

## **Assistance Services during Travel**

### **General Conditions of “Assistance During Travel” Policy TRAVEL-EXTRA**

**Are you facing an emergency and in need of  
assistance?**

Contact immediately  
**ALLIANZ GLOBAL ASSISTANCE**  
24/24h – All days of the week

Tel: +97142708715

This policy is subject to the laws of the country where it is issued. It consists of the General Conditions stated hereunder and the Special Conditions, and it includes rights and obligations that shall be binding upon you as well as upon us.

Kindly read the following General Conditions carefully, as they specify your rights and obligations through answering the questions which you pose to yourselves.

## **1. Who are the insurable persons?**

- 1.1 Persons who have not attained seventy years of age and who are mentioned in the Special Conditions provided their legal residence or the place where they are taxable is in the country where the policy is issued.
- 1.2 Persons who have exceeded seventy year of age can make use of the benefits of this policy provided they have paid the additional premium.
- 1.3 Personal accident cover (Schedule 4) shall not apply to persons who are under eighteen or above seventy years of age.

## **2. What are the benefits subject matter of this policy?**

The granted benefits are those specified hereunder against the risks covered according to what is stated in the Special Conditions and the corresponding cover premium of which has been paid.

## **3. Geographical validity**

- 3.1 Under no circumstances shall the benefits be effective in the country where the policy is issued or the country of residence.
- 3.2 If you choose the geographical region named “**Europe and countries of the Middle East**”, the benefits shall include the following countries:  
**Europe:** Albania, Germany, Andorra, Austria, Belgium, Netherlands, Luxembourg, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Denmark, Spain, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Macedonia, Malta, Moldavia, Monaco, Norway, Poland, Portugal, Romania, Czech Republic, Slovak

Republic, United Kingdom, Russia (European Part), Slovenia, Sweden, Switzerland, Ukraine, Yugoslavia.

**Middle East:** Kingdom of Saudi Arabia, Bahrain, Cyprus, Egypt, United Arab Emirates, Iraq, Lebanon, Kuwait, Sultanate of Oman, Qatar, Syria, Turkey, Yemen.

3.3 If you choose the geographical region “**The world except USA and Canada**”, the benefits shall cover all parts of the world, except USA, Canada and the countries mentioned in Paragraph (3.1).

3.4 If you choose the geographical region “**The World**”, the benefits shall cover all parts of the world, except the countries mentioned in Paragraph (3.1)

#### **4. What is the period of validity of the Policy cover**

##### **4.1 Temporary Policies “Single Trip”**

4.1.1 The benefits of the policy shall begin from zero hours (00:00) of the travel day specified in the Special Conditions or at the earliest time at noon of the day following the payment of the premium, whichever is earlier. The policy benefits shall cease to be effective at (24:00) hours of the return day specified in the Special Conditions.

4.1.2 In any case, the benefits shall cover only a single trip the period of which shall not exceed 90 consecutive days, unless you pay the additional premium.

##### **4.2 Annual Policies “Multi-trip”**

4.2.1 If you choose the issuance of “Multi-trip” policy, the benefits shall cover only such trips the period of which shall not exceed 90 consecutive days, unless you pay the additional premium.

4.2.2 The cover shall begin from the day following the day on which the premium is paid until noontime of the day on which renewal is effected.

4.2.3 The benefits shall cover only such trips the period of which shall not exceed 90 consecutive days, unless you pay the additional premium.

In the event of the occurrence of an accident or the request for assistance, you will be required to produce all travel documents.

- 4.3 The cover may be extended those days that are strictly necessary up to a maximum of 15 days in case an unforeseen delay obliges the traveler to stay longer in the Schengen area. The delay must be due to unforeseen circumstances, not caused intentionally by the insured. The insured shall be required to furnish the evidence, documents or certificates of the event justifying the extension.

5. **What are the conditions for submitting a proposal form**

The proposal for this policy must be submitted to and registered at “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” before beginning of the trip, with respect to the Temporary Policies, or before the inception of the policy, with respect to the Annual Policies.

6. **Conditions of Cancellation of Annual Policies**

6.1 **Conditions of cancellation**

6.1.1 You can cancel the Annual Policy:

-Every year at the annual anniversary of the policy, provided this shall be notified two months prior to the expiry date of the policy.

-In the event that “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” Changes its price list according to the conditions stated in Clause (6.3) “Reconsideration of the price list”.

6.1.2 “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” may cancel the policy at any time by means of a letter sent by post and without resorting to court:

- A. If you fail to pay the premium and with no need for an excuse or notice.
- B. If any non-disclosure or misrepresentation of information upon the submission of the proposal form or in the period during which the policy is effective comes to our knowledge.
- C. At any time deemed appropriate by the Company.

In both cases (B) and (C), this cancellation shall become effective ten days after sending the letter by post to your address

as mentioned in the policy, without prejudice to your rights related to any claim preceding the date of cancellation of the policy.

## **6.2 Procedures of cancellation**

- 6.2.1 Cancellation can be effected by “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” or by you, without resorting to court, by means of a letter sent by post to your address or to the Company’s address respectively.
- 6.2.2 The respite of the notice shall begin from the date on which “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” receives the properly sent request for cancellation.
- 6.2.3 In the event of cancellation during the validity period of the policy, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall refund to you that part of the net premium corresponding to the period following the cancellation, subject to the premium being prepaid and no claim is received thereupon. However, if the reason of cancellation is the failure to pay the premiums, this part of the premium shall remain due to the Company as compensation for the cancellation.

## **6.3 Reconsideration of the Price List**

- 6.3.1 The price list shall be reconsidered every year according to the increase in the cost of the constituents of the benefits.
- 6.3.2 If “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” raises its price list upon the next renewal, you may cancel the policy within the 15 days following the day on which the increase became known to you.
- 6.3.3 This cancellation shall become effective one month after the date on which the Company is notified by means of a letter sent by post. Thereafter, you shall pay “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” a part of the premium calculated on the basis of the expired premium for the period between the date of the last renewal and the effective date of the cancellation.

## **7. What are the exclusions of the benefits**

In addition to the specific exclusions of each benefit, the results of the following events and circumstances shall also be deemed excluded from all benefits:

- 7.1 Civil or foreign war, seditions, civil commotions, strikes, terrorist acts or detention of hostages and the use of weapons. However, the assistance benefit shall remain effective in case you are taken unawares by the occurrence of similar events during your travel abroad, during the fourteen days following the onset of such events.
- 7.2 Your voluntary participation in challenges, bets, crimes or quarrels, except legitimate self-defense.
- 7.3 Any effect caused by a nuclear source or resulting from an ionizing radiation source.
- 7.4 Deliberate and/or illegal acts and errors resulting from bad-faith on your part, including suicide or attempted suicide.
- 7.5 The use of alcohols or narcotics or any drug or anesthetic that is not medically prescribed.
- 7.6 Deliberate non-observance of official prohibition on certain things or non-compliance with the well known safety rules related to the exercise of any sport activity.
- 7.7 Your participation in any sport at a professional level or according to contract against pay, whether in a contest, show or training.
- 7.8 Injuries or damage resulting from exercising dangerous sports as a hobby, e.g., mechanical and aerial sports, combat sports, winter sports such as those exercised on ice or snow, horsemanship sports and water sports, as well as all dangerous activities, such as hunting, rock-climbing, exploration of caves, parachuting, mountaineering, and scuba diving and diving whether or not by the use of diving equipment or the like.
- 7.9 Claims occurring outside the geographical regions defined in the Special Conditions or beyond the validity period of this policy.
- 7.10 All claims occurring during the practice of a handicraft.

## **8. Subrogation**

- 8.1 For the benefits provided to you and up to the limits thereof, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall subrogate you in any right or proceedings you are entitled to take against anyone responsible for the initiation of a claim. If the subrogation becomes impossible as a result of an act performed by you, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall be exempted from part or all of its obligations towards you.

8.2 The provisions of Paragraph (8.1) above shall not be applicable to the personal accident insurance.

**9. What happens in case of misrepresentation**

Any secrecy, misrepresentation, non-disclosure, concealment of information, or provision of inaccurate information about the declared risk, as well as any deception, willful secrecy or willful misrepresentation in your declaration in respect of circumstances or results of a claim, shall lead to forfeiture of your right to the benefits or to indemnity.

**10. Passage of time**

All claims arising from this policy shall be deemed null and void by virtue of the passage of time after the lapse of three years from the date of occurrence of the event which gave rise to such claim.

**11. Summary Schedule of “EXTRA-PLUS” Benefits**

<b>GUARANTEE(limit/person)</b>	<b>Limits</b>	<b>Deductibles</b>
<b>ASSISTANCE TO PERSONS</b>		
Repatriation in case of illness or accident	Incurred expenses	-
Additional transportation & lodging expenses for a person staying with the insured in case of hospitalization	1 return ticket + JD55/day/ pers. Till repatriation, up to a maximum of JD 570 per event	1 <sup>st</sup> 7 days of hospitalization
Additional lodging expenses for the persons accompanying the insured in case of repatriation	JD 55/day/pers. up to a maximum of 5 days	-
Additional lodging expenses for the persons accompanying the insured if the repatriation is not necessary	JD 55/day/pers. up to a maximum of 5 days	-
Additional transportation expenses for the accompanying insured family members	Incurred expenses	-

Additional repatriation expenses for a minor child left alone after your repatriation	Incurred expenses	-
Hospitalization or medical fees incurred abroad and borne by us	JD 71,000 per person and per period of cover	JD 45 per claim
Emergency dental care expenses	JD 215 per person and per period of cover	JD 45 per claim
Repatriation expenses in case of death	Incurred expenses	-
Burial expenses necessary for transportation	Incurred expenses	-
Premature return in case of the death of a close family member in your country of residence	Incurred expenses	-
<b>Guarantee (limit/person)</b>	<b>Limits of benefits</b>	<b>Deductibles</b>
<b>SKI-Optional</b>		
Rescue expenses	JD 700	-
Ski accident	Transportation in ambulance + medical repatriation as per annex 1 conditions	-
Reimbursement of mechanic telesiege fees (fees paid for more than 3 days)	JD 11/day, up to a maximum of 110 JD per period of cover	-
Broken ski	Rental of ski in replacement of the broken ones for the rest of the guaranteed period (max.10 days)	-
<b>Guarantee (limit/person)</b>	<b>Limits of benefits</b>	<b>Deductible</b>
<b>LUGGAGE</b>		
Loss, stolen or damaged luggage	JD 1,100 /person and per claim	JD 45 per claim

Reimbursement of 1 <sup>st</sup> necessity items incase of delay of delivery for more than 12 h on the place of destination	JD 355/person and per claim	-
<b>Guarantee (limit/person)</b>	<b>Limits of benefits</b>	<b>Deductible</b>
<b>PERSONAL ACCIDENT (ALL circumstances)</b>		
Sum insured in case of death and total Permanent Disability	JD 14,200 per person	-
Sum insured in case of a partial permanent disability	JD 7,100 per person	-
Aggregate per event	JD 71,000	-
<b>Guarantee (limit/person)</b>	<b>Limits of benefits</b>	<b>Deductible</b>
<b>THIRD PARTY LIABILITY</b>		
Bodily injuries and immaterial consecutive damage	JD 35,500 per claim	JD 50 per claim
Material and immaterial consecutive damage	JD 3,550 per claim	JD 50 per claim
Maximum aggregate damage included: bodily, material and immaterial	JD 35,500 per event	JD 50 per claim
<b>Guarantee (limit/person)</b>	<b>Limits of benefits</b>	<b>Deductible</b>

<b>COMPLEMENTARY ASSISTANCE</b>		
Medical advice	Free access without taking in charge	-
Useful information, hotel reservation ,reservation of tickets or car rental	Free access without taking in charge	-
Legal assistance	JD 3,550 per claim	-
Advance of bail bond	JD 7,100 per person	-
Advance of funds abroad	JD 1,420 per person	-
Urgent dispatch of medicines	Incurred expenses	-
Change in appointments and dispatch of urgent messages	Incurred expenses	-

## **12. Definitions**

For the purpose of applying the benefits described hereinafter, the following terms shall be defined as follows:

**Urgent Accident:** Any sudden, unforeseen accident, independent of the injured insured person or damaged object and resulting in bodily or material damage.

**Serious Bodily Accident:** Any temporary or final injury affecting the well-being of the body specified medically, which leads to the termination of any professional or other activities and requires physical medical follow-up and monitoring.

**Assistance Company:** ALLIANZ GLOBAL ASSISTANCE  
(c/o Arab Gulf Health Services)  
Eiffel Boulevard Limited Building (Eiffel 2) 1st floor ,Umm Al Sheif,Sheikh Zayed Road  
P.O. Box 80864,  
Dubai, UAE.  
Tel : +97142708715  
E-mail:  
[International\\_dept@nextcarehealth.com](mailto:International_dept@nextcarehealth.com)

<b><u>Natural Disasters:</u></b>	Any natural factor of such an outstanding natural force that cannot be avoided by taking ordinary measures or cannot be overcome by any measures. These factors must be of an essential effect in the occurrence of the causes of the accident.
<b><u>Evaluation of the stability of the Medical Situation:</u></b>	A report issued by a reliable medical source mentioning that as of a specific time, the medical situation became stable.
<b><u>Bodily Damage:</u></b>	Any bodily injury caused to a natural person by an accident.
<b><u>Material Damage:</u></b>	Any damage or destruction affecting an object or a material due to an accident or any bodily injury affecting animals.
<b><u>Subsequent Moral Damage:</u></b>	Any material damage resulting from deprivation of the enjoyment of a right, or from the termination of a service performed by a person or a movable object, or from the loss of certain profit, which directly results in bodily or material damage.
<b><u>Insurer:</u></b>	<b>Al-Nisr Al-Arabi Insurance Co. Ltd.,</b> Shmeisani – Esam Ajlouni St. –Building no. 21, P.O. Box 9194 Postal Code 11191 Amman – Jordan
<b><u>Lodging Expenses:</u></b>	The additional expenses for lodging at the hotel and contacting <b>ALLIANZ GLOBAL ASSISTANCE</b> as a result of a covered accident, excluding all food and beverage expenses.
<b><u>The Corpse Preparation Expenses:</u></b>	Expenses of preliminary safekeeping of the corpse and preparing and putting the same in the coffin, and the preparation of the transport, the legally obligatory care and the air conditioning, and the securing

of a simple-type coffin according to the requirements of transport procedures and to local law, excluding burial, embalming and funeral expenses.

**Medical Expenses:**

Expenses of medicines surgery, consultation and hospitalization which are medically prescribed and necessary for the diagnosis and treatment of a medical case that requires the interference of the Assistance Company.

**Hospitalization:**

Sudden and urgent medical interference for more than 24 consecutive hours in a medical environment, without preplanning and which cannot be postponed.

**Permanent Total Disability:**

The loss of at least:  
-Two limbs or two eyes  
-One limb and one eye

**Permanent Partial Disability:**

The loss of at least one limb or one eye.

**Serious Disease:**

Any change in your health condition diagnosed by trustworthy duly qualified medical institutions, and leads to the termination of any professional or other activity and requires physical medical follow-up and monitoring.

**Pre- Existing Condition:**

A pre-existing condition means:

- An ongoing medical or dental treatment or dental condition which you are aware or related complication you have, or the symptoms of which you are aware
- A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist and

chiropractor) prior to policy issuance.

- Any condition for which you take prescribed medicine or see a medical specialist.
- Any condition for which you have had surgery.

Note: Your condition is not pre-existing if it arose after policy issuance.

**Loss of Limb:**

The amputation of a limb at or above the level of the joint. The word “limb” means the foot or leg or arm or hand.

**Loss of an eye:**

Final permanent loss of sight.

**Claim:**

The occurrence of an event that conforms to the conditions set in the policy and which may lead to the application of one of the underwritten benefits subscribed to. The total damages resulting from the same proximate cause shall be considered as one event.

**Third Party:**

Every natural or legal person, excluding:

- The insured person.
- The insured’s family members.
- The persons accompanying the insured.
- The persons employed by the insured, whether or not against pay, while performing their jobs.

**You:**

The insured person(s).

**Travel:**

Expected travel or lodging during the validity of this policy.

### **13. What do the benefits include?**

#### **A. Benefits of assistance to persons - repatriation and medical expenses - "Schedule 1"**

From the very moment that you contact ALLIANZ GLOBAL ASSISTANCE, you agree that the decisions related to the nature, appropriateness and arrangement of the procedures that will be taken will be left to the exclusive discretion of ALLIANZ GLOBAL ASSISTANCE.

In the event of being stricken by an unforeseen disease or accident, you must allow the doctors of **ALLIANZ GLOBAL ASSISTANCE** to obtain all the necessary medical information. Decisions will be made considering only your medical interest.

Our assistance section doctors will contact the local medical institutions and if necessary you're treating physician, for the purpose of collecting such information that makes it possible to make the most suitable decisions for your health condition.

You agree that the decision of repatriating you will be taken and directed by a medical staff holding certificates recognized officially in the country where it usually practices its professional activity.

**If you refuse to implement the decisions taken by our medical section**, you will, thereby, relieve us from any responsibility related to the results of such decision, and thus forfeit all your rights to the benefits and indemnities offered by us.

In any case, our assistance section cannot replace the local rescue institutions and it shall not take upon itself the expenses incurred in this case.

#### **A.1 If you become sick or injured**

A.1.1 Our assistance section can, according to your need and at your request:

- Send you a general practitioner or specialist doctor to give medical advice.

- Direct you to a clinic or a hospital to give you medical advice.
- If your case requires your hospitalization, our assistance section will choose the institution suitable for your case. It shall also arrange your transportation to the hospital and shall inform it how the bill will be settled.
- Contact the hospital to inquire about your status and ensure that the medical treatment is being properly rendered.
- Convey letters to your family.

**A.1.2 if your health condition requires your repatriation:**

**ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the matter of repatriating you to your place of residence in your country of residence or transporting you to the nearest hospital to your home and/or the one most capable of offering the suitable treatment your health situation requires. If it is necessary, a medical team from **ALLIANZ GLOBAL ASSISTANCE** will accompany you.

As soon as your health condition allows it, your return from the hospital to your home will be arranged.

**The cover of repatriation to the country of residence is unlimited.**

**ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the extra expenses for the transport of your insured family members who are accompanying you, if it becomes impossible to use the means of transport which were to be used originally because of such repatriation.

We shall reimburse the additional amounts related to your lodging together with your insured family members or any insured person accompanying you according to the ceiling specified in the general conditions in this policy upon submission of the supporting documents as of the date of the injury till the date of your repatriation to your country of residence.

**A.1.3 if your health condition does not require your repatriation:**

Upon submission of the supporting documents, and in accordance with the ceiling specified in the general conditions in this policy, we shall reimburse the additional expenses related to your lodging and the lodging of your insured family members or any insured person accompanying you.

Upon submission of the supporting documents, we shall reimburse the transport expenses incurred by you for continuing the interrupted trip within the limits of the amounts we were to pay to repatriate you to your country of residence.

**A.1.4 if you are hospitalized for more than 7 days (48 hours in the case of a minor child)**

In the event that you have no adult member of your family accompanying you, **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements while “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the expenses of the round trip for a relative living in the country of your residence, or for a person nominated by you living in the country where you have been hospitalized, to be at your side.

**ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the expenses of his lodging at the hotel until your repatriation to your country of residence up to JD 55 per night with a maximum amount of JD 570.

These expenses shall be paid according to supporting documents.

**A.1.5 In case you are hospitalized with a minor child accompanying you**

In case there is no adult member of your family accompanying you, **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while “**Al Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the price of a round trip ticket for a member of your family living in the country of your residence, or for a hostess from **ALLIANZ GLOBAL ASSISTANCE** to accompany your minor child, or minor children, to your home.

It remains your responsibility, or the responsibility of one of the guardians of the minors, and at the earliest possible opportunity, to provide us with an accompanying permit that will enable us to repatriate the minor to the country of residence.

**A.1.6 In case you have paid the medical expenses according to a doctor's prescription or treatment expenses**

By virtue of a prior approval from **ALLIANZ GLOBAL ASSISTANCE**, "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall take upon itself these expenses up to Jordanian Dinars 71,000 per person and for the validity period of the policy. It shall take upon itself also the unforeseen expenses for dental treatment up to Jordanian Dinars 215.

A deductible of Jordanian Dinars 45 per person and per claim shall remain upon you.

**A.2 In the event of the death of an insured person**

A.2.1 **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall take upon itself the expenses of returning the corpse from the place of death to the place of burial in your country of residence. "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall also take upon itself the reasonable and necessary expenses of preparing the corpse for transport.

A.2.2 **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements, while "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall take upon itself the additional expenses for transporting the members of your family who are insured under this policy and repatriating them to the country of residence, if it becomes impossible to use the originally used means of transport due to the repatriation. "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall become the owner of the essential means of transport for repatriation and you shall return such means at the earliest possible opportunity upon your return to your country of residence.

**A.3 Returning from travel before the scheduled date**

If you are obliged to return to your country of residence before the scheduled date as a result of the death of a member of your family who is not accompanying you on your trip (husband or wife, one of the lineal ancestors or descendants, brother, sister), **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements and "**Al-Nisr Al-Arabi Insurance Co. Ltd.**" shall

take upon itself the expenses of your repatriation if it is impossible to use the originally approved means for this purpose.

In case you wish to resume your original trip, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall not incur the cost of transport or any other expenses connected with this trip, and you will not be able to make use of the benefits of the original policy which you previously applied to subscribe thereto for a specific period. If you wish to make use of the benefits of this new trip, you shall apply for a new policy.

#### **A.4 Exclusions**

In addition to the general exclusions stated in clause 7, the following exclusions shall be applicable to “Assistance to persons” schedule:

- a. Trips undertaken for treatment purposes.
- b. All expenses incurred without the prior approval of the assistance section of **ALLIANZ GLOBAL ASSISTANCE**.
- c. Expenses incurred in the country of residence.
- d. Epidemics, pollution or natural disasters.
- e. Care or treatment not resulting from a medical emergency.
- f. Expenses resulting from a chronic, pre-existing, mental, neurological or psychiatric disease.
- g. Diseases which are under treatment and have not stabilized yet.
- h. Pregnancy and all its results or complications, particularly: abortion or miscarriage and delivery.
- I. *In-Vitro* fertilization or every treatment of sterility, in addition to the expenses of contraception.
- j. Sexually transmitted diseases.
- k. Expenses of treatment by mineral water and heliotherapy, physiotherapy and cosmetology.
- l. Price of artificial devices and limbs and the costs of their implantation and installation, in addition to the expenses related to sight.
- m. Vaccination expenses.

- n. The expenses related to dental treatment excluding the cases of unforeseen care within the limits mentioned in Article A.1.6.
- o. Scientifically or medically unrecognized care or therapy.
- p. Treatments or care provided by a member of the family.
- q. Expenses of food and all such expenses which are not explicitly stated as reimbursable.
- r. The expenses of contacting parties other than **ALLIANZ GLOBAL ASSISTANCE**.

## **A.5 what is to be done when there is a need for assistance?**

A.5.1 immediately calls **ALLIANZ GLOBAL ASSISTANCE**, within the three days following the occurrence of the event at the latest.

The call center of **ALLIANZ GLOBAL ASSISTANCE** is at your disposal to help you, everyday, 24h/24 in English

You just have to call the following number:

**Tel:** +97142708715

You will be asked to provide the policy number mentioned in the particular conditions your full name, the problem you are facing in addition to a phone number where you can be reached.

Telephone communications to **ALLIANZ GLOBAL ASSISTANCE** will be reimbursed upon submission of evidence.

You can also send an email, from your hotel, the hospital or from wherever you are, on the following address and provide the policy number, surname, name, problem, telephone number where you can be reached: **E-mail:** [International\\_dept@nextcarehealth.com](mailto:International_dept@nextcarehealth.com)

One of our staff will contact you as soon as he/she receives the information in order to assist you.

## **A.5.2 to apply for reimbursement**

Since the moment you contact the assistance section of **ALLIANZ GLOBAL ASSISTANCE**, you will be entitled to inform us of the insured expenses you incurred which are approved by the assistance section of **ALLIANZ GLOBAL ASSISTANCE** and which you like to receive.

You must produce all the supporting documents that confirm the rightfulness of your claim and you must send the same by post to “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” at the following address:

**Al-Nisr Al-Arabi Insurance Co. Ltd**

Shmeisani – Esam Ajlouni St. –Building no. 21,  
P.O. Box 9194 Postal code 11191  
Amman – Jordan

**A.5.3 the undertaking of the transport operation**

When **ALLIANZ GLOBAL ASSISTANCE** makes the arrangements and “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” takes upon itself the transport operation within the covers of the policy, this shall be effected by train in the first class or by plane in the economy class or by taxi, according to the decision of the assistance section of **ALLIANZ GLOBAL ASSISTANCE**. In this case, your original tickets shall become the property of **ALLIANZ GLOBAL ASSISTANCE**, and you shall undertake to return the same thereto or to pay it the amount you were able to recover from the entity that issued the transport tickets.

If you basically have not purchased a return ticket, **ALLIANZ GLOBAL ASSISTANCE** shall reserve its right to request you to pay the expenses you would have anyhow incurred for your return.

**A.5.4 Framework of our interference**

We interfere within the framework of the local and international laws and regulations. Our benefits will be provided subject to the obtainment of the necessary approvals from the competent authorities.

We shall not be held liable for any delay or inability to provide our agreed upon services due to force majeure or such incidents as strikes, seditions, civil commotions, curfew, acts of sabotage or terrorism, civil or external war, the effects of an ionizing radiation source or any other unforeseen case.

The aim of the assistance cover is not to reimburse, but it basically consists of offering substantial benefits in kind;

therefore, the benefits which are not requested during travel or which are not prepared by us shall not give the right to reimbursement.

**B. Benefits of skiing on snow – “Schedule 2”**

These benefits shall be valid during the period stated in the special conditions, provided you have paid the appropriate extra premium.

**B.1 In case you have paid the rescue expenses on the mountain**

We shall pay you the rescue expenses at a maximum amount of Jordanian Dinars 700; these are the expenses of transport after the accident from the point where the accident occurred to the nearest hospital.

The benefits shall not include: the search expenses (expenses of the operations undertaken by the rescuers or rescue organizations that move especially to search for you in a place void of, or far from, organized means of rescue).

**B.2 you became a victim of a snow-skiing accident and you were transported to hospital:**

We shall pay you the expenses of transport by an ambulance or by a helicopter to the nearest medical centre or the medical centre most suitable for your health condition.

As soon as your situation allows it, **ALLIANZ GLOBAL ASSISTANCE** shall make the arrangements and “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall take upon itself the expenses of repatriating you to your place of residence for the medical reasons and within the conditions stated in the section of “Assistance to persons”.

**B.3 if you become unable to ski on snow as a result of an unforeseen accident:**

We shall pay you the lump sum paid for the ski lift up to the limit of JD 11 daily, as of the day following the occurrence of

the accident and with a maximum amount of Jordanian Dinars 110. These benefits shall be confined to the lump sums paid for a period of 3 and more days.

**B.4 if you accidentally destroy the pair of skis:**

After the destruction of your pair of skis, we undertake to rent a pair similar thereto for a maximum period equal to the lodging period covered by the policy or for a maximum period of ten days.

The broken equipment must remain at **ALLIANZ GLOBAL ASSISTANCE**'s disposal in order to be evaluated.

N.B.: We neither pay the price of, nor compensate for, the damaged skis, and therefore the expenses of the damage sustained by the rented skis shall remain upon you.

**C. Benefits of the luggage– “Schedule 3”**

**C.1 the benefits**

**C.1.1. the benefits shall be applicable in the following cases:**

- ÿ Theft of the luggage during the validity period of your policy.
- ÿ Complete or partial damage to the luggage during the validity period of your policy.
- ÿ Loss of the luggage and the private objects carried with you or which you bought during your travel, while they are being transported by the transport company, excluding the valuable things mentioned hereinafter.

However, if the luggage and objects are transported in a vehicle, the benefits shall be applicable in the events of theft-by-breaking between 7:00 a.m. and 10:00 p.m. only at the local meantime of the country where the incident occurred, provided such luggage and objects have been transported out of sight in the trunk of a roofed vehicle which is locked by keys and the windows of which are fully shut.

The burden of proof of the time at which the theft occurred shall be upon you.

Moreover, in the event of occurrence of delay of more than 12 hours in the delivery of your luggage to your place of residence, we shall pay you, after the submission of the proofs within the limits of the ceiling specified in the summary schedule of the covers, the expenses paid by you for the purchase of the necessary requirements. You will be required to produce the original purchase invoices.

### **C.1.2 Valuable objects**

The objects considered valuable according to the conditions of the policy are:

- Jewelry and objects made of a precious metal, gems, pearl, watches, fur and hunting rifles.
- Photographic and cinematographic cameras, IT machines or mobile telephones and sound or photo recording or copying machines in addition to their spare parts and accessories.
- Objects, other than clothing, the value of which exceed the ceiling specified in the summary schedule of the benefits.

These benefits shall be applicable to the valuable objects in the following cases:

- The valuable objects shall be covered by the benefits against theft, only if you were carrying, wearing or using the same.
- The damage sustained by the photographic or cinematographic cameras shall be covered by the benefits if the insured is exposed to a serious unforeseen bodily accident.

## **C.2 Evaluation and indemnification of the damage**

### **C.2.1 Limits of the benefits**

The benefits shall be granted within the framework of the maximum limit specified for the insured person and in accordance with the deductible specified in the summary schedule of the benefits on the total damages that occur during the validity period of the policy.

The indemnity paid in the event of the occurrence of delay for more than 12 hours in the delivery of your luggage to the place of your residence, is within the limits of the ceiling specified in the summary schedule of the covers, which does not accumulate with the indemnity applicable in the event of theft, damage or loss of the luggage. In the event that the application of the two covers which constitute a single incident coincide, the indemnity paid in the event of delay in the delivery of the luggage shall be deducted from the remaining amounts payable within the framework of the indemnity for theft, damage or loss of luggage.

The maximum amount for indemnification of the total valuable objects mentioned above shall not exceed 50% of the insured value specified in the Summary Schedule of the Benefits.

### **C.2.2 Calculation of the indemnity value**

The indemnity value shall be calculated according to the value of replacement of the objects by the same kind with deduction of the depreciation value and within the amount specified in the Summary Schedule of the Benefits. The depreciation value shall be calculated according to the date of purchase of the objects and in accordance with the submission of the documents that confirm the purchase.

Upon every accident, every insured person shall incur the payment of a fixed deductible according to what is specified in the Summary Schedule of the Benefits.

In any case, the indemnity shall not exceed the value of the occurring damage, nor shall it take into consideration the indirect damages.

### **C.3 In the event that the stolen or lost objects are found**

You must notify us by a letter sent by post as soon as you come to know that the stolen or lost objects are found.

- If you have not received any indemnity yet, you must recover the ownership of such objects. If you are entitled to the benefits, our responsibility in such a case shall be restricted to indemnification for the damaged or short objects.

- If you have received the indemnity, you may choose between relinquishing the objects or recovering the same provided you return the indemnity you received deducting there from the value of the indemnity for the damaged or short objects.
- If you fail to request the recovery of such objects within 15 days from the date on which you were notified that they were found, we shall consider that you have chosen to relinquish the same.

#### **C.4 how will the benefits be applied**

- The application for subscription shall be submitted before the beginning of the trip.
- The benefits shall be applicable in cases of theft or damage during the validity period of the policy.
- The benefits shall be applicable in the event of loss only during transport by a transport company, provided such period shall not exceed 48 hours.

#### **C.5 Exclusions from the benefits**

In addition to the general exclusions stated in clause 7, the following exclusions shall be applied:

##### **C.5.1 The following circumstances:**

1. Every theft, loss or damage resulting from the decision of the competent administrative authority or from the prohibition of the transport of specific objects, that occurs during transport.
2. Theft by subordinates of yours during their performance of their jobs.
3. Theft committed without breaking or extracting or by using a forged key.
4. Theft of objects which occurs at a public place, in the absence of a continuous control.
5. The damage resulting from a defect in the object covered by the benefits, from its natural depreciation or from leakage of

the liquids or fatty, colored or corrosive materials which constitute part of the luggage covered by the benefits.

6. The damage sustained by fragile objects, particularly crockery and glass, porcelain and marble objects.
7. The loss or forgetting of objects as a result of your mistake or the mistake of one of the persons accompanying you.
8. The damage resulting from scratching, tearing or staining.
9. The damage resulting from smoking accidents.

#### **C.5.2 The following objects:**

1. Documents, identity papers, credit cards, magnetized cards, transport tickets, money, securities and keys.
2. Skis sail boards, golf accessories, surfboards, diving bells, bicycles, gliding accessories, parachutes, airplanes without tail and boats.
3. Professional equipment, collections of samples and commodities.
4. Musical instruments, art or professional objects, old objects, religious objects and assembly objects.
5. Spectacles (glasses and frames), contact lenses, spare parts, artificial limbs and devices of any kind, unless they are damaged when the insured is exposed to a serious bodily accident.
6. Motorcar parts and furniture of trailers, camping cars and boats.
7. Commodities liable to decay, wine and alcoholic drinks.
8. Video games and their accessories.
9. Medical equipment, artificial limbs, spare parts and medicaments.
10. The clothes and their accessories which are worn by you.
11. Animals.

#### **C.6 What you shall do when an accident occurs**

You must:

- In the event of theft: File a complaint within 48 hours from the occurrence of the theft at the police station nearest to the site of the theft.

- In the event of total or partial damage: Obtain a written evaluation of the damage from the competent authorities or from the responsible person.
- In the event of partial or total damage resulting from the transport company: Obtain a process-verbal of the damage and the value of the damage from the competent employees in this company.

## II In all cases:

- Take all the measures necessary to limit the consequences of the accident.
- Notify “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” of the accident by a letter sent by post, within 3 days from the date on which the accident becomes known to you, except in force major cases.
- In the event of theft, this respite shall become 24 hours from the date on which the occurrence of same becomes known to you.

**ALLIANZ GLOBAL ASSISTANCE (c/o Arab Gulf Health Services)**  
**Eiffel Boulevard Limited Building (Eiffel 2) 1st floor**  
**,Umm Al Sheif, Sheikh Zayed Road**  
**P.O. Box 80864,**  
**Dubai, UAE.**

**Tel : +97142708715**

**E-mail: [International\\_dept@nextcarehealth.com](mailto:International_dept@nextcarehealth.com)**

Notify “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” by post on the following address:

Shmeisani – Esam Ajlouni St. –Building no. 21,

P.O. Box: 9194 Postal Code 11191

Amman – Jordan

If you fail to observe the specified respite for notification about the accident, you shall forfeit every right to claim indemnity, unless you prove that the reason of the delay was a compulsory reasonable excuse.

You must prepare a file and send the documents that justify your claim to “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” including:

- The policy or a copy thereof.
- A notice of filing a complaint.

- The damage/loss procès-verbal.
- The original purchase invoices.
- Repair or rehabilitation invoices.
- A new assessment by a specialist or an expert.
- Photographs (of the valuable objects).

In addition to any other element that is important to process your claim

**D. Personal accident Covers – in various circumstances – “Schedule 4”**

**D-1 Personal accident: Value and cover**

**D-1-1** In the event of the occurrence of unforeseen accident for the insured during the validity period of the policy, and such accident leads to the death of the insured, immediately or within one year from the date of the unforeseen accident, the company shall pay an amount of Jordanian Dinars 14,200 to the lawful heirs of the insured.

**D-1-2** In the event of permanent total disability resulting from an unforsen accident, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” warrants the payment of an amount of Jordanian Dinars 14,200 to the insured.

**D-1-3** In the event of permanent partial disability resulting from an unforsen accident, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” warrants the payment of an amount of Jordanian Dinars 7,100 to the insured.

In the event of accumulation of indemnities “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall be liable to pay maximum amount of Jordanian Dinars 71,000 per accident.

**D-2 Exclusions**

In addition to the general exclusions of all covers and those applicable to the basic covers (assistance to persons), the accident caused by the following matters shall also be considered excluded:

**D-2-1 Exercising** of mechanical (motorcars, motorcycles, every motorized vehicle) or aerial sports and the usage of motorcycles of a capacity of 125 cm<sup>3</sup> or more, as a hobby and at all levels.

**D-2-2** Exercising of racing on rugged ground. Mountaineering, exploration of caves, sledge racing on snow, diving by means of or without equipment, parachuting and all types of gliding.

**D-2-3** A heart attack.

**D-2-4** Paralysis, defenses, Blindness, the will-known epilepsy which you may have been stricken there by, in addition to every medical incident the diagnosis, manifestation or causes of which are of a physical nature.

- D-2-5** Any activity exercise in the frame work of your profession.
- D-2-6** Your participation on activity under the supervision in the military authority.

**D-3 what you must do if you wish to make use of the cover of personal accident?**

You must notify “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” in writing within 5-day respite, except in unpredictable cases or cases of force major. After the laps of such respite, if “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” is prejudiced as a result of the late declaration, you shall forfeit your right indemnity.

The mail must be sent to the following address:

**“Al-Nisr Al-Arabi Insurance Co. Ltd.”**

Shmeisani – Esam Ajlouni St. –Building no. 21,  
P.O. Box: 9194 Postal Code 11191, Amman – Jordan

- In addition to your written declaration, you must attach there to the basic medical report that specify the nature of the injury and there potential result, in addition to the report that specify in detail the circumstances of the unforeseen accident.
- You must declare the indemnities, if any, subscribed to with other insurers for the same risk.
- You must deliver any document necessary for the export, particularly the evaluation certificate of the medical stabilization condition up on demand by “**Al-Nisr Al-Arabi Insurance Co. Ltd.**”
- You must accept to under go a meical examination by the doctors commissioned by “**Al-Nisr Al-Arabi Insurance Co. Ltd.**”
- You must take all the majors that would limit the complication of unforeseen accident.

**E. The cover of public liability –Private Life-“Schedual 5”**

**E-1 Public liability aborad**

**E-1-1 “Al-Nisr Al-Arabi Insurance Co. Ltd”** Shall indemnify you against the financial results of the public liability which might fall upon you during your trip. In application of the law and practices in the counetry where the liability has developed, as a result of the damage arising from accidents caused to third parties as a result of:

- Your act
- The act of persons you are responsible for, excluding anyone in your employee or in the employ of any member of your family.
- The act of animals or objects in your custody.

The damage resulting from an act caused by you while traveling for the purposes of your business shall not be subject to the benefits.

The cover shall be valid outside the country of residence and only in a country where you will not benefit from the public-liability cover.

**E-1-2 “Al-Nisr Al-Arabi Insurance Co. Ltd”** Shall indemnify your public liability up to:

- Jordanian Dinars 35.000 per accident for the subsequent bodily and moral damage.
- Jordanian Dinars 3,550 per person and accident for the subsequent material and moral damage.

In the various circumstances, a deductible of JD 50 per accident shall remain upon you.

## **E-2 Exclusions**

In addition to the general exclusions for all risks, the following shall be considered excluded:

- a. The damage caused internationally by you or in collusion with you.
- b. The results of your contractual liability.
- c. The damage caused is anyone employed by you or by a member of your family.
- d. The damage caused by your employer or the employer of any member of your family.
- e. The damage caused by the members of your family or to anyone else having the capacity of insured under this policy.

- f. The damage resulting by motorized land vehicle or any machine for aerial, sea or river navigation.
- g. The damage resulting from sports exercised in a framework other than entertainment or within the framework of racing , show or training for same.
- h. The damage resulting from exercising bets, ,attempted assassination or assault, riots, demonstrations, civil commotion, civil of foreign war.
- i. The damage caused to animals or objects owned by you or which are in your custody on the basis of lease, lending or trust.
- j. The fines and financial judgment issued against you as penalties and which do not constitute a direct indemnity for bodily or material damage.
- k. The damage caused during the practice of your professional activity.
- l. The results of the liability that might be upon you as a result of fires, explosions and water damage.( e.g., liability towards the neighbors, liability toward the tenants).

**E-3 What you must do in the event of the occurrence of an accident within the framework of the indemnity of public liability in private life?**

Not to admit responsibility or any act without our approval, however, the admission of the material fact or the extension of assistance shall not constitute an admission of responsibility. You must notify us the accident in writing within a respite of five business days from the date on which it becomes known to you, except in unpredictable circumstances or in the case of force majeure.

After the lapse of such respite if “**Al-Nisr Al-Arabi Insurance Co. Ltd**” is exposed to damage as a result of delay in making the declaration, you shall forfeit your right to indemnity.

The mail must be sent to the following address:

**“Al-Nisr Al-Arabi Insurance Co. Ltd”**

Shmeisani – Esam Ajlouni St. –Building no. 21mmercial Centre.

P.O. Box: 9194 Postal code 11191, Amman-Jordan

If the lawsuit is filed against you, you shall give us all the authorities to manage the same end to resort to any method of calling or participation in defending you and the exercise of the methods of calling regarding civil interests before penal courts,

You must deliver to us, as soon as receive, any summons, subpoena or non-judicial deeds and procedural documents that might be addressed to. Or served upon you.

If you fail to perform obligations after the accidents, we shall indemnify the injured third party or those who have the rights, but we shall reserve our rights to sue you in order to receive the amounts paid in this manner.

**F. Benefits of the “Additional assistance services” – “Schedule 6”**

**F.1 Medical consultation before travel**

As soon as you phone **ALLIANZ GLOBAL ASSISTANCE**, the work team will provide you with practical information on the vaccines and all the other medical procedures which should be performed before travel.

**F.2 Practical information**

As soon as you phone **ALLIANZ GLOBAL ASSISTANCE**, the work team will provide you with practical information on the entry visas necessary for your travel and the weather conditions in the country of your destination, and with useful addresses, such as embassies, consulates and international airports.

**F.3 Monetary advance for a penal bail  
You are in need of a penal bail:**

**ALLIANZ GLOBAL ASSISTANCE** shall send you up to Jordanian Dinars 7,100, the bail required according to the legislations of some countries to secure your release if you are arrested as a result of an accident caused by you. The bail will be sent after a third party deposits an amount equal thereto with “**Al-Nisr Al-Arabi Insurance Co. Ltd.**”.

**These benefits shall not be applicable in the following cases:**

- Trading in contraband goods and/or narcotics.
- Participation in political or religious movements.

**F.4 Legal assistance**

If charges are leveled against you by the legal authority in the country whereto you are traveling, “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” shall pay the legal costs of an advocate, and if necessary, the fees of a translator, up to Jordanian Dinars 3,550 per accident, provided the acts you are accused of do not expose you to penal penalties according to the legislation in force in the country concerned.

Acts linked to professional activity or to the use or keeping of a motorized land vehicle or to your participation in political or religious movements shall absolutely prevent the application of these benefits.

**F.5 Monetary advance for emergencies**

If all your means of payment of money have come to an end:

- **ALLIANZ GLOBAL ASSISTANCE** shall lend you up to JD 1,420 against the prior deposit by a third party of an equal amount by a bank cheque in favour of **ALLIANZ GLOBAL ASSISTANCE**.
- **ALLIANZ GLOBAL ASSISTANCE** shall arrange your return of the continuation of your trip against a prior deposit by a third party of an amount equivalent to the cost of the trip by a bank cheque in favour of **ALLIANZ GLOBAL ASSISTANCE**.

**F.6 Urgent dispatch of medicines**

Subject to the approval of your treating doctor who has prescribed the medicine to you (whose address must be provided

to us by you), **ALLIANZ GLOBAL ASSISTANCE** shall take upon itself to dispatch the medicines not available locally, provided they are necessary for a treatment that is being continued, and provided it is not possible to prescribe any other medicines equivalent thereto which are available locally and that neither the local nor the international health or customs regulations prevent such dispatch.

**ALLIANZ GLOBAL ASSISTANCE** shall do its utmost to send you such medicines as early as possible, but it cannot be held responsible for the delay resulting from transport companies nor from the potential unavailability of the medicines.

You must pay the price of such medicines within one-month respite effective the date on which they are received; otherwise we shall be entitled to claim expenses and legal interests also.

#### **F.7 Change of dates and delivery of urgent letters**

If an unforeseen incident (strike, the hijacking of an airplane, an unforeseen accident or disease which does not require your repatriation for medical reasons) changes your travel program, **ALLIANZ GLOBAL ASSISTANCE** shall:

- § Transport the necessary letters to your family and institution.
- § Amend your dates schedule according to your instructions.
- § Exert every effort to reserve a hotel room, a rented car and an air-travel ticket for you (the cost of these benefits shall be upon you).

#### **F.8 Exclusions**

The general exclusions stated in clause 7 shall be applicable to all these benefits.

**\*\*Note:** Any discrepancy between the Arabic and English version, the Arabic version will be considered the reference and its terms, conditions, and statements will be binding to the two signatories of the policy.

In the event of theft, this respite shall become 24 hours from the date on which the occurrence of same becomes known to you.

Contact ALLIANZ GLOBAL ASSISTANCE  
Through Telephone No. +97142708715

Notify “**Al-Nisr Al-Arabi Insurance Co. Ltd.**” by post on the following

Address:

Shmeisani – Esam Ajlouni St. –Building no. 21,  
P.O.Box: 9194 Postal Code 11191  
Amman-Jordan