



GENERAL CONDITIONS
Safe Trip International Assistance

Your cover at a glance

	<i>Secure</i> Worldwide Excluding USA, Canada and Australia	<i>Safe</i> Worldwide	<i>Family</i> Worldwide	<i>Schengen</i>	<i>Oasis</i> GCC and Arab Countries
A-Total Medical Services & Benefits up to					
Medical expenses incurred during hospitalization	\$80,000	\$100,000	\$50,000	\$55,000	\$25,000
Emergency medical evacuation	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Emergency medical repatriation	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Transportation of mortal remains	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Compassionate visit	\$10,000	\$10,000	N/A	N/A	N/A
Return of minor children	\$10,000	\$10,000	N/A	N/A	N/A
Convalescence expenses	\$1,000	\$1,000	N/A	N/A	N/A
Dental emergency due to accident	\$400	\$500	N/A	N/A	N/A
B- Medical Assistance	Free Service (Refer to the General conditions)				
C- Travel Assistance	Free Service (Refer to the General conditions)				
Luggage Loss	20\$/Kg up to 40Kg	25\$/Kg up to 40Kg	N/A	N/A	N/A
Trip Cancellation	200\$ / Flight	250\$ / Flight	N/A	N/A	N/A
D- Personal Accident Common Carrier					
Death due to accident	\$50,000	\$100,000	N/A	N/A	N/A
E- Personal Liability					
Material Damage	\$25,000	\$25,000	N/A	N/A	N/A

PRELIMINARY

This contract governs the general and the particular conditions of SAFE TRIP International Assistance program issued by Dubai National Insurance Co.

PART 1. DEFINITION

Pre-Existing Condition means any medical condition in respect of which the User has a chronic pathology which developed over the time without being hospitalized or even diagnosed or any medical condition that has been diagnosed or treated by a medical practitioner including prescribed drugs prior to the first day the user is included in the program.

Serious Medical Condition means a condition, which in the opinion of the servicing company constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious Impairment to the User's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the User's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Insurance Company means Dubai National Insurance Co.

Servicing Company means April Assistance

Services or Safe Trip Program means the medical and travel assistance to be provided by April Assistance.

Home Country or Usual Country of Residence means Country of the insured permanent home address, as stated in the policy.

User means an individual who is covered under an insurance policy issued by Dubai National Insurance Co.

Family plan: Children covered for 10% of the insured person for all medical benefits up to the limit in the schedule of coverage.

PART 2. GEOGRAPHICAL SCOPE OF SERVICES & COVERAGE

2.1. The geographical scope of services and coverage is limited only to outside the Usual Country of Residence; all treatments for a covered case are not covered in the user's Usual Country of Residence. After the policy expires, all follow up treatments and investigations related to a covered case, are not covered during the user's stay outside or inside his Usual Country of Residence.

2.2. The Services provided by the servicing company under this Agreement are rendered on a worldwide basis. The servicing company shall use its best endeavors to provide the Services but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on the servicing company obtaining the necessary authorizations issued by the various authorities concerned.

The servicing company shall not be required to provide Services to the User/s, who in the sole opinion of the servicing company is located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

PART 3. SCOPE OF SERVICES

3.1. The servicing company shall make available operations coordinators answering in different languages for the Users by telephone at its fully-manned non free call alarm centre in France 24 hours a day, 7 days a week.

3.2. When the servicing company has the information immediately available, the servicing company shall provide the Services, as appropriate, to the User while the User is on the telephone. In all other cases, the servicing

Medical and Travel assistance provided by:

company will provide the information to the User by the quickest possible means.

3.3. The servicing company shall, subject to the terms and conditions as defined hereunder, provide the following Services to a User calling the servicing company:

A- Medical Services & Benefits

i. Guarantee of medical expenses incurred during hospitalization

In the event of sudden illness or injury of the adherent occurring outside the usual country of residence, user has to call the assistance party prior to his admission. The Servicing Company will guarantee the direct payment subject to any deductible for cases not due to preexisting conditions as per the usual reasonable and customary charges and if cases are within the scope of policy general condition and not excluded as per policy general exclusions up to the maximum limit stated in the schedule of benefits for the treatment of an injury or sickness sustained by the adherent while this policy is in effect for all plans except Family Plan.

a. Inpatient care

An inpatient is defined as a patient who is confined to a hospital and remains hospitalized for over 23 hours.

b. Emergency care

An Emergency is a treatment which may not be delayed due to sudden covered sickness or accident and which requires confinement to a hospital emergency room.

Deductible:

- US\$ 100 up to age 70 years old
- US\$ 300 from 71 years till 75 years old*
- US\$ 500 from 76 years till 80 years old*

*Please refer to company prior to offering coverage

ii. Arrangement and payment of emergency medical evacuation

The servicing company will arrange for the air and/or surface transportation and communication for moving the User when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. The servicing company Underwriters shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by The Servicing Company.

The servicing company retains the absolute right to decide whether the User's medical condition is sufficiently serious to warrant emergency medical evacuation. The servicing company further reserves the right to decide the place to which the User shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts.

iii. Arrangement and payment of emergency medical repatriation

The servicing company will arrange and pay for the return of the User to the Home Country or Usual Country of Residence by air and/or surface transportation following an in-hospital admission for a covered case.

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

iv. Arrangement and payment of transportation of mortal remains

The servicing company will arrange for transporting the

User's mortal remains from the place of death to the Home Country and the servicing company Underwriters will pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by the servicing company or alternatively pay the cost of burial at the place of death as approved by The Servicing Company.

v. Arrangement and payment of compassionate visit

Upon request from the User, the servicing company will arrange and the servicing company Underwriters will pay for one economy class return airfare for a relative or a friend of the User to join the User who, when traveling alone, is hospitalized outside the Home Country or Usual Country of Residence for a period in excess of 7 consecutive days, subject to The Servicing Company' prior approval and only when judged necessary by the servicing company on medical and compassionate grounds.

Limits of this cover: One economy class return air fare - For any user.

vi. Arrangement and payment of return of minor children

Upon request from the User, the servicing company will arrange and the servicing company Underwriters will pay for one-way economy class airfares for the return of minor children (not yet 19 years old, unmarried and in school) to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying User's illness, accident or emergency medical evacuation. An escort will be provided, when requested.

Limits of this cover: One economy class one-way airfare - For any user.

vii. Arrangement and payment of convalescence expenses

Upon request from the User, the servicing company will arrange and the servicing company Underwriters will pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the User related to an incident requiring emergency medical evacuation, emergency medical repatriation, or hospitalization. The Servicing Company prior approval, subject to its determination on medical grounds, is required in respect of such payment.

Limits of this cover: subject to a sub-limit of US\$ 250 per day.

The above Service [item (i to viii)] is charged on a case-by-case basis. A schedule of fees shall be payable by the User for the provision of such Services. The servicing company shall not be responsible for any third party expenses, which shall be solely The User's responsibility.

viii. Dental emergency due to accident

The Insurance Company shall pay for medical treatment by you for the emergency of relief of pain due to accident if treatment is required within 48h of accident.

B- Medical Assistance

i. Telephone medical advice

The servicing company will arrange for the provision of medical advice to the User over the telephone.

ii. Arrangement of hospital admission

If the medical condition of the User is of such gravity as to require hospitalization, the servicing company will assist such User in the hospital admission.

iii. Monitoring of medical condition during and after hospitalization

The servicing company will monitor the User's medical



condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization.

iv. Medical translation service

The servicing company will arrange for the provision of medical translation to the User over the telephone. Where the servicing company uses an external service provider to provide the translation service, the quality of the translator cannot be guaranteed. The Servicing Company will however exercise reasonable care and diligence in selecting such service providers.

v. Delivery of essential medicine

Upon request from the User, the servicing company will arrange to deliver to the User essential medicine, drugs and medical supplies that are necessary for a User's care and/or treatment but which are not available at the User's location. The servicing company will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

C- Travel Assistance

i. Luggage Loss

The guarantees relating to luggage and personal possessions that belong to the users will be provided according to the conditions set out below.

The Insurance Company will supplement the compensation for which the carrier is liable, the collection of luggage and possessions checked in by each user; in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the user shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier. Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organization.

The minimum period of time that must elapse for the luggage to be considered been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

In all cases, the original certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

Money, jewelry, debit and credit cards, any type of document are excluded from this guarantee.

ii. Trip cancellation

The Insurance Company shall indemnify the user in respect of all irrecoverable deposit, advance payment and other charges or due to be paid for travel and/or accommodation. In the event of user's cover trip before the user leaves his country of residence being necessarily cancelled due to:

1. The death, accidental bodily injury of the user or the death, accidental bodily injury of the user's immediate relative.
2. The user being:
 - a) Quarantined or called for witness or jury service;
 - b) Made redundant provided that such redundancy qualifies for payment under the applicable usual country of residence legislation;
 - c) Required to be present at his home or place of business in the usual country of residence following burglary or major damage;

Exclusion Applicable To This Section:

The Insurance Company shall not be liable for claims resulting from:

1. Childbirth, pregnancy or any medical complications resulting there from within 2 months of the estimated date of delivery;
2. Any condition or set of circumstances known to a user at the time the red trip was booked or this cover was effected whichever is the latter, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the user's covered trip;
3. Lack of reasonable care taken over means of travel route or departure time.

4. Limit in the aggregate, known accumulation:

- Safe, up to 2,000\$
- Secure, up to 1,500\$
- Benefit plus, up to 1,000\$

iii. Emergency traveling service assistance

The servicing company shall assist the User in making reservations for air ticket or hotel accommodation on an emergency basis when traveling overseas.

iv. Emergency interpreting assistance

The servicing company will arrange for the provision of interpreting assistance to the User over the telephone on an emergency basis.

v. Emergency document delivery

The servicing company shall assist the User to arrange for emergency document(s) to be delivered to the User's friend,

relative or business associate, upon the User's request to do so.

The above Services [item (i) to (v)] are purely on referral or arrangement basis. The servicing company shall not be responsible for any third party expenses, which shall be solely the User's responsibility.

D- Personal Accident Common Carrier

In case the user (between 18 and 70 years old) opting for the personal Accident dies following covered accident in a common carrier, the sum insured specified in the application form as per applicable plans shall be paid to the beneficiary (ies) designated in the application or to the legal heirs.

Payment shall be effected as per legal jurisdiction.

E- Personal Liability

The Insurance Company will indemnify you up to the limit specified in the table of benefits if any against all sums you become legally liable to pay as compensation during the period of insurance for any claim or series of claims arising from any one event or source of original cause in respect of accident:

- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of any Insured Person, a Close relative, anyone in your household other than any temporary holiday accommodation but in respect of your occupation (not ownership) only occurring during the Period of Insurance.

PART 4. EXCLUSIONS

4.1. The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless the servicing company has given its prior written approval and the User has paid the appropriate fees:

- a) Any expenses incurred as a result of a Pre-existing Condition.
- b) More than one emergency evacuation and/or repatriation for any single medical condition of a User during the term of the Agreement, subject to a maximum of one year.
- c) Any costs or expenses not expressly covered by the servicing company Program and not approved in advance and in writing by the servicing company and/or not arranged by The Servicing Company. This exception shall not apply to emergency medical evacuation from remote or undeveloped areas when the servicing company cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the User.
- d) Any event occurring when the User is within the territory of his/her Home Country or Usual Country of Residence.
- e) Any expenses for rest and recuperation following any prior accident, illness, or Pre-existing Condition.
- f) Any expenses for medical evacuation or repatriation if the User is not suffering from a Serious Medical Condition, and/or in the opinion of the servicing company physician, the User can be adequately treated locally, or treatment can be reasonably delayed until the User returns to his/her Home Country or Usual Country of Residence.
- g) Any expenses for medical evacuation or repatriation where the User, in the opinion of the servicing company physician, can travel as an ordinary passenger without a medical escort.
- h) Any treatment or expenses related to childbirth, miscarriage, or pregnancy.
- i) Any expenses related to accident or injury occurring while the User is engaged in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis. If "sport activities" is chosen only normal winter and summer sports are covered.
- j) Any expenses incurred for emotional, mental or psychiatric illness.
- k) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- l) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- m) Any expenses related to the User engaging in any form of aerial flight except as a passenger on a scheduled

airline flight or licensed charter aircraft over an established route.

- n) Any expenses related to the User engaging in the commission of, or the attempt to commit, an unlawful act.
- o) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- p) Any expenses incurred as a result of the User engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- q) Any hospital admission required for a diagnostic reason or for investigation.
- r) Any consultation for medical assessment or treatment not requiring hospitalization.
- s) Any expenses in respect of the User being more than 75 years old at the date of intervention.
- t) Any expense which is a direct result of nuclear reaction or radiation, regardless of any contributory causes), involving the use of or release or the threat thereof 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.
- u) Teeth and gum treatment or surgery.
- v) Any ambulance expenses unless accepted by the servicing company.
- w) Any expenses or cost of all kind of materials, prosthesis and/or orthesis replacing any functional or missing part of the human body.
- x) Cost of any walking or mobility aids.

PART 5. ELIGIBILITY

5.1. The concerned User is eligible for the servicing company Program following calling The Servicing Company alarm center prior to hospital admission or Medical Assistance, cases shall be rejected if requested on reimbursement basis. In case user applies for reimbursement, and after assessment of claim, The Insurance Company may accept on exceptional basis the claim, and will pay after audit up to 75% of the accepted invoices.

5.2. The maximum age of enrolment is 75 unless otherwise advised in writing by The Insurance Company

5.3. A short health questionnaire is required prior to accepting users 71 years and above, if the health questionnaire is not completed prior to issuing the travel certificate, admission if any will not be accepted.

5.4. The User shall be eligible for Services when he/she travels outside the Home Country or Usual Country of Residence for periods not exceeding 90 consecutive days per trip.

PART 6. CANCELLATION

The contract can be cancelled:

- 6.1. By The Insurance Company immediately, if any claim or declaration shall, in any way respect, be false or fraudulent means or devices are used by the user or anyone acting on his/her behalf to assert rights to benefit. All benefit and premium shall in such case be forfeited.
- 6.2. By the user in case of cancellation of his/her trip abroad, provided the user has notified the travel cover agent before the effective date specified in the application form or on the amendment, and has received confirmation of cancellation from the later.
- 6.3. No refund is authorized if cancellation is required after the inception date.

PART 7. EXAMINATIONS

The servicing company shall have the right and opportunity through its medical representative to examine the User whenever and as often as may reasonably require.

PART 8. ARBITRATION IN RESPECT OF MEDICAL OPINION

Any difference in respect of medical opinion in connection with the result of an accident or illness will be settled between two medical experts, one appointed by the user and one appointed by the issuing company.

Any difference in opinion between the two medical experts shall be referred to the French syndicate of physicians who shall be appointed in writing by the two medical experts.

PART 9. COMPETENT JURISDICTION AND GOVERNING LAW

In case of dispute between the user and the issuing company, parties are obliged to refer to the courts of UAE.

This contract shall be governed and construed in accordance with the laws of UAE.

DECLARATION:

I hereby declare the beneficiary (ies) of the travel certificate, that all declarations are true and after reviewing the conditions I agree and confirm its contents. Furthermore I confirm my (our) declaration that all preexisting cases are not covered by this certificate and coverage is valid only outside my (our) country of residence and my (our) certificate is not by any mean a prerogative to seek treatment abroad. I (we) agree that this certificate cannot be cancelled or amended after its inception.

Medical and Travel assistance provided by:

Signature: