurred in the defense against any civil claim or legal proceedings made or brought against You.
7. Any legal expenses incurred before receiving Our prior written approval, unless such costs would have been incurred subsequently to Our approval
8. Any claim arising from Your business or professional activities.
9. Legal expenses incurred in relation to a dispute between You and Us other than as detailed under the Arbitration clause in the General Conditions.
10. Any legal expenses incurred in connection with any criminal or willful act committed by You.
11. Legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
12. Legal expenses incurred after You have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or You not accepting an offer from Us to settle a claim.
13. Actions between individuals named on the schedule.
14. Anything specifically excluded from cover as detailed in the Policy Exclusions section.



SECTION E

OPTIONAL COVERS

30. Winter Sports

This cover is applicable only if specified in Your Policy Schedule and subject to the appropriate premium being paid.

Please note:

1. There is a maximum cover of 21 days on an Annual Policy and a maximum cover of 15 days on a Single Trip Policy.
2. The Winter Sports extension is available only to Insured Persons aged between ten (10) years and sixty five (65) years.
3. The winter sports extension covers You for:
 - i) On piste skiing or snowboarding on piste,
 - ii) Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor only,
 - iii) Cross country skiing on recognised routes and with a guide,
 - iv) Sledging
 - v) Dry slope skiing
 - vi) Glacier walking
 - vii) Ice skating (no speed skating)
 - viii) Mogul skiing
 - ix) Mono skiing
 - x) Snowmobiling
 - xi) Tobogganing

What We cover

Winter Sports Equipment

We will pay up to the amount shown in the table of benefits, for the replacement cost of skis, snowboards, bindings, boots and poles owned or hired by You in the event they are accidentally lost, damaged or stolen during the insured trip.

Please note that,

- The maximum amount payable for hired winter sports equipment which is lost, stolen or damaged shall not exceed 50% of the maximum amount shown on the Policy Schedule.
- Per winter sports equipment limit shall not exceed 50% of the maximum amount shown on the Policy Schedule for any one article, pair, set or collection in respect of any one Insured Person.
- We may, at Our option, make payment, reinstate or repair subject to due allowance for wear, tear and depreciation.
- If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Ski Hire

We will pay up to the amount shown in the table of benefits, a daily allowance for the cost of hiring other skis, snowboards, bindings, boots and poles, in the event of the following:

- Your winter sports equipment is delayed for over twenty four (24) hours on the outward journey of the insured trip; or
- Your winter sports equipment is lost, stolen or damaged during the insured trip.

Please note that,

- Any loss claimed under this section shall be deducted from the claim amount to be paid under Winter sports equipment, if it is arising from the same cause or incidence.



Ski Pack

We will pay up to the amount shown in the table of benefits, for the unused part of ski pack cost (if You have already paid and can't get the money back) arising due to injury or serious illness and are not well enough to use the ski pack.

Please note that,

- A ski pack includes ski hire, ski tuition and pre-booked lift passes.
- All losses must be substantiated by a written report from a qualified medical practitioner.

Piste Closure

We will pay up to the amount shown in the table of benefits, for

- Extra costs for transport and ski lift pass if You have to travel to another resort; or
- A daily allowance, in case You are unable to ski and transportation to another resort is unavailable.

in the event all the lift systems are closed for more than twelve (12) hours as a result of not enough or too much snow in the pre-booked holiday resort during the trip and You are unable to ski.

Please note that,

- This section only applies between 1 December and 15 April if You are travelling to the Northern hemisphere or between 1 May and 30 September if You are travelling to the Southern hemisphere.
- Get a written statement from the resort managers or appropriate authority confirming the reason for the piste closing, how long it lasted and/or it was not possible to travel to another resort.
- Be aware that the holiday resort where You are staying must be at least one thousand (1,000) metres above sea level.

What We do not cover

- Any loss or damage caused by general wear and tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage.
- Any loss or damage covered by another insurance policy and/or provided by any party for which You are not liable to pay and/or expenses already included in the cost of the scheduled insured trip.
- Where You fail to exercise reasonable care for the safety and supervision of Your property.
- Any claims arising from loss due to confiscation or requisition by customs or other officials or authorities;
- Any unexplained loss or mysterious disappearance.
- Any loss of or damage to property not being on the same public common carrier as You as travelling, or mailed or shipped separately.
- Any loss of or damage whilst being shipped as freight or under a bill of lading.
- Any winter sports equipment where the damage occurred whilst the equipment was in use.
- Any loss of, theft, or damage to property when it is left unattended in public place or in an unlocked motor vehicle, unless the claim is about skis, poles or snowboards, and You have taken all reasonable care to protect them by leaving them in a ski rack.
- Any loss or damage not substantiated by written confirmation from the public common carrier where the loss or damage occurred in their custody.
- Any loss not reported to the local police or proper authority within twenty four (24) hours of discovery.
- Any loss or damage arising due to Bobsleighing, Heli-skiing, Ice Hockey, curling, use of skeletons or luges, freestyle skiing, ski jumping, competitive skiing, ski-racing.
- Any loss or damage whilst participating in any professional or semi-professional activities, competitive events or tournaments unless professionally organised and supervised and provided You wear appropriate safety equipment and take appropriate safety precautions.



31. Golf

The Golf cover is applicable only if specified in Your Policy Schedule subject to the appropriate premium being paid.

What We cover

Golf Equipment

We will pay up to the amount shown in the table of benefits, for the replacement cost of golf clubs, golf bags, non-motorised golf trolley and golf shoes owned or hired by You in the event they are accidentally lost, damaged or stolen during the trip.

Please note that,

- The maximum amount payable for hired golf equipment which is lost, stolen or damaged shall not exceed 50% of the maximum amount shown on the Policy Schedule.
- Per golf equipment limit shall not exceed 50% of the maximum amount shown on the Policy Schedule for any one article, pair, set or collection in respect of any one Insured Person.
- We may, at Our option, make payment, reinstate or repair subject to due allowance for wear and tear and depreciation.
- If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Golf Equipment Hire

We will pay up to the amount shown in the table of benefits, for the cost of hiring replacement golf equipment, in the event of the following:

- The golf equipment is delayed for over twelve (12) hours on the outward journey of the insured trip; or
- The golf equipment is lost, stolen or damaged during the insured trip.

Please note that,

- Any loss claimed under this section shall be deducted from the claim amount to be paid under Golf Equipment if it is arising from the same cause or incidence.

Green Fees

We will pay up to the amount shown in the table of benefits, for the unused part of golf pack cost (if You have already paid and can't get the money back) that You have not used, in the event of the following:

- You fall ill or accidentally injured during the insured trip and not well enough to use the golf pack.
- Adverse weather conditions preventing You from playing golf at a pre-booked course in the planned destination.

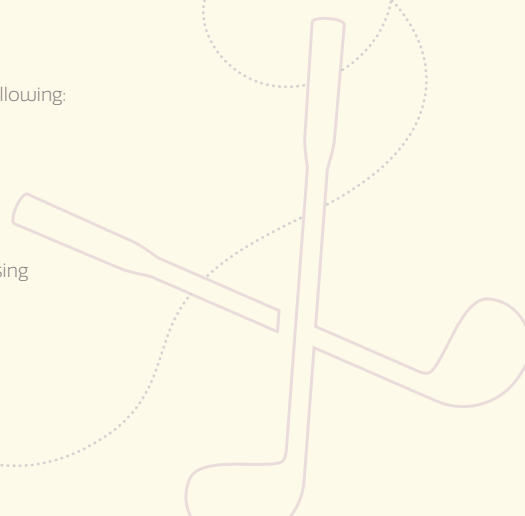
A golf pack includes green fees and hiring golf equipment or tuition fees booked in advance.

Please note that,

- You must obtain written confirmation from an appropriate authority confirming closure of the golf course, if due to adverse weather conditions.
- You must obtain written confirmation from a qualified medical practitioner.

What We do not cover

- Any loss or damage caused by general wear and tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage.
- Any loss or damage covered by another insurance policy and/or provided by another party for which You are not liable to pay and/or expenses already included in the cost of the scheduled insured trip.
- The Insured Person fails to exercise reasonable care for the safety and supervision of his/her property.
- Any claims arising from loss due to confiscation or requisition by customs or other officials or authorities.
- Any unexplained loss or mysterious disappearance.
- Any loss of or damage to property not being on the same public common carrier of the Insured Person, or mailed or shipped separately.
- Any loss of or damage whilst being shipped as freight or under a bill of lading.
- Any loss or damage not substantiated by written confirmation from the public common carrier where the loss or damage occurred in their custody.



- Any loss not reported to the local police or proper authority within twenty four (24) hours of discovery and such report is not obtained.
- Any loss of, theft, or damage to property when it is left unattended in a public place or in an unlocked motor vehicle.
- Any golf equipment where the damage occurred whilst the equipment was in use.
- Coverage for any Insured Person participating in any professional or semi-professional activities, competitive events or tournaments is excluded

32. Cruise Cover

The Cruise cover is applicable only if specified in Your Policy Schedule subject to the appropriate premium being paid.

Missed Port Departure:

What We cover

We will pay up to the amount shown in the table of benefits for reasonable additional accommodation and travel expenses necessarily incurred in joining Your cruise ship journey at the next docking port if You fail to arrive at the departure point in time to board the ship on which You are booked to travel as a result of:

1. The public transport services on which You are travelling are affected by a strike, industrial action, bad weather or mechanical breakdown.
2. The vehicle in which You are travelling is directly involved in an accident or suffers a mechanical breakdown.

What We do not cover

- 1) Any claims arising due to strike or industrial action existing or being announced by the date You purchased this insurance or at the time of booking any trip.
- 2) Any accidental damage or breakdown of the vehicle owned by You in which You are travelling if the vehicle is not in good mechanical or roadworthy condition due to neglect.
- 3) Claims arising from a journey solely within the United Arab Emirates.
- 4) Any claim arising from Your failure to allow sufficient time to reach Your departure point or check-in at or before the recommended time of the carrier

- 5) Any claim under this section if You have also claimed under 'Cancellation & Curtailment'.
- 6) An accident to or breakdown of the vehicle in which You are travelling for which a report related to the accident or breakdown is not provided
- 7) Withdrawal from service (temporary or otherwise) of the sea vessel on the recommendation of the Port Authority or any such regulatory body in a country to/from which You are travelling.
- 8) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- 9) Anything specifically excluded from cover as detailed in the Policy Exclusions section.

Cabin Confinement:

What We cover

We will pay up to the amount shown in the table of benefits for each 24 hour period that You are confined by the ships medical officer to Your cabin for medical reasons during the period of the trip.

What We do not cover

- 1) Any confinement to Your cabin which has not been confirmed in writing by the ships medical officer.
- 2) Anything specifically excluded from cover as detailed in the Policy Exclusions section.

Unused Excursions:

What We cover

We will pay up to the amount shown in the table of benefits for the cost of pre-booked excursions, which You were unable to use as a direct result of being confined to Your own cabin which is covered under "Cabin Confinement".

What We do not cover

- 1) Anything specifically excluded from cover as detailed in the Policy Exclusions section.



Itinerary Change:

What We cover

We will pay up to the amount shown in the table of benefits for each missed port in the event of cancellation of a scheduled port visit by the sea vessel due to adverse weather conditions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

What We do not cover

- 1) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased or at the time of booking any trip.
- 2) Your failure to attend the excursion as per Your itinerary
- 3) Claims arising from when Your ship cannot put people ashore due to a scheduled tender operation failure
- 4) Anything specifically excluded from cover as detailed in the Policy Exclusions section.

Cruise Interruption:

What We cover

We will pay up to the amount shown in the table of benefits for additional travel expenses incurred in order to re-join the cruise, following Your temporary illness requiring hospital treatment on dry land as covered under Emergency Medical Expenses section.

What We do not cover

- 1) Claims where there is less than 25% of the trip duration remaining.
- 2) Any claims arising directly or indirectly from a pre-existing medical condition.
- 3) Anything specifically excluded from cover as detailed in the Policy Exclusions section.

33. Terrorism Extension

The Terrorism cover is applicable only if specified in Your Policy Schedule subject to the appropriate premium being paid.

What We cover

We will pay up to the amount shown in the table of benefits, for accidents and injury to the Insured Person as an innocent bystander of an act of terrorism. This cover is applicable to Medical and Related Expenses Section and Accident and Death Benefits Section and is subject to any excess, applicable to the relevant sections the Insured Person is claiming under. This extension remains at Our discretion and if provided it is hereby understood and agreed that the General Exclusion pertaining to Terrorism will be deleted in its entirety.

What We do not cover

- 1) We shall not be liable for any consequence of any act of terrorism involving the release or threat of release of germ disease or other chemical or biological contagions or contaminants, the use of, threat of use of any nuclear device or radioactive substance.
- 2) Any claims arising directly or indirectly from a pre-existing medical condition.
- 3) Any personal liability claims
- 4) Anything specifically excluded from cover as detailed in the Policy Exclusions section.

Senior Age Extension

This extension is applicable only if the name of the person is specified in Your Policy Schedule subject to the appropriate premium being paid. We will insure You during the policy period, up to the date of Your seventy fifth (75) birthday for the amounts as per the Table of Benefits and as per the terms and conditions of the covers applicable to Your policy.



GENERAL POLICY CONDITIONS

You are to:

- Take all reasonable precautions to avoid or minimise loss, damage, disablement or liability.
- Comply with all statutory obligations, by-laws and regulations imposed by any public authority, for the safety of persons or property.
- Not engage in unlawful or criminal actions or activities.

The following general conditions apply to all sections of this policy.

Claims Notification

As soon as possible after You are aware that an event has happened, which may give rise to a claim; You must notify Us in writing. Failure to do so may result in Our rejection of the claim if it is made so long after the event that We are unable to investigate it fully, or may result in You not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

Evidence Required

You must produce for Us, at Your own expense, all the detailed particulars and evidence relating to the cause and amount of the loss, damage or expense. Refer to the 'Claims Checklist' in 'How to Report a Claim' section.

Other Insurances/Contribution

If at the time of any event giving rise to a claim, there is any other insurance policy in force, in Your name, which also covers You or the Insured Person concerned, for the same expense, loss, damage or liability then We will only pay a proportion of the claim such proportion being determined by reference to the cover provided under each of the relevant policies. This condition is not applicable to "Accident and Death Benefits" section.

Misrepresentation And Non-disclosure

If:

- (a) You failed to disclose any matter which You were under a duty to disclose to Us, or
- (b) You made a misrepresentation to Us before the contract of insurance was entered into,

and as a consequence, We would not have entered into the contract for the same premium and on the same terms and conditions expressed in this policy, then Our liability in respect of any claim shall be reduced to an amount to place Us in the same position in which We would have been placed if the failure to disclose had not occurred or the misrepresentation had not been made. If the nondisclosure or misrepresentation was fraudulent, We may avoid this policy.

Cancellation

1. Applicable to Annual-Executive and Holiday Policies

- (a) You may cancel this policy at any time by giving 30 days' notice in writing to Us at the address shown in the Policy Schedule. As long as no claims were made during the Period of Insurance, a refund will be given to You, subject to the applicable cancellation fee.
- (b) When We cancel the policy, We will give written notice of 30 days and will repay on demand a premium for the unexpired period of insurance from the date of cancellation, in accordance with our usual short period scale or on pro-rata basis of calculation, provided that no claim has been made in the then current period of insurance. We may cancel this policy by giving You a written notice to that effect where You have:
 - Failed to comply with the duty of utmost good faith.
 - Failed to comply with the duty of disclosure at the time when the policy was entered into.
 - Made a misrepresentation to Us during the negotiations for the policy before We entered into the policy.
 - Failed to comply with a provision of the policy.
 - Failed to pay the premium or failed to pay any installments for longer than one month.
 - Made a fraudulent claim under this policy or any other policy of insurance (whether with Us or some other insurer) that provided insurance cover during any part of the period during which this policy of insurance provides insurance cover.
 - Failed to notify Us of any specific act or omission where such notification is required under the terms of this policy.
 - Cancellation does not apply to Schengen Travel Policy.



GENERAL EXCLUSIONS

2. Applicable to Single Trip – Executive and Holiday Policies

You may cancel this policy at any time by giving 10 days' notice in writing to Us at the address shown in the Policy Schedule as long as no claims were made and the trip has not yet commenced. A refund will be given to You, subject to the applicable cancellation fee.

'Cancellation does not apply to Schengen Travel Policy'.

Transfer Of interest

No interest in this policy can be transferred without our written consent.

Law Applicable

Unless the parties have agreed otherwise in writing, any dispute concerning the interpretation of the policy shall be governed and construed with the laws of the United Arab Emirates and shall be resolved within the non-exclusive jurisdiction of the courts of the United Arab Emirates.

Compliance With Policy Terms

Our liability will be conditional upon You complying with the terms of this policy.

Arbitration Clause

All differences arising out of the policy shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two arbitrators, one to be appointed in writing by each of the parties within one calendar month after having been appointed in writing by the arbitrators. The umpire shall sit with the arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against Us.

Material Changes

The Insured shall give notice to Us within a reasonable time of any material change to be done in the Policy Schedule and shall pay an additional premium required by the company in consequence thereof.

Premium Basis

If any part of the Premium or Renewal premium is based on estimates furnished by You, You shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such record. You shall within one month after the expiry of each Period of Insurance furnish such information as We may require. The Premium or Renewal Premium shall thereupon be adjusted.

Travel To Disturbed Areas

In Your interest and for Your safety, We advise caution if You are travelling to any disturbed or dangerous area where there is known to be war or civil commotion or unrest or which is defined as any Country or area within a Country which United Nations is advising against all travel to such Country or Area.



This policy does not cover You in respect of:

Offshore

Bodily injury, sickness contracted, expenses arising, loss destruction or damage occurring whilst engaged in any offshore activity including transit by sea or air to and from oil/gas/power platforms, chemical/petrochemical offshore installations.

War And Similar Perils

Any loss or damage caused by any sort of war except Passive War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.

Radioactivity

- Any accident or any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to, by or arising from ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- Any accident, loss, destruction or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

Pressure Waves

Death, disablement, loss or expense arising out of pressure waves caused by aircraft and other flying machine travelling at sonic or supersonic speeds.

HIV/AIDS

Death, disablement or expense attributable directly or indirectly to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations thereof.

Self-Injury/Suicide

Death, disablement, loss or expense directly or indirectly arising out of or contributed to by the Insured Person's willful self-injury, suicide, attempted suicide, psychiatric disorders, deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act.

Alcohol/Drug Abuse

Death, disablement, loss or expense arising out of and attributable to the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse.

Motorcycling

As a driver if the Insured Person does not have a valid driving license.

Hazardous Activity

Death, disablement, loss or expense whilst the Insured Person is:

- Undertaking any form of hazardous activities in connection with any business, trade or profession, racing, motor rallies and competitions and as specified in the commonly used terms.
- Competing in or practicing for speed or time trials, sprints or racing of any kind;
- Engaged in or taking part in expeditions or being a crewmember on a vessel travelling from one country to another.
- Engaged in unlawful or criminal actions or activities.

Excess

The excess specified in table of benefits and the Policy Schedule as applicable to the relevant sections. It is specified as an amount which We will subtract from any covered loss that We pay or the time/waiting period during which any claim will not be paid. Excess amount is applied on the benefit amounts for each Insured Person.

Armed Forces

Expenses incurred as a result of the Insured Person engaging in active services in the Armed Forces of any nation.

Direct Insurance Sanctions And Embargo Clause

- If, by virtue of any law or regulation which is applicable to Us at the inception of this Policy or becomes applicable at any time thereafter, providing this coverage is or would be unlawful because it breaches an embargo or sanction, then We shall provide no coverage or benefit and have no liability whatsoever nor provide any defense or make any payment of defense costs or provide any form of security on Your behalf, to the extent that it would be in breach of such law or regulation.
- In circumstances where it is lawful for Us to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then We will take all reasonable measures to obtain the necessary authorisation to make such payment.
- In the event of any law or regulation becoming applicable during the Policy period which will restrict Our ability to provide coverage as specified in paragraph 1, then both You and Us shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that We comply with the cancellation condition.

Excluded List Of Countries

This Policy does not cover travel to Afghanistan, Central African Republic, Crimea and Sebastopol, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Somalia, South Sudan, Sudan, Syria, Yemen and in countries where war has been declared or after it has been recognized as a war zone by the United Nations.

Computer Virus

Computer viruses including any programme or software, which prevents any operating system, electronic equipment, computer programme or software from working as expected.



RSA ISOS Assistance Services

International SOS (Gulf) W.L.L. is Our partner to provide the following services to Our customers when they travel outside the Country Of Citizenship or Country Of Residence.

A) Medical Assistance

1. Telephone Medical Advice

ISOS will arrange for the provision of medical advice to You over the telephone.

2. Medical Service Provider Referral

ISOS shall provide You, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). ISOS shall not be responsible for providing medical diagnosis or treatment. Although ISOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be Your decision. ISOS, however, will exercise care and diligence in selecting the Medical Service Providers.



3. Outpatient Case Management

ISOS will assist You with the arrangement and confirmation of appointments with Medical Service Providers, assistance in arranging accommodation, post appointment communications and follow up with users.

4. Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During and After Hospitalization

ISOS will, when authorized by RSA, assist You by guaranteeing on behalf of You medical expenses incurred during Your hospitalization.

In the event ISOS has guaranteed the user's hospitalization expenses, ISOS will monitor the user's medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization. ISOS shall review the hospitalization expense incurred by the user for the same to be reasonable and customary and consistent both with reasonable standards for the user's condition and location.

5. Delivery of Essential Medicine

ISOS will arrange to deliver to You essential medicine, drugs and medical supplies that are necessary for Your care and/or treatment but which are not available at Your location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. ISOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

6. Arrangement and Payment of Emergency Medical Evacuation

ISOS will arrange and shall pay for the air and/or surface transportation and communication for moving You when in a serious medical condition to the nearest hospital where appropriate medical care is available. ISOS shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by ISOS.

ISOS retains the absolute right to decide whether Your medical condition is sufficiently serious to warrant emergency medical evacuation. ISOS further reserves the right to decide the place to which You shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which ISOS is aware at the relevant time.

7. Arrangement and Payment of Emergency Medical Repatriation

ISOS will arrange and shall pay for Your return to the Country Of Citizenship or usual Country Of Residence by air and/or surface transportation following an emergency medical evacuation where You are evacuated to a place outside the Country Of Citizenship or usual Country Of Residence for in-hospital treatment. ISOS shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by ISOS.

ISOS reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which ISOS is aware at the relevant time.



8. **Arrangement and Payment of Transportation of Mortal Remains**

ISOS will arrange and pay for transporting the mortal remains from the place of death to the Country Of Citizenship or usual Country Of Residence and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by ISOS or alternatively pay the cost of burial at the place of death as approved by ISOS, subject to any governmental regulations.

9. **Arrangement and Payment of Compassionate Visit/Companion Ticket**

ISOS will arrange and pay for one (1) economy class return airfare for Your relative or friend to join You who, when travelling alone, is hospitalized outside the Country Of Citizenship or usual Country Of Residence subject to ISOS prior approval and only when judged necessary by ISOS on medical and compassionate grounds.

10. **Arrangement and Payment of Convalescence Expenses**

ISOS will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the user related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalization. ISOS' prior approval, subject to its determination on medical grounds, is required in respect of such payment.

B) Travel Assistance

1. **Legal Referral**

ISOS will provide You with the name, address, telephone numbers, if requested by You and if available, office hours for referred lawyers and legal practitioners. ISOS will not give You any legal advice.

Although ISOS shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. ISOS, however, will exercise care and diligence in selecting the service providers.

2. **Lost Document Advice & Assistance**

ISOS will assist who have lost important travel documents (e.g. passport, credit cards) while traveling outside the country of citizenship or usual Country Of Residence by providing instructions for recovery or replacement.

3. **Emergency Message Transmission**

ISOS will assist to transmit emergency messages between You and Your families.

4. **Emergency Translation And Interpreter Services**

In the event of an emergency situation, ISOS will provide personal telephone translation services and referrals of interpreter services through its alarm centre network.

5. **Arrange transportation and accommodation for accompanying family members**

ISOS will coordinate emergency travel arrangements for family members who accompany an Insured Person who is hospitalised.

6. **Advance of emergency personal cash**

ISOS will provide You with a cash advance subject to the RSA's prior written approval and agreement to reimburse ISOS for the advance.

7. **Interpreter Referral**

ISOS will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries. Although ISOS shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. ISOS, however, will exercise care and diligence in selecting the service providers.

RSA Claims Assistance Services are to be contacted for the following treatment, items, conditions, activities and their related or consequential expenses and are on a reimbursement basis if approved:

1. More than one emergency medical evacuation and/or emergency medical repatriation for any single medical condition of a user.
2. Any expenses for users who are traveling outside their Country Of Citizenship or usual Country Of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or pre-existing condition.
3. Any expenses related to accident or injury occurring while the user is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
4. Any expenses incurred for emotional, mental or psychiatric illness.
5. Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
6. Any claims arising out of organized team sports and lacrosse.



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