



EXIT Outbound travel policy



RAKINSURANCE

Simply Better

Introduction

We are pleased to provide you with your **“EXIT” outbound travel policy** (the ‘policy’) which provides comprehensive cover against losses and costs for you and your family throughout your trip. Your insurance cover and other benefits are as stated in the policy (depending on the terms, conditions, warranties, provisions and exclusions set out or implied in this policy and its endorsements).

We have relied on the information and statements you gave in your application for insurance. If your application contains any incorrect statements or information or you fail to tell us anything which may be significant, you will lose your right to compensation under the policy and we can cancel or end the policy.

If you have any questions or need more information about this policy, please contact us on 800 (RAKI) 7254 (local call) and 7254 800 00971 (international call), or email us at info@rakinsurance.com.

Your personal information

We may use your personal information in connection with:

- any insurance- or financial-related product or service, or altering, varying, cancelling or renewing any of these products or services; or
- any claim, or investigating a claim.

We may share your information for either of the purposes above, or for any related purpose, with:

- any related company, any other company dealing with reinsurance or a claim or investigation, an intermediary, or any other provider of insurance services; or
- the United Arab Emirates Insurance Authority or any other government organisation that exists or is formed to regulate the UAE insurance industry.

This insurance contract (the policy) is made between you and us, Ras Al Khaimah National Insurance Company PSC (RAKINSURANCE).

We have been incorporated in the United Arab Emirates and are authorised by the United Arab Emirates Insurance Authority to provide insurance.

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Definitions

Wherever the following words appear in this policy they will have the meanings shown below.

You, your

The policyholder whose application we accept, who is listed in the policy schedule and covered by this policy. You will be the only owner of this policy and it will be written in your name.

We, us, our

Ras Al Khaimah National Insurance Company PSC, who provide this policy as stated in the policy schedule.

Accident

A sudden and unexpected event which happens at an identifiable time and place while the policy is in force and which results in bodily injury.

AED

United Arab Emirates Dirham - the currency of the United Arab Emirates.

Assist America

A global emergency assistance provider appointed by us.

Beneficiary

The person who will receive the benefits stated.

Bodily injury

Physical harm not caused by sickness, disease or any other naturally occurring condition or gradual deterioration.

Catastrophe

An avalanche, explosion, fire, flood, hurricane, lightning or storm.

Country of residence

The country where you live permanently, as stated in the policy.

Effective date

The day (at midnight local time), month and year which appears in the policy schedule and on which you were enrolled for the first time with us under this policy.

End date

The date on which the policy ends, as stated in the policy schedule.

Endorsement

A written document we issue setting out any changes, additions or deletions to the original policy document and which is attached or added to the policy.

Excess

The part of the claim, whether financial or related to the waiting period, that you are responsible for. We will deduct the relevant excess from any claim we pay under this policy.

Family

The policyholder, spouse(s), child/children up to a maximum of five persons in number.

Hired equipment

Equipment you use temporarily for a payment you have agreed with the company that hires the equipment.

Home country

The country in which you were born and usually raised, regardless of where you presently live or your country of residence or citizenship.

Hospital

A registered establishment providing medical and surgical treatment and 24-hour nursing care by registered nurses for ill or injured people. This does not include a convalescent, self-care or rest home, or a department in a hospital which has the role of a convalescent or nursing home.

Hospitalisation, hospitalised

Every overnight stay in hospital on the advice of a medical practitioner because of an accident or sickness.

Illness

A condition in which some disease or impairment is present that prevents your body or mind from working normally.

Inpatient

A person who stays in hospital for a continuous period of at least 24 hours for which you or we are charged costs for room and board for at least one calendar day.

Medical practitioner

A person registered with the appropriate authority in your country of residence and who is qualified within their speciality.

Medical service provider

Medical service provider includes physicians, hospitals, clinics, medical centres, pharmacies, laboratories, physiotherapy centres and other paramedical institutions or people who are licensed by a competent authority to offer healthcare services.

Piste closure

The closure of a ski run of compacted snow and all lifts at the piste used by skiers for skiing activities.

Policy

All terms, provisions, exclusions, conditions and limits set out in this document, the policy schedule, and any endorsements signed by us (and you) and attached to this document.

Policy schedule

The schedule which sets out the conditions of this policy and information, including effective dates or maturity dates, sums assured, premium amounts and further exclusions, if any.

Policy term

The length of time for which the policy is valid.

Policy year

A period of 12 months in a row from the effective date of this policy or any anniversary of that date.

Pre-existing condition

A disease or condition covered under this policy that you have had in the past or which was present or diagnosed (at any grade of severity) before the start date of this policy, regardless of any conditions for severity set out for events covered by this policy.

Premium due date

The date on which any premium under this policy is due.

Premium

The amount of premium you pay, as shown in the policy schedule.

Renewal date

The day (at midnight), month and year which appears in the policy schedule when we renew this policy (if it has been in force without interruption), once you have signed the policy document and the renewal application and paid, on time, the premium due.

Serious medical condition

A condition which, in the opinion of Assist America, is a serious medical emergency which needs urgent treatment to avoid death or serious harm to your immediate or long-term health. The seriousness of the medical condition will be assessed according to your geographical location, the nature of the medical emergency, and whether appropriate medical care or facilities are available locally.

Student member

A policyholder making a claim under the global emergency assistance section of this policy who is an enrolled student and actively taking part in a study programme in their legal country of residence.

Sum assured

This is the amount insured for each section as shown in the policy schedule or as we tell you at the time you renew the policy.

Trip

Trip means the first 90 days of any trip outside the United Arab Emirates that falls within the policy term. We will consider your trip to have begun when you leave your home and to end when you return to your home.

Valuables

Audio and video equipment, cameras, electrical, electronic and photographic equipment, telecommunications equipment, radios, personal stereo equipment, telescopes and binoculars, antiques, jewellery, watches, animal skins or hides, precious stones, and articles made of or containing gold, silver or other precious metals.

Waiting period

The period, from the effective date, during which you cannot make a claim under this policy.

What is covered

1. Personal accident

If you die as a result of an injury within 90 calendar days from the date of an accident, we will pay your beneficiary the sum assured for personal accident benefit, as shown in the policy schedule.

2. Life insurance benefits

2.1 Death due to any cause

If you die as a result of natural causes or due to an accident, we will pay your beneficiary the sum assured for death due to any cause benefit, as shown in the policy schedule.

2.2. Permanent total disability

If you have become totally disabled and continue to be disabled for at least six months, we will pay you the permanent total disability sum assured. Permanent total disability means total disability caused by a bodily injury during your trip (and which happens before the age of 65) that stops you from carrying out any kind of paid work for the rest of your life. The amount of permanent total disability benefit is as shown in the policy schedule.

2.3. Assault, mugging, robbery, hijack and murder

We will pay up to the amount shown in the policy schedule if you are injured as a result of an assault, mugging or hijack which results in your death or permanent total disability, or you are murdered, as long as this is not due to you taking part in or provoking any such act.

We will not pay any claim if you do not report an assault or mugging to the local police within 24 hours, or if you reported it but were unable to get a written report for it.

2.4. Disappearance

We will presume that you have died if you are missing for 12 months in a row and we have enough evidence that leads us to believe your death was caused by an injury. If these two things apply, we will consider a claim to have been made under this policy. However, if at any time after we have paid compensation under this policy you are found to be alive, any compensation must be refunded to us.

2.5. Drowning and suffocation by gas, poisonous fumes or smoke

We will pay up to the amount shown in the policy schedule if you are injured as a result of drowning or suffocation by gas, poisonous fumes or smoke, which results in your death or permanent total disability, as long as the injury is not due to your deliberate act.

2.6. Strike, riot and civil commotion

We will pay up to the amount shown in the policy schedule if you are injured as a result of strike, riot or civil commotion, which results in your death or permanent total disability, as long as the injury is not due to your deliberate act.

3. Emergency medical expenses and related benefit

3.1 Emergency medical expenses

We will pay your emergency medical expenses if you become ill or suffer a bodily injury during your trip, as long as the illness or bodily injury is serious enough for you to be treated as an inpatient or hospitalised for at least 24 hours. The amount we will pay will be in line with the amount shown in the policy schedule.

Conditions

You must provide the following information from the hospital where you were admitted as an inpatient during the trip.

- a. A detailed diagnosis of your medical condition.
- b. Details of your treatment.
 - a. The number of days you were in hospital as an inpatient.
 - b. An invoice for the treatment expenses.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. An excess of USD 100 for each loss under this section.
- b. Expenses run up after 12 months from the date of an accident or the first sign of an illness the expenses relate to.
- c. Dental or optical expenses, unless as a result of an accident.
- d. Treatment provided other than by a qualified medical practitioner.
- e. Expenses run up within the United Arab Emirates.
- f. Non-medical expenses, for example phone calls, newspapers and so on.
- g. Any expenses arising from pregnancy or childbirth (or any medical complications resulting from pregnancy or childbirth) if the expected date of delivery is during a trip or within 12 weeks of the trip ending.
- h. The cost of continuing regular medication for any condition for which you are following medical advice or receiving treatment at the time you book or begin a trip.
- i. Any claims arising from a health condition you have already claimed for under this cover for any earlier trip.

3.2 Emergency dental care

We will cover any necessary dental treatment while you are abroad. However, this cover is restricted to treating pain and infection, removing the affected tooth (or teeth), and emergency repairs to dentures or artificial teeth to make it easier to eat. This cover has a limit, shown in the policy schedule. **You will have to pay an excess of USD 100 per claim.**

3.3 Transporting your body or ashes

If you die during your trip, we will pay to transport your body or ashes to the United Arab Emirates and the cost of an economy-class ticket for an adult to accompany your body or ashes. We will pay the amount shown in the policy schedule.

3.4 A family member travelling with you

If you are hospitalised for more than 10 days during your trip due to an accident or sudden illness, or if you die, we will pay the cost of an economy-class ticket for one member of your immediate family to accompany you home.

3.5 Travel of one immediate family member

If you are admitted to hospital for more than five days as a result of an accident or illness covered under this policy, we will pay the cost of an economy-class ticket for one member of your immediate family to be with you.

4. Loss or delayed baggage

4.1 Delayed baggage

If your checked-in baggage is temporarily delayed outside the United Arab Emirates on your outward journey for more than the number of hours shown in the policy schedule, we will pay up to the sum assured for you to buy any reasonable items you might immediately need.

Conditions

You must get written confirmation from the carriers or their agents of the reasons for the delay before we can consider a claim under this section.

Exclusions applying to this section (we well as the general exclusions)

We will not cover the following.

- a. Claims you have not got a carrier's report for.
- b. Expenses which you could have recovered from another source (such as airlines, police authorities, travel agents, tour operators or hotels).
- c. Expenses run up due to a delay in customs or other procedures.
- d. Claims for delays of less than eight hours.
- e. If the items are permanently lost, any claims paid under this section will be deducted from the final claim settlement.

4.2 Lost baggage

If your baggage is lost or damaged during your trip, we will pay you up to the sum assured shown in the policy schedule.

Conditions

- a. If your baggage is missing, you must tell the carrier immediately and get written confirmation from them of how long your baggage was missing for. If your baggage is lost, you must get written confirmation from the carrier that the baggage is lost or cannot be traced.
- b. The cover for any one article and for jewellery and valuables is shown in the policy schedule.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. If your baggage is delayed, detained or confiscated by customs or officials of any local authority or body.
- b. Claims relating to accessories for vehicles or boats.
- c. Loss or damage due to:
 - moths, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration;
 - mechanical or electrical failure;
 - or any process of cleaning, repairing, restoring or altering.

- More than a reasonable proportion of the total value of a set where the lost or damaged article is part of a pair or set.
- Devaluation of currency or shortages due to errors or omissions during transactions.
- Loss which you have not reported to the police, airline, or shipping line or their handling agent within 24 hours of you discovering the loss which you have not got a written report for.
- Any expenses which you could have recovered from any other source (such as airlines, police authorities, travel agents, tour operators or hotels).
- Loss from unattended vehicles, unless the lost item was in a locked boot.
- Sports equipment breaking while it is being used, or loss of or damage to pedal cycles or hired equipment.

5. Personal belongings

5.1 Valuables, single item, pair or set limit

We will pay up to the amount shown in the policy schedule if your belongings are damaged, stolen, lost or destroyed during your trip.

We will decide whether to pay the cost of either

- repairing the items;
- replacing the items with equivalent items; or
- replacing your items. We will deduct an amount for wear, tear and loss of value.

5.2 Transferring emergency funds

If your credit card is lost or stolen during your trip, we can transfer up to USD 1,500 to you. You will have to repay any amount we give you within 45 days. We will need valid credit authorisation before we pay you any amount.

6. Personal liability

If you become legally liable for paying damages relating to either

- (a) bodily injury to third parties; or
- (b) damage to a third party's property that happens during your trip;

we will

- i. indemnify (cover) you for any such damages;
- ii. pay any costs or expenses (or both) which the person claiming is able to recover from you; and
- iii. pay any costs and expenses resulting from you defending the claim (with our permission) up to the sum insured shown in the policy schedule.

It is a condition of your cover that you must not admit any liability or agree to settle any claim without first getting our written permission.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. The excess amount shown in the policy schedule.
2. Liability for bodily injury to your employees or to any relative.
3. Liability for damage to property owned by, or under your (or your relative's) control, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to you during your trip.
4. Liability arising out you owning or using any aircraft, horse-drawn or mechanically propelled vehicle (other than golf buggies), watercraft or firearm.
5. Liability that is covered under any other insurance, except for any excess above the amount which would have been covered under that insurance had this insurance not been in force.

6. Fines, penalties or liquidated damages.
7. Compensation ordered or awarded by a court.
8. Punitive damages (those intended as a punishment) awarded by any court outside of the United Arab Emirates.
9. Liability arising directly or indirectly in connection with:
 - i. any malicious or unlawful act;
 - ii. any deliberate act by you (other than if you use reasonable force to protect people or physical property);
 - iii. the effects of alcohol;
 - iv. asbestos; or
 - v. you not keeping to any relevant Road Traffic Act legislation in the countries visited.

7. Hijack

We will pay you compensation for distress up to the limit shown in the policy schedule for every 24 hours during which any public transport you are travelling in has been hijacked.

8. Delivering medicines

In an emergency, we will cover the cost of sending medicines prescribed by your medical practitioner (even if they were prescribed before the trip) if they are not available where you are staying. We will pay up to the limit shown in the policy schedule. The costs of the medicines are not included in this cover.

9. Catastrophe

If you are forced to move from your pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tsunami, hurricane, flood, medical epidemic or local government directive, and your tour company is unable to help, we will pay you up to the amount shown in the policy schedule for travel or accommodation costs so that you can continue your trip or, if the trip cannot be continued, return home.

The catastrophe must be confirmed in writing by the local or national authority and you must get a report from them stating that you could not stay in your pre-booked accommodation.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. The excess as shown in the policy schedule.
2. Claims where the hotel or tour company have made alternative arrangements.
3. Circumstances which you knew about before the date you bought this policy or at the time you booked any trip (whichever happened first) which could reasonably have been expected to lead to a claim under this section.
4. Anything mentioned in the general exclusions.

10. Passports

If you lose your passport while on your trip, we will pay you up to the amount shown in the policy schedule to replace it, plus reasonable additional accommodation and travel expenses you run up while outside the United Arab Emirates. We will only pay this amount if, as soon as you discover your passport is missing, you tell your nearest embassy and get a written report from them confirming the loss. When you do not need your passport, you must keep it in a safe or safety deposit box if one is available in your booked accommodation.

Exclusions applying to this section

We are not liable for any loss which you do not report to the police within 24 hours, or which you report but are unable to get a written report for.

11. Cancelling or cutting short your trip

If any part of your trip is cancelled, cut short or rearranged for any of the reasons below, we will pay you for any unused prepaid travel and accommodation expenses which were necessary for, and originally included in, your trip.

- a. You suffering a bodily injury or becoming ill.
- b. The death, injury or illness of a close relative or anyone person you had arranged to travel with.
- c. You, or anyone you had arranged to travel with, being in compulsory quarantine, being summoned for jury service, or being in a vehicle when it is hijacked.
- d. Strike, riot or civil commotion, mechanical breakdown or adverse weather.
- e. Your outward flight (forming part of the booked trip) being delayed for more than 10 hours as a direct result of adverse weather, strike or industrial action.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. If you cancel, cut short or rearrange a trip you have booked against medical advice.
- b. Expenses you have run up which you could recover from any other source (such as airlines, police authorities, travel agents, tour operators or hotels).

12. Travel delays

We will pay your reasonable expenses (up to the amount shown in the policy schedule) if the flight or sea vessel on which you are due to travel is delayed due to industrial action, adverse weather, mechanical breakdown or similar of the aircraft or sea vessel, or if the aircraft is grounded as a result of mechanical or structural defect.

Conditions

1. We will calculate the period of delay from the scheduled departure time of the flight or sailing shown in the travel itinerary given to you by the tour operator or carrier.
2. You must have checked in according to that itinerary, and you must have written confirmation from the airline or shipping line or their handling agents stating the period of the delay and the reason for it.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. Expenses which you could have recovered from another source (such as airlines, police authorities, travel agents, tour operators or hotels).
- b. Claims for delays of less than eight hours.

13. Missed departure

We will pay you up to the amount shown in the policy schedule for reasonable additional travel and accommodation expenses (room only) which are of a similar standard to your pre-booked travel and accommodation and which are necessary due to the following.

- a) If, at the start of the trip, you miss your pre-booked international travel connection due to your journey to the departure point being disrupted as a direct result of:
 - (i) a passenger or crew member of the vehicle you are travelling in suffering a bodily injury or becoming ill before the trip begins;

- (ii) strike, industrial action, avalanche, volcanic eruption or adverse weather, as long as this had not happened, begun or been announced before you made your travel booking; or
- (iii) the vehicle you are travelling in being involved in an accident or breaking down.
- b) If, at any time during the trip, an aircraft, sea vessel or other publicly licensed passenger vehicle in which you are travelling has to be diverted from its pre-arranged destination as the result of:
 - (i) a passenger or crew member suffering a bodily injury or becoming ill; or
 - strike, industrial action, avalanche, volcanic eruption, adverse weather, accident or mechanical breakdown, as long as this had not happened, begun or been announced before you booked the affected flight, voyage or journey.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. The excess amount shown in the policy schedule and any of the general exclusions (except in relation to travel delays).
2. Claims arising out of any event that had happened, begun or been announced before the effective date.
3. Claims for cancelling or cutting short your trip due to any medical condition or circumstance you knew about at the effective date or at the time you booked the trip, whichever is later, if the medical condition or circumstance could reasonably have been expected to result in the trip being cancelled or cut short.
4. Claims for you not wanting to travel.
5. Claims for unused travel or accommodation arranged by using Air Miles, Timeshare or similar promotions.
6. Any claims due to pregnancy or childbirth, unless a medical practitioner confirms that the claim arises from complications of pregnancy or childbirth.
7. Claims arising from delays caused by strike or industrial action which had been made public and you already knew about at the time you booked your trip or bought this policy, whichever is later.
8. Claims for any travel delays or full cancellation of the trip resulting directly from any decisions or actions you have taken.

Conditions and limits

The exclusions listed above do not apply if:

1. when choosing your route, method of travel and time of departure, you have done everything reasonably possible not to arrive late at the departure point and have allowed reasonable time to make an onward connection (this is defined as 120 minutes before the final check-in time, as set out in the booking confirmation given to you for the flight, rail or sea trip); or
2. for claims due to mechanical breakdown, you have a report from a garage or motoring organisation confirming the date, cause and time of the breakdown.

14. Bail bonds

We will pay up to the amount shown in the policy schedule towards a bail bond if you are imprisoned following a traffic accident.

- You must repay us this amount within three months from the date we paid it to you.
- If you are summoned to appear in court but do not appear, we may demand you repay us the bail bond amount immediately.
- We may start legal proceedings against you if you do not repay us the money.
- We will not pay any claim where the level of alcohol in your blood or breath is over the legal limit in the country where the traffic accident happened.

15. Legal expenses

We will pay up to the amount shown in the policy schedule 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.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. The excess as shown in the policy schedule.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be higher than any award.
4. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person 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 a contract or arising out of you owning, 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 on any proceedings.
- You must follow our advice or that of our agents in handling any claim.
- You must get back all legal costs and expenses where possible.
- You must pay us any legal costs and expenses you do get back.

16. Winter sports cover

16.1 Ski pack

We will pay up to the amount shown in the policy schedule for any part of a ski pack you have not used due to bodily injury or serious illness. We will pay this amount if you have already paid for the ski pack and cannot get your money back.

Please note that:

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

16.2 Ski equipment

If, during the trip, your ski equipment is lost, stolen or damaged through an accident or theft, we will cover you against that loss or damage as long as our liability under this section for all loss or damage that happened during the trip is not more than the sum assured shown in the policy schedule.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a) Any losses, unless you can provide receipts or other documents to prove you own or have hired the ski equipment.
- b) Loss or damage due to wear and tear or gradual deterioration, mildew, moths, vermin or any process of cleaning, dyeing or refurbishing the ski equipment.
- c) Loss or damage arising out of, or which can be traced to, mechanical defect or breakdown.
- d) Any article being scratched or dented.
- e) Loss of or damage arising out of war, invasion, act of foreign enemy or hostilities.
- f) Any loss or damage which happens as a result of a loss covered by this policy.

16.3 Piste closure

We will refund you up to the sum assured shown in the policy schedule for transport costs to the piste during your pre-booked ski trip if you cannot ski because all lifts are closed due to a complete lack of snow, adverse conditions or risk of avalanche.

Exclusions applying to this section (as well as the general exclusions)

We are not liable in the following circumstances.

- a) If you arranged the policy or trip up to 30 days before your intended departure and, at that time, conditions meant it was unlikely to be possible to ski during your planned trip.
- b) Unless you have written confirmation from the resort authorities or ski-lift operators for the period when there was no skiing available due to the closure of all ski lifts.
- c) If you fail to give us receipts for the travel pass and ski pass as proof of purchase of the skiing itinerary.
- d) Unless you have receipts for your transport costs.

17. Returning early from your trip (due to the death of a close relative)

If you want to return to your country of residence due to the death of a close relative, we will pay the cost of travel, up to the limit shown in the policy schedule. ('Close relative' is your husband or wife, parents, children, grandparents, grandchildren, brothers or sisters, mother-in-law, father-in-law, and brothers- and sisters-in-law.)

18. Cost of first aid and rescue

We will refund the cost of first aid and rescue at sea or in the mountains by an official body to save your life or protect you from physical injury. We will pay you up to the limit shown in the policy schedule.

Special conditions

This cover only applies if you chose adventure sports cover (water sports, winter sports, trekking and safari). If you chose the scuba-diving option, cover applies in the following circumstances only.

- a. You must hold the Professional Association of Diving Instructors (PADI) qualification.
- b. You must not dive alone.
- c. You must not dive deeper than 30 metres.
- d. The demand regulator must have a current validity certificate.

Exclusions applying to this section (as well as the general exclusions)

We do not cover the following.

1. Expenses for any treatment or repatriation (returning you to your home country) which you have not told us about and which we have not authorised.
2. Costs of phone calls, other than calls to us telling us about the problem and which you are able to provide a receipt or other evidence for which shows that the call took place, its cost, and the number you rang.
3. The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which resulted in you being admitted to hospital.
4. Any form of treatment or surgery which, in our opinion and in the opinion of the medical practitioner treating you, can reasonably be delayed until you return to your country of residence.
5. Medication which, at the time of your departure, you know you will need, or will need to continue taking, outside your country of residence.
6. Treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
7. Emotional disorders, unless they result in you being admitted to hospital.
8. Any expenses run up after you have returned to your country of residence.
9. Expenses as a result of a tropical disease for which you have not had the recommended inoculations.
10. If you decide not to be repatriated after the date when, in our opinion, it is safe to do so.
11. The cost of prosthetics, cosmetics, plastic surgery and physiotherapy.
12. Investigations, check-ups and medical examinations that are part of preventive medicine.
13. Pre-existing medical conditions, pregnancy, convalescence or relapses.

19. Home contents burglary

We will pay up to the amount shown in the policy schedule for loss due to theft of household goods and other articles from your home in the United Arab Emirates (or its outbuilding or garages in the case of villas only) which are owned by you or any member of your household, while your home is unoccupied during the insured travel period, and if entry to your home is forced.

Exclusions applying to this section (as well as the general exclusions)

1. Loss or damage caused by you or a member of your household.
2. Loss while your home or any part of it is lent or let, unless force is used to enter or leave the home or its outbuildings or garages (in the case of villas only).
3. Loss or damage that happens after your home has been unoccupied for 45 days in a row.
4. Damage to the home's contents or surroundings resulting from burglary.
5. Loss you have not reported to the police and any claim you have not got a police report for.
6. Anything specifically excluded from your cover, as set out in the policy exclusions section.

20. Pet care

We will pay up to the amount shown in the policy schedule for extra kennel and cattery fees if your return to your country of residence is delayed due to a medical emergency which is covered under the 'Medical expenses' section.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. If you do not have a valid medical expenses claim under the 'Medical expenses' section.
2. If your cat or dog was not in a cattery or kennel during your trip.
3. Anything specifically excluded from your cover, as set out in the policy exclusions section.

21. Hospital allowance

We will pay you or anyone selected by your legal personal representative an allowance if you are hospitalised as a result of falling ill or suffering a bodily injury during your trip. This cover will be in line with the sum assured shown in the policy schedule.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. We will not pay the allowance if you are hospitalised for less than 24 hours. However, if you are hospitalised for more than 24 hours, you are eligible for the allowance (including for the first 24 hours you are hospitalised for).
2. If you are suffering from sickness or disease not directly resulting from accident, bodily injury or illness.

22. Accidental death due while using public transport

This policy covers any accident which results in your death while using public transport during your trip, including transport (taxis, buses, minibuses, coaches) you use to get from your usual home to the boarding point (airport, seaport or bus station) and from the arrival point to your accommodation, as well as the return journey under the same conditions. The limit for this cover is shown in the policy schedule.

23. Comatose-state lump-sum benefit

We will pay up to the amount shown in the policy schedule for injury which, directly and independently of all other causes, results in you being confined to a hospital in a coma within 30 days of the date of the injury.

We will pay the benefit amount relative to the duration of the coma up to the sum assured as shown in the policy schedule as follows.

Comatose-state lump-sum benefit up to:

- at least three months - %25
- at least six months - %50
- at least nine months - %75
- at least 12 months - %100

- a) We will consider comas with less than 10 days between each one for the same cause to be one coma.
- b) You must be confined to a hospital for the duration of the coma for us to pay any benefits.

24. Simple and other fractures

We will pay up to the amount shown in the policy schedule for an injury which results in a simple fracture or other fractures. We will not pay this benefit if you were diagnosed as having osteoporosis before the effective date of this policy.

25. Funeral benefits

We will pay up to the sum assured shown in the policy schedule for the cost of your burial or cremation if this takes place in the country abroad where you died.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

1. Bodily injury, death, disability or medical expenses resulting from you taking part in (or practising for or taking part in training for) any of the activities excluded under this policy.
2. Bodily injury, death, disability or medical expenses resulting from you taking part in winter sports or golf activities, unless you have chosen the optional cover, as shown in the policy schedule.
3. Bodily injury, death, disability or medical expenses resulting from you committing or attempting to commit suicide or deliberately putting yourself at risk (except in an attempt to save human life).
4. Any claim arising from illness or disease, any naturally occurring condition, any condition or disease that happens gradually, or a degenerative disease.
5. Bodily injury, death, disability or medical expenses resulting from, or contributed to by, you taking a drug, unless you have taken it on proper medical advice and it is not for the treatment of drug addiction.
6. Death, disability or medical expenses resulting from, or contributed to by, pregnancy (including childbirth, miscarriage or abortion).

26. Adventure sports

This policy also covers any expenses related to an accident or injury while you are taking part in any hazardous activity, caving, mountaineering or rock climbing using guides or ropes, potholing, skydiving, parachuting, bungee jumping, ballooning, hang-gliding, deep-sea diving with hard helmet and air-hose attachments, martial arts, rallying, racing of any kind other than on foot, or any organised sports on a professional or sponsored basis.

This cover only applies if you have selected it and it is shown in the policy schedule.

Conditions

- You must follow the safety guidelines for the activity concerned and, if it applies, you must use the appropriate and recommended safety equipment.
- The activity must not be the main purpose of your trip.
- The activity must not be part of a competition or tournament.

27. War and terrorism

As well as any provision or endorsement that we may make to this policy, this policy also covers any bodily injury directly or indirectly caused by, resulting from, or in connection with any of the following.

1. War, hostilities or warlike operations (whether war is declared or not)
2. Invasion
3. Act of a foreign enemy
4. Civil war
5. Riot
6. Rebellion
7. Insurrection
8. Revolution
9. Overthrow of a legally constituted government
10. Civil commotion
11. Military or usurped power
12. Explosions of war weapons
13. Murder or assault later proved beyond reasonable doubt to have been the act of agents of a foreign state, whether war is declared with that state or not
14. Terrorist activity
This cover applies as long as:
 - a) you are not actively taking part in any of 1 to 14 above; and

- b) none of 1 to 14 above are the result of using nuclear, chemical or biological weapons of mass destruction, however they are distributed or combined.

For the purpose of this extension, the following apply.

- i. Terrorist activity means an act by any person or group, committed for political, religious, ideological or similar purposes, which aims to influence any government or put the public, or any section of the public, in fear. Terrorist activity can include, but is not limited to, the use of (or threat of) force or violence. The person or group can either be acting alone, or on behalf of or in connection with any organisation or government.
- ii. Using nuclear weapons of mass destruction means using any explosive nuclear weapon or device, or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing serious disability or death to people or animals.
- iii. Using chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid, or gaseous chemical compound which, when suitably distributed, is capable of causing serious disability or death to people or animals.
- iv. Using biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease-producing) micro-organism or biologically produced toxin (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disability or death to people or animals.

If we have to cancel your trip due to any of 1 to 14 above, we will give you at least seven days' notice. We will consider that you have received this notice at the time and date any intermediary you bought the policy from receives the notice.

General exclusions applying to the whole policy

We are not liable and will not pay any claim under this policy connected directly or indirectly with or arising from the following.

1. You actively taking part in war, invasion, acts of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, mutiny or riot or civil commotion.
2. Acts of terrorism.
3. Deliberate self-inflicted injury, suicide or attempted suicide (whether sane or insane).
4. Any criminal act you commit.
5. Any expenses resulting from a pre-existing condition.
6. More than one emergency evacuation or repatriation (where we return you to your home country) each year for any single medical condition you suffer during the term of the policy.
7. Any costs or expenses not covered by us and which we do not approve in writing beforehand or which are not arranged by Assist America. This does not apply to emergency medical evacuation from remote or undeveloped areas when you cannot contact Assist America beforehand and any delay might reasonably be expected to result in loss of life or harm to you.
8. Any event that happens when you are in your home country or usual country of residence.
9. Any expenses for rest and recuperation following any accident, illness or pre-existing condition you had before taking out this policy.
10. Any treatment or expenses related to childbirth, miscarriage or pregnancy.
11. Any expenses related to an accident or injury that happens while you are taking part in any hazardous activity.
12. Any expenses related to emotional, mental or psychiatric illness.
13. Any expenses related to a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse or sexually transmitted diseases.
14. Any expenses related to acquired immune deficiency syndrome (AIDS) or any AIDS-related condition or disease.

15. Any expenses related to you being a passenger on any form of flight, except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
16. Any expenses related to you committing, or attempting to commit, an unlawful act.
17. Any expenses related to treatment carried out or ordered by a non-registered practitioner that is not in line with the standard medical practice of the country you are being treated in.
18. Any expenses as a result of you taking part in active service in the armed forces or police of any nation, or taking part in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
19. Any hospital admission necessary for diagnosis or investigation.
20. Any consultation for medical assessment or treatment that does not require hospitalisation.
21. Any expense which is a direct result of nuclear reaction or radiation, involving the use, release or threat of any nuclear weapon or device, or chemical or biological agent, including (but not limited to) expenses in any way caused or contributed to by an act of terrorism or war.
22. Teeth and gum treatment or surgery.
23. Any expenses due to work-related accidents.

Amending this policy

Any amendment to this policy will not be valid and binding unless it has been made in writing and is signed and sealed by us. No intermediary or agent is authorised to enter into a contract with you for either the policy itself or any amendments to it. They must enforce our rights and must not bind us by making any promise or by accepting any representation or information not contained in the policy.

Effective date

This policy becomes effective only once you have paid the first premium and the policy has been delivered to you while you are alive and in good health. We will use the effective date, shown in the policy schedule, to decide the premium due dates, policy years and policy anniversary.

Paying premiums

You must pay the premiums in full, including the cost of any stamps or taxes, on their due date to us at our registered head office or other designated office or to our authorised collecting agents. The method of payment is stated in your application for the policy, unless this changes due to rules which apply at the time of the change.

Premiums must be equal to or more than the minimum amount shown in the policy schedule. We have the right not to accept that portion of the paid premium which is more than our maximum acceptance limit.

Confirmation or a receipt showing you have paid the premium will only be valid if it is printed on our company form and signed by us.

We do not have to issue a notice or invoice for the premiums.

Ending this policy

Cover under this policy will end when one of the following happens.

- a) You reach age 75.
- b) You die.
- c) You cancel the policy.
- d) The policy is not renewed.
- e) This policy ends (on the end date).

- f) You break any of the terms and conditions of this policy.
- g) You fail to pay a premium.
- h) You give us false information, or fail to provide information we ask for, before and during the term of this policy.

If the policy ends for any of the reasons above, you will not be entitled to any refund of your premiums.

As long as we give you written notice, we can end this policy if you break, or do not keep to, any of its terms and conditions.

Currency

All payments in this policy are in the currency stated in the policy schedule.

Settling claims

We will deal with all reported claims promptly, fairly and efficiently. When settling claims, we will consider the circumstances and the information provided against the terms, conditions and requirements of the policy. If your claim is valid, we aim to pay your claim as quickly as possible.

Examinations

1. We have the right to ask our medical practitioners to examine you whenever it is reasonably necessary.
2. If you or anyone acting on your behalf commits fraud, we can automatically cancel the policy and any services provided under it.

Jurisdiction and governing law

This policy, and all rights, obligations and liabilities under it, will be interpreted, determined and enforced in line with the relevant laws, regulations and directives of the United Arab Emirates including, without limit, the United Arab Emirates Insurance Authority. If there are any changes in laws, regulations, practices or customs which may affect our ability to carry out our duties under this policy, we can amend the policy so that it reflects the changes, but we must tell you first.

We will refer any disputes relating to this policy to the courts of the United Arab Emirates.

If we fail to exercise any right or remedy under this policy (or delay in doing so), it will not affect that right or remedy or mean that it cannot be enforced. If we do exercise a right or remedy (or part of a right or remedy), this will not prevent us from further exercising that right or remedy or any other right or remedy under this policy.

How to make a claim

If you want to make a claim under this policy, contact us on 800 RAKI (7254) or email us at: lifecclaims@rakinsurance.com.

1. Telling us about your claim

You must make your claim, in writing, to us within 30 calendar days after the event you are claiming for which is covered by this policy.

- a) If you do not claim within this time, your claim will still be valid if you can show, to our satisfaction, that you told us about it as soon as was reasonably possible (and in any event within 90 calendar days from the date of the event you are claiming for).
- b) Your claim must include your policy number, and the date and time of the insured event.

2. Claim documents

- a) We will acknowledge that we have received your claim and ask you to send us documents to support your claim.
- b) You must provide all proof we ask for at your own expense, and it must be in the form we ask for.

General conditions

1. Eligibility

You must be aged between 18 and 75 to take out this policy with us.

2. Total benefits

The total benefits from this policy will not be greater than the total amount stated in the policy schedule.

3. Geographical cover

Cover is given on a Worldwide basis and only valid under this policy if you are usually resident in the United Arab Emirates.

4. Giving us notice

You must tell us about any claim as soon as reasonably possible, but in any event within 90 calendar days from the date of the insured event.

5. Medical records

If they ask, you must make all medical records, notes and correspondence relating to the claim or a related pre-existing condition available to any medical practitioner appointed by us or on our behalf. The medical practitioner can, for the purpose of reviewing your claim, examine you as often as we consider necessary.

You also allow us, the administrator and their delegates (healthcare providers, assistance companies and so on) full access to all your medical and administrative information, documents and prescriptions from any healthcare provider (for example, a hospital, laboratory, pharmacy or physician) or any other insurance company or guarantor, and to receive copies of this medical information and use it as necessary, as long as we keep it strictly confidential and deal with it in good faith.

6. Fraud and withholding information

If you unknowingly fail to give us any information we ask for in connection with this policy (including in your application or when making a claim) or unknowingly give us wrong or fraudulent information, this policy will not be valid. If you deliberately fail to give us any information we ask for, or deliberately give us wrong or fraudulent information, the policy will not be valid and you will give up your right to any claim under the policy.

This policy is free from all restrictions on occupation, foreign travel or residence, unless it states otherwise. This policy cannot be disputed, unless information is not given when we ask or is misrepresented.

7. Governing language

This policy will be written in both Arabic and English. If there is any difference between the Arabic version and the English version, the Arabic version will apply.

8. Interest, trusts, charges, lien and assignments

This policy is not affected by any financial or legal charges or assignments you may hold elsewhere, and interest is not payable on any of the benefits under the policy.

9. Calendar

Any reference to time and date in this policy will be based on the Gregorian calendar.

10. Communication

Any notice or communication you send us will not be valid unless it is in writing and is delivered by hand, registered post or fax and you have proof (for example, a receipt) that it has been delivered or transmitted.

It is your responsibility to immediately tell us if you change your address or any other details.

You cannot claim you have not received any notice or communication from us unless you have told us you have changed your address.

11. Your duties

We will not make any payment under this policy if you break any of its terms and conditions.

12. Benefits

We will pay all benefits under this policy depending on the definitions and all other terms and conditions of the policy relevant to the benefits.

When we pay a claim under this policy, we may deduct from the claim payment any premium you have not paid.

General provisions

1. Third-party claims

Anyone who does not have a connection to this policy has no right to enforce any of its terms, but this does not affect any rights of a third party (anyone who may make a claim against you as a result of suffering a loss due to your actions).

2. Enforcing conditions

If any condition or part of a condition of this policy becomes invalid or illegal or is enforced, the remaining conditions (or parts of conditions) will continue to apply.

3. Taking over rights

You must do, and allow us to do, anything that may be necessary relating to any rights or remedies or to recover costs or financial or practical assistance from any party (other than a party insured under this policy) which we are entitled to or which is enforced once the other party pays for or makes good any loss or damage under this policy, whether doing so is necessary before or after we compensate the insured person.

4. Fraudulent claims

If you, or anyone acting on your behalf, make a claim knowing it to be false or fraudulent (whether to do with the amount of the claim or for any other reason), we will reject the claim and we can immediately cancel the policy.

5. Defending claims

We have the right to:

- a) take full responsibility for carrying out, defending or settling any claim under your name; and
- b) take any action we consider necessary to enforce your or our rights under this policy.

6. Sanctions

We will not provide cover, or pay any claim or provide any benefit under this policy if doing so would result in any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, United Arab Emirates or all other countries or states where we carry out our business.

7. Other insurance

You cannot hold more than one travel policy with us.

Additional benefits

1. Global emergency assistance

You are entitled to a range of emergency assistance services during your trip. These are provided by Assist America Asia Ltd (Assist America or AAAL).

1.1 Range of services

Certain conditions and exclusions apply to all services. The services are provided when you are travelling 120 kilometres or more from your home country or in another country that is not your country of residence, and you have not been away for more than 90 calendar days.

All services must be arranged by Assist America. We do not accept claims on behalf of other emergency assistance companies.

If appropriate, Assist America will make available and arrange the following services.

1.1.1 Up-to-date information

They will keep verified and updated information on service providers at all times and will regularly review and update information to do with their names, addresses, specialties, office hours and languages spoken.

2.1.1 Medical consultation, evaluation and referrals

Assist America have an operations centre with multilingual staff who can help with medical consultation, evaluating situations and circumstances, and referral to Western-trained physicians. The centre's phone lines are open 24 hours a day, every day of the year.

3.1.1 Emergency medical evacuation

If Assist America's consulting physician and the physician treating you consider there are no adequate medical facility nearby, Assist America will arrange and pay for transport to take you, under appropriate medical supervision, to the nearest medical facility capable of providing the care you need.

4.1.1 Medical repatriation

If Assist America's consulting physician and the physician treating you consider that it is medically necessary, Assist America will arrange and pay for you to be transported, under medical supervision, to your usual country of residence or to your home country (whichever you choose) or to a medical or rehabilitation facility near your usual country of residence or home country as you decide, when you are medically cleared for travel.

5.1.1 Hospital admission

Assist America will either issue a financial guarantee to allow you to be admitted to a foreign medical facility or confirm your medical insurance (or both), as long as you repay all funds provided within 45 calendar days.

6.1.1 Medical monitoring

Medical staff will monitor your condition, stay in regular touch with your physician or hospital, and pass any necessary information to members of your family (if legally allowed to do so).

7.1.1 Prescriptions

If you need replacement prescription medicine while travelling, Assist America will organise this for you if possible and if they are legally allowed to do so. They will consult your physician before doing this. You will have to pay the cost of the prescription.

8.1.1 Emergency messages

Assist America will allow you to receive legally permitted emergency messages from members of your family or your employer, and allow you to pass messages to them.

9.1.1 Compassionate visits

If you are hospitalised for more than five days in a row and travelling alone, Assist America will arrange transport for a member of your family or a friend to visit you. The member of your family or your friend is responsible for arranging all visa and travel documents, if this applies.

10.1.1 Care of children

Assist America will provide one-way economy public transport, with attendants if required, to return children home when they are left unattended as a result of your medical emergency or death.

11.1.1 Returning your body or ashes

If you die during your trip, Assist America will arrange and pay for your body or ashes to be returned to a funeral home we have authorised that is near to your home.

12.1.1 Interpreter and legal referrals

Assist America can provide referrals to interpreters, counsellors or legal staff if asked.

13.1.1 Lost luggage or documents

Assist America will help you to find lost luggage, documents and personal belongings, and help to replace travel tickets.

14.1.1 Information before your trip

Assist America's website includes information on specific countries' visa requirements, immunisation and inoculation recommendations, embassy and consulate details, security advice, and other information relevant to travel destinations.

15.1.1 International medical consultation (second medical opinion)

This service can be used to confirm diagnosis, evaluate cases where diagnosis has been possible, decide the most appropriate course of treatment or follow up a previously reported case.

Exclusions applying to Global Emergency Assistance

1. Assist America will not provide any of the above services if you are:
 - travelling to get medical treatment;
 - injured as a result of taking part in acts of war or insurrection;
 - injured while taking part in criminal activity or as result of the illegal use of drugs;
 - injured as a result of attempted suicide; or
 - transferred, or are to be transferred, from one medical facility to another which provides a similar level of care.
2. Assist America will not evacuate or repatriate you, if:
 - they are not medically authorised to do so;
 - you have any mild lesions, simple injuries such as sprains, simple fractures, or mild sicknesses which can be treated by local doctors and do not prevent you from continuing the trip and returning home;
 - you are more than six months pregnant; or
 - you have a mental or nervous disorder (unless you are hospitalised).
3. Assist America will not provide services for trips of more than 90 days from your country of residence unless you inform them beforehand. (However, after 90 days and until the end of the academic year, student members are eligible for Assist America services when travelling away from their country of residence or the United Arab Emirates to attend an accredited academic institution in a country of residence (a country where they are allowed to live legally and where they have been granted a student visa).
4. Assist America cannot guarantee to provide you with services if you do not have valid out-of-country emergency health cover. However, they will make reasonable efforts to do so.
4. While assistance services are available worldwide, transport response times are directly related to the place where an event happens. Assist America are not responsible for failing to provide services or for delays in delivering services caused by strikes or conditions beyond their control, including weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communication

systems, or where providing a service is limited or prohibited by a local law or order.

5. All consulting physicians and attorneys are independent and not under the control of Assist America. Assist America are not responsible or liable for any wrongdoing committed by professionals providing you with a service.

How to make a claim

If you want to make a claim, please contact Assist America on 1+-609-275-4999. Please mention us RAKINSURANCE, reference number 97-AL-RAK-07143) and give the following information.

- Your name, phone number, and your relationship to the patient.
- The patient's name, age and sex, and the name of their employer.
- The name, location and phone number of the hospital or the patient's doctor, if this applies.