

Benefits	ECONOMY CLASS	BUSINESS CLASS
	Max Sum Insured (AED)	Max Sum Insured (AED)
Emergency Medical Treatment	150,000 (In patient only)	150,000 In & Out patient
Emergency Transportation	50,000	50,000
Repatriation of mortal remains	15,000	15,000
Cancellation or Curtailment	Not Covered	5,000
Delayed departure after 12 hours	Not Covered	1,500
Personal baggage and money	Not Covered	10,000
Loss of passport	Not Covered	1,500
Adventure Sports	Not Covered	Optional

Family: is defined as Policyholder, Spouse(s) and accompanying children up to a maximum of 5 persons.

Exclusions
<ul style="list-style-type: none"> Any medical expenses not approved by RAKINSURANCE Cover in the country of residence Dental treatment Work of any kind undertaken during the holiday (other than clerical duties) Theft not reported to police within 24 hours of discovery
Information to be submitted
Passport Number
Origin of Journey and Final Destination
Travel dates

Benefits	ECONOMY CLASS		BUSINESS CLASS		FIRST CLASS	
	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess
Personal Accident	25,000\$	Nil	25,000\$	Nil	150,000\$	Nil
Life Insurance Benefits Death Any Cause Permanent Total Disability Assault /Mugging/ Robbery Hijack and/or Murder Disappearance Drowning and suffocation by gas, poisonous fumes or smoke Strike, riot and civil commotion.	10,000\$		30,000\$		35,000\$	
Medical Expenses and Related Benefits						
Medical Expenses	50,000\$	100\$	150,000\$	100\$	2,000,000\$	100\$
Emergency Dental Care	1,000\$	100\$	1,000\$	100\$	1,000\$	100\$
Repatriation of Mortal remains	Covered	Nil	Covered	Nil	Covered	Nil
Repatriation of Family member travelling with Insured person	Covered	Nil	Covered	Nil	Covered	Nil
Travel of one immediate family member	Covered	Nil	Covered	Nil	Covered	Nil
Loss or Delayed baggage						
Delayed baggage 50\$ for each 12 hour period of delay	250\$	12 Hours	1000\$	12 Hours	1000\$	12 Hours
Loss of baggage ontrip	1,000\$	100\$	1000\$	100\$	5000\$	100\$
Personal Belongings	Not Covered	N/A	5,000\$	30\$	6,000\$	30\$
Valuables, Single item, Pair or Set limit	Not Covered	N/A	2,500\$	Nil	2,500\$	Nil
Transfer of Emergency Funds	Not Covered	N/A	Arrangement Cost	Nil	Arrangement Cost	Nil
Personal Liability	Not Covered	N/A	1,000,000\$	250\$	2,000,000\$	250\$

Benefits	ECONOMY CLASS		BUSINESS CLASS		FIRST CLASS	
	Sum Insured	Excess	Maximum Sum Insured	Excess	Maximum Sum Insured	Excess
Hi-Jack	Not Covered	N/A	50\$ for each 24 hour period of detention up to 1,500\$	18 hours	250\$ per hour up to 10,000	18 hours
Delivery of Medicines	Not Covered	N/A	Not Covered	N/A	Covered	Nil
Catastrophe	Not Covered	N/A	2,000\$	100\$	3,000\$	100\$
Loss of Travel Documents	500\$	100\$	500\$	100\$	1000\$	100\$
Cancellation/Curtailment	Not Covered	N/A	5,000\$	100\$	5000\$	100\$
Travel Delay	Not Covered	N/A	50\$ per 24hours up to 500\$	10 hours	75\$ per 24 hours up to 1,000\$	10 hours
Missed Departure	Not Covered	N/A	1000\$	100\$	1,500\$	100\$
Advance of Bail Bond	Not Covered	N/A	10,000\$	Nil	15,000\$	Nil
Legal Expenses	Not Covered	N/A	50,000\$	100\$	50,000\$	100\$
Winter Sports Cover	Not Covered	N/A	Covered		Covered	
Ski Pack	Not Covered	N/A	300\$	100\$	300\$	100\$
Ski Equipment	Not Covered	N/A	500\$	30\$	500\$	30\$
Piste Closure	Not Covered	N/A	30\$ per day max 300\$	30\$	30\$ per day	30\$
Premature return (death of close relative)	Not Covered	N/A	Economy ticket	Nil	Economy ticket	Nil
Cost of first aid & rescue	Not Covered	N/A	20,000\$	Nil	20,000\$	Nil
Home Contents Burglary whilst travelling	Not Covered	N/A	1,000\$	Nil	1,500\$	Nil
Pet Care	Not Covered	N/A	Not Covered	Nil	300\$	Nil
Hospital Allowance	Not Covered	N/A	\$ 300 per day up to US\$ 1,500	Nil	\$ 300 per day up to US\$ 1,500	Nil
Accidental death due to common carrier	Not Covered	N/A	Not Covered	N/A	10,000\$	Nil
Comatose state lump sum benefit	Not Covered	N/A	1,500\$	Nil	2,500\$	Nil
Simple and other fractures	Not Covered	N/A	1,000\$	Nil	1,500\$	Nil
Funeral benefits	Not Covered	N/A	1,000\$	Nil	1,500\$	Nil
Riders						

Adventure Sports	Not Covered	N/A	Optional	Nil	Optional	Nil
War and Terrorism Inclusion	Not Covered	N/A	100,000\$	Nil	100,000\$	Nil
<p>Adventure Sports: Payment towards any expenses reasonably incurred (policy limits apply) directly relating to accident or injury resulting from the pursuit of any hazardous pastime or sport as defined by the Policy including: caving mountaineering or rock climbing necessitating the use of guides or ropes; potholing; skydiving; parachuting; bungee-jumping; ballooning; hang-gliding; deep-sea diving utilizing hard helmet with air hose attachments; martial arts; rallying; racing of any kind other than on foot; and any organized sports undertaken on a professional or sponsored basis. War and Terrorism inclusion clause excluding nuclear, chemical and biological terrorism acts.</p>						
Additional Benefits						
<ul style="list-style-type: none"> • Global Emergency Assistance from Assist America • Service providers update • Medical Consultation, Evaluation and Referrals • Emergency Medical Evacuation • Medical Repatriation • Hospital Admission Assistance • Medical Monitoring • Prescription Assistance • Emergency Message Transmission • Compassionate Visit • Care of Minor Children • Return of Mortal Remains • Interpreter and Legal Referrals • Pre trip Information • International Medical Consultation (Second Medical Opinion) 						
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