



أميركان هوم أشورانس كومپاني - فرع دبي

American Home Assurance Company (Dubai Br.)

One Sheikh Zayed Road, Trade Center First, Floor 27

The H Hotel Complex, PO Box 40569, Dubai, UAE

T +9714509 61111 F +97143522186

[www.aig.ae](http://www.aig.ae)

## Initial Disclosure Document

American Home Assurance Company (Dubai Branch)

The H Hotel Complex, 27th Floor, Trade Center First, PO Box 40569, Dubai, UAE

**Who Regulates Us:** American Home Assurance Company (Dubai Branch) with Commercial Registration No: 613392 is a general insurance company authorised by the United Arab Emirates Insurance Authority with License No: 079 to effect and carry out non-investment contracts of insurance.

**Which Services we provide to you:** American Home Assurance Company (Dubai Branch) is part of American International Group Inc. (US), a leading international insurance organization serving customers in more than 90 countries and jurisdictions. American Home Assurance Company (Dubai Branch) provides a range of general (non-investment) insurance products and services to businesses and retail clients. For more information about our Products and Services please visit: <https://www.aig.ae/>

**Online Sales Process:** During the online sales process we may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed. If you have any doubts on the right plan, we highly recommend consulting your insurance advisor.

**Your Right to Complain:** We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal to with your comments quickly.

### American Home Assurance Company (Dubai Branch)

PO Box 40569, Dubai, UAE

Attn: AIG Complaints Team,

Phone: 509 6111

Email: [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com)

You will receive a written acknowledgment within two (2) working days from the date of complaint notification, explaining our complaints handling process. Within five (5) working days from the date of complaint acknowledgment our Complaints Team will provide either a final response or a notification for additional time required for further investigation of the complaint which would typically not exceed ten (10) working days. A final response or a written explanation on the complaint findings will be provided to you within three (3) weeks of the date of complaint acknowledgment.

If you are dissatisfied with the response to the complaint, you have the right to refer your complaint to the United Arab Emirates Insurance Authority online <https://ia.gov.ae/en/ia/contact-us> or by calling 800(IAUAE)42823 or 971 2499 0111

# Key Information Document

## Insurance Provider

This insurance Policy is underwritten by American Home Assurance Company (Dubai Br.), The H Hotel – Complex, Trade Center First, 27<sup>th</sup> Floor, Dubai, United Arab Emirates, Tel: +971 (4) 5096111 | Fax: +971 (4) 3522186 | [www.aig.ae](http://www.aig.ae)

**Type and Purpose of the Insurance:** The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during an international trip, including emergency medical expenses, theft or loss of baggage and cancellation. This policy offers coverage only to individuals ordinarily resident in the United Arab Emirates.

**Significant Features, Conditions and Exclusions:** The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. This document is not a policy wording. You are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<b>Emergency Medical Expenses</b>	<p><b>The cover provided includes:</b></p> <ul style="list-style-type: none"> <li>Emergency medical, surgical and hospital treatment and ambulance costs;</li> <li>Additional accommodation and travel expenses if you cannot return to the country of residence as scheduled; and</li> <li>Repatriation to the country of residence if it is medically necessary.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>If you need inpatient medical treatment, you must contact our global assistance company, AIG Travel, immediately on phone number <b>+44 (0) 1273 400 610</b>; and</li> <li>Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The claim is because of a pre-existing medical condition or an illness related to a pre-existing medical condition;</li> <li>The claim relates to a treatment or surgery that is not immediately necessary and can wait until you return to your country of residence;</li> <li>The claim relates to a treatment or medication of any kind that you receive after you return to your country of residence;</li> <li>The claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul>	Page 22 - 23, Section E1
<b>Trip Cancellation Trip Curtailment</b>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> <li>You dying, becoming seriously ill or being injured; and</li> <li>The death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel or travelling with during your trip, or a relative or friend living abroad with who you plan to stay or staying with during your trip.</li> </ul> <p><b>Significant Conditions:</b> If it is necessary for you to cut short your trip and return to your country of residence, you must contact AIG Travel immediately.</p>	Pages 15 - 18, Section A and B

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The reason for cancelling or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance, and which could reasonably be expected to lead to a claim.</li> </ul>	
<b>Lost Baggage and Personal Effects</b>	<p>Cover is provided for loss of, theft of, or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and</li> <li>In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>You do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report;</li> <li>You leave your belongings or baggage unattended in a public place;</li> <li>The loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline);</li> <li>The claim relates to the loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling;</li> <li>The claim relates to the loss, theft or damage to contact or corneal lenses, dentures, hearing aids, paintings, bicycles and their accessories, household equipment, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).</li> </ul>	Page 19 - 20, Section C1
<b>Personal Money</b>	<p>Cover is provided for cash lost due to robbery, burglary, or theft during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>Any claim must be accompanied by official written documentation from the police.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>You do not report the loss of personal money to the police within 24 hours of discovering it and do not obtain a written police report.</li> </ul>	Page 28, Section J
<b>Hospital Cash</b>	<p>Cover is provided for each complete 24-hours of inpatient hospitalization due to an accident or sickness during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>Medical expenses, which requires your inpatient hospitalization, must be covered under "Medical and Related Benefits" section of this policy for this benefit to be payable.</li> </ul> <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The claim is because of a pre-existing medical condition or an illness related to a pre-existing medical condition;</li> <li>The claim relates to a treatment or surgery that is not immediately necessary and can wait until you return to your country of residence;</li> <li>The claim relates to a treatment or medication of any kind that you receive after you return to your country of residence;</li> <li>The claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul>	Page 23, Section E2



**Period of Insurance:** Cover for cancellation starts at the time you book the trip or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as you start your trip. Cover under all other sections starts when you leave your home address in your country of residence (but not more than 24 hours before the booked departure date) or from the start date shown on your certificate of insurance, whichever is the later.

Cover ends when you return to your home address in your country of residence (but not more than 24 hours after your return to your country of residence) or at the end of the period shown on your certificate of insurance, whichever is earlier.

Unless you have bought a one-way policy, each trip must begin and end in your country of residence. The start and end dates of your trip are set out on your certificate of insurance.

**Cancellation:** This policy, once purchased, cannot be cancelled.

**Claim Notification:** You can make a claim by contacting: call us on **+971 (4) 5096111** or write to us at [ServiceCenter-ME@AIG.com](mailto:ServiceCenter-ME@AIG.com).

## **American Home Assurance Company (Dubai Br.)**

Registered under UAE Federal Law No. 6 of 2007, Insurance Authority Registration No. 79

Commercial License No. 613392, dated 6th July 2008

The H Hotel – Complex, Trade Centre First, 27<sup>th</sup> Floor, P.O. Box 40569, Dubai, UAE

Tel: **+971 4 509 6111** | Fax: **+971 4 601 4018** | URL: [www.aig.ae](http://www.aig.ae)



### **Etihad Airways Travel Guard Policy Wording**

#### **Claims**

Call us on **+971 4 509 6111** or write to us at [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com) within 24 hours of loss or damage.

#### **Assistance**

Call our global assistance number **+44 (0) 1273 400 610** and quote your travel policy number for assistance.



## **I. Assistance and Claims Contact Details**

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### **If you require assistance, please contact:**

Assistance Department  
PO Box 2157  
Shoreham by Sea  
West Sussex BN43 9DH  
Phone: +44 (0) 1273 400 610  
E-mail: [uk.assistance@aig.com](mailto:uk.assistance@aig.com)

### **If you have a claim, please contact:**

American Home Assurance Company (Dubai Br.)  
Claims Department  
PO Box 40569  
The H Hotel – Complex, Trade Center First, 27<sup>th</sup> floor  
Dubai, United Arab Emirates  
Phone: +971 4 509 6111  
Fax: +971 4 601 4018  
E-mail: [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com)

### **If you have any questions**

If you have any questions about the cover provided under this policy or you would like more information, please contact on +44 (0) 1273 400 610 or e-mail [uk.assistance@aig.com](mailto:uk.assistance@aig.com). Arabic speaking clients may also contact +971 4 509 6111 or email [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com). Please note this is for customer service only. Claims are to be submitted according to the information provided in the Important Claim Information section below.

## II. Table of Benefits

The following covers are provided for each insured person. It is important that you refer to the terms and conditions below for full details of cover.

### Benefit Schedule

Refer to your certificate of insurance for your purchased plan.

#### Basic Plan

Insured Event	Sum Insured
<b>Personal Accident Benefits</b>	
Accidental Death (2)	\$20,000
<b>Medical and Related Benefits</b>	
Emergency Medical Expenses (1) (Accident & Sickness)	\$250,000
Deductible	\$100
Dental Expenses Per Tooth Limit	\$100 N/A
Emergency Medical Evacuation & Repatriation	Included in Emergency Medical Expenses
Repatriation of Remains	Included in Emergency Medical Expenses
<b>Travel Inconvenience Benefits</b>	
Lost Baggage / Personal Effects / Travel Documents	\$1,000
Single Article	\$100
Set or Pair	\$100
Valuables	\$300
Deductible	\$50
Baggage Delay	\$200
In Excess	6 Hours
Trip Delay	\$50
In Excess	6 Hours
Trip Cancellation (3)	\$3,000
Deductible	\$50
Trip Curtailment (3)	\$3,000
Deductible	\$50
Assistance Department (24 Hours / Worldwide Services)	Covered

*(1) Medical benefit is reduced to \$20,000 for passengers over 65 years of age; (2) Benefit is reduced to \$10,000 for insured aged under 18 years; (3) For passengers aged 65 years or older, Cancellation / Interruption / Curtailment is reduced to 20% of the Sum Insured amount.*

## Essential Plan

Insured Event	Sum Insured
<b>Personal Accident Benefits</b>	
Accidental Death (3)	\$50,000
Permanent Total Disability (4)	\$50,000
Permanent Partial Disability (4)	% of Sum Insured as per scale
<b>Medical and Related Benefits</b>	
Emergency Medical Expenses (1) (Accident & Sickness)	\$1,000,000
Deductible	\$100
Dental Expenses	\$500
Per Tooth Limit	\$200
Emergency Medical Evacuation & Repatriation	Included in Emergency Medical Expenses
Repatriation of Remains	Included in Emergency Medical Expenses
Hospital Benefit (2) In Excess	\$50 per 24 Hours up to \$4,500 3 days
<b>Travel Inconvenience Benefits</b>	
Lost Baggage / Personal Effects	\$2,500
Single Article	\$1,000
Valuables	\$500
Passport and Travel Documents	\$250
Loss of Business Equipment	\$1,000
Deductible	\$50
Baggage Delay	\$300
In Excess	6 Hours
Trip Delay	\$50 per hour up to \$500
In Excess	6 Hours
Trip Cancellation (5) Deductible	\$5,000 \$50
Trip Curtailment (5) Deductible	\$5,000 \$50
Legal Expenses	\$5,000
Bail Bond advance for motor accident	\$5,000
Personal Liability	\$250,000
Assistance Department (24 Hours / Worldwide Services)	Covered

*(1) Medical benefit is reduced to \$50,000 for passengers over 65 years of age; (2) Pre-existing Medical Conditions are excluded; (3) Benefit is reduced to \$10,000 for insured aged under 18 years; (4) For Passengers over 65 years of age, Permanent Total Disability / Permanent Partial Disability benefits do not apply; (5) For passengers aged 65 years or older, Cancellation / Interruption / Curtailment is reduced to 20% of the Sum Insured amount.*



## Schengen Plan

Insured Event	Sum Insured
<b>Personal Accident Benefits</b>	
Accidental Death – Common Carrier	€ 20,000
<b>Medical and Related Benefits</b>	
Emergency Medical Expenses (1) (Accident & Sickness)	€ 40,000
Deductible	€ 80
Dental Expenses Per Tooth Limit	€ 100 N/A
Emergency Medical Evacuation & Repatriation	Included in Emergency Medical Expenses
Repatriation of Remains	€ 4,000
<b>Travel Inconvenience Benefits</b>	
Assistance Department (24 Hours / Worldwide Services)	Covered

*(1) Pre-existing Medical Conditions are excluded.*

## Trip Cancellation and Curtailment Plan

Insured Event	Sum Insured
<b>Travel Inconvenience Benefits</b>	
Trip Cancellation Deductible	\$1,000 \$50
Trip Curtailment Deductible	\$1,000 \$50

## The Visa Inbound Plan

Insured Event	Sum Insured
<b>Medical and Related Benefits</b>	
Emergency Medical Expenses (Accident & Sickness)	\$50,000
Deductible	\$100
Repatriation of Remains	\$2,000

## Ultimate Plan

Insured Event	Sum Insured	Sum Insured for Family*
<b>Personal Accident Benefits</b>		
Accidental Death (3)	\$50,000	\$100,000
Permanent Total Disability (4)	\$50,000	\$100,000
Permanent Partial Disability (4)	% of Sum Insured as per scale	% of Sum Insured as per scale
Accidental Death due to Terrorism - Adult	\$200,000	\$400,000
<b>Medical and Related Benefits</b>		
Emergency Medical Expenses (1) (Accident & Sickness)	\$1,500,000	\$2,000,000
Deductible	\$100	\$100
Dental Expenses	\$500	\$1,000
Per Tooth Limit	\$200	\$200
Emergency Medical Evacuation & Repatriation	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses
Hospital Benefit (2)	\$50 per 24 Hours up to \$4,500	\$100 per 24 Hours up to \$9,000
In Excess	3 days	3 days
<b>Travel Inconvenience Benefits</b>		
Lost Baggage / Personal Effects	\$10,000	\$10,000
Per any one item, set or pair of items	\$1,000	\$1,500
Valuables	\$500	\$600
Passport and travel document	\$500	\$1,000
Personal Money	\$500	\$750
Deductible	\$50	\$50
Baggage Delay	\$300	\$500
In Excess	6 Hours	6 Hours
Trip Delay	\$500	\$1,000
In Excess	6 Hours	6 Hours
Trip Cancellation (5)	\$10,000	\$15,000
Deductible	\$50	\$50
Trip Curtailment (5)	\$10,000	\$15,000
Deductible	\$50	\$50
Legal Expenses	\$5,000	\$10,000
Bail Bond advance for motor accident	\$5,000	\$5,000
Visit of close relative	\$3,000	\$5,000
Personal Liability	\$500,000	\$500,000
Assistance Department (24 Hours / Worldwide Services)	Covered	Covered
<b>Home Protection</b>		
Home Protection while away (6)	\$10,000	\$15,000
Per occurrence	\$5,000	\$7,500
Money limit	\$250	\$500
<b>Hazardous Sports</b>		
Personal Accident	\$10,000	\$50,000
Emergency Medical Expenses	\$10,000	\$50,000



*(1) Medical benefit is reduced to \$10,000 for passengers over 65 years of age; (2) Pre-existing Medical Conditions are excluded; (3) Benefit is reduced to \$10,000 for insured aged under 18 years; (4) For Passengers over 65 years of age, Permanent Total Disability / Permanent Partial Disability benefits do not apply; (5) For passengers aged 65 years or older, Cancellation / Interruption / Curtailment is reduced to 20% of the Sum Insured amount. (6) Cover lapses 60 days from departure (\*) Family includes Insured Person, Partner, and unlimited number of Children.*

### III. Introduction

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**Insurance providers**

This insurance is underwritten by American Home Assurance Company (Dubai Br.).

**Your travel insurance**

This policy wording along with your policy schedule forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance, otherwise any claims you make may not be paid.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your policy schedule to make sure that the information shown is correct.

**Law**

This insurance will be governed by the law of United Arab Emirates unless we agree otherwise prior to the insurance starting. Any dispute will be subject to the jurisdiction of the competent courts of the United Arab Emirates.

## IV. Important things you need to know about your policy before you travel

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### Health conditions

This policy contains conditions relating to your health, the health of people traveling with you and the health of others who might not be traveling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started. If there is a change in the state of health of yourself, anyone traveling with you, a relative or close business associate occurring after you have bought this policy but before you travel, please contact on **+44 (0) 1273 400 610** immediately. By declaring details of the change in health, this will enable us to decide whether we can continue to provide cover for your change in circumstances under the existing terms of the policy. We have the right to add further terms and conditions to your policy or exclude cover for the newly diagnosed condition. If we are no longer able to provide cover for the newly diagnosed condition, you will be entitled to make a cancellation claim or if you do not wish to cancel your trip you will be entitled to cancel your policy. Provided you have not traveled or made a claim we will refund your premium in its entirety. Please see General exclusion number 1 on page 7 for further details.

### Residency

**You and all other persons insured on this policy must have lived in U. A. E. for at least six of the last 12 months before you bought this policy.**

### Sports and activities

You may not be covered when you take part in certain sports or activities. For certain activities, cover under section F (Personal accident) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed in the two following tables provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not the main purpose of your trip;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If you have any questions or if you wish to take part in an activity not shown in the tables below, please contact on +44 (0) 1273 400 610 or e-mail [uk.assistance@aig.com](mailto:uk.assistance@aig.com) before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the table below, however, no cover is available under section F (Personal accident) or section G (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental - working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), motorcycling under 50cc (not racing), mud buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

## V. Cover Options Available

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### **Trip options and durations**

One trip of up to 90 days.

#### **Note**

- It does not matter how long you buy cover for, it ends when you return to U. A. E..
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.

### **Policy options**

**Individual:** One person aged 18 years or over.

**Family:** An individual and his or her Partner and up to four of their dependent children 18 years of age at the date of buying this policy who are either in full time education or living with them.

### **Trip**

Cover under section A (Trip Cancellation) starts at the time you book the trip or pay the insurance premium, whichever is later. Cover under all other sections starts when you leave your home address in U. A. E. (but not more than 24 hours before the booked departure time) or from the start date shown on your policy schedule, whichever is the later. Cover ends when you return to your home address in U. A. E. (but not more than 24 hours after your return to U. A. E.) or at the end of the period shown on your policy schedule, whichever is earlier. Cover cannot start after you have left U. A. E.. Each trip must begin and end in U. A. E. and does not include one-way journeys.

## VI. Important Claim Information

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### Medical and other emergencies

The assistance department will provide immediate help if you are ill, injured or die outside U. A. E.. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

**Phone: +44 (0) 1273 400 610**

**Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@aig.com](mailto:uk.assistance@aig.com)**

Please have the following information available when you contact the assistance department so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your policy schedule; and
- The name, address and contact phone number of your GP.

**Note:** This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than \$500, someone must contact assistance department for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to U. A. E. under section B (Trip Interruption) or section E1 (Medical and Related Benefits) assistance department must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to U. A. E..

### If you need to make a claim

You must register a claim by contacting the following company:

American Home Assurance Company (Dubai Br.)

Claims Department

PO Box 40569

The H Hotel – Complex, Trade Center First, 27<sup>th</sup> floor

Dubai, United Arab Emirates

Phone: +971 4 509 6111

Fax: +971 4 601 4018

E-mail: [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com)

**Note:** All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

The claims department is open Sunday to Thursday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.



**Fraud**

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

**Customer Service**

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

**The Customer Care Manager**

AIG Travel EMEA Limited  
PO Box 2157  
Shoreham by Sea  
West Sussex BN43 9DH  
Phone: +44 (0) 1273 400 610  
E-mail: [uk.assistance@aig.com](mailto:uk.assistance@aig.com)

To help us deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name. We will do our best to resolve any difficulty directly with you.

**Complaints and Disputes**

If you have a complaint about your Policy, please contact:

Customer Service Group  
American Home Assurance Company (Dubai Br.)  
The H Hotel – Complex, Trade Centre First, 27th Floor,  
P.O. Box 40569, Dubai, UAE  
Phone: +971 4 509 6111  
Fax: +971 4 601 4018  
E-mail: [servicecenter-me@aig.com](mailto:servicecenter-me@aig.com)

**Data Disclosure**

By executing this application or by entering into this contract of Insurance, the Named Insured consents to the Company processing data relating to the Named Insured for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to the Named Insured.

The Named Insured consents to the Company making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside the Named Insured's country of domicile.

To review our privacy policy go to:

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

## VII. Definitions

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In this Policy the following definitions apply:

**Business associate:** Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

**Child/children:** A child of the policyholder or the policyholder's partner who is under 18 years of age at the date of buying this policy and is either in full time education or living with them.

**Home:** Your usual place of residence within U. A. E..

**Manual labour:** Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

**Pair or set of items:** A number of items associated as being similar or complementary or used together.

**Partner:** A legally married spouse.

**Policy schedule:** The document showing the names and other details of all the people insured under this policy and any special conditions that apply.

**Pre-existing Condition:** a condition for which care, treatment, or advice was recommended by or received from a Physician or which was first manifested or contracted within a period upto 2 years preceding the Insured Person's Effective Date of Coverage

**Reasonable and Customary Charges:** the charges which:

- (a) are medically required for the treatment, supplies or medical service to treat an Insured Person's condition;
- (b) do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred; and
- (c) do not exceed the charges for treatment that would have been made if no insurance existed.

**Relative:** Your partner and your or your partner's parent, brother, sister, son, daughter, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

**Valuables:** Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

**War:** War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

**We, us, our:** American Home Assurance Company (Dubai Br.).

**You, your:** Each insured person named on the policy schedule. Each person must have lived in your country of residence for at least six of the last 12 months and have paid the appropriate premium. This policy offers coverage only to individuals ordinarily resident in the United Arab Emirates and is null and void as to nonresidents of the United Arab Emirates.

## VIII. Sections of Insurance

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### Section A – Trip Cancellation

#### **You are covered for**

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

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

**Note:** If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following:

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs you to stay in U. A. E. after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in U. A. E. due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if your doctor advises that you are not fit to travel due to complications in your pregnancy.

#### **You are not covered for**

1. The excess as shown in the table of benefits. The excess will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.

5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with the Insurer.

**Claims evidence required for section A**

- Policy schedule
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in U. A. E.
- Summons for jury service

**Note:** This is not a full list and we may request other evidence to support your claim.

## Section B – Trip Interruption

**Note:** If you need to return home to U. A. E. earlier than planned, you must contact the assistance department immediately (please see the Medical and other emergencies section on page 4 for further details).

### You are covered for

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

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left U. A. E. or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to U. A. E. if it is necessary and unavoidable for you to cut short your trip.

**Note:** If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following:

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to U. A. E. after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to U. A. E. due to an unforeseen emergency or if you are posted overseas unexpectedly.

### You are not covered for

1. The excess as shown in the table of benefits.
2. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where assistance department has not been contacted to authorise your early return back to U. A. E.
4. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
5. The cost of your intended return travel to U. A. E. if we have paid additional travel costs for you to cut short your trip.

**Note:** We will calculate claims for cutting short your trip from the day you return to U. A. E. or the day you go into hospital overseas as an inpatient. Your claim will be based solely on the number of complete days you have not used.

If you have to cut short your trip and you do not return to U. A. E. we will only be liable for the equivalent costs which you would have incurred had you returned to U. A. E.



**Claims evidence required for section B**

- Policy schedule
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to U. A. E., emergency posting overseas

**Note:** This is not a full list and we may require other evidence to support your claim.

## Section C1 – Lost Baggage / Personal Effects

### You are covered for

We will pay for items which are usually carried or worn by travelers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

### Note

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is noted in the table of benefits. Please refer to the definition of 'pair or set of items' in the General Definitions Section.
- The maximum amount we will pay for valuables in total is noted in the table of benefits. Please refer to the definition of 'valuables' in the General Definitions Section.

## Section C2 – Delayed Baggage

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than the stated period in the table of benefits.

**Note:** You must get written confirmation of the length of the delay from the appropriate airline or Transport Company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

## Section C3 – Passport and Travel Documents

### You are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas.

**Note:** The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to U. A. E. (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

### You are not covered for under sections C1 and C3

1. The excess as shown in the table of benefits (this does not apply if you are claiming under section C2).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.

4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
8. Breakage of fragile objects or breakage of sports equipment while being used.
9. Damage due to scratching or denting unless the item has become unusable as a result of this.
10. Shortages due to variations in exchange rates.
11. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
12. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
13. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
14. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

#### Claims evidence for sections C1 to C3

- Policy schedule
- Loss or theft to property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property

**Note:** This is not a full list and we may require other evidence to support your claim.

#### Important information

- You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- You must carry valuables with you when you are travelling
- You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- You must provide assistance department with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable



## Section D - Travel Delay

### You are covered for

We will pay up to the amount shown in the table of benefits if your final international departure from or to U. A. E. by aircraft, sea vessel, coach or train is delayed for more than the stated period due to poor weather conditions, a strike, industrial action or mechanical breakdown.

### You are not covered for

1. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

### Claims evidence required for section D

- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

**Note:** This is not a full list and we may require other evidence to support your claim.

## Section E1 – Medical and Related Benefits

**Note:** If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the assistance department on your behalf immediately (please see the Medical and other emergencies section on page 4 for further details).

### You are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment, subject to the chosen Plan, up to \$500 as long as it is for the immediate relief of pain only and Per Tooth limit, subject to the chosen Plan, up to \$200.
3. The cost of your return to U. A. E. earlier than planned if this is medically necessary and assistance department approve this.
4. If you cannot return to U. A. E. as you originally planned and assistance department approve this, we will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by assistance department) to allow you to return to U. A. E.; and
  - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
  - Reasonable expenses for one relative or friend to travel from U. A. E. to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. We will pay to the limit stated in the table of benefits for the cost of returning your body or ashes to U. A. E. or to the limit stated in the table of benefits for the cost of the funeral and burial expenses in the country in which you die if this is outside U. A. E..

**Note:** If the claim relates to your return travel to U. A. E. and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

Reduced benefits, subject to the limits stated in the table of benefits, will apply for Hazardous Sports.

### You are not covered for

1. The excess as shown in the table of benefits. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes.
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which assistance department thinks is not immediately necessary and can wait until you return to U. A. E. The decision of the assistance department is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).

7. Any costs for the following:
  - telephone calls (other than the first call to assistance department to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
  - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to U. A. E. and assistance department considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to U. A. E..

## Section E2 – Hospital Benefit

### You are covered for

We will pay up to the limit shown in the table of benefits if, after an accident or illness that is covered under section E1 (Medical and Related Benefits) of this insurance, you go into hospital overseas as an inpatient. We will pay up to the limit shown in the table of benefits for each complete 24-hour period that you are kept as an inpatient.

**Note:** This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to U. A. E. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

### Claims evidence required for sections E1 and E2

- Policy schedule
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary
- Proof of your hospital admission and discharge dates and times (for claims under section E2)

**Note:** This is not a full list and we may require other evidence to support your claim.

## Section F – Personal Accident

### You are covered for

We will pay up to the amount shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.)
- Death.

**Note:** An accident is considered to be a sudden, unexpected, unusual, specific and external event which occurs at a specific time during your trip and does not result from illness, sickness or disease.

We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your policy schedule.

If you are under 18 years of age a reduced benefit will apply. Please refer to the table of benefits for full details.

Reduced benefits, subject to the limits stated in the table of benefits, will apply for Hazardous Sports.

### You are not covered for

Any claim arising from illness, sickness or disease which develops or worsens during your trip and results in your death or disablement.

### Claims advice for section F

Please contact claims department on **+971 4 509 6111**

## Section G – Personal Liability

### What you are covered for

We will pay up to the total amount shown in the table of benefits if, within your trip, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

### You are not covered for

1. The excess as shown in the table of benefits.
2. Any liability arising from an injury or loss or damage to property:
  - a. owned by you, a member of your family or household or a person you employ; or
  - b. in the care, custody or control of you or of your family or household or a person you employ.
3. Any liability for death, disease, illness, injury, loss or damage:
  - a. to members of your family or household, or a person you employ;
  - b. arising in connection with your trade, profession or business;
  - c. arising in connection with a contract you have entered into;
  - d. arising due to you acting as the leader of a group taking part in an activity;
  - e. arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
  - f. arising due to you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

### Important information

- You must give claims department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- You must help claims department and give them all the information they need to allow them to take action on your behalf
- You must not negotiate, pay, settle, admit or deny any claim unless you get claims department permission in writing
- We will have complete control over any legal representatives appointed and any proceedings, and 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 indemnity, damages or otherwise against anyone else

### Claims advice on section G

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell Travel Assist Claims immediately about any claim that is likely to be made against you and send them all the documents that you receive

## Section H – Legal Expenses

### You are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

### You are not covered for

1. The excess as shown in the table of benefits.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, Etihad, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
5. Any fines, penalties or damages you have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident leading to the claim took place.

### Important information

- We will have complete control over any legal representatives appointed and any proceedings
- You must follow our advice or that of our agents in handling any claim
- You must get back all of our expenses where possible. You must pay us any expenses you do get back

### Claims advice on section H

Please contact claims department on **+971 4 509 6111**

## Section I – Bail Bond Advance for Motor Accident

### **You are covered for**

We will advance up to the amount shown in the table of benefits towards your bail bond if you are imprisoned following a traffic accident.

### **Important information**

- You must reimburse us within a period of 3 months from the date of the advance.
- If you are summoned to appear in court but do not appear, we may immediately demand the reimbursement of the bail bond in case irrecoverable as a result of you not attending.
- We may institute legal proceedings against you if this bail bond is not recovered.

### **You are not covered for**

We will not pay for any claim where the level of alcohol in your blood or breath is in excess of the legal limit in which the country where the traffic accident occurred.

## Section J – Personal Money

### You are covered for

We will reimburse you, subject to any Excess, for reasonable essential expenses incurred and up to the amount stated in the table of benefits, for any loss of cash belonging to you, arising out of robbery, burglary, or theft, and that were in your care, custody and control.

### Important information

- You must report us within 24 (twenty four) hours after its discovery to the police having jurisdiction at the place of the Loss.
- Any claim must be accompanied by official written documentation from the police.

### You are not covered for

We will not reimburse any claim for:

1. Loss as a result of detention or confiscation by any lawfully constituted authority;
2. Loss not reported to the police within 24 (twenty four) hours after the discovery;
3. Loss recoverable under another insurance or from another source;
4. Loss in respect of shortage due to error, omission, exchange transaction, or depreciation in value;
5. Mysterious disappearance;
6. Any amount claimed exceeding the actual amount of money lost.



## Section K - Missed Connection from Inclement Weather

### You are covered for

We will pay up to the overall limit shown on the table of benefits for the necessary and reasonable extra costs of travel and accommodation you need if You cannot reach the original departure point of your booked journey on the outward or return journey because inclement weather prevents you from reaching the original departure point of your booked journey on the outward or on the return journey.

### You are not covered for

Any claim, which is the result of an inclement weather that You knew about before You booked Your trip.

### Special definitions which apply to section K

**Inclement Weather** means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

### Special conditions which apply to section K

It is a condition of the cover provided under this section that:

1. You must allow enough time to arrive at your departure point at or before the recommended time; and
2. You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority.

## **Section L – Visit of Close Relative**

### **You are covered for**

If you are hospitalized for more than 5 days following a covered hospitalization during your trip, we will reimburse up to the amount stated in the table of benefits for:

1. The cost of round-trip economy airfare to bring a person chosen by you to and from your bedside if you are alone during the trip.
2. The reimbursement of the hotel room charge due to convalescence after your hospital discharge, which has been approved by the Assistance Department up to a daily amount and total maximum amount stated in the Table of Benefits.

These expenses must be authorized in advance by the Assistance Department. Benefits will not be provided for any expenses provided by another party at no cost to you or already included in the cost of the trip.

### **Special conditions which apply to section L**

It is a condition of the cover provided under this section that:

1. These expenses must be authorized in advance by the Assistance Department. Benefits will not be provided for any expenses provided by another party at no cost to you or already included in the cost of the trip.

## Section M – Home Protection While Away

### You are covered for

We will cover the damage, disappearance or destruction of the following items due to burglary at your residence during your trip:

1. Your furniture, clothes, electrical and stereo equipment
2. Your Money and Check(s)

### You are not covered for

1. Losses to personal effects you have carried with him during the trip;
2. Losses to any other items that are not listed under the “Home Protection While You Are Away” section;
3. Losses that are due to events other than burglary, including but not limited to fire, smoke, lightning, wind, water, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other acts of god;
4. Losses that result from or related to business pursuits including your work or profession;
5. Losses caused by illegal acts;
6. Losses that you have intentionally caused;
7. Losses that result from the direct actions of a relative, or actions that a relative knew of or planned.
8. Losses due to the order of any government, public authority, or customers’ officials.

### Special conditions which apply to section M

It is a condition of the cover provided under this section that:

1. The coverage will not commence more than 24 hours prior to the booked departure time and will cease 24 hours after your actual return time.
2. Electrical and stereo equipment includes TVs, CD/DVD players, stereo sets, computers, and refrigerators.
3. You must provide an official police report that indicates the incident happened within the covered time frame in order for us to pay the claim; unless he is legally incapable of doing so.
4. In no event, we will pay more than the replacement cost of the covered item.

### Valid Account

Payment card accounts must be valid and in good standing for coverage to apply. Benefits will not be paid if, on the date of occurrence, on the date of claim filing, or on the date of would-be claim payment, a payment card account is in delinquency, collection, or cancellation status.

### Duties

You must use all reasonable means to avoid future loss at and after the time of loss. We have no duty to provide coverage under this policy unless there has been full compliance with the duties that are detailed for each coverage above. You are required to cooperate with us in investigating, evaluating, and settling a claim.

### Excess of Other Insurance Coverage

If the event is covered by more than one of this policy’s coverages, we will only pay the amount from the coverage under which you first filed the claim.

**Special claims notification which apply to section M**

In the event of a covered loss:

1. The Insured Person shall call us at +971 (4) 509 6111 within 72 hours of discovering the loss to report the claim and obtain the proper forms and instructions;
2. The Insured Person shall call the police within 24 hours of discovering the loss to report the incident and obtain the police report;
3. The Insured Person shall complete and return any necessary documents including but not limited to claim forms, police reports, demands, notices, and any other documents we may ask you to provide;
4. The claims form and accompanying documents must be returned to us within 7 days of making the original claim.

**Special definitions which apply to section M**

**Property damage** means physical injury to, destruction of, or loss of use of tangible property.

**Luggage** means the Insured Person's suitcases, hand-luggage and their contents, provided they contain clothing and personal effects the Insured Person takes on his Insured Journey, or objects he acquired during his Insured Journey.

**Personal Papers** means identification documents issued by the Insured Person's country, state or province including but not limited to his driver's license and passport.

**Burglary** means the taking of the Insured Person's property by a person or persons who illegally entered the premises using force or violence of which there shall be visible signs of entry.

**Replacement cost** means the amount it would cost to replace an item at current prices.

## Section N – Loss of Business Equipment

### You are covered for

We will pay up to the amount shown in the table of benefits for Business Equipment which is lost, damaged, stolen, or destroyed during your trip. Please refer to the table of benefits for the maximum amount we will pay.

### You are not covered for

Any claim, which is the result of an unattended or unsecured Business Equipment in a public place.

### Special definitions which apply to section N

**Business Equipment** means mobile phones, portable personal computers, personal electronic organizers, calculators, Dictaphones, portable facsimile machines, telephone modems, portable overhead projectors, Computer equipment, communication devices and other business-related equipment which you need in the course of your business.

### Important information

- You must act in a reasonable way as if uninsured to look after your Business Equipment and not leave it unattended or unsecured in a public place
- You must carry valuables with you when you are travelling
- You must report all losses, damages, or thefts to the relevant authorities and obtain a written report from them within 24 hours of the incident
- You must provide assistance department with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

## IX. General Conditions

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The following conditions apply to this insurance:

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are suffering from an existing medical condition or if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give claims department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into claims department will become our property.
9. The Policy is non-renewable and non-cancelable once effective.
10. **Economic Sanctions Exclusion:** If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.
11. **Consumer Notice Analysis:** AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

## X. General Exclusions

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### We will not cover the following:

1. Any claim where the following apply.
  - a) The claim relates to a pre-existing medical condition or an illness related to a medical condition which you or any person who your trip depends on (this would include a relative or a close business associate) knew about before you bought this insurance.
  - b) You must make sure you tell us about any change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel. Please refer to the Health conditions section of this policy wording for further details.
  - c) You are travelling against the advice of a medical practitioner.
  - d) You are travelling with the purpose of receiving medical treatment abroad.
  - e) You or any person who your trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
  - f) You or any person who your trip depends on has been given a terminal prognosis.
2. Any claim relating to a set of circumstances which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim.
3. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section C1 (Lost Baggage / Personal Effects) is a specified item on your household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle as a driver or passenger if you are not wearing a crash helmet, or if the driver does not hold an appropriate driving licence.
9. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to I, for example, loss of earnings if you cannot work after you have been injured).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all (but essential) travel.
12. Any claim arising from you flying in any aircraft other than a fully licensed passenger-carrying aircraft.
13. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
14. Motor racing, rallying or vehicle racing of any kind.
15. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 2 for further details.
16. Any claim relating to winter sports.
17. Any claim arising from

- a) your suicide or attempted suicide; or
  - b) you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
18. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
19. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
20. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
21. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.
22. Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
23. Loss, injury, damage or legal liability caused by, sustained, or arising directly or indirectly from :
- a) Planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region.
  - b) Actual travel in, to, or through Afghanistan or Iraq.