

RAK Travel Insurance Policy

This policy is for all RakAirways Passengers travelling outside of their Country of residence.

Important Telephone Numbers

Customer Services: +971 -7-227 3000

24hr emergency medical assistance For Medical emergencies +44 1444 44 2020
For Assistance emergencies +44 1444 44 2030

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Summary of cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Benefits	Maximum Coverage (USD)		
	Passengers between 2 -64 years	Passengers between 65 -74 years	Passengers between 75 -85 years
Trip Cancellation	Up to original cost of flight	Up to Original cost of Flight (Excess -20% of ticket cost)	Up to Original cost of Flight (Excess -20% of ticket cost)
Trip Interruption / Curtailment	Up to original cost of flight	Up to Original cost of Flight (Excess -20% of ticket cost)	Up to Original cost of Flight (Excess -20% of ticket cost)
24hr PA	10,000	10,000	10,000
Accidental & Sickness (A&S) Medical Reimbursement	50,000	30,000 (Excess - USD 250)	20,000 (Excess - USD 250)
Evacuation and Repatriation	Included in A & S	Included in A & S	Included in A & S
Baggage, Personal effects & Travel Document loss	Up to 500	Up to 500	Up to 1000
Single Item Limit	50	50	50
Valuable Limit	150	150	150
Baggage Delay	100	100	100

Important information

Thank you for taking out RAK Travel Insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you need to contact us, you should call RAKINSURANCE on Tel. +971 -7-227 3000 or write to, RAK INSURANCE, P.O.Box 506, Ras Al Khaimah, U.A.E

Insurer

Your RAK Travel Insurance is underwritten by Rak Insurance.

How your policy works

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned the benefits and exclusions within each section, apply to each person insured. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout

the policy document.

Telling us about relevant facts

Before you travel you must tell us about anything that may affect your cover. If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

Cancellation rights

Once the premium has been made, your policy cannot be cancelled.

Policy excess

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person-insured, for each section, for each claim incident. The amount you have to pay is the excess.

Data protection

Information about your policy may be shared between RakAirways, Rakinsurance, International Security Assistance, and Europ Assistance.

You should understand that the sensitive health and other information you provide will be used by us, our representatives (if appropriate), the insurer, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Your information will not be shared with third parties for marketing purposes. You have the right to access your personal records.

Governing law

The insurance will be governed by the law of the country of issuance as stated in the travel insurance schedule.

Third party contracts

This contract of insurance is intended solely for the benefit of you and us. Unless otherwise specifically provided, nothing in this contract of insurance shall be constructed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Area of cover

Any country, where RAK Airways fly to as a destination.

Business associate

Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than you or a relative.

Departure point

The airport where your journey from your home country to your destination begins and where the final part of your journey back to your home country begins.

Excess

The deduction we will make from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. For example a couple that both have personal possessions stolen from their bag and both incur a medical expense during the same journey, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

Hazardous activity

There is no cover for:
any professional sporting activity; or
any kind of racing except racing on foot; or
any kind of manual work.

Insurer

RAK Insurance P.O.Box 506, Ras Al Khaimah, U.A.E

Journey

For single trip cover a trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country, whichever, is earlier.

- Trips within your home country are not covered.
- Any other trip which begins after you get back is not covered.
- A trip which is booked to last longer than 90 days is not covered.

For one-way trip cover

You will only be covered only till you reach the country of destination.

Pair or set

A number of items of personal possessions that belong together or can be used together.

Period of Insurance

For single trip cover Cancellation cover begins from the issue date shown on your policy schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

For one-way trip cover Cancellation cover begins from the issue date shown on your policy schedule and ends at the beginning of your journey. The cover for all other sections starts when you leave your home or temporary pre-booked journey

accommodation to begin your journey and finishes upon arrival to your destination.

For single trip and one-way trip cover All cover ends on the expiry date shown on your policy schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish that journey.

Personal possessions

Each of your suitcases, trunks and similar containers (including their contents), and articles worn or carried by you (including your valuables and passport).

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Travelling companion

Any person that has booked to travel with you on your journey.

Valuables

Jewelry, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

International security assistance and Europ Assistance (UK) Limited which administers the insurance on behalf of the insurer.

You, your, person insured

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid. Please note that infants under 2 are not covered on this policy.

24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight, or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over US\$250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

Phone: For Medical emergencies **+44 1444 44 2020**

For Assistance emergencies **+44 1444 44 2030**

Email: denise.aouad@isabvi.com

Please give us your age and your policy number. Say that you are insured with RAK Travel Insurance for RAK Airways (UAE) customers.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-coordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Health declaration and health exclusions

1. You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance, you: a) are being prescribed regular medication; b) have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 12 months; c) are being referred to, treated by or under the care of a doctor or a hospital specialist; d) are awaiting treatment or the results of any tests or investigations;

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

2. You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a travelling companion, a relative, or a business associate if you are aware of the medical condition at the time your policy was issued.
3. You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
4. You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.
5. You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.
6. You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.
7. You will not be covered if you are traveling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

General exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or consisting of, the following:

1. A relevant fact that you knew about before you travelled, unless we agreed to it in writing.
2. Any expenses incurred as a result of a Pre-existing Condition.
3. 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.
4. 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 Europ Assistance. 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.
5. Any event occurring when the User is within the territory of his/her Home Country or Usual Country of Residence.
6. Any expenses for rest and recuperation following any prior accident, illness, or Pre-existing Condition.
7. 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.
8. 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.
9. Any treatment or expenses related to childbirth, miscarriage, or pregnancy.
10. 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.
11. Any expenses incurred for emotional, mental, or psychiatric illness.
12. Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
13. Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
14. 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.
15. Any expenses related to the User engaging in the commission of, or the attempt to commit, an unlawful act.
16. 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.
17. 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.
 18. Any hospital admission required for a diagnostic reason or for investigation.
 19. Any consultation for medical assessment or treatment not requiring hospitalization.
 20. Ionizing radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 21. Teeth and gum treatment or surgery.
 22. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction.
 23. Any epidemic or pandemic.
 24. You, not following any suggestions, or recommendations made by any government, or other official authority including the Ministry of External Affairs during the period of insurance.
 25. Your property being held, taken, destroyed, or damaged under the order of any government or customs officials.
 26. Any currency exchange rate changes.
 27. The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognize or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
 28. You, not enjoying your journey or not wanting to travel.
 29. Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. You take reasonable care to protect yourself and your property against accident, injury, loss, and damage and act as if you are not insured and to minimize any potential claim.
2. You have a valid policy schedule.
3. You accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 90 days or you know you will be making a claim.
4. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.
5. You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.

We have the right to do the following

1. Cancel the policy if you do not tell us about a relevant fact or if you tell us something that is not true, which influences our decision as to whether cover can be offered or not. Depending on the circumstances we may report the matter to the police.
2. Cancel the policy and make no payment if you make a fraudulent claim. We may in these instances report the matter to the police.
3. Only cover you for the whole of your journey and not issue a policy if you have started your journey.
4. Take over and deal with, in your name, any claim you make under this policy.
5. Take legal action in your name (but at our expense) and ask you to give us details and fill in any, which will help us to recover any payment we have made under this policy.
6. With your permission, get information from your medical records to help us or our representatives' deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organization without your specific agreement.
7. Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
8. Not accept liability for costs incurred after the date the treating doctor and our medical advisers agree you should return to your home country, if you refuse to be repatriated.
9. Not refund or transfer your premium if you decide to cancel the policy.
10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances we will only pay our share of the claim.
11. If you cancel or cut short your journey all cover provided on your policy will be cancelled without refunding your premium.
12. Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

To claim, phone +971 -7-227 3000 and RAK Insurance will guide you.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims

Your original journey booking invoice(s) and travel documents showing the dates and times of travel.

Original receipts and accounts for all out of pocket expenses you have to pay.

Original bills or invoices you are asked to pay.

Details of any other insurance you may have that may cover the same loss, such as household or private medical.
As much evidence as possible to support your claim.

[Cancellation or curtailment](#)

If you need to curtail your journey call RAK Insurance immediately to get our prior agreement.

Original cancellation invoice(s) detailing all cancellation charges incurred.

For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.

If your claim results from any other circumstances, please provide evidence of these circumstances.

[Medical expenses](#)

Always contact our 24-hour emergency medical service when you are hospitalized, require repatriation or where medical fees are likely to exceed US\$ 250.

Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

[If your travel documents are lost, stolen or destroyed](#)

Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

[Personal possessions](#)

Report the theft, damage, or loss to the police within 24 hours of discovery and ask them for a written police report.

If appropriate, you should also report the theft, damage, or loss to your courier or hotel/apartment manager and ask for a written report.

Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen, or damaged personal possessions.

Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.

Obtain an estimate for repair for all damaged items.

[For loss or damage in transit claims, including delayed possessions](#)

Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

[Personal accident](#)

Detailed account of the circumstances surrounding the event (including, photographs, and video evidence if this applies).

Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.

Full details of any witnesses, providing written statements where available.
A certified copy of the death certificate if this applies.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please contact:

Customer Services Manager, International Security Assistance Email:
denise.aouad@isabvi.com.

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

Cancellation or curtailment charges -Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately -see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in your summary of cover for your part of unused personal accommodation, transport charges, and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If you cancel your journey before it begins because one of the following happens:
The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.

You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.

Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:
Anything mentioned in Cancellation.

You are injured or ill and are in hospital for the rest of your journey.

Note

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalized as an in-patient, for the rest of your

journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An excess of the amount shown in your summary of cover.

Any condition stated under Health declaration and health exclusions.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- You not having the correct passport;
- Your carriers refusal to allow you to travel for whatever reason;
- Any restriction caused by the law of any country or people enforcing these laws;
- Bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organizer is responsible for;
- Your vehicle being stolen or breaking down;
- You not wanting to travel or not enjoying your journey;
- Riot, civil commotion, strike or lock-out;
- You travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- You being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- The direct or indirect effect of you using alcohol or solvents;
- The death of any pet or animal.

Under Cancellation

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel. Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

Under Curtailment

Cutting short your journey unless we have agreed. Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury, or illness. Our medical advisers must have agreed with the reason and that you were fit to travel. The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs. You travelling on a motorcycle, unless the rider holds an appropriate valid license and all persons insured are wearing crash helmets. Anything caused by you taking part in a hazardous activity unless shown on your policy

schedule.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Emergency medical and associated expenses -Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or if your medical expenses are over US\$ 250 we must be told immediately -see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident, or are taken ill during your journey.

Up to the amount shown in your summary of cover for reasonable fees or charges you incur for:

Treatment Medical, surgical, medication costs, hospital, nursing home or nursing services outside your home country.

Transport and accommodation: Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.

Funeral expenses: The reasonable cost of transporting your body or ashes to your home or we will pay up to the amount shown in your summary of cover for your funeral expenses, in the place where you die outside your home country.

Search and rescue: Mountain search and rescue services when deemed medically necessary. We will also pay

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

The cost of replacing any medication you were using when you began your journey.

Any condition stated under Health declaration and health exclusions.

Extra transportation and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:

- You travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- Your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- You being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- The direct or indirect effect of you using alcohol or solvents;
- You travelling on a motorcycle, unless the rider holds an appropriate valid license and all persons insured are wearing crash helmets;
- You taking part in any hazardous activity unless shown on your policy schedule.

Any costs incurred 12 months after the date of your death, injury, or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Services or treatments you receive within your home country.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.

Medical costs over US\$ 250, in-patient treatment or repatriation costs which we have not authorized.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Your burial or cremation within your home country.

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Loss of travel documents -Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if your passport or visas are lost, stolen, or destroyed on your journey.

Costs for issuing a temporary travel documents Up to the amount shown in your summary of cover for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport or visa to enable you to return to your home country.

Remaining value of original travel documents the equivalent cost (based on the current replacement costs) of the period remaining on your passport or visa that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed personal possessions -Section 4

WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover in total for essential replacement items, if your personal possessions (this does not include valuables) are temporarily lost or stolen on your outward journey for more than 6 hours from when you arrived at your destination.

Note

You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal possessions Section 5.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal possessions -Section 5

WHAT YOU ARE COVERED FOR

Up to the amount shown in your summary of cover for your personal possessions damaged, stolen, lost, or destroyed on your journey.

The most we will pay for valuables whether jointly owned or not is shown the amount shown in your summary of cover. There is also a single article, pair or set limit shown in your summary of cover.

Note

It will be our decision to pay either:

the cost of repairing your items;

to replace your belongings with equivalent items; or

the cost of replacing your items. An amount for wear, tear, and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An excess of the amount shown in your summary of cover.

More than the part of the pair or set that is stolen, lost, or destroyed.

Breakage of or damage to:

Sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths, or vermin.

The cost of replacing, or repairing false teeth.

A claim for more than one mobile phone per person insured.

Loss or theft of, or damage to the following.

- Items for which you are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Valuables left in a motor vehicle.
- Valuables carried in suitcases, trunks, or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees, or documents of any kind.
- Personal possessions unless they are on your person, locked in the

accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).

- Passport or visas (see section 3).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal accident -Section 6

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

Death

The amount shown in your summary of cover for death. (We will not pay more than US\$ 2,000 if you are aged 17 or under at the time of the accident.)

Permanent loss

The amount shown in your summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

The amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 17 or under or aged 65 or over at the time of the accident.)

Note

Death benefit payments will be made to your Personal Representative.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original accident.

Anything caused by:

- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your policy schedule;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid license and all persons insured are wearing crash helmets;
- You taking part in any hazardous activity unless shown on your policy schedule.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

This insurance is provided by and arranged by Rak Insurance P.O. Box 506, Ras Al Khaimah, U.A.E

24-hour Emergency Medical Assistance is provided by
Europ Assistance (UK) Limited, Registered in England No
758979 Registered address: Sussex House, Perrymount
Road, Haywards Heath, West Sussex RH16 1DN.
www.europ-assistance.co.uk

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