

## Travel - Extra Plus

### Providing travel assistance services

#### Are you facing an emergency case and in need of assistance?

**You** can immediately contact the assistance team

24/7/365

This **policy** is for Jordan **Residents** who travel from their **country of residence** Jordan. This **policy** does not cover claims relating to **pre-existing medical conditions**.

#### 24hr emergency medical assistance

Telephone: +971 4 270 8705

WhatsApp No.: +971 56 216 4563

#### Claims Call Center

All claims:

[Submit a claim online](#)

Or through the following link:

<https://www.al-nisr.com/page/travel-claims>

#### Note:

If **you** are hospitalized or **your** medical fees are likely to exceed \$250, **you** must always call the 24-hour **emergency** medical assistance line. Failure to do so may mean that **you** will not receive the appropriate level of treatment or **your** claim may not be paid.

This **policy** includes the (COVID-19) cover under **emergency** medical expenses and related benefits.

## Contents

Travel Extra Plus Policy Table of Covers .....	3
Important Information .....	7
Definition of Words .....	10
24-hour Emergency Medical Assistance .....	18
Health Declaration and Health Exclusions .....	19
General Exclusions .....	22
Conditions .....	23
Sports and Leisure Activities .....	25
Hazardous Activities .....	28
Making a Claim .....	29
Making a Complaint .....	34
Section 1- Assistance (Including COVID-19 cover) .....	35
Section 2- Personal Possessions .....	40
Delayed personal possessions .....	42
Section 3- Personal Accident .....	43
Section 4-Third Party Liability .....	45
Section 5- Travel Inconvenience .....	48
Journey cancellation / curtailment and return before the scheduled date .....	48
Delayed departure .....	51
Loss of travel documents .....	52
Mugging .....	53
Section 6 - Complementary Assistance .....	54
Useful Information .....	54
Legal Assistance and Advance Payment of Bail Bonds .....	54
Section 7 - Ski .....	56

## Travel Extra Plus Policy Table of Covers

The following is the table of covers of Travel Extra Plus Policy. **You** should read the rest of this **policy** for the full terms and conditions.

Benefits (limit / person)	Limits	Excess
<b>Section 1: Assistance</b>		
<b>Emergency</b> medical expenses including COVID-19 Cover.	175,000 JOD per person and per period of cover	35 JOD Per claim
<b>Emergency</b> medical evacuation/Repatriation	Incurred expenses	
<b>Transportation</b> and <b>accommodation</b> expenses in case you are hospitalized for more than 5 days	1 x economy ticket and 70 JOD per day for accommodation expenses for 10 days	
<b>Accommodation</b> expenses of <b>close relative</b> or <b>travelling companions</b> (in case of hospitalization over 48 hours)	70 JOD per person per day for 10 days max (max 700 JOD per person)	
Expenses in case of minor child left alone	1 x economy ticket home or 1 x return ticket <b>for close relative</b>	
<b>Emergency</b> dental care expenses	140 JOD per tooth (maximum of 700 JOD)	
Repatriation of Mortal Remains	Incurred expenses	

Benefits (limit / person)	Limits	Excess
Accommodation costs related to <b>COVID-19 quarantine</b> : If diagnosed with COVID-19	Up to 70 JOD per day (Max 14 days)	
<b>Funeral expenses</b>	3,500 JOD	
<b>Section 2: Personal Possessions</b>		
Lost , stolen or damaged <b>Personal Possessions</b>	2,100 JOD	
<b>Valuables</b> (including laptop and mobile)	700 JOD	35 JOD
Single item, <b>pair or set</b>	525 JOD	
Alcohol, fragrances and tobacco	35 JOD	
Delayed <b>personal possessions</b>	700 JOD (70 JOD per 4 hours)	4 hours
<b>Section 3: Personal Accidents</b>		
Death (including common carrier)	21,000 JOD	Nil
Loss of sight or limb	10,500 JOD	Nil

Permanent Total disablement	21,000 JOD	Nil
<b>Section 4: Third Party Liability</b>		
Bodily injuries and immaterial consecutive damage	35,000 JOD per claim	50 JOD per claim
Material and immaterial consecutive damage	3,500 JOD per claim	
Maximum aggregate damage included: bodily, material and immaterial	35,000 JOD per claim	
<b>Section 5: Travel Inconvenience</b>		
Trip cancellation / curtailment	2,450 JOD	35 JOD
Delayed departure	700 JOD (70 JOD per 4 hours)	4 hours
Loss of travel documents	350 JOD	Nil
Mugging	70 JOD	Nil
<b>Section 6: Complimentary Assistance</b>		
Useful information, hotel reservation, reservation of tickets or car rental	Free access without taking in charge	Nil

Legal assistance	3,500 JOD per claim	Nil
Advance of bail bonds	7,000 JOD per person	Nil
<b>Section 7 - Ski</b>		
Rescue expenses	700 JOD	Nil
Ski accident	Transportation in ambulance + medical repatriation as per the conditions of section 1	Nil
Reimbursement of mechanic telesiege fees (fees paid for more than 3 days)	JOD 11/day, up to a maximum of JOD 110 per period of cover	Nil
Broken ski	Rental of ski in replacement of the broken ones for the rest of the guaranteed period (max.10 days)	Nil

## Important Information

Thank **you** for taking out travel insurance with Al-Nisr Al-Arabi **Insurance Company**.

**Your certificate of insurance** shows the sections of the **policy** cover available, the people who are covered and any special terms or conditions that may apply.

**Your policy** does not cover everything. **You** should read this **policy** carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call us on telephone **UAE +971 4 270 8705** or via WhatsApp **+971 56 216 4563** or through the online Claims Center through the following link: <https://www.al-nisr.com/page/travel-claims>

- **The Insurer/Insurance Company**

**Your** travel insurance is underwritten by Al-Nisr Al-Arabi **Insurance Company**, Shmeisani - Issam Al Ajlouni Street - Building No. 21, P.O.Box No. 9194, Postal Code: 11191, Amman, Jordan.

- **How your policy works**

**Your insurance policy** and **certificate of insurance** form an agreement between **you**, Al-Nisr Al-Arabi **Insurance Company** and **us**. **We** will pay for any claim **you** make provided it 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 **insured person**. **Your policy** does not cover all events and expenses of any uncovered cases.

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 **insurance policy**.

- **Telling us about relevant facts**

- At the time of taking out this insurance **you** must tell **us** about anything that may affect **your** cover, including but not limited to:
- The health of **a close relative** who is not travelling with **you**, but whose health may affect your **journey** or **a travelling companion** (see under the heading 'Health declaration and health exclusions' of this policy); or
- **Your redundancy.**
- 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.

- **Policy Cancellation Rights**

- **You** can request to cancel the policy and get refunded of insurance premiums only in the following cases:
- If the embassy of the country to which **you** are travelling requires **you** to have an **insurance policy** for the purposes of obtaining a visa while **you** are unable to obtain the required visa, then **you** must inform **us** within 48 hours of receiving **your Certificate of Insurance** or the inception date of the **policy** whichever comes first, and return all **your** documents along with a written rejection letter from the concerned embassy.
- If the embassy of the country to which **you** are travelling does not require **you** to have an insurance **policy** for the purposes of obtaining a visa, then **you** must submit a written cancellation request letter at Al-Nisr Al-Arabi and return all **your** documents within 48 hours of receiving **your Certificate of Insurance** or the inception date of the **policy** whichever comes first.
- The **insurer** may cancel the **policy** at any time by means of a letter sent by post and without resorting to court if the **insured person** in bad faith conceals something or submits an incorrect statement in a way that reduces the importance of the insured risk or leads to a change of its subject matter, or if the **insured person** fraudulently breaches its obligations. The **company** hereby has the right to claim any amounts paid by the **company** to the **insured person**, and the **company** is entitled to all the **policy**



Premiums up to the date of cancellation. If any of the information is found to be incorrect or the **insured person** gives the **company** wrong or incomplete information, unintentionally or without a bad faith, then the **company** shall be entitled to cancel this **policy** and the **company** hereby has the right to claim any amounts paid by the **company** to the **insured person** in return for refunding the insurance premium paid by the **insured person** or refunding part of the insurance premium to the extent that the **company** does not bear a risk, in accordance with the provisions of Article 928 of the Jordanian Civil Law.

- Insurance premiums are not refunded if:

- **You** or any other person covered by the insurance **policy** traveled within the 48-hour period of receiving **your insurance policy** or the inception date of the **insurance policy**, whichever comes first.
- **You** have made or intend to make a claim.

#### • **Data protection**

Information about **your policy** may be shared between **us**, Al-Nisr Al-Arabi **insurance company**, the reinsurer or any member of Allianz Travel Group for insurance purposes.

**You** should understand that the sensitive health status information and other information **you** provide will be used by Al-Nisr Al-Arabi, **us**, **our** representatives (if required), our reinsurers, other insurers and industry governing bodies and regulators to process **your** policy, 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 others for marketing purposes. **You** have the right to access your personal records.

#### • **Governing law**

This **policy** will be in Arabic. This **policy** will be governed by the law of the Hashemite Kingdom of Jordan.

### • The Rights of Others

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

## Definition of Words

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

Word	Definition
<b>Accident</b>	An unexpected event caused by something external and visible, which results in physical bodily injury.
<b>Accommodation expenses</b>	Additional hotel expenses following an event covered by insurance, excluding all expenses related to food and beverages.
<b>Geographical Areas of cover</b>	<ul style="list-style-type: none"> <li>• <b>Worldwide</b> including United States of America, Canada and the Caribbean</li> <li>• <b>Worldwide</b> excluding United States of America, Canada and the Caribbean</li> <li>• <b>Europe</b> - Albania, Andorra, Austria, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Spain, United Kingdom, Serbia and Montenegro, Slovenia, Sweden, Switzerland and Ukraine.</li> </ul>

Word	Definition
	<ul style="list-style-type: none"> <li>• <b>The Middle East</b> - Bahrain, Cyprus, Egypt, Iraq, Saudi Arabia, Kuwait, Lebanon, Qatar, Oman, Syria, Turkey and United Arab Emirates.</li> <li>• <b>Schengen countries</b> - Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.</li> </ul>
<b>Beneficiary</b>	The person who initially acquired the rights of the <b>insurance policy</b> or legally transferred to him. In case of death of the <b>insured person</b> , the <b>beneficiary</b> herein shall be the legal heirs of the <b>insured person</b> .
<b>Business associate</b>	Any person in <b>your country of residence</b> that <b>you</b> work closely with, whose absence from work means that the director of <b>your</b> business needs you to cancel or curtail your <b>journey</b> and return earlier than scheduled time due to <b>emergency</b> circumstances.
<b>Certificate of Insurance</b>	The document issued by <b>the insurer</b> that is used to verify the existence of <b>your travel insurance policy</b> .
<b>Insurance Policy</b>	It is the <b>insurance policy</b> that is made and entered into by and between the <b>insurer</b> and the <b>insured person</b> which includes the <b>policy</b> terms, obligations, liabilities and rights of the parties or the rights of the <b>beneficiary</b> and any appendix to this <b>policy</b>
<b>Departure point</b>	The airport where <b>your journey</b> from your <b>country of residence</b> to <b>your</b> destination begins and where the final part of <b>your journey</b> back to <b>your country of residence</b> begins.
<b>Doctor</b>	A legally qualified <b>doctor</b> holding the necessary certification in the country in which they are currently practicing, other than <b>you</b> or a <b>close relative</b> .

Word	Definition
<b>Emergency</b>	Medical condition resulting from sickness or <b>accident</b> that requires <b>emergency</b> hospital admission, and for which delay in treatment beyond the next official working day may lead to a significant and permanent deterioration in the life and health of the <b>insured person</b> , his bodily functions and/or damage to one of his organs.
<b>Excess</b>	The deduction <b>we</b> will make from the amount payable under this <b>policy</b> for each <b>insured person</b> , for each section, for each claim incident.
<b>Funeral expenses</b>	Up to the amount shown in the table of Covers of <b>your insurance policy</b> for reasonable cost, <b>we</b> will pay either the expenses of transporting <b>your</b> body or <b>your</b> burnt body remains to <b>your country of residence</b> or the expenses of your funeral at the place of death outside your <b>country of residence</b> .
<b>Your Country of Residence</b>	<b>Your</b> usual place of residence in Jordan, which is the place where <b>you</b> reside.
<b>Incapacitating Agents</b>	A factor that produces temporary physiological and/or mental effects, rendering individuals unable to exert a concerted effort in the performance of their assigned duties.
<b>In-patient</b>	A patient who is admitted to a hospital or clinic for treatment that requires at least one overnight stay.
<b>Insurance Company/Insurer</b>	Al-Nisr Al-Arabi <b>Insurance Company</b> , Shmeisani - Issam Al-Ajlouni Street - Building No. 21, P.O.Box No. 9194, Postal Code: 11191, Amman, Jordan.

Word	Definition
<p><b>Journey</b></p>	<p>A trip that takes place during the <b>period of insurance</b> which begins when <b>you</b> leave home or workplace (whichever occurs later) and ends when <b>you</b> get back home, to a hospital, nursing home or workplace in <b>your country of residence</b>, whichever is earlier.</p> <ul style="list-style-type: none"> <li>• <u>For single trip cover</u> <ul style="list-style-type: none"> <li>- <b>You</b> will only be covered if <b>you</b> are aged 70 or under at the date <b>your policy</b> was issued, unless <b>you</b> have paid the appropriate additional premium in order to be covered by the insurance over the age of 70.</li> <li>- Trips within <b>your country of residence</b> are not covered.</li> <li>- Any other trip which begins after <b>you</b> get back is not covered.</li> </ul> </li> <li>• <u>Insurance which includes 3-months, 6-months and annual multi trips:</u> <ul style="list-style-type: none"> <li>- <b>You</b> will only be covered if <b>you</b> are aged 70 or under at the date <b>your policy</b> was issued, unless <b>you</b> have paid the appropriate additional premium in order to be covered by the insurance over the age of 70.</li> <li>- Short trips with a period of 90 days or less per trip are only covered. There is absolutely no cover offered by this <b>policy</b> for trips which are longer than the 90 days per trip unless <b>you</b> have paid the additional premium.</li> <li>- Trips within <b>your country of residence</b> are not covered.</li> </ul> </li> </ul>
<p><b>Legal action</b></p>	<p>Actions carried out to support a claim approved by <b>us</b>. This includes settlement negotiations, civil court hearings, arbitration and any appeals arising from such hearings.</p>

Word	Definition
<b>Legal costs</b>	Fees, costs and charges (including Value Added Tax or equivalent tax on local goods and services) that <b>we</b> have agreed to pay for <b>you</b> in connection with <b>legal action</b> . Also, any costs that <b>you</b> are ordered to pay by a court or arbitrator (other than damages, fees and penalties) or any other costs <b>we</b> have agreed to pay.
<b>Medically necessary</b>	A service or treatment commensurate with the diagnosis, in accordance with the generally accepted medical standards, which cannot be omitted without adversely affecting the condition of the <b>insured person</b> or the quality of the medical care provided to him/her.
<b>Out-Patient / day-patient</b>	A patient who is admitted and discharged from the hospital on the same day.
<b>Pair or set</b>	A number of items of <b>personal possessions</b> (excluding <b>ski gear</b> ) that belong together or can be used together.
<b>Period of insurance</b>	<p><u>For single trip cover</u></p> <ul style="list-style-type: none"> <li>• Trip cancellation cover mentioned in the table of covers of <b>your insurance policy</b> (outbound trip) begins from the issue date shown on <b>your Certificate of Insurance</b> and ends at the beginning of <b>your journey</b>. The cover for all other sections starts at the beginning of <b>your journey</b> and finishes at the end of <b>your journey</b> or at the expiry date of your policy, whichever occurs earlier.</li> </ul>

Word	Definition
	<p><u>Insurance which includes 3-months, 6-months and annual multi- trips:</u></p> <ul style="list-style-type: none"> <li>• Trip cancellation cover mentioned in the table of covers of <b>your insurance policy</b> (outbound trip) begins from the inception date shown on <b>your certificate of Insurance</b> or from the date <b>you</b> booked <b>your journey</b>, whichever comes later, and ends at the beginning of <b>your journey</b>. The cover for all other sections starts at the beginning of <b>your journey</b> and finishes at the end of <b>your journey</b> or at the expiry date of <b>your policy</b>, whichever occurs earlier.</li> </ul> <p><u>Insurance which includes single trip and 3-months, 6-months and annual multi trips:</u></p> <ul style="list-style-type: none"> <li>• The cover for all sections ends on the expiry date of <b>your policy</b> shown on <b>your certificate of insurance</b>, unless you are unable to complete <b>your</b> trip as planned due to death, injury, illness or there is an unavoidable delay in the public transportation. In such circumstances, <b>we</b> will extend the coverage at no charge for a maximum period of 15 days from the expiry date of <b>your policy</b> so that <b>you</b> can reasonably end <b>your</b> trip.</li> </ul>
<b>Personal Possessions</b>	All of <b>your</b> bags and any similar boxes (including its contents) and items that <b>you</b> wear or carry in hand (including <b>your valuables</b> ).
<b>Pre-existing medical conditions</b>	<p><b>Pre-existing medical conditions</b> means:</p> <ul style="list-style-type: none"> <li>• An ongoing medical or dental treatment or dental condition of which <b>you</b> are aware or related complication <b>you</b> have, or the symptoms of which <b>you</b> are aware</li> </ul>

Word	Definition
	<ul style="list-style-type: none"> <li>• 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 the issuance of the <b>policy</b>.</li> <li>• Any condition for which <b>you</b> take prescribed medicine or see a medical specialist.</li> <li>• Any condition for which <b>you</b> have had surgery.</li> </ul>
<b>Pandemic</b>	<b>An epidemic</b> that is recognized as a <b>pandemic</b> by the World Health Organization (WHO) or an official government authority in <b>your country of residence</b> or <b>your</b> trip destination.
<b>Epidemic</b>	A contagious disease recognized by the World Health Organization (WHO) or an official government authority in <b>your country of residence</b> or <b>your</b> trip destination.
<b>Quarantine</b>	Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which <b>insured person</b> has been exposed.
<b>Close Relative</b>	<b>Your</b> mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, fiancé(e), son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, half-brother or half-sister.
<b>Resident</b>	A Jordanian citizen or a person <b>residing</b> in Jordan travels from and back to Jordan.
<b>Travelling companion</b>	Any person that has booked to travel with <b>you</b> on <b>your journey</b> .
<b>Terrorism / terrorist act</b>	<ul style="list-style-type: none"> <li>• Subject to the definition of <b>Terrorism</b> Financing contained in Article 2 of the applicable Law on Anti-Money Laundering and the <b>Terrorism</b> Financing, <b>terrorism</b> is a loss, damage, cost or expense of</li> </ul>



Word	Definition
	<p>whatever nature resulting from or having a direct or indirect relationship with any <b>terrorist act</b> regardless of any cause or another event at the same time or at any later time is contributing to this loss.</p> <ul style="list-style-type: none"> <li>• <b>An act of terrorism</b> means, for example, but not limited to, acts of force, violence and/or threatening any person or group of people, whether they represent themselves or on behalf of or in contact with any organizations or governments, as these acts are committed for political, religious, ideological purposes or for the same purposes, including the intention to influence any government and/or scare the public or any public sector.</li> </ul>
<b>Valuables</b>	Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, laptops, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.
<b>We, our, us</b>	NEXtCARE, and Allianz Travel Limited which administers the <b>insurance</b> on behalf of the <b>insurer</b> .
<b>You, your, insured person</b>	The person who signed the <b>policy</b> with the <b>insurer</b> and each person shown on the <b>Certificate of Insurance</b> , for whom the appropriate insurance premium has been paid.

## 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 to **your country of residence** 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 \$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 **us** or email **us** 24 hours a day 365 days a year

Phone **UAE +971 4 270 8705**

WhatsApp **+971 56 216 4563**

Please give **us** **your** name, age and **your** **policy** number. Say that **you** are insured with Al-Nisr Al-Arabi **insurance company**. Below are some of the ways the 24-hour **emergency** medical assistance service can help.

- **Confirmation of payment**

**We** will contact hospitals and **doctors** abroad and guarantee to pay their fees, provided that **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 country of residence**, **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 to **your country of residence** 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 coordinators who **you** should give all relevant information to. Please make sure **you** have details of **your policy** before **you** call.

## Health Declaration and Health Exclusions

- **Exclusions relating to your health**
- **Your insurance policy** does not cover any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or booking **your journey** (whichever is later), **you**:
  1. Are being prescribed regular medication;
  2. Have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
  3. Are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
  4. Are awaiting treatment or the results of any tests or investigations;
  5. Are waiting as **Out-Patient / day-patient** or as an **in-hospital patient**, or **you** receive routine treatment.
- **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**.
- **You** will not be covered for any directly or indirectly related claim if **you** know you will need medical treatment or consultation at any medical facility during **your journey**.

- **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.
- **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.
- **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.
- **You** will not be covered for any directly or indirectly related claims arising from a congenital condition.
- **You** will not be covered for any claim related to pregnancy, childbirth, abortion and all their consequences or complications, not limited to: voluntary interruption of pregnancy, delivery, and miscarriage
- **You** will not be covered for any claims related to artificial insemination or any sterility treatment and contraception expenses.
- **You** will not be covered for any claim related to sexually transmitted diseases.
- **You** will not be covered for thermal cure expenses, heliotherapy, physiotherapy, and aesthetic treatment.
- **You** will not be covered for prosthesis expenses, equipment, implant as well as optical expenses, not used for intraoperative conditions.
- **You** will not be covered for any vaccination expenses.
- **You** will not be covered for any scientifically and medically non-recognized care or treatments.
- **You** will not be covered for any treatment or care administered by **a close relative**.
- **You** will not be covered for epilepsy or convulsions, from which **you** suffer, as well as any medical event which diagnosis, symptoms or causes are of psychic, psychological or psychiatric nature.
- **You** will not be covered for any costs related to tests and treatment of obesity, weight reduction and nutrition related illnesses.

- **Exclusions relating to the health of someone not insured under this policy, but whose health may affect your decision whether to take or continue with your Journey**

**You** will not be covered for any directly or indirectly related claims (see note below at the end of this division) arising from the health of **a travelling companion**, someone **you** were going to stay with, **a close relative** or **a business associate** if at the time **your policy** was issued:

- **You** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months.
- **You** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition.
- **You** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

**Note:**  
**Indirectly related claims**

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions, and the **company** shall at its discretion specify the medical reference approved by it to determine such conditions, and no other medical reference, whether a **doctor** or medical board or committee has the right to do so, for example:

- If **you** suffer from asthma, chronic obstructive pulmonary disease or other lung disease, then **you** are more likely to get a chest infection.

- If **you** have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- If **you** have osteoporosis, **you** are more likely to break or fracture a bone.
- If **you** have or have had cancer, **you** are more likely to suffer from a secondary cancer.

### Medical Cover provided

This is not a private medical insurance policy and only gives cover for **emergency** medical treatment in the event of **accident** or unexpected illness occurring during **your journey**.

## 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. 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.
2. Any **epidemic** or **pandemic**, except as expressly covered under **Emergency** Medical and Related Benefits.
3. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
4. Ionizing, radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
5. Any fluctuation in currency exchange rate.
6. No claim shall be covered if it involves felony or misdemeanor.
7. **You** being under the influence of alcohol, solvents (including but not limited to thinner, acetone) or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).

8. Cancellation or curtailment of the **journey** simply because **you** are not enjoying **your journey** or not wanting to travel.
9. Any loss that is not covered by the **policy** even if it is caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings as a result of an **accident** or illness covered by this **policy**, unless it says differently in the **policy**.
10. **You** participate in a sport or leisure activity that is not covered by the **policy** under the sports and leisure activities and/ or participate in winter sports and activities that fall under the sports and leisure activities.
11. Claims relating to pregnancy or childbirth, where the pregnancy is more than 24 weeks at the beginning of **your journey**.

## 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** are a **Resident** of Jordan.
- 2- **You** take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured to minimize any potential claim.
- 3- **You** have a valid **insurance policy**.
- 4- **You** accept that we will not extend the **period of your insurance policy** in any of the following cases (except for some cases as mentioned in the definition of "**period of insurance**" under the "definition of words" section).
  - For single trip cover: If the original **insurance policy**, plus any extensions, have either ended, or been in force for more than 90 days, or **you** know **you** will be making a claim.
  - For 3-months, 6-months and annual multi-trips: After the period of **your policy** has expired.
- 5- **You** contact **us** as soon as possible, and within the period stipulated in the Civil Law, without any delay and provide us with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.

- 6- **You** accept that no alterations to the terms and conditions of the **policy** apply, unless **we** confirm them in writing to **you**.
- 7- If **you** are aged 0-70 at the date **your policy** was issued, unless **you** have paid the appropriate additional premium to be covered over 70 years old.

### **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** intentionally tell **us** something that is not true or incomplete or provided an incorrect statement in a way that reduces the importance of the insured risk or leads to a change in its subject matter, which influences **our** decision as to whether cover can be offered or not. Depending on the circumstances **we** may report the matter to the legal authorities.
2. Cancel the **policy** and make no payment if **you**, or anyone acting for **you**, make a claim under this **policy** knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration, or hide any information in bad intention, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the legal authorities.
3. Cancel the **policy** if the **insurer** was unable to complete the verification requirements of the identity and the activity of the beneficiary, and notify the Anti-Money Laundering Unit according to the provisions of the Anti-Money Laundering and **Terrorism** Financing Instructions of the applicable insurance activities.
4. Only cover **you** during the **journey** where an **insurance policy** has been purchased and **we** shall not issue a **policy** if **you** have already started **your journey**.
5. Subrogate **you** against the party who caused the harm with what **we** pay in terms of guarantee for the damage that the claim resulted from according to this **policy** and pursuant to the provisions of Article 926 of the Civil Law unless the party who caused the harm is one of **your** ascendants, descendants, spouses, in-laws, lives with **you** or a person who you are responsible for his actions. **You** should provide **us** with all the information and documents require by **us** for such purpose.



6. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claims. This could include a request for **you** to be medical examined 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** to **your place of residence** 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 for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** or **our** medical advisers.
9. The **company** shall not be liable for any claim under this **policy** (except the claims that fall under Personal Accident Section) for any amounts covered by another **insurance policy** whether the policy is with us or with others except for our share of the claim, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**.
10. **We** ask **you** to pay **us** back any amounts that we have paid to **you** which are not covered by **your policy**.

## Sports and Leisure Activities

- **This policy includes the following activities without any additional premium.**

- Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, baseball, basketball, canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls , cricket, cycling (for non-professionals and not the main mode of transport), bike tour (not to exceed 16 days), deep sea fishing, football or soccer, frisbee golf, hiking, glacier walking, playing golf, high ropes activities, diving from heights (platform only 10 meters high), long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions , racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), marathon or triathlon jogging (for non-professionals), mountain

biking (on the road), parasailing and paragliding (over water), horse hiking, rap jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing , safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledging (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, water-skiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking(including on snow), zorbing.

- **The following activities are also covered, however, Section 4 - Third Party Liability does not apply:**

Camel riding, catamaran sailing (for experience), pigeon hunting, sailing in boats, riding elephants, karting, jet-boating, water skiing, paintball (wearing eye protection gear), quad biking, rifle shooting, sailing (if he has experience and only in regional waters), shooting, skidooing, small bore target shooting, snowmobiling, yachting (if he has experience and only in regional waters).

- **The following activities are not covered by your insurance policy:**

- base-jumping, the sport of large inflatable boating inside the underground caves, bouldering climb, boxing, bungee jumping, canyoning, exploring the caves for fun, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), freestyle mountaineering, Gliding (insurance does not include working with cabin crew or piloting a plane - a captain), hang gliding, high diving (more than 5 meters), hunting, hydrospeeding (whitewater rowing), martial arts, micro lighting, car racing or motorsport (all types on land or water), motorbike scrambling or riding motorcycles in the mountains (and any kind of motorcycle riding in rough terrain), Mountain climbing (using ropes or with guides), parachuting, parasailing and paragliding (over land), riding on a luge, river bugging, rock climbing, horse-riding or rodeo, diving with a shark (in a cage), ski diving or ski surfing, water ski jumping, whitewater canoeing, white water sledging.

- Also, the **policy** does not cover:
  - Participate in any sporting activity where the organizers instructions have not been followed; or
  - Any professional sporting activity
  - Any kind of racing except racing on foot
  - Any kind of manual work

### **If the Policy includes winter sports and this is shown on your Certificate of Insurance, then:**

- **Medical injuries caused by the following activities are automatically covered:**

Skiing (including skiing on dry slopes or indoor ski centers), snowboarding, cross country skiing (skiing where a skier relies on his movement to move across snow-covered mountains, instead of using the ski lifts or other forms of assistance), mountain / glacier walking, backcountry skiing (as long as **you** are skiing within the ski area boundaries of the ski resort and following the directions of the ski patrol), sledding, snowblading, snow tubing and tobogganing.

- **The following activities are not covered by your insurance policy:**

Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski-jumping, ski-racing, ski-stunting or snowcat skiing, or riding on a luge.

Also, the **policy** does not include:

- Participate in any sporting activity where the organizers' instructions have not been followed; or
- Any professional winter sporting activity
- Any kind of racing

## Hazardous Activities

- Abseiling, archery, athletics, ballooning (organized rides just for fun), boating, jumping ropes and canoeing (only up to two degrees of rivers and not in Whitewater), climbing walls , cricket, deep sea fishing, football or soccer (only kids clubs in the resort), hiking, glacier walking, playing golf, High ropes activities, long walks, trekking or walking up to 4,000 meters, hockey (use of plastic sticks for those under 16), horseback riding (not participating in competitions , racing, jumping, hunting, equestrian, polo or rodeo), ice skating (not speed skating), mountain biking, parasailing and paragliding (over water), horse hiking, rap jumping, ringo (water activity), roller skating (wearing protective gear and helmets), rowing, safari by car (organized tour), safari on foot (organized tour), diving up to 30 meters, sledging (pulled by dogs, horses or reindeer), snorkeling, windsurfing, tug-of-war in water, volleyball, wake-boarding, water polo, water-skiing, whitewater rafting (up to three degrees of rivers), boardsailing, zipline trekking (on snow), zorbing.
  
- The following activities are not covered:
  - Participate in any sporting activity where the organizers' instructions have not been followed; or
  - Any professional sporting activity
  - Any kind of racing except racing on foot
  - Any kind of manual work that refers to an art or practical skills that includes the idea of working with the skill of hand using different materials.
  
- **We** may be able to cover **you** in connection with other activities not mentioned above. Please contact **us** at **+971 4 270 8705** or through the Online Claims Center through the following link: <https://www.al-nisr.com/page/travel-claims> . **You** may need to pay an additional premium.

## Making a Claim

To claim:

Please contact **UAE No. +971 4 270 8705** or WhatsApp **+971 56 216 4563** Or through the online Claims Center through the following link:

<https://www.al-nisr.com/page/travel-claims>

**You** should fill in the form and send it to **us** with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**. Claims shall not be considered after the period stipulated by the Civil Law has passed.

**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 care.
- Submit additional evidence to support **your** claim.

- **For claims related to Section 1 - Assistance:**

- Always contact **our** 24-hour **emergency** medical service when **you** are hospitalized (including due to COVID-19), require repatriation or where medical fees are likely to exceed \$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.

- **For claims related to Section 2 - Personal Possessions:**

- Report the theft, damage or loss to the police within 24 hours of discovery without delay, unless the delay is for an acceptable excuse, 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/resort 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 personal 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.

- **For claims related to Section 3 - Personal Accidents:**

- 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.

- **For claims related to Section 4 - Third Party Liability:**

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if any).
- Any official document, summons or letters received from others. Please note that **you** should not admit responsibility, make any payments, nor correspond with others without **our** written consent.
- Full details of any witnesses, and to provide written statements, if available.

- **For claims related to Section -5 - Travel Inconvenience:**

1. Journey cancellation / curtailment and return before the scheduled date.

- If **you** need to cut short **your journey** and return before the scheduled time, you must immediately call the following **UAE +971 4 270 8705** or via WhatsApp: **+971 56 216 4563** in order to obtain **our** prior approval.
- Original **journey** cancellation invoices detailing all charges incurred for canceling the trip.
- For claims related to any illness or injury, a medical certificate must be completed by the treating **doctor**. A certified copy of the death certificate is required in case of death.

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

## 2. Delayed departure

- A written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

## 3. Loss of travel documents

- Written confirmation from the consulate where the loss occurred, detailing the date of loss, notification of loss and replacing the lost item, together with the written police report.

## 4. Mugging

- A true copy of the police report, which indicates, among others, the location, exact date and time at which the assault took place, as well as the amount of cash stolen.
- A copy of the bank statement showing the date and value of the amount withdrawn.
- A withdrawal receipt that shows the date, amount withdrawn, and time of withdrawal.
- Any other documents the **insurer** considers necessary for the validation of the claim and indemnity assessment.



- **For claims related to Section 6 - Complementary Assistance:**

- **Legal expenses and bail bonds**

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if any) within the period stipulated by the Civil Law.
- Any official document, summons or letters received from others. Please note that **you** should not respond to any correspondence received from others without our written approval.
- Full details of any witnesses, and to provide written statements, if any.

- **For claims related to Section 7 - Winter Sports:**

You must follow the requirements stated in Section 1.

For broken skis

- All appropriate evidence requested under "**Personal Possessions**"
- All rental receipts and baggage tags
- A written report from the airline or any other carrier **you** deal with in case **your ski gear** is delayed or sent to wrong destination.

## 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

Al-Nisr Al-Arabi Insurance C/O (NEXtCARE)

Eiffel Boulevard Limited Building (Eiffel 2)

1st floor, Umm Al Sheif,

Sheikh Zayed Road, P.O. No. 80864,

Dubai, United Arab Emirates,

Telephone: **+971 42708705**

Please provide **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.

## Section 1- Assistance (Including COVID-19 cover)

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 \$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 the **beneficiary** for the following necessary and unforeseen **emergency** expenses if **you** die, are injured, have an **accident** or are taken ill during **your journey** (including due to COVID-19).

It is mandatory to contact **us** on the number provided in the **policy** as soon as possible in case **you** tested positive for COVID-19. **Your** expenses will only be settled directly to the hospital, clinic or other medical or **quarantine** facility. We will not cover or reimburse any expenses paid by you directly to the hospital, clinic or other medical or **quarantine** facility if have not been organized by **us**, unless it is for an acceptable excuse.

**We** will pay up to the maximum amount shown in **your** table of covers for reasonable fees or charges covered under this **policy** and **you** incur for:

### • Treatment

Medical, surgical, medication costs, hospital, nursing home or nursing services outside **your country of residence**.

- **Emergency evacuation/Repatriation**

Expenses for **your** return to **your country of residence** or **your** transportation to the nearest medical facility, or to the most suitable to provide the required care for **your** health condition. **You** may be accompanied by a **doctor** if deemed **medically necessary**.

- **Transportation and accommodation expenses in case you are hospitalized for more than 5 days**

**We** will pay up to the maximum amount shown in **your** table of covers for the transportation costs (economy class return ticket) and **accommodation expenses** for **one close relative** in order to travel and stay with **you**.

- **Accommodation expenses for a close relative or travelling companion**

**We** will pay up to the maximum amount shown in **your** table of covers the accommodation costs of **your** accompanying **close relatives** or **travelling companions** in order for them to stay with **you** if **you** are hospitalized for more than 48 hours.

- **Expenses in case the minor child is left alone**

If **you** are hospitalized for more than 48 hours and no adult **close relative** accompanying **you**, then **we** shall either arrange a one-way ticket for the minor child in order to bring him home by an authorized companion or for **a close relative** of you living in **your country of residence** in order to travel to **you** and take care of the minor child and then **return to your country of residence**.

- **Dental**

**We** will pay up to the maximum amount specified in the table of covers for **emergency** dental treatment to relieve sudden pain. The dental cover is also applicable if treatment is required due to **accident**, illness or injury within the scope of this section.

- **Repatriation of remains**

**We** pay up to the maximum amount specified in the table of covers of the cost of transporting the body of the **insured person** to their **country of residence**.

- **Accommodation costs related to COVID-19 quarantine**

If **you** are placed in individual **quarantine** during the trip by order or other requirement of a government, public authority, or travel supplier based on a positive COVID-19 **epidemic/pandemic** test, **we** will cover **your** accommodation costs on direct billing, up to the maximum amount stated in the table of covers of **your policy**.

However, this does not include any **quarantine**, total closure or curfew that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where **you** are traveling to, from, or through.

- **Funeral expenses**

**We** will pay up to the maximum amount specified in the table of covers the costs of transporting **your** body or remains to **your country of residence**, or we will pay up to the maximum amount indicated in the table of covers for **your funeral expenses** in the place where you die outside **your country of residence**.

- **WHAT YOU ARE NOT COVERED FOR**

- An excess of the amount shown in **your** table of covers.
- The cost of replacing any medication **you** were using when **you** began **your journey**.
- Any condition stated under "Health declaration and health exclusions".
- Extra transport 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 not-licensed for passenger-carrying and **you** were aware of that.
  - **Your** suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) in accordance with the provisions of the Jordanian civil law in force.
  - **You** travelling on a motorcycle, unless the rider holds an appropriate valid license and all **insured persons** are wearing crash helmets.
- Any costs incurred appear 12 months after the date of **your** death, and/ or occurs 12 months after the date of **your** injury or illness.
- Any costs for taxi fares and phone calls (including mobile calls) resulting from an incident claimed for under this Section.
- Services or treatments **you** receive within **your country of residence**.
- Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until you get back to **your country of residence**.
- Medical costs over \$250, **in-patient treatment**, repatriation or express mail costs which **we** have not authorised.
- 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 country of residence**.
- Replacing or repairing false teeth or artificial teeth (such as crowns).

- COVID-19 in the following cases:
  - **You** travel to a destination in violation of a travel ban issued by the government of **your country of residence** or a travel ban issued by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination).
    - When the care is not medically necessary according to the medical report of the attending **doctor** who diagnosed **you**.
    - Any care provided after **your** coverage ends.
    - Non-emergency care or services on which the definition of "**emergency**" as mentioned in the word definition section does not apply.
    - Any test cost related to COVID-19 (PCR or any other test) is not covered.
- The consequences of exposure to any of the following factors that require a **quarantine** period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which **you** are staying:
  - Chemical agents of a combat gas type.
  - **Incapacitating agents** (as explained in the "word definition" section).
  - Neurotoxic agents or agents with residual neurotoxic effects.
- **You** participate in hazardous activities other than sports and leisure activities mentioned under Sports and leisure activities.
- Dental treatment that involves the use of precious metals

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

## Section 2- Personal Possessions

### • WHAT YOU ARE COVERED FOR

**We** will pay up to the amount shown in the table of covers for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**, provided that the incident that **you** have been exposed to has been reported to the police and the case number was obtained within 24 hours of the incident without delay, unless the delay was for an acceptable excuse. If the police report is not obtained, **your** claim may be rejected.

The most **we** will pay for **valuables** whether jointly owned or not is the amount shown in the table of covers of **your policy**. There is also a **single item, pair or set** limit shown in **your** table of covers.

**Valuables** that consist of electronics such as mobile phones, MP3 players, tablets and laptops are subject to a depreciation according to consumption level. The decision to apply depreciation according to consumption level to **valuables** is up to us. The consumption level is as follows:

- 1- 0-6 months = 0% (100% of **valuables** to be paid)
- 2- 6 months and one day - 18 months: 20% (80% of **valuables** to be paid).
- 3- 18 months and one day-36 months = 40% (60% of **valuables** to be paid).

It will be **our** decision to pay either:

- The cost of repairing **your** items, however **we** will not pay for repairs more than the value of the **valuables** after depreciation;



- To replace **your personal possessions** with equivalent items; or
- The cost of reimbursing **your** items, knowing that **we** shall only pay the value of the **valuables** after depreciation within the limits specified in the table of covers of **your policy**.

- **WHAT YOU ARE NOT COVERED FOR**

- An excess of the amount shown in the table of covers of **your policy**.
- More than the part of the **pair** or **set** that is stolen, lost or destroyed.
- More than \$50 for tobacco, alcohol, fragrances and perfumes.
- 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 **insured person**.
- 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**.
  - More than one mobile phone.
  - 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.
- Travel documents (see Section 5 - Travel inconvenience).

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

## Delayed personal possessions

### • WHAT YOU ARE COVERED FOR

**We** will pay up to the maximum amount shown in the table of covers for essential replacement items, if **your personal possessions** (this does not include **Valuables**) are temporarily delayed for more than 4 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 – 2.

### • WHAT YOU ARE NOT COVERED FOR

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

## Section 3- Personal Accident

### • WHAT YOU ARE COVERED FOR

We will pay **you** or the **beneficiaries** one of the following amounts for an **accident** during **your journey** which led to the total and permanent loss of **your** eyesight, total and permanent loss of the ability to use limbs, permanent disablement or death, within one year from the date of its occurrence.

#### **Death due to an accident (including common carrier)**

The amount shown in **your** table of covers for death. (**We** will not pay more than 10% of the benefits shown in the table of covers of **your** insurance if **you** are aged 17 or under at the time of the **accident**.)

#### **Total and Permanent Loss of Sight or Limbs**

The amount shown in **your** table of covers 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.

#### **Permanent Total Disablement**

The amount shown in **your** table of covers for a permanent total 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 70 or over at the time of the **accident**.)

#### **Note**

Death benefit payments will be made to **your beneficiaries**.

- **WHAT YOU ARE NOT COVERED FOR**

- Any condition stated under Health declaration and health exclusions.
- Submit any claim resulting from the original **accident** after the period stipulated in the Civil Law has passed.
- Anything caused by:
  - **You** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your certificate of insurance**;
  - **You** travelling in an aircraft not-licensed for passenger-carrying and **you** were aware of that;
  - **You** suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) in accordance with the provisions of the Jordanian Civil Law.
  - **You** travelling on a **motorcycle**, unless the rider holds an appropriate valid license and all **insured persons** are wearing crash helmets.
  - **You** participate in hazardous activities other than sports and leisure activities mentioned under "Sports and leisure activities".
  - **We** will not pay more than one of the benefits resulting from the same injury under the Personal Accident section.

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

## Section -4 -Third Party Liability

### • WHAT YOU ARE COVERED FOR

- **We** will pay for the financial amounts resulting from civil liability that might fall upon **you** during **your journey**, according to the applicable law and practices in the country in which the civil liability has developed, as a result of damages arising from **accidents** caused to others as a result of:
  - **Your** act
  - Act of people **you** are responsible for excluding for the person who works for **you** (**your** employee) or for one of **your** family members (father, mother, brother, sister, husband, wife, son, daughter).
  - Act of animals or things in **your** custody (act of animals or things of **your** own that are under **your** own responsibility).
- Cover is only valid outside the **country of residence**.
- **We** will pay for the financial results of **your** civil liability up to:
  - 35,000 JOD per **accident** for the subsequent bodily and moral damages.
  - 3,500 JOD for each person per **accident** for the subsequent material and moral damages.
- In all cases, **you** will be responsible for a deduction of 50 JOD per **accident**.

- **WHAT YOU ARE NOT COVERED FOR**

1. Damages caused intentionally by **you** or in collusion with **you**.
2. Consequences of **your** contractual liability.
3. Damages caused by a person who works for **you** (**your** employee) or one of **your** family members (father, mother, brother, sister, husband, wife, son, daughter).
4. Damages caused by **your** employer or employer of any of **your** family members (father, mother, brother, sister, husband, wife, son, daughter).
5. Damage caused to **your** family members or to any other person who has the **insured** status under this **policy**.
6. Damage caused by any land motor-vehicle or any air, marine or river machine.
7. Damages resulting from sports exercised in a framework other than entertainment or within the framework of competition, show or training.
8. Damages resulting from exercising bets, speculations, attempted assassination or assault, riots, demonstrations, civil commotion, civil or foreign war.
9. Damages caused to animals or objects owned by **you** or which are in **your** custody on the basis of lease, lending or trust.
10. Fines and financial judgments issued against **you** as penalties that do not constitute direct indemnity for bodily or material damage.
11. Damages caused during the practice of **your** career activity.
12. The result of the liability that might be upon **you** as a result of fires, explosions and water damage (e.g. Liability towards neighbors, liability towards tenants).
13. Damages arising from an act **you** have caused while on the move for **your** business purposes are not subject to benefits.

- **What you must do in the event an accident happened within the the framework of third party liability coverage?**

- Not to admit responsibility or any action without **our** consent. However, a recognition of a material fact or assistance shall not constitute an admission of responsibility.

- **You** must inform **us** in writing of the **accident** without delay from the date **you** became aware of it, except in unpredictable circumstances or in the case of force majeure.

After the lapse of the period stipulated in the civil law, **you** shall forfeit **your** right to indemnity

- The mail must be sent to the following address:

**Al Nisr Al Arabi Insurance Company**

Shmeisani - Issam Al Ajlouni Street - Building No. 21, P.O. 9194, Postal Code: 11191, Amman, Jordan.

- If a lawsuit is filed against **you**, **you** authorize **us** to exercise all the powers to manage it and to resort to any method of calling before the civil court 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 fulfill **your** obligations after the **accident**, **we** shall indemnify the injured other 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.

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

## Section 5 - Travel Inconvenience

### **Journey cancellation / curtailment and return before the scheduled date**

If **you** think **you** may have to cut **your journey** short (curtail) and return before the scheduled date, **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** table of covers for your part of **your** personal accommodation expenses that were paid by **you** and not used, 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.

If there is another policy from another place, **we** will only pay our relative share of the claim.

**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 **close relative** or **business associate** of **you**.
- **You** or a **travelling companion** is wanted 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 country of residence** or their home or usual place of business in **your country of residence**.

### **Journey cancellation / curtailment and return before the scheduled date.**

**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 the claims related to the curtailment of **your journey**, starting from the date it is necessary for you to return to **your country of residence** or from the date **you** are hospitalized as an **in-patient** for the rest of **your journey**. **We** will pay for unused personal accommodation and other travel expenses based on every 24 hours that **you** did not benefit from. If **you** need to be **repatriated**, **we** will not refund the cost of **your** unused return travel tickets. **We** will pay the value of these tickets towards the extra transport costs **we** have to pay.

• **WHAT YOU ARE NOT COVERED FOR**  
**Journey cancellation / curtailment and return before the scheduled date.**

- An excess of the amount shown in the table of covers of **your policy**.
- Any condition stated under Health declaration and health exclusions.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, air miles, loyalty card points, redeemable vouchers or another similar scheme.
- Anything caused by:
  - **You** not having the correct passport or visa;
  - **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 and you were aware of that;

- Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser 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 not-licensed for passenger-carrying and **you** were aware of that;
  - **Your** suicide, unless if the suicide was without choice or perception or due to any reason that leads to loss of will, and the **beneficiary** must prove that the **insured** was losing will at the time of his suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) in accordance with the provisions of the Jordanian Civil Law.
  - The death of any pet or animal;
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country and **you** were aware of that.

### **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

### **Under Curtailment and return before the scheduled date.**

- 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 return to **your country of residence** 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 **insured persons** are wearing crash helmets;

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

## **Delayed departure**

### **WHAT YOU ARE COVERED FOR**

Compensation of the amount shown in the table of covers of your policy if the flight, train or sea going vessel **you** are booked on is delayed at its **departure point** by more than 4 hours from the time shown in **your** travel itinerary (plans) because of:

- A serious fire, storm or flood damage to the **departure point**;
- strike
- Bad weather
- Mechanical breakdown of the international train or sea vessel.
- The grounding of the aircraft due to a mechanical or structural defect.

- **WHAT YOU ARE NOT COVERED FOR**

- Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- Missed connections.
- Compensation unless **you** get a letter from the airline giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight.
- Any delay caused by a riot, civil commotion, strike which began or was announced before **your policy** or travel tickets for **your journey** were bought (whichever is later).
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country and **you** were aware of that.

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

## **Loss of travel documents**

- **WHAT YOU ARE COVERED FOR**

**We** will pay for the following travel documents if they are lost, stolen or destroyed on **your journey**.

### **Passport**

- **Cost of issuing a temporary passport**

Up to the amount shown in the table of covers of **your policy** for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your country of residence**.

- **Visas**
- Costs of issuing a temporary visa

Up to the amount shown in the table of covers of **your policy** for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary visa to enable **you** to return to **your country of residence**.

### **WHAT YOU ARE NOT COVERED FOR**

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

## **Mugging**

### **• WHAT YOU ARE COVERED FOR**

In the event an **insured person** is violently assaulted or attacked while withdrawing funds from an automatic teller machine (ATM) or within two (2) hours thereafter, **we** will reimburse, up to the amount shown in **your** table of covers, the amount of cash withdrawn and stolen.

### **Note:**

To be eligible to claim under this cover, **you** must file a complaint with the police authorities within 24 hours of the mugging without delay, unless such delay is for an acceptable excuse.

#### • WHAT YOU ARE NOT COVERED FOR

- An intentional act on the part of the **insured person** or on the part of one of his **close relatives** (wife, son or parents (father, mother)).
- Loss occurring during war, civil commotion, insurrection, rebellion, revolution or **terrorism**, force majeure or nuclear reaction or radiation
- A loss that occurred as a result of any riots or seizure of property by the authorities.

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

## Section 6 - Complementary Assistance. Useful Information

**We** will provide **you** with administrative information on the entry visas necessary for **your journey**, weather conditions in the country of **your** destination, as well as useful addresses such as embassies, consulates and international airports.

## Legal Assistance and Advance Payment of Bail Bonds

#### • WHAT YOU ARE COVERED FOR

##### Legal assistance

**We** will reimburse the **insured person** up to the amount shown in the table of covers for the necessary incurred legal expenses in the event of false arrest or wrong detention by any Government or Foreign Power to the **insured person** during the **journey**.

## Bail bonds

We will pay in advance the **insured person** up to the amount shown in the table of covers for the necessary incurred bail bond required by judicial authorities to guarantee provisional release from custody following a contravention or infringement of the **insured person** during **your journey** without willful intent against current statutory and administrative provisions of the visited country. The amount advanced by us must be paid back within 30 days of **your** return to **your country of residence**.

### • WHAT YOU ARE NOT COVERED FOR

#### Any claim:

- Not reported to **us** during the period stipulated by the Civil Law after the incident that gave rise to this claim.
- Involves **legal actions** between members of the same family, a **close relative, travel companion**, or one of **your** employees.
- If the claim is rejected by another insurer or any service provider in respect of **your** claim.
- Against any travel agency, tour operator or carrier, **us**, the **insurance company**, another **person insured** under this **policy** or **our** agent.

#### Any legal costs:

- **For legal actions** that **we** did not agree to.
- If **you** withdraw **your** claim without **our** consent. If this occurs, **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- That cannot be recovered by **us** or **you** when you receive compensation under any law or legislation or from any other party, such as employer or another insurer. Any repayment will not be more than half of the compensation **you** receive.
- Imposed as a personal fine against **you** (for example failure to comply with court rules and protocols)
- Related to prosecution in more than one country for the same incident.

**Claims arising from:**

- **Your** involvement in drug abuse and trafficking
- **Your** involvement in political movements
- **You** intentionally not following the laws of the country you are in.

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

## Section 7 - Ski

- **Rescue expenses**

**We** will pay the rescue expenses up to the amount shown in the table of covers of **your policy** for transporting you from the place of the **accident** to the nearest hospital.

**Your insurance policy** does not cover the search expenses. Search expenses are those 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.

- **Ski accidents**

The cover provided by this **policy** under Section 1. Assistance extends to include **accidents** or injuries that **you** suffered whilst partaking in a winter sports activity as mentioned under 'sports and leisure activities'.



- **If you become unable to ski on snow as a result of an unforeseen accident**

**We** shall reimburse the amount 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 JOD 110. These benefits shall be confined to the lump sums paid for a period of 3 or more days.

- **If you accidentally break or destroy the skis**

After the breakage or damage of your pair of skis, **we** shall reimburse the cost of renting a pair similar to the ones **you** owned for a maximum period equal to the lodging period covered by the **policy** or for a maximum period of ten days. **You** must retain the broken equipment in case **we** want to assess the value of the broken or damaged skis.

**Note:**

- There is no cover provided by this **policy** for breakage or damage to rented or borrowed skis.

**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

**Signature of the Insured:**

**Al-Nisr Al-Arabi Insurance Company:**

