



**Master Policy Number:
AMA-07-TTA-108-18-01**

Underwritten by



AMAN

**Endorsement
Covid-19 Extension**

Please note that this Endorsement shall attach to and form part of the Policy Wording for policies purchased from **8th July 2020**.

Definition:

Covid-19	Refers to an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2), exclude any mutation or variation of SARS-CoV-2
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All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement. As part of this Endorsement, the following clause have been added in the Policy Wording for all plan types:

Section 1A: Accidental and Sickness Medical Reimbursement

Conditions applicable to Section 1A:

1. Prior to and during the Trip, the Insured Person must adhere to any travel restrictions or regulations implemented by both country of departure and Country of Arrival.
2. For the Insured Person who is confirmed infected by Covid-19 during the test conducted at the Country of Arrival airport, We will only pay if You have conducted a Polymerase Chain Reaction (PCR) test prior to departure of Your Trip. We will cover the compulsory government approved hospitalisation or quarantine and the medical treatment if the Insured Person has been diagnosed with Covid-19 up to a maximum of fourteen (14) days. Home quarantine or self-isolation is not covered.
3. 20% sublimit applies for any claim related to Covid-19 under this Section with an excess of USD 100.00

Section 9: Travel Cancellation / Curtailment

Conditions applicable to Section 9:

1. This section is applicable for Travel Cancellation benefit only and there is no extension for Travel Curtailment. Travel Cancellation benefit is applicable for Outbound policies only.
2. The Insured Person is diagnosed with Covid-19 within fourteen (14) days or less prior to the traveling date resulting in the need to cancel the planned Trip.
3. The Insured Person is advised by a registered doctor to be on compulsory quarantine and the planned Trip is within the quarantine period resulting in the need to cancel the planned Trip.
4. The government of the Country of Departure or Country of Arrival advises against the travel, provided this Policy was issued prior to the official government announcement of a travel ban. The claimant must provide us with the official government memorandum advising against travel to their intended destination.
5. 50% sublimit applies for any claim related to Covid-19 under this Section

Except as provided above, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on the Policyholder.

Tune Protect Travel Takaful Assurance

PREAMBLE

The first party Dubai Islamic Insurance & Reinsurance Company (AMAN) is a Company acting in accordance with the Islamic Shariah, as an agent (or “Wakeel”) for the Insured Persons to manage their insurance operations in return for a fixed agency fee and to invest their funds as a “Mudarib” in return for a fixed percentage of the return thereon.

- 1. The significance of the preamble**
 - 1.1** This preamble is an integral part of this contract. It complements this contract and completes any terms and conditions not mentioned therein.
- 2. Definitions and Interpretations**
 - 2.1 Company:** Means the Company, a Dubai Islamic Insurance & Reinsurance Co. (AMAN) which manages the insurance operations as a “Wakeel” for the group of Insured Persons in return for the agreed/determined fee and invests the premium as a “Mudarib” in return for the agreed rate of return on investment.
 - 2.2 Insured Person / You:** The person who contributes the premium, is used to indemnify him, or other **Insured Person** exposed to any unforeseen circumstances which may arise. The net surplus will be distributed among the **Insured Persons** in proportion to the premiums paid by each one of them.
 - 2.3 Premium:** Means the amount paid by the **Insured Person** as a Takaful Contribution for those who are exposed to any unforeseen circumstances which may arise.
 - 2.4 Policy Limit:** The maximum amount of indemnity payable to the **Insured Person** for loss or damage suffered due to any unforeseen circumstances subject to the policy terms and conditions.
 - 2.5 Arise, arises or arising:** Means directly or indirectly arising or in any way connected with.
 - 2.6 Mudaraba:** Is a contract between two parties whereby one of them puts a certain amount of capital (the owner of the capital) and the other (the Mudarib) puts its expertise. The Mudarib invests the capital and the resulting profit, if any, is shared between the parties as agreed. Any loss which is not due to the fault of the Mudarib or which is outside the scope of the terms and conditions of the policy will be exclusively borne by the owner of the capital.
 - 2.7 Wakalah:** Is an agreement between two parties whereby one of them (the owner of capital) authorizes the other (the Wakeel) to invest the capital provided that the resulting profit or loss will accrue exclusively to the account of the owner of capital. The Wakeel is entitled to a predetermined remuneration, be it a lump sum or an agreed percentage of the invested capital.

IMPORTANT NOTICE

1. Travel insurance Policy

- 1.1 This travel insurance provides coverage for specified events that occur during and in connection with **Your Trip**.
- 1.2 **You** are covered up to a maximum of ninety (90) days (the start and end dates are set out in **Your Certificate of Insurance**). All **Trips** must begin and end in the **Country of Issuance**.
- 1.3 If **You** are travelling one way, the coverage will cease after three (3) days following the start date mentioned on **Your Certificate of Insurance**.
- 1.4 **24-hour Emergency Medical Assistance** - Please let Us know immediately about any serious **Illness** or injury that happens abroad where **You** have to go to hospital to seek medical treatment or **You** may have to return **Home** early or extend **Your** stay due to such incident. If **You** are unable to inform **Us** immediately because the condition is life threatening, **You** should contact **Us** as soon as **You** are able to. **You** must also tell **Us** if **Your** medical expenses exceed US\$250 (USD Two Hundred and Fifty only). If **You** are claiming for a minor **Illness** or injury, **You** should, where possible, pay the costs and claim for reimbursement of the money from **Us** when **You** return. **You** can call our 24-hours a day, 365 days a year or email **Us** as below:-
- Middle East: +97144203920
Indian Subcontinent: +911244688488
Europe / North Africa: +441786310605
US & Canada: +17864727700
Email: travelassurance@tuneprotect.com
- 1.5 **Emergency Repatriation** - If **our** medical advisers believe that it would be in **Your** medical interest to bring **You** back to **Your Home** or to a hospital in **Your Home** country, **You** will normally be transferred by a regular **Airline** or road ambulance. Where medically necessary in very serious or urgent cases, **We** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **You** need to go **Home** early, the treating **doctor** must provide a certificate confirming that **You** are fit to travel. Without this certificate, the **Airlines** can refuse to carry any sick or injured person.

2. Premiums and Payments

- 2.1 Once premiums are paid, this **Policy** cannot be cancelled and premiums paid are not refundable.
- 2.2 **Confirmation of payment** - We will contact hospitals or doctors abroad and provide a guarantee to pay their fees, provided **Your** claim falls within the scope and coverage of this **Policy**.

3. Law

- 3.1 This contract will be governed by the law and regulations of the **Country of Issuance** as stated in the **Certificate of Insurance**.

- 3.2 The Company issuing the insurance **Policy** may vary from one country to another country. For full details of the issuing insurance Company please refer to **Your** insurance certificate.

4. Contact Us

- 4.1 For **Claims** and **Enquiries**, **We** are happy to assist **You** at:

Middle East	Indian Subcontinent	Europe / North Africa	US & Canada
Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177	Asia Medical Assistance Pvt Ltd C/o Private Hospital 4th Floor , DLF city II, MG Road Gurgaon Haryana India 122002	AMA Assistance GmbH C/o Regus Vienna Le Palais Herrengasse 1-3, 2nd floor 1010 Wien, Austria	Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177
Telephone: +97144203920	Telephone: +911244688488	Telephone: +441786310605	Telephone: +17864727700
Email: travelassurance@tuneprotect.com			
Company Dubai Islamic Insurance & Reinsurance Company LOB 17 Office No. 322 Jabel Ali Free Zone, Dubai UAE.			

- 4.2 **You** can contact **Us** at any time for assistance. Please provide **Us** all relevant information and **our** experienced co-ordinators will assist **You** accordingly. Please make sure **You** have details of **Your Policy** before **You** contact **Us** to ensure that **We** can assist **You** effectively.

GENERAL INFORMATION

1 Contract of Travel Insurance

This **Policy** Terms and Conditions together with the **Certificate of Insurance** form the basis of **Your** contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. **You** must meet these conditions or **We** may not accept **Your** claim. **The Policy, once purchased, cannot be cancelled and there shall be no refund applicable.**

2 Eligible Persons

All individuals aged from two (2) to seventy-five (75) years at the first departure date of the scheduled flight and the applicable premiums had been fully paid.

3 Health

Your insurance contains conditions that relates to **Your** health and the health of other related persons who may not be traveling with **You** but whose medical information may be of importance to **Us**. **We** also do not cover medical problems that **You** or **Your** related persons have or had before the commencement of this coverage.

4 Rejection of Claim

If a theft occurs resulting in the claim as a result from **Your** carelessness, **We** may not pay **Your** claim.

5 Excess

There are sections of this insurance where **You** are required to pay the first part of any claim ("**Excess**"). This **Excess** amount is shown in the **Certificate of Insurance** under the Policy Terms & Conditions section.

6 No Liability/Restriction

We are not liable to make any payment for any liability under any Benefit Section of this **Policy** or make any payment under any extension for any loss or claim arising in, or where **You** or any of **Your** beneficiary under the **Policy** is a citizen or instrumentality of the government of, any country against which any laws and/or regulations governing this **Policy** and/or **Us**, its parent **Company** or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting **Us** to provide insurance coverage transacting business with or otherwise offering economic benefits to **You** or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or **Us**.

7. More information?

If **You** have any questions about this **Policy** or **You** would require more information, please email **Us** at travelassurance@tuneprotect.com. **We** are committed to respond to **Your** enquiry as soon as possible.

8. Data Disclosure

By executing this application or by entering into this contract of Insurance, the **Insured Person** consents to the **Company** processing data relating to the **Insured Person** for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to the **Insured Person**.

The **Insured Person** consents to the **Company** making such information available to the authorised third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside the **Insured Person's** country of domicile.

Tune Protect Travel Takaful Assurance

Schedule of Benefits

Coverage is afforded as follows:

	Platinum Plan/Limit	Gold Plan/Limit	Silver Plan/Limit
Section 1: Medical Benefits			
1A. Accidental & Sickness Medical Reimbursement	Up to USD 50,000 (Excess 50)	Up to USD 45,000 (Excess 50)	Up to USD 40,000 (Excess 50)
1B. Medical Follow Up Treatment	Up to USD 3,000	Up to USD 2,700	Up to USD 2,400
Section 2: Medical Evacuation			
2. Emergency Medical Evacuation	Up to USD 25,000	Up to USD 20,000	Up to USD 10,000
Section 3: Repatriation of Mortal Remain			
3. Repatriation of Mortal Remain	Up to USD 20,000	Up to USD 10,000	Up to USD 5,000
Section 4: Baggage Delay			
4. Baggage Delay	USD 500 (USD 50 / every four (4) consecutive hours of delay)	USD 250 (USD 50 / every four (4) consecutive hours of delay)	N/A
Section 5: Baggage & Personal Effects			
5. Loss or Damage of Baggage & Personal effects	USD 2,500	USD 500	USD 250
Section 6: Travel Documents			
6. Loss of Travel Documents	USD 500	USD 250	USD 100
Section 7: Personal Money			
7. Loss of Personal Money	USD 800	USD 500	N/A
Section 8: Travel Delay			
8. Travel Delay	USD 1,000 (USD 50 / every four (4) consecutive hours of delay)	USD 500 (USD 50 / every four (4) consecutive hours of delay)	N/A
Section 9: Cancellation & Curtailment			
9. Cancellation & Curtailment	USD 3,500	USD 2,500	N/A
Section 10. Visa Refusal			
10. Visa Refusal	USD 100	USD 100	N/A
Section 11: International Assistance (24 hours)	Included	Included	Included

Free coverage is afforded for one (1) accompanying named Infant per Insured Person for Sections 1, 2 & 3. Benefits applicable are ten percent (10%) of the Limits.

5% Excess is applicable for all sections except section 1A.

Tune Protect Travel Takaful Assurance

Whereas the **Insured Person** has applied for the insurance hereinafter contained and has paid the premium as consideration for such insurance and a copy of the **Tune Protect Travel Takaful Assurance Certificate of Insurance** has been issued, the **Insurers** agree to insure the individuals who purchased the **Tune Protect Travel Takaful Assurance** (hereinafter referred to as the “**Insured Person**”) from appointed **Issuing Entity** of Tune Protect Commercial Brokerage LLC against loss covered by this Master Policy (hereinafter referred to as the “**Policy**”) as set out herein and subject always to the exclusions, provisions and terms contained in the **Policy**.

Definitions and Interpretations

Wherever the following words or phrases appear in this **Policy**, they will always have the meanings shown under them.

Accident / Accidental	means a sudden and unforeseen event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.
Air Ticket	refers to any air ticket(s) issued in Your name by an Airline for a journey as mentioned in the itinerary (the electronic acknowledgement generated upon an internet purchase).
Airline	means any Airline operated under a license for the regular transportation of fare-paying passengers over fixed scheduled flying routes between established licensed commercial airports.
Certificate of Insurance	means the Certificate which include the Certificate number, the name of the Insured person, the benefits, the Limits, the

	Takaful Period and the commencement date.
Common Carrier	refers to any registered operator, who is licensed with the local government and provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below: airport limousine, bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.
Country of Arrival	refers to country where the Insured Person’s Scheduled Flight is destined to depart to.
Countries of Destination	means all country of destination serviced by any Airlines or Common Carrier .
Country of Issuance	refer to the country where Your first outbound flight will begin within the Geographical Areas .
Departure Point	refers to the airport where Your journey from Your Home country to Your destination begins and where the final part of Your

	journey back to Your Home country begins.
Embassy	means a body of persons entrusted with a mission to a sovereign or government.
Epidemic	means a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For example, SARS/ Swine Flu (H1N1) / Bird Flu
Excess	means the deduction We will make from the amount otherwise payable under this Policy for each Insured Person , for each section, for each claim incident.
First Departure Date	refers to the date of departure shown on Insured Travel Itinerary.
Geographical Area	<p>a) Coverage is limited to within the geographical limits of Countries of Destination, provided the period is still within the Policy period stated on Your Travel Insurance Certificate.</p> <p>b) Travel Inconvenience Benefits coverage is limited only to any Airlines or Common Carrier registered in Your travel itinerary within the geographical limits of Countries of Destination.</p>
Home	means Your usual place of residence in United Arab Emirates.

Immediate Family Members	refers to legal spouse, legal adoption and / or biological children, children-in-law, siblings, parents, parents-in law, grandparents
Infant	refers to a child, who is between the ages of thirty (30) days to two (2) years at the first departure date of the Schedule Flight. The covered Infant receives coverage under Sections 1, 2 & 3. Benefits applicable are ten percent (10%) of the Limits.
Pandemic	<p>means an outbreak of infectious disease, which meets the following criteria set by World Health Organisation (WHO, that spreads through population across a large region or worldwide.</p> <p>(i) Emergence of a disease new to a population. (ii) Agents infect humans, causing serious illness. (iii) Agents spread easily and sustainably among humans.</p>
Partner	refers to a person whom You have lived with for six (6) months or more, unless accepted by Us in writing, who is either Your spouse, common law spouse, civil partner, boyfriend or girlfriend.
Personal Belongings and Baggage	means each of Your suitcases, trunks and similar containers (including their contents) and articles worn or carried by You (including Your Valuables).

Policy	means this document including the Schedule of Benefits
Physician	A legally licensed practitioner acting within the scope of his/ her license practicing medicine and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending physician must not be: (a) You and/or (b) Your Relative .
Pre-existing Medical Condition	refers to a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a <u>two (2)</u> year period preceding the Policy effective date, or a condition for which hospitalization or surgery was required within a <u>five (5)</u> years period preceding the Policy effective date.
Relative	means husband, wife, partner, grandparent, grandchild, parent, parent-in-law, brother, sister, son, daughter, fiancé or fiancée.
Resident	refers to a person who has their main Home in United Arab Emirates and has not spent more than six (6) consecutive months abroad during the year before the Policy was issued.
Issuing Entity	refers to the appointed Business Producer of Tune

	Protect Commercial Brokerage LLC.
Sickness / Illness	means any noticeable change in the physical health of an Insured Person that requires the care of a Physician acting within the scope of his license to treat such sickness/illness for which the claim is made, wherein such sickness/illness is not excluded from this Policy .
Travelling Companion	refers to any person that has booked to travel with You on Your Trip .
Trip	refers to Your holiday or journey overseas for the purpose of leisure and / or business. Your trip shall start at the time that You leave Your address in the Country of Issuance or from the start date shown on Your Certificate of Insurance , whichever is later and end on the date You return to the Country of Issuance or at the end of the period shown on Your Certificate of Insurance , whichever is earlier. Coverage for Trip Cancellation benefit starts twenty-four (24) hours following the time that You pay the insurance premium. Note: Traveling in Excess of the Trip limits will invalidate the whole coverage under this Policy . Special Note:

	Please note that the coverage under this Policy expires when You return to Your Country of Issuance irrespective of the duration of Your coverage.
Third Party Assistance / TPA	a third-party company appointed by Us to administer emergency assistance, claims, customer service and any other related assistance.
Valuables	means photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques, jewelry, watches, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.
Professional Sports	refers to any sports engagement by You , where You could earn income or remuneration by participation.

Travel Documents	refers to passport, visa, identification card or driving license which is required during Your Trip
Theft	refers to permanent loss or damage of belongings where: - there is physical evidence of a break-in of a premise. - the belongings are taken without Your consent.
War	means any war , whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
We, Us, Our	Dubai Islamic Insurance & Reinsurance Company (AMAN)
You, Your, Insured Person	refers to each Insured Person as named in the Certificate of Insurance attached to this Policy and have duly paid the required premium.

SECTIONS OF INSURANCE

SECTION 1 – MEDICAL BENEFITS

SECTION 1 (A) – ACCIDENTAL AND SICKNESS MEDICAL REIMBURSEMENT

The Company will indemnify the Insured Person up to the maximum limit for Medical Reimbursement as specified in the Schedule of Benefits subject to an **Excess** of USD fifty (USD50.00) only per claim for Medical Expenses due to Accident or Sickness/ Illness receiving during the **Trip**.

In the event of hospitalisation, **You** or treating Hospital must contact the Medical Emergency Assistance representative appointed by the Company within 24 hours of admission. **You** or treating hospital must receive an acknowledgement or approval in writing from the Emergency Assistance.

Emergency Assistance may grant advance payment to the Hospital on a case to case basis.

SECTION 1 (B) – MEDICAL FOLLOW UP TREATMENT

The maximum sum payable for **Medical Expenses** for follow-up treatment incurred in Home country must be within thirty (30) days from the expiry date of the respective **Tune Protect Travel Takaful Assurance** and not exceeding six percent (6%) of the limit as specified for Medical Reimbursement in the Schedule of Benefits. The amount is a sub-limit of the aggregate total payable benefit amount under the Schedule of Benefits for Medical Reimbursement.

Medical Expenses covered are charges for medical services and medical supplies which are recommended by the attending Physician for the treatment of the injury which include the following:-

(a) the services of a Physician;

- (b) hospital confinement and use of operating room;
- (c) anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) drugs, medicines, and therapeutic services and supplies;

SECTION 2 - EMERGENCY MEDICAL EVACUATION

In the event that an **Insured Person** requires evacuation in a medical emergency due to an **Accident** or **Sickness** occurring during the **Trip**, Emergency Travel Assistance must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat **Insured Person's** medical condition. The type of transportation will depend on the availability and the gravity of **Insured Person's** condition.

In the event that medical repatriation is necessary, Emergency Travel Assistance must be contacted immediately to approve and organize **Insured Person's** repatriation back to **Insured Person's** home or habitual residence in the **Home** country. Alternatively, Emergency Travel Assistance will arrange for the resumption of the **Insured Person's** interrupted **Trip** as far as it is practical to do so, subject to the cost of repatriation and subject to maximum limit as specified for Emergency Medical Evacuation & Repatriation in the Schedule of Benefits

SECTION 3 – REPATRIATION OF MORTAL REMAINS

In the event of death of the **Insured Person** due to an **Accident** or **Sickness/Illness** during the **Trip**, Emergency Travel Assistance will organise the repatriation of his mortal remains back to his habitual residence in the **Home** country subject to the maximum limit as specified for Repatriation of Mortal Remains in the Schedule of Benefits. The process of burial, embalming, casket and ceremonies are **NOT**

covered in the repatriation coverage unless it is mandated by legislation or regulation.

Special Exclusions Applicable to Section 1(A), 1(B), 2 and 3

The **Company** is not liable to pay: -

- (1) costs for medical care except that prescribed by a **Physician** or which is delivered by a recognised Hospital;
- (2) for any loss which is directly or indirectly, in whole or in part, due to:-
 - (a) Civil or foreign **War**, whether declared or not;
 - (b) The effect of drugs, medication or treatment not prescribed by a **Physician**;
 - (c) The influence of alcohol characterised by a blood alcohol level of the **Insured Person** equal to or superior to that fixed by the laws regulating the use of automobiles;
 - (d) Suicide, attempt suicide or intentionally self-inflicted injury;
 - (e) The **Insured Person's** participation in any competition involving the use of motorised land, water or air vehicle;
 - (f) The **Insured Person's** participation in any professional sports;
 - (g) The **Insured Person** riding or driving a motorcycle or motor scooter with an engine displacement over 123 cm³.
 - (h) The **Insured Person** flying whether as a fare-paying passenger or not, in or on an aircraft that does not belong to an **Airline** company or which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
 - (i) The **Insured Person's** active service in any of the armed forces of any nation;
 - (j) The participation or involvement of the **Insured Person** in a criminal act;
 - (k) The **Insured Person's** practice or utilization, either as pilot or passenger, of a sailplane, hand glider, parasail, parachute, hot air balloon, and the

like, or engaging in any aerial flight other than that as previously expressed.

- (3) the **Company** is not liable for expenses incurred: -
 - (a) for medical care incurred in **Home Country** except as provided in the Medical Expenses described above;
 - (b) **Pre-Existing conditions**;
 - (c) Pregnancy and its consequences and its related medical treatments;
 - (d) mental or emotional disorder;
 - (e) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 - (f) cosmetic surgery, apart from reconstructive surgery in consequence of a covered **Accident**;
 - (g) follow-up non-medical treatment of any kind resulting from an **Accident** or **Sickness/Illness**, psychoanalytical treatment, stays in a legally registered nursing homes.
 - (h) ophthalmologic care, eye glasses, contact lenses, hearing aids, dental care and dentures, unless they are the direct consequence of an injury arising from an **Accident covered under this Policy**, wherein such treatment must be medically necessary;
 - (i) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
 - (j) non-emergency medical check-ups;
 - (k) vaccinations and their post complications.
 - (l) taxes, fees and charges by the government of the Country of Destination.

TRAVEL INCONVENIENCE BENEFITS

SECTION 4 – BAGGAGE DELAY

In the event **Your** checked-in baggage is delayed, misdirected or temporarily misplaced

by the **Airline**, **We** will pay for **Your** inconvenience. The delay is calculated from the time of **Your** arrival at the scheduled destination till the time **You** received **Your** baggage. A confirmation letter from **Airline** or their handling agents on the actual date and time of baggage delivery is required as proof of delay.

Special Exclusions applicable to Section 4 – Baggage Delay

We will not pay for claims in respect of:

1. Baggage delay not immediately reported to the **Airline** authorities.
2. Confiscation or detention by customs, immigration and/or public authorities

SECTION 5 – LOSS OR DAMAGE OF BAGGAGE AND PERSONAL EFFECTS

The **Company** will indemnify the **Insured Person** for up to the maximum limit in consequence of:-

- (a) loss or damage to Your Checked-In Baggage due to Theft or any attempted Theft during Your Trip;
- (b) loss or damage to Your Checked-In Baggage caused by Airline.

Provided that these items lost or stolen must have been carried by **You** during **Your Trip** and checked-in.

Special Exclusions applicable to Section 5 – Loss or Damage of Baggage and Personal Effects

This insurance does not cover: -

1. any loss or damage caused by/due to breakage of brittle or fragile articles
2. confiscation by governing authority
3. criminal acts
4. gradual deterioration or wear and tear
5. insects or vermin
6. inherent vice or damage
7. mysterious disappearance

8. transportation of contraband or illegal trade
9. seizure for destruction under quarantine or custom regulation
10. any loss of or damage to property insured by any other insurance policy or otherwise reimbursed/replaced by **Airline/** any authorities.
11. any loss or damage not reported to **Airline/** any authorities within 24 hours from **Your** arrival time.

SECTION 6 – LOSS OF TRAVEL DOCUMENTS

We will pay for the reasonable and necessary expenses incurred for the below due to loss of Your Travel Documents during Your Trip as a result of robbery, burglary, Theft or natural disaster: -

- (a) Cost of replacing **Your** Travel Documents; and
- (b) Any additional travel and accommodation expenses incurred for the purpose of obtaining **Your** replacement Travel Documents.

Provided always that:-

- (a) the **Insured Person** shall exercise reasonable care for the safety and supervision of the documents; and
- (b) any loss of passport must be reported to the police having jurisdiction at the place of loss within twenty-four (24) hours of the discovery of loss.

SECTION 7 – LOSS OF PERSONAL MONEY

We will pay for actual loss of cash, bank or currency notes, travellers cheques, postal or money orders during the Trip.

Provided that

- (a) The items are within Your control or custody at all times; and

- (b) the items must not be left unattended and must not be kept in the Checked-in Baggage with a Common Carrier; and
- (c) such loss is reported to the police having jurisdiction at the place of loss immediately no later than twenty-four (24) hours after the incident. Any claim must be accompanied by written confirmation from the Police.

SECTION 8 – TRAVEL DELAY

In the event the **Insured Person's Scheduled Flight** is delayed for at least four (4) consecutive hours from the original scheduled time specified in the itinerary supplied to the **Insured Person**, and this delay is due to inclement weather, equipment failure or industrial action by any employee of the **Airline**, the **Company** will pay the **Insured Person** USD Fifty (USD50.00) only for the first four (4) consecutive hours of delay, followed by further sum of USD Fifty (USD50.00) for every four (4) consecutive hours of delay thereafter, up to the maximum limit as specified for Travel Delay in the Schedule of Benefits.

The period of delay shall be calculated from the original scheduled departure time of the **Scheduled Flight** until the commencement of the first available alternative flight offered by the **Airline**. A letter from the **Airline Authority** or its handling agents confirming the duration and reason of such delay shall suffice as proof for purposes of claim for this benefit.

Special Exclusions applicable to Section 8 – Travel Delay

The **Company** shall not be liable for any loss arising from:-

- (a) the failure of the **Insured Person** to check-in according to the itinerary supplied to him/her.
- (b) the failure of the **Insured Person** to obtain written confirmation from **Airline Authorities** or its handling agents of the

number of hours delayed and the reason for such delay.

- (c) strike or industrial action of companies / carrier involved already in existence on the date the **Trip** is arranged.
- (d) the late arrival of the **Insured Person** at an airport (except for late arrival caused by a strike or an industrial action).
- (e) Arising from cancellation or rescheduling of the **Scheduled Flight** unless due to natural disaster or equipment failure.
- (f) any travel insurance purchased within four **(4) hours** from the First Scheduled Departure Time as stated in the **Insured Person's** ticket or travel itinerary.

SECTION 9 – TRAVEL CANCELLATION / CURTAILMENT

Travel Cancellation

The **Company** will pay **You** up to the maximum limit in the Summary of Benefits for any unused and non-refundable portion of the following:

- (a) air-ticket and
- (b) accommodation

Provided always if at the time of scheduled departure, **You** are prevented from taking the Scheduled Flight where the causes are due to the following events:

- (i) Death of **Insured Person** or hospitalization due to serious Illness or serious Accidental Bodily injury.
- (ii) Death or hospitalisation of **Your** Immediate Family Members that requires your presence.
- (iii) Serious damage to **Your** vehicle within forty-eight (48) hours before the **First Departure Date**;
- (iv) Serious damage to **Your** principal residence due to fire, flood or similar natural disaster such as tornado, earthquake, hurricane etc. requiring your presence;
- (v) **You** are being kidnapped, detained, quarantined or subpoenaed to attend a civil proceeding.

- (vi) **Insured Person's** visa application was refused and provided **Insured Person's** entitlement for Section (10) is approved.

Travel Curtailment

The Company pay **You** up to the maximum limit as in the Summary of Benefits for any unused and non-refundable portion of the following: -

- (a) Air Ticket and accommodation; OR
(b) Any additional cost of Air Ticket incurred.

Special Condition applicable to Travel Curtailment:

If at the time of scheduled departure, **You** have to return directly to Your home country due to the following events:

- (a) Hospitalisation of the **Insured Person** due to Serious **Illnesses** or serious **Accidental** bodily injury;
(b) Emergency Medical Evacuation of the Insured Person by Emergency Travel Assistance.
(c) Death of **Your Immediate Family Member**;
(d) Hospitalisation of **Insured Person's** immediate **Family Member** which requires the presence of the **Insured Person**.

Special Exclusions applicable to Section 9 – Travel Cancellation / Curtailment:

The **Company** shall not be liable for any loss resulting directly or indirectly (in whole or in part) from: -

- (i) criminal acts committed by the **Insured Person**;
(ii) **War**, riot, popular movements, terrorist acts;
(iii) **pre-existing medical conditions**;
(iv) any effect of a source of radioactivity;
(v) pollution;
(vi) **Epidemics**;
(vii) **Pandemic**;
(viii) natural catastrophes

- (ix) climatic events such as lack of snow, etc.
(x) for any loss which is or will be compensated by the **Airline**
(xi) taxes, fees and charges by the government of the **Country of Issuance / Country of Destination**.

SECTION 10 – VISA REFUSAL

If **Your** Visa is refused due to any reason and not limited to the following conditions:

Special Conditions applicable to Section 10:

- (i) **Your** passport is valid for six (6) months after the last day of your International Journey.
(ii) **Your** passport must have at least two (2) blank adjacent pages, for visa stamps.
(iii) It is applicable to applications for tourist and/or business visa's only.
(iv) All **Your** document must be in order as per the Embassy specific requirement.
(v) **You** must not have a criminal record.
(vi) **Your** application must be made timeously, within the minimum number of days as stipulated by the Embassy.
(vii) **Your** travel insurance Policy must be purchased prior or on the same day as **Your** visa application date.

GENERAL EXCLUSIONS APPLICABLE TO ENTIRE POLICY

This Insurance does not cover:-

- (1) payment which would violate a government prohibition or regulation;
- (2) death or injury directly or indirectly occasioned by **War**, invasion, act of foreign enemy, hostilities or Warlike operation (whether **War** be declared or not), mutiny, civil **War**, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by **Our** under the order of any government or public or local authority;
- (3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- (4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- (5) the **Insured Person** who is below the age of two (2) or over the age of seventy-five (75) (calculated since last birthday as at the date the insurance was purchased);
- (6) members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
- (7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by a licensed **Airline**;
- (8) any serious physical injury or disability resulting directly or indirectly from, attributed to or accelerated by the use, release, or escape of nuclear or nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials. For purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death and/or protracted and obvious physical disfigurement, and/or protracted loss of or impairment of the function of a bodily member or an organ;
- (9) any **Pre-Existing Condition**;
- (10) suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the **Insured Person** to him/herself whether sane or insane;
- (11) treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related **Accident**;
- (12) pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
- (13) psychosis, mental or nervous disorders or sleep disturbance disorders;
- (14) cosmetic or plastic surgery or any elective surgery;
- (15) any congenital defect which has manifested or was diagnosed before the **Policy** commencement date;
- (16) any form of dental care or surgery unless necessitated by injury caused by the **Accident** covered under the **Policy** to sound and natural teeth;
- (17) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, **Illness** or injury, or any related treatment

- (18) Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this **Policy**, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immune Deficiency Virus (HIV) or antibodies to such Virus) ;
- (19) any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
- (20) driving or riding in any kind of race involving motorized vehicles;
- (21) late arrival of the **Insured Person** at the airport for the **Scheduled Flight** after the official check-in time;
- (22) failure of the **Insured Person** to take reasonable measure to protect, save or recover lost luggage;
- (23) failure of the **Insured Person** to notify the relevant **Airline Authorities** of missing luggage at the scheduled destination point and to obtain a property irregularity report;
- (24) engaging practicing or participating in sport in a professional capacity or when an **Insured Person** would or could earn income or remuneration from engaging in such sport;
- (25) investigation which is not medically necessary, or convalescence, custodial or rest care;
- (26) any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an **Insured Person** if that **Insured Person** is:-
 - (a) a terrorist;
 - (b) a member of a terrorist organisation; or
 - (c) a purveyor of nuclear, chemical or biological weapons;
 - (d) a narcotics trafficker.
- (27) any loss resulting directly and indirectly (in whole or in part) from:
 - (a) **Pandemic**
 - (b) **Epidemic**

GENERAL CONDITIONS APPLICABLE TO ENTIRE POLICY

- (1) **Entire Policy**
This **Certificate of Insurance** contains terms and conditions for the Insurance Coverage and benefits provided herein which shall always be subject to the terms and conditions of the **Policy**.
- (2) **Observance of Insurance Terms and Conditions**
The due observation and fulfilment of terms and conditions of this **Certificate of Insurance** in so far as they relate to anything to be done or complied with by the insured or any claimant under this **Certificate of Insurance** shall be conditions precedent to any liability of the **Company** to make any payment under this **Policy**.
- (3) **Misrepresentation and Non-Disclosure of Material facts in Application**
The benefits shall not be payable and the **Policy**, at the option of the **Company**, shall be considered voidable in the event: -
 - (a) there is a failure to disclose or misrepresentation of any fact with respect to the **Insured Person** that is material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
 - (b) in all cases of fraud.
- (4) **Alterations**
The **Company** reserves the right to amend the terms and provisions of the **Policy** and may at any time be amended and changed by written agreement between the **Company** and Tune Protect Commercial Brokerage LLC. Any amendment to the **Policy** shall be binding on all persons whether insured under the **Policy** prior to, during, or after the effective date of the amendment. No alteration in the **Policy** shall be valid unless approved by an authorised representative of the **Company** and such approval be endorsed herein.
- (5) **Currency of Payment**
Payment of any claim covered under this **Policy** shall be made in **US Dollar** currency or its equivalent in any other currency at the prevailing rate of exchange as declared by the **Central Bank of the Insurance Company** at the time of effecting payment if so required by the **Insured Person** or his permitted legal personal representatives.
- (6) **Compensation Limit**
The compensation limit is that expressed in the Schedule of Benefits.
- (7) **Ages**
All ages referred to in this **Policy** shall be the age of the **Insured Person** at his last birthday.
- (8) **Country of Residence**
Coverage provided to the **Insured Person** is subject to either their residence in United Arab Emirates or for non-Residents, to their travel through United Arab Emirates or to their transit through United Arab Emirates Airport subject to a stop or break in journey of more than 24 hours
- (9) **Notice and Procedures of Claims**
 - (a) Upon the happening of any event which may give rise to a claim, the **Insured Person** shall:-
 - (i) notify the **Company** in writing as soon as possible but not later than thirty (30) days after any event which may give rise to such claim by filling up the claim form as provided by the **Company**;

- (ii) within Ninety (90) days of filing of claim, furnish to the **Company** in writing, at the **Insured Person's** own costs and expenses, any evidence and proof including but not limited to information, particulars, accounts, original receipt, invoices, **Insured Person's** statements, reports and any other documents as the **Company** may require and shall be in such form and of such nature as the **Company** may prescribe.
 - (iii) produce for the **Company's** examination pertinent documents at such reasonable times and shall co-operate with the **Company** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.
 - (b) The following information and documents shall be furnished to the **Company** under any circumstances in matters of claims: -
 - (i) copies of the record and/or charge forms verifying the relevant **Scheduled Flight** air tickets charged to the **Insured Person's** credit card account.
 - (ii) a property irregularity report obtained from the **Airline Authorities** in respect of lost luggage including details of the **Scheduled Flight** and/or written details and confirmation of the delay or loss incurred.
 - (c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by the
 - Insured Person.** Any delay or non-delivery of baggage shall immediately be reported to an officer of the **Airline Authorities** to receive such notification.
- (10) **Proof of Loss**
Written proof of loss must be furnished to the **Company** at its said office within ninety (90) days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or reduce any claim if it was not reasonable possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, later than one (1) year from the time proof is otherwise required.
 - (11) **Effect of Fraud**
Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provided herein null and void.
 - (12) **Medical Examination**
The **Company** at its own expense shall have the right to require additional proof and request medical examination of the **Insured Person** when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.
 - (13) **To Whom Claim is Payable**
Claims for death benefits in respect of the **Insured Person** shall be payable to the legal beneficiary as stipulated under the **Insured Person's** country's estate laws. Claims for all other benefits will be paid to the **Insured Person**. The process of claim including settlement shall be handled between the **Company** and the **Insured Person**

or his estate as the case may be, whose sole discharge will constitute full and final discharge upon payment.

(14) Sanctions Clause

The **Company** is not liable to make any payment for any claim under any coverage sections of this **Policy** or make any payment under any extension for any loss or claim arising in, or where the **Insured Person** or any beneficiary under the **Policy** is a citizen or instrumentality of the government of any country against which any laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting the **Company** to provide insurance coverage transacting business with or otherwise offering economic benefits to the insured or any other beneficiary under the **Policy**. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this **Policy** and/or the **Company**, its parent **Company** or its ultimate controlling entity.

(15) Receipts

The **Company** shall not abide by any notice or any trust charge, a lien, assignment or other dealing with the **Certificate of Insurance**. The receipt by the **Insured Person** for any compensation payable under this **Policy** shall in all cases be a full discharge of liability for the **Company**.

(16) Rights of Nominee

Consent of nominee where applicable shall not be a pre-requisite to terminate or to cancel this **Policy** or to

a change of nominee or for that matter for any changes in this **Policy**.

(17) Rights of Ownership

The **Policy** owner is Tune Protect Commercial Brokerage.

(18) Incontestability

No action at law or in equity shall be brought against the Company immediately one (1) year after date of any covered occurrence.

(19) Arbitration Clause

Any dispute which may arise between the **Company** and the **Insured Person** and/or his legal representative in relation to the construction of the **Policy** or rights or liabilities of parties hereto shall be referred to arbitration. The arbitration shall be heard by a single arbitrator to be agreed by the parties hereto within fourteen (14) days of the commencement of the arbitration. In default of such agreement, an arbitrator shall be appointed in accordance with and subject to the provisions of the **Arbitration Act** or any statutory modification of re-enactment thereof for the time being in force.

(20) Limitation of Time of Bringing Arbitration

If a claim is made under the **Policy** and rejected by the **Company**, the insured or his legal personal representatives shall commence arbitration proceedings within six (6) months of such rejection, failing which the **Company** shall be discharged from all liability whatsoever for that claim.

(21) Cancellation

This **Certificate of Insurance** once issued is **NOT** cancellable or refundable.

(22) Conformity with Law

If any provision of this **Certificate of Insurance** which on its issuance date is in conflict with the law of the country in which the **Certificate of Insurance** was issued or delivered, this **Policy** shall be read in conformity to United Arab Emirates Law.

for all purposes, the English text shall prevail.

(23) Sole Responsibility of **Insurance Company**

Any issues, matters or claims related in whole or part to insurance provided under this Certificate shall be the sole responsibility of the insurance Company, and shall not in any way involve Tune Protect Commercial Brokerage LLC.

(24) Extension of insurance coverage up to maximum three (3) days.

The extension covers any **Insured Person** whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by the **Airline**. The insurance Company will honour valid claims in such a scenario.

(25) Duplication of Coverage

In the event that an **Insured Person** is covered by more than one (1) **Policy** purchased through Tune Protect Commercial Brokerage LLC and/or its affiliate's, benefit will be paid by the **Policy** which provides the greatest amount of benefit. Where the benefit under each such **Policy** is identical, the **Company** will only entertain the claim that **Insured Person** to be covered under the **Policy** first issued.

(26) General Interpretation

- A. Wherever the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.
- B. If there is a conflict between a translated text, if applicable,

- (27) Surplus
Surplus will be ploughed back to the Takaful Fund for the benefits to other **Insured Persons**