

Assistance Services during Travel

General Conditions

of “Assistance During Travel” Policy
TRAVEL-SCHENGEN

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

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

Tel: +971 4270 8715

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.

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 The benefits of this policy 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.

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

4.1 Policies “Single Trip”

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.

4.2 Annual Policies “Multi-trip”

If you choose the issuance of the Annual Policy “Multi-trip”, 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 the inception of the policy.

6. Conditions of Revocation of Annual Policies

6.1 Conditions of revocation

6.1.1 You can revoke 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 revoke 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 one month 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 revocation

6.2.1 Revocation 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 revocation.

6.2.3 In the event of revocation 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 revocation, subject to the premium being prepaid and no claim is received thereupon. However, if the reason of revocation is the failure to pay the premiums, this part of the premium shall remain due to the Company as compensation for the revocation.

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 revocation 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 revocation.

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.
- 7.11 Your travel using private transportation means (Land, marine or air transportation); nonetheless assistance cover shall remain valid all through the period of stay abroad.

8. Subrogation

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.

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, or from the date such a claim becomes known to any party having interest

11. Summary Schedule of “Travel-Shengen” Benefits

Benefits	Limits of Benefits	Deductible
Assistance to Persons, Repatriation and Medical Expenses “Schedule 1”		
Repatriation in the event of being affected by a serious disease or a serious accident	Actual cost	Nothing
Medical or curative expenses abroad that remain upon us	JD 35,500 per person during the cover period	JD 45 per claim
Repatriation expenses in case of death	Incurred expenses	Nothing

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 : +971 4270 8715
E-mail:
International_dept@nextcarehealth.com

Natural Disasters: 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.

Evaluation of the stability of the Medical Situation: A report issued by a reliable medical source mentioning that as of a specific time, the medical situation became stable.

Insurer: **Al-Nisr Al-Arabi Insurance Co. Ltd.,**
Shmeisani – Esam Ajlouni St. –Building no. 21,
P.O. Box 9194 Postal Code 11191
Amman – Jordan
Which is the issuing company and the responsible party to provide the covers in case of occurrence of any covered risk.

Emergency 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.

Any change in your health condition diagnosed by

Serious Disease:

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.

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.

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

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 your 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 the medical assistance section in Allianz Global Assistance, 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.

- Covering medical consultations and hospitalization fees – in case that was required- according to the ceilings, limits, terms and conditions of the contract.
- 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.

A.1.3 If your health condition does not require your repatriation:

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 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 35,500 per person and for the validity period of the policy.

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

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.

A.3 Exclusions

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

1. Trips undertaken for treatment purposes.
2. All expenses incurred without the prior approval of the assistance section of **ALLIANZ GLOBAL ASSISTANCE**.
3. Expenses incurred in the country of residence.
4. Epidemics, pollution or natural disasters.
5. Care or treatment not resulting from a medical emergency.
6. Expenses resulting from a chronic, pre-existing, mental, neurological or psychiatric disease.
7. Diseases which are under treatment and have not stabilized yet.
8. Pregnancy and all its results or complications, particularly: abortion or miscarriage and delivery.
9. *In-Vitro* fertilization or every treatment of sterility, in addition to the expenses of contraception.
10. Sexually transmitted diseases.
11. Expenses of treatment by mineral water and heliotherapy, physiotherapy and cosmetology.
12. Price of artificial devices and limbs and the costs of their implantation and installation, in addition to the expenses related to sight.
13. Vaccination expenses.
14. The expenses related to dental treatment.
15. Scientifically or medically unrecognized care or therapy.
16. Treatments or care provided by a member of the family.
17. Expenses of food and all such expenses which are not explicitly stated as reimbursable.

18. The expenses of contacting parties other than **ALLIANZ GLOBAL ASSISTANCE**.

A.4 What is to be done when there is a need for assistance?

A.4.1 **To benefit from the services of our assistance company,** immediately call **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: +971 4270 8715

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

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

A.4.2 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.4.3 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.4.4 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 for which pre-approval for settlement was not granted by the assistance company shall not give the right for reimbursement.

ALLIANZ GLOBAL ASSISTANCE (c/o Arab Gulf Health Services)
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