



GCC - Inbound Travel: COVID-19 COVERAGE Master Policy Document

Policy Wording - Inbound Travel: COVID-19

This Master Policy document will outline everything you need to know about your cover. Please read the document and make sure that you are completely happy with the cover provided.

IMPORTANT: This policy provides coverage if you contract COVID-19 outside of your home area; it does not provide coverage for medical expenses or any other expenses that are not related to your positive diagnosis of COVID-19.

For Emergency Medical Assistance

Emergency telephone number: +971 4 4365653

International: +962 6500 8287

To Make a Claim

Call within UAE: 800 035702831 or +971 4 4365653

Call International: +962 6500 8287

Email: travea@mapfre.com

Whatsapp: +962 7768 11108

See 'What to do - Medical and Other Emergencies' on page 5.

We will help you immediately if you Contract COVID-19 **outside of your home area**. Medical coverage does not apply to treatment received in your home area (see Definitions).

We provide a 24-hour emergency service, 365 days a year, and you can contact us on the above numbers. You must contact us immediately using the above contact number before you go into hospital or before incurring medical or other expenses. Failure to do so will result in benefits being lost.

TABLE OF CONTENTS

Contents	Page
Covid-19 Emergency Medical Assistance	2
Benefit Table	3
Conditions of Cover	3
Key Information, Conditions and Exclusions	3
What to do (Covid-19 Medical and Other Emergencies, Claims, Complaints)	5
Definitions	6
General Conditions	7
General Exclusions	7
Sections of Insurance	8
Covid-19 Emergency Medical & Other Expenses	8

Policy Wording - Inbound Travel: COVID-19

TABLE OF BENEFITS

Benefit	Limits	Co-Pay
A. Covid-19 Emergency Expenses (positive COVID-19 diagnosis only)	25,000 AED	25%*

* The Co-Pay is the amount of the claim value that you will be responsible to pay in the event of a covered loss under the terms of this Master Policy.

**Coverage for travelers aged 76-80 years shall be reduced to AED 20,000. The *Co-Pay applies.

CONDITIONS OF COVER:

Criteria	Remarks
Trip Duration: Multiple Entry	30 or 90 days
Geographical Scope	GCC: UAE, Bahrain, Oman, Kuwait, Qatar and Saudi Arabia
Maximum Age	80

Key Information, Conditions and Exclusions

The purpose of this section is to set out the significant features, benefits, conditions, limitations and exclusions of this insurance.

For a full description of the terms of insurance you will need to read all sections and aspects of this policy wording document.

If you have any questions or doubts about the cover we provide or you would like more information, please call **+971 4 4365653** or email travels@mapfre.com.

Age limits

You will only be covered if you are aged 80 or under at the date your policy was issued.

Multiple Entry Policies

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 90 days.

Policy Wording - Inbound Travel: COVID-19

Contract of Insurance

This Covid-19 policy wording provides details of the cover available under this Master Policy that has been arranged for you. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You must meet these conditions or we may not accept your claim.

This insurance cover provides financial protection and medical assistance for your trip.

Claims will be considered under the cover of this policy on the condition that you inform us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim.

In the event of your claim being accepted and settled by us, we reserve the right to recover any payment made from other insurance policies, state benefits and/or agreements, whether in full or in part.

Where these other insurance policies, state benefits and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance, as this policy is excess to all other insurance. Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim.

This contract of insurance is governed by the laws of the United Arab Emirates. Any legal proceedings by you, your heirs or assigns shall be brought in the courts of the United Arab Emirates.

Data Protection

We will need to obtain personal information from you.

This means any information obtained from you in connection with a service or product provided to you by us (or our subsidiaries). Information is collected lawfully and in accordance with Data Protection laws.

We will use your personal data in the following circumstances:

- to confirm, update and improve our customer records.
- to identify and market products and services that may be of interest to you.
- to analyse and develop our relationship with you.
- to help in processing any applications you may make.
- to manage and administer your policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities, or to our agents who provide services on our behalf.
- for the carrying out studies of statistics and claim rates.
- for the analysis and the prevention of fraud.
- for the analysis and the prevention of payment defaults.
- for statistical studies by us and/or any sectorial organisation in the GCC.

Fraudulent Claims

1. If you make a fraudulent claim under this insurance contract, we:
 - a) Are not liable to pay the claim.
 - b) May recover from you any sums paid by us to you in respect of the claim; and
 - c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.
2. If we exercise our right under clause (1)(c) above:
 - a) We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim).

Policy Wording - Inbound Travel: COVID-19

Insurers

This insurance is provided by Alliance Insurance Company PSC, 2nd Floor, Al Warba Center, Abu Baker Al Siddique Road, P.O. Box 5501, Dubai, UAE and administered by Gulf Assist.

Period of Insurance

Your holiday or journey must begin and end in your home area.

All sections commence when you leave your usual place of residence, or from the start date shown on your certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence on completion of your journey, or the end of the period shown on your certificate, whichever is the earlier.

Please note: - If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your trip within the period of insurance set out on your certificate, we will extend your cover for up to 10 days. We will not charge you for this.

Reasonable Care

You need to take all reasonable care to protect yourself.

What to do? - Medical and Other Emergencies

We will help you immediately if you contract COVID-19 outside the home area you live in.

We provide a 24-hour emergency service 365 days a year, and you can contact us on the following number:

Emergency telephone number: +971 4 4365653 or +962 6500 8287

When you contact us you will need to say where you bought the policy from and give the following information:

- Your name and address
- Your policy number shown on your certificate
- Your phone number
- The date you left and the date you are due to return

A note to all Insured People, Doctors and Hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we will not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

Please be aware that if you accept the offer of private treatment (inclusive of treatment in a private room) without our specific authorisation, you will be liable for the cost.

What to do? – Customer dissatisfaction

We do everything we can to make sure that you receive a high standard of service. If you are not satisfied with the service you receive please contact:

The General Manager
Alliance Insurance PSC
2nd Floor, Warba Centre, P.O Box 5501,
Deira, Dubai, UAE
Telephone: +971 4 605 1111
E-mail: alliance@alliance-uae.com

Policy Wording - Inbound Travel: COVID-19

Definitions

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

Home Area

The area that you normally live in, outside of the country that you are visiting.

Medical Condition

This policy provides coverage if you contract COVID-19 outside of your home area.

Policy holder

Arabian Journeys Travel & Tourism LLC; they are the contracting insured.

Pre-existing Medical Conditions

Any disease that the Insured Person suffered prior to the date of the trip.

Reasonable and Necessary Medical Costs

Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

Trip

Your holiday or journey starts when you leave the place you usually live or work, or from the start date shown on your certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work, or at the end of the period shown on your certificate, whichever is earlier.

Multiple Entry Policies

This gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 90 days.

Certificate

The document that shows the names and other details of all the people insured under the master policy. The certificate proves you have the cover shown in this document.

We, Us, Our

Alliance Insurance PSC, administered by Gulf Assist.

You, Your

Each insured person named on the Certificate of Insurance issued with this document with respect to whom premium has been paid or agreed to be paid by the Policyholder. In addition, "You", "Your" is a person that is legally entitled to claim under the policy but is not a contracting insured under the Policy with us. Our agreement is entered into with the Policyholder.

General Conditions

The following conditions apply to this Insurance

1. Claims will be considered under the cover of this policy, on the condition that you have informed us of all your other insurance policies, state benefits and/or agreements, which would otherwise cover you for this claim. Where these other insurance policies, state benefits and/or agreements are found to be deemed as the primary source of cover, you are required to claim from those in the first instance.

Notwithstanding this, if settlement has been issued by us, it does not constitute a full acceptance of liability by us, and we reserve the right to, and are entitled to, seek full or partial recovery from those other insurance policies, state benefits and/or agreements that would also cover the claim.

2. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.
3. You must help us get back any money that we have paid from anyone or from other insurers (including Benefits Agencies) by giving us all the details we need and by filling in any required forms.

Policy Wording - Inbound Travel: COVID-19

4. You must give us all the documents needed to deal with any claim. You will be responsible for any costs involved in doing this.
5. You must agree to have a medical examination if asked. If you die, we are entitled to have a post-mortem examination.
6. You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.
7. You must pay back any amounts that we have either paid to you or paid on your behalf which are not covered by this insurance, within one month of us asking.
8. If you travel for more than the number of days shown on your certificate of insurance, you will not be covered after the expiry.
9. We, at any time, can do the following:
 - Take over the defense or settlement of any claim.
 - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
 - If you claim for illness, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

General Exclusions

We will not cover the following:

1. We will not pay claims if at the time you take out this insurance and/or, prior to the booking of any individual trip, the following apply:
 - a. You are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad.
 - b. Your claim is related to any Pre-existing Medical Conditions.
2. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital due to an insured person's illness), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section A).
3. Any claim that happens as a result of war, invasion, revolution, civil unrest, rebellion, act of foreign enemy or any similar event (except for any which the public did not know about at the time of purchase of this insurance and/or prior to the booking of any individual trip).
4. Any claim related to terrorism.
5. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after an illness you suffered from while on a trip.
6. Any claim that results from you not getting the vaccinations you need or not undertaking the recommended preventative treatment.
7. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
8. Any claim that you already have a more specific insurance for.
9. Any claim related to a known event (see Definition) or that you were aware of at the time you took out this insurance and/or, prior to the booking of any individual trip).
10. We will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before you leave your home area. We will not pay claims where a loss is caused by, results from, or is connected to any action taken in trying to control or prevent any of the above.
11. We will not pay for any claims arising out of incidents which occur outside the geographical area shown on your certificate.
12. Any claim related to any medical condition other than Covid-19.
13. Any claim unless you are diagnosed as positive for Covid-19.

Policy Wording - Inbound Travel: COVID-19

Sections of Insurance

A. Covid-19 Emergency Medical Expenses

Please remember

This section does not apply if you become ill during trips in your home area.

Before you go into hospital, you must tell us immediately. We reserve the right to relocate you from one hospital to another.

What you are covered for

We will pay up to the amount shown in the table of benefits for any costs for the following that are reasonable and necessary as a result of you contracting COVID-19 during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs.

Special exclusions which apply to section A

We will not cover the following:

1. Any treatment or surgery which we think you do not need immediately and can wait until you return home. Our decision is final.
2. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
3. The extra cost of single or private room accommodation unless it is medically necessary.
4. Any costs which we have not agreed beforehand.
5. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre, unless we have agreed that this is medically necessary.
6. Any medical treatment that you receive because of a pre-existing medical condition.
7. Any treatment or medication that you receive after you return to your home area.
8. Any repatriation costs.
9. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area.
10. Any expenses which you or your dependents are not legally required to pay or which would not have been applicable if no coverage had existed.
11. Any charges made which are in excess of reasonable and necessary costs, or that are for unnecessary care or treatment.
12. Any loss or damage insured by, or for any claim payable under any other liability, group or individual insurance including any auto insurance plan providing hospital, medical or therapeutic coverage, or any other insurance in force concurrently herewith, or for which another person or entity is liable.
13. Any charges caused directly or indirectly by an error of the medical provider.
14. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital due to an insured person's illness). The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
15. Any medical treatment or tests you know you will need during your journey.
16. Any medical or other expenses incurred directly or indirectly as a result of you travelling to receive elective surgery, treatment or procedures.
17. Any claim where you are travelling against the advice of a medical practitioner, specialist or hospital doctor.
18. Any claim where you are not fit to travel on your journey
19. Any expenses for COVID-19 tests that deliver a negative result (positive COVID-19 diagnosis shall be covered under Section A).

Please read the general conditions and exclusions.