



أميريكان هوم أشورانس كومپاني - فرع دبي

American Home Assurance Company (Dubai Br.)

One Sheikh Zayed Road, Trade Center First, Floor 27

The H Hotel Complex, PO Box 40569, Dubai, UAE

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www.aig.ae

Initial Disclosure Document

American Home Assurance Company (Dubai Branch)

The H Hotel Complex, 27th Floor, Trade Center First, PO Box 40569, Dubai, UAE

Who Regulates Us: American Home Assurance Company (Dubai Branch) with Commercial Registration No: 613392 is a general insurance company authorised by the United Arab Emirates Insurance Authority with License No: 079 to effect and carry out non-investment contracts of insurance.

Which Services we provide to you: American Home Assurance Company (Dubai Branch) is part of American International Group Inc. (US), a leading international insurance organization serving customers in more than 90 countries and jurisdictions. American Home Assurance Company (Dubai Branch) provides a range of general (non-investment) insurance products and services to businesses and retail clients. For more information about our Products and Services please visit: <https://www.aig.ae/>

Online Sales Process: During the online sales process we may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how to proceed. If you have any doubts on the right plan, we highly recommend consulting your insurance advisor.

Your Right to Complain: We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal to with your comments quickly.

American Home Assurance Company (Dubai Branch)

PO Box 40569, Dubai, UAE

Attn: AIG Complaints Team,

Phone: 509 6111

Email: servicecenter-me@aig.com

You will receive a written acknowledgment within two (2) working days from the date of complaint notification, explaining our complaints handling process. Within five (5) working days from the date of complaint acknowledgment our Complaints Team will provide either a final response or a notification for additional time required for further investigation of the complaint which would typically not exceed ten (10) working days. A final response or a written explanation on the complaint findings will be provided to you within three (3) weeks of the date of complaint acknowledgment.

If you are dissatisfied with the response to the complaint, you have the right to refer your complaint to the United Arab Emirates Insurance Authority online <https://ia.gov.ae/en/ia/contact-us> or by calling 800(IAUAE)42823 or 971 2499 0111



Key Information Document

Insurance Provider

This insurance Policy is underwritten by American Home Assurance Company (Dubai Br.), The H Hotel – Complex, Trade Center First, 27th Floor, Dubai, United Arab Emirates, Tel: +971 (4) 5096111 | Fax: +971 (4) 3522186 | www.aig.ae

Type and Purpose of the Insurance: The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during an international trip, including emergency medical expenses, theft or loss of baggage and cancellation. This policy offers coverage only to individuals ordinarily resident in the United Arab Emirates.

Significant Features, Conditions and Exclusions: The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. This document is not a policy wording. You are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
Emergency Medical Expenses	<p>The cover provided includes:</p> <ul style="list-style-type: none">Emergency medical, surgical and hospital treatment and ambulance costs;Additional accommodation and travel expenses if you cannot return to the United Arab Emirates as scheduled; andRepatriation to the United Arab Emirates if it is medically necessary. <p>Significant Conditions:</p> <ul style="list-style-type: none">If you need inpatient medical treatment, you must contact our global assistance company, AIG Travel, on phone number +44 (0) 1273 400 610; andRepatriation costs must be approved in advance by AIG Travel. <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none">The claim relates to a treatment or surgery that is not immediately necessary and can wait until you return to the United Arab Emirates;The claim relates to a treatment or medication of any kind that you receive after you return to the United Arab Emirates.	Pages 10, Section D
Trip Cancellation Trip Curtailment	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none">You dying, becoming seriously ill or being injured;The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay or staying with during your trip. <p>Significant Conditions: If it is necessary for you to cut short your trip and return to the United Arab Emirates, you must contact AIG travel immediately.</p>	Pages 7 - 8, Section A, B

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> You cancel or curtail your trip because of a medical condition, or any illness related to a medical condition that you knew about before the start of this insurance; You have to cut short your trip and do not return to the United Arab Emirates; The claim relates to pregnancy or childbirth. 	
<p>Personal Belongings and Baggage</p>	<p>Cover is provided for loss of, theft of, or damage to baggage and personal belongings owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and Any loss, theft, or damage must be documented by a police or other local authority and document/report shall be obtained by you. <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> The claim relates to loss of personal belongings or baggage left unattended in a public place; The claim relates to loss of, theft of, or damage to photographic, electrical equipment, electrical items, or valuables while they are in the custody of a common carrier; Loss, theft, or damage occurs whilst your personal belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline). 	<p>Pages 12 - 13, Section F</p>

Period of Insurance: Cover for the cancellation benefit starts twenty-four (24) hours following the time that you pay the insurance premium or at the time of purchasing flight ticket along with the insurance policy from Flydubai, whichever is later. Cover under all other sections starts when you leave your address in your country of residence and ends when you return to your country of residence or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier. The start and end dates of your trip are set out on your certificate of insurance.

Traveling in excess of the period specified in your certificate of insurance will invalidate the whole policy.

Cancellation: This policy, once purchased, cannot be cancelled.

Claim Notification: You can make a claim by contacting: call us on **+971 (4) 5096111** or write to us at ServiceCenter-ME@AIG.com.



Travel Guard for Flydubai Policy Wording

Claims

Call us on **+971 4 509 6111** or write to us at servicecenter-me@aig.com within 24 hours of loss or damage.

Assistance

Call our global assistance number **+44 1273 400 610** and quote your travel policy number for assistance.



I. Assistance and Claims Contact Details

If you require assistance, please contact:

AIG
Assistance Department
PO Box 2157
Shoreham by Sea
West Sussex BN43 9DH
Phone: +44 1273 400610
E-mail: uk.assistance@aig.com
Working hours: 24 hours, 7 days a week

If you have a claim, please contact:

American Home Assurance Company (Dubai Br.)
Claims Department
PO Box 40569
The H Hotel – Complex, Trade Center First, 27th floor
Dubai, United Arab Emirates
Phone: +971 4 509 6111 Fax: +971 4 601 4018
E-mail: servicecenter-me@aig.com
Working hours: Monday to Friday, from 8:00am to 5:00pm

If You have a complaint, please contact:

If you have a complaint about your Policy, please contact:

American Home Assurance Company (Dubai Br.)
Claims Department
PO Box 40569
The H Hotel – Complex, Trade Center First, 27th floor
Dubai, United Arab Emirates
Phone: +971 4 509 6111 Fax: +971 4 601 4018
E-mail: servicecenter-me@aig.com
Working hours: Monday to Friday, from 8:00am to 5:00pm

AIG Travel, an AIG company, provides certain non underwriting services such as claims handling and Policyholder assistance to other companies, including subsidiaries and affiliates of AIG Inc.

Travel insurance products marketed by Flydubai are underwritten by insurance company subsidiaries and affiliates of AIG Inc. The company issuing the insurance Policy may vary from country by country, for full details of the issuing insurance company please refer to Your insurance certificate.



II. Introduction

2.1 Insuring Agreement

This Policy is underwritten by the company specified in the Travel Insurance Certificate (hereinafter called We, Us or Our) agrees to cover the Insured Person (hereinafter called You, Your) against loss identified in this Policy subject to and in accordance with the exclusions, limitations, provisions and terms contained in the Policy.

Contract of travel insurance

This Policy Terms and Conditions together with the Travel Insurance Certificate 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.

2.2 Travel Options

a) Return Trip

We shall provide the coverage detailed in this Policy to You for the period of insurance shown in the Travel Insurance Certificate or for up to ninety (90) days while you are traveling within the Geographical areas provided that You have purchased a return Flydubai flight. All Trips must begin and end in the Country of Issuance.

b) One-way Trip

We shall provide the coverage detailed in this Policy to You for the period of insurance shown in the Travel Insurance Certificate or for up to seven (7) days following disembarkation of the Flydubai flight from Your Country of Issuance while you are traveling within the Geographical areas provided that You have purchased one way flight with Flydubai.

2.3 Geographical areas

- a) Cover is limited to that within the geographical limits of Flydubai's Destinations.
- b) If You depart on any Public transport to travel outside Flydubai's Destinations, insurance cover will suspend upon Your check-in for that out-bound flight, however, cover will resume upon Your check-out at immigration upon returning to a Flydubai's Destinations, provided the period is still within the Policy period stated on Your Travel Insurance Certificate.
- c) Travel Inconvenience Benefits coverage is limited only to Flydubai flights or, as may be arranged by Flydubai, within the Flydubai's Destinations.

2.4 Eligible Persons

All passengers of Flydubai aged two (2) years and above provided the travel insurance option was selected when booking a Flydubai flight and the applicable premium had been paid. This policy offers coverage only to individuals ordinarily resident in the United Arab Emirates and is null and void as to nonresidents of the United Arab Emirates.

2.5 Health

Your insurance contains conditions that relate to Your health and the health of others who might not be traveling with You but whose Well being Your Trip may depend on. In particular We do not cover medical problems that You or they had before the cover started.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If You do not take good care of Your belongings, it can be upsetting and inconvenient for You and We may not pay Your claim.

Excesses

Under some sections of this insurance You have to pay the first part of some claims (an excess). This amount is shown in the Travel Insurance Certificate under the sections where it applies.

2.6 Medical and Other Emergencies

24-hour emergency service

If You have purchased the Return Trip cover, the Assistance Department will provide immediate help if You are ill or injured within the geographical areas. They provide a 24-hour emergency service 365 days a year and You can contact them on +44 1273 400610.

When You contact the Assistance Department You need to say that You are insured under the Travel Guard for Flydubai program and give the following information:

- Your name
- Your address
- Your phone number
- Your certificate number shown on Your Travel Insurance Certificate.



In certain cases We may need to contact Your own doctor or medical practitioner. Please keep a note of their telephone number with Your Policy document.

Hospital treatment

If You go into hospital within the Geographical Areas and You are likely to be kept in hospital for more than twenty four (24) hours, someone must contact the Assistance Department for You immediately. If they do not, this could mean We reduce the amount We pay for medical expenses. If You receive medical treatment within the Geographical Areas as an outpatient, You should where possible, pay the hospital or clinic and claim back Your medical expenses from claims department when You finish Your Trip. Please ensure to keep all bills and receipts.

Returning early to Your Country of Issuance

If You have to return to Your Country of Issuance Section A (Trip Cancellation) or Section B (Trip Interruption/Curtailment), the Claims Department must authorize this. If You have to return to Your Country of Issuance Section D (Accidental & Sickness Medical Reimbursement), the Assistance Department must authorize this. If they do not provide prior authorization this could mean that We will not provide cover or We may reduce the amount We pay for Your return to Your Country of Issuance

2.7 Law

This contract will be governed by the laws and regulations of the Country of Issuance as stated in the Travel Insurance Certificate.

Data Disclosure

By executing this application or by entering into this contract of Insurance, the Insured consents to the Insurer processing data relating to the Insured 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.

The Insured consents to the Insurer making such information available to 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's country of domicile.

To review our privacy policy, go to: <http://www.aig.com/>



III. General Definitions

In this Policy the following definitions apply:

Flydubai's Destinations

All countries serviced by flydubai flights

Business associate

Any person who works at Your place of business and who, if You were both away from work at the same time for one or more days, would prevent the effective continuation of that business.

Country of Issuance

The Country where Your first outbound Flydubai flight will begin within the Geographical Areas.

Family

Insured person, Partner and dependent children under the age of 18 years or 23 years provided dependent and in full-time education.

Partner

A person whom You have lived with for 6 months or more, unless accepted by Us in writing, who is either Your spouse, common law spouse, civil partner, boyfriend or girlfriend.

Permanent total disability

A disability which prevents You from working in any and every job and which lasts 12 months from the date of occurrence. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

Physician

A legally licensed practitioner acting within the scope of his license practicing medicine, and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending Physician may not be:

- (a) You; nor
- (b) Your Relative.

Pre-existing Medical Condition

A condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two (2) year period preceding the Policy effective date, or a condition for which hospitalization or surgery was required within a five (5) year period preceding the Policy effective date.

Premium

The cost of this insurance cover as shown on Your Travel Insurance Certificate.

Public transport

Using rail, bus, coach, scheduled aircraft or ferry services to join the booked holiday.

Relative

Husband, wife, partner, grandparent, grandchild, parent, parent-in-law, brother, sister, son, daughter.

Scuba Diving

'Scuba diving' to the following depths, when You hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organization:

- PADI Open Water - 18 meters
- PADI Advanced Open Water - 30 meters
- PADI Advanced Plus - 40 meters
- BSAC Club Diver - 20 meters
- BSAC Sports Diver - 35 meters
- BSAC Dive Leader - 50 meters

If You do not hold a qualification, We will only cover You to dive up to a depth of 18 meters

Travel insurance Certificate

The document showing the names and other details of all the people insured under this insurance. The Travel Insurance Certificate proves You have the cover shown in this document.

**Trip**

Your holiday or journey within countries of the geographical area starting at the time that You leave Your address in the Country of Issuance or from the start date shown on Your Travel Insurance Certificate, whichever is later. The end of Your trip is defined as the date that You return to the Country of Issuance or at the end of the period shown on Your Travel Insurance Certificate, whichever is earlier. Cover for Trip Cancellation benefit starts 24 hours following the time that You pay the insurance premium or at the time you purchase Flydubai flight along with the insurance policy which ever is later.

Note: traveling in excess of the trip limits will invalidate the whole Policy.

Special note: Irrespective of how long You buy cover for, it ends when You return to Your Country of Issuance

Valuables

Photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.

War

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

The company as stated in the Travel Insurance Certificate.

You, Your, Insured Person

Each insured person named in the Travel Insurance Certificate attached to this document purchased and have paid the appropriate premium.



IV. Sections of Insurance

Section A – Trip Cancellation

You are covered for

We will reimburse up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses that You have paid or have agreed to pay under a contract and which You cannot get back if it is necessary and unavoidable for You to cancel or cut short Your trip as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, close Business Associate or a person with whom You have booked to travel or a Relative or friend living abroad with whom You plan to stay.
3. If You are called for jury service (and Your request to defer has been rejected), attending court as a witness (but not as an expert witness).
4. If You are made redundant as long as You are entitled to payment under the current redundancy payments law and that, at the time of booking Your trip, You had no reason to believe that You would be made redundant.
5. If the police or the Insurers of Your home need You to stay after a fire, flood or burglary at Your home within 48 hours before the date You planned to leave.
6. The extra cost for You to return home following the death, serious injury or serious illness of a relative or business associate in Your Country of Issuance.

You are not covered for

1. You not wanting to travel.
2. Any extra costs resulting from You not telling Flydubai or any other provider, as soon as You knew You had to cancel Your holiday.
3. Canceling or cutting short the trip because of a medical condition or any illness related to a medical condition that You knew about or should have known about before the start of this insurance. This applies to You, a Relative, close Business Associate or person You are traveling with and any person You were depending on for the trip.
4. Failure to obtain the required visa.
5. Any costs incurred due to fluctuation in exchange rates.
6. Pregnancy or childbirth.



Section B – Trip Interruption/Curtailment

You are covered for

We will reimburse up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses that You have paid or have agreed to pay under a contract and which You cannot get back if it is necessary and unavoidable for You to cut short Your Trip as a result of the following.

1. You dying, becoming ill or injured.
2. The death, injury or illness of a Relative, close Business associate or a person with whom You have booked to travel or a Relative or friend living abroad with whom You plan to stay.
3. If You are called for jury service (and Your request to defer has been rejected), attending court as a witness (but not as an expert witness).
4. If You are made redundant as long as You are entitled to payment under the current redundancy payments law and that, at the time of booking Your Trip, You had no reason to believe that You would be made redundant.
5. If the police or the Insurers of Your home need You to stay after a fire, flood or burglary at Your home within 48 hours before the date You planned to leave.
6. The extra cost for You to return home following the death, serious injury or serious illness of a Relative or Business associate in Your Country of Issuance.

You are not covered for

1. You not wanting to travel.
2. Any extra costs resulting from You not telling flydubai or any other provider, as soon as You knew You had to cancel Your holiday.
3. Canceling or cutting short the Trip because of a medical condition or any illness related to a medical condition that You knew about or should have known about before the start of this insurance. This applies to You, a Relative, close Business associate or person You are traveling with and any person You were depending on for the Trip.
4. The cost of Your original return Trip if this has already been paid.
5. If You have to cut short Your Trip and do not return to Your Country of Issuance.
6. Failure to obtain the required visa.
7. Any costs incurred due to fluctuation in exchange rates.
8. Pregnancy or childbirth.



Section C – Travel Delay

(This section does not apply within Your Country of Issuance, or if You have purchased a One Way/Single Trip on Flydubai Flight)

You are covered for

We will reimburse, up to the overall limit shown on the Schedule of Benefits, for any expenses for meals, travel, and lodging, if the start of Your pre-booked outward or return Flydubai flight is delayed, due to circumstances outside Your control.

Travel delay outside of your control

We will reimburse after 4 hours for each hour of delay up to a maximum of 10 hour period of delay, as long as You eventually go on the Trip. We will reimburse up to the overall limit shown on the Schedule of Benefits.

You are not covered for

Any claim that results from strikes or industrial action that were public knowledge before the booking of Your trip.

Special conditions which apply to section B

It is a condition of the cover provided under this section that:

1. You must have checked in for Your trip at or before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.



Section D – Accidental and Sickness Medical Reimbursement
(This section does not apply within Your Country of Issuance)

If You are admitted into hospital as an in-patient for more than 24 hours, You must contact assistance department immediately.

You are covered for

We will reimburse up to the overall limit shown on the Schedule of Benefits for the following necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to \$100 as long as it is for the immediate relief of pain only).
2. For either the cost of returning Your body or ashes to the Your country of residence.
3. Extra accommodation and travel expenses (Economy class) authorized by assistance department to allow You to return to the Country of Issuance if You cannot return as You originally booked provided this has been approved by Us.
4. We will pay to return You to Your country of residence if We think this is medically necessary.

You are not covered for

1. The Excess as mentioned on the Schedule of benefits of each claim.
2. Any treatment or surgery that is not immediately necessary and can wait until You return home. Our decision is final and binding.
3. For Return Trip, any expenses for treatment or surgery carried out more than 12 months after the date of the incident which You are claiming for.
4. For Single Trip, any expenses for treatment or surgery not carried out within 7 days following disembarkation of the Flydubai flight from Your Country of Issuance or the date of return to Your Country of Issuance, whichever is earlier.
5. The extra cost of single or private room accommodation unless it is medically necessary.
6. Any treatment or medication of any kind that You receive after You return to the Country of Issuance or a country of residence.
7. Any extra costs after the time when, in our medical advisor's opinion, You are fit to be returned to the Country of Issuance or Your country of residence



Section E - Missed Departure

You are covered for

We will reimburse up to the overall limit shown on the Schedule of Benefits for the necessary and reasonable extra costs of travel and accommodation You need if You cannot reach the original departure point of Your booked journey on the outward or return journey because Public Transport services fail or the vehicle in which You are traveling is involved in an accident or breaks down.

You are not covered for

Any claim, which is the result of a strike or industrial action that You knew about before You booked Your trip.

Special conditions which apply to section E

It is a condition of the cover provided under this section that:

1. You must allow enough time to arrive at Your departure point at or before the recommended time;
2. You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority.



Section F – Baggage, Personal Effects and Travel Documents Loss (This section does not apply within Your country of issuance).

You are covered for

We will reimburse up to the overall limit shown on the Schedule of Benefits for the following (individual limits apply)

F.1. Baggage and Personal Effects

1. We will reimburse if Your personal belongings and baggage are damaged, stolen, lost, or destroyed on Your Trip. After taking off an amount for wear, tear, and loss of value, We will pay for the following:
 - a. Property owned by You with a limit for any one item, set or pair of \$250 up to the overall limit shown in the Schedule of Benefits.
 - b. All Valuables (please see the definitions on page 6) that are owned by You up to the overall limit of \$500.

F.2. Baggage Delay

If Your baggage is delayed or lost during an outward journey for more than 4 hours, We will reimburse up to \$50 for every continuous 6 hours that Your baggage is delayed up to a total limit of \$150 for buying essential items. You must get written confirmation of the length of the delay and receipts for any items that You buy.

Note: We will deduct any payment We make for delayed baggage from the final amount of any claim if Your baggage is permanently lost.

F.3. Travel Documents

We will reimburse up to the overall limit shown on the Schedule of Benefits for the cost of replacing Your passport, booking confirmation, Green Cards, and admission tickets prepaid before Your departure

Note: We provide cover for theft or loss from unattended motor vehicles, trailers, or caravans under personal belongings and baggage only. We will only pay up to \$100 for each of Insured Person provided the articles are kept in a locked boot or glove compartment.

You are not covered for

1. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
2. Theft, loss or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories.
3. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within Your baggage.
4. Shortages due to mistakes, neglect, omission or depreciation in value.
5. Any loss or theft which You do not report to the police within twenty four (24) hours of discovering it and for which You do not get a written report.
6. If Your belongings are delayed or held by any customs or other officials legally taking Your belongings.
7. Cash which You do not carry on Your person (unless it is held in a locked safety deposit box).
8. Theft, loss or damage to photographic, electrical equipment, electrical items or Valuables left in checked-in baggage
9. Theft, loss or damage to dentures, bridgework, corneal/contact lenses, spectacles, sunglasses, mobile telephones or artificial limbs or hearing aids.
10. Property You leave unattended in a public place.
11. Any loss, theft or damage to items carried on a vehicle roof rack.
12. Theft, loss or damage to baggage or personal belongings during a journey unless You report this to the carrier and get a property irregularity report from the carrier.
13. Damage caused to suitcases, holdalls or similar carriers unless the item is damaged beyond economical repair.
14. Loss or theft or damage of personal belongings or baggage while not in Your control or in the control of any person other than an airline or transport company.
15. Loss of Your passport if You do not report the loss to the Consular representative of Your country of nationality within twenty four (24) hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.
16. Winter sports equipment.
17. Golf equipment unless part of checked-in baggage, accompanying You in Your Trip.



Section G – Personal Liability

(This Section does not apply within Your Country of Issuance.)

You are covered for

We will reimburse up to the total amount shown in the Schedule of Benefits if, during Your Trip, You are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

You are not covered for

1. The excess as shown in the Schedule of Benefits.
2. Any liability arising from an injury or loss or damage to property:
 - a) owned by You, a member of Your Family or household or a person You employ; or
 - b) in the care, custody or control of You or of Your Family or household or a person You employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a) to members of Your Family or household, or a person You employ;
 - b) arising in connection with Your trade, profession or business;
 - c) arising in connection with a contract You have entered into;
 - d) arising due to You acting as the leader of a group taking part in an activity;
 - e) arising due to You owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the Trip; or
 - f) arising due to You owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Special conditions which apply to Section G

It is a condition of the cover provided under this Section that:

- a) You must give the Claims Department notice of any cause for a legal claim against You as soon as You know about it, and send them any documents relating to a claim
- b) You must help the Claims Department and give them all the information they need to allow them to take action on Your behalf
- c) You must not negotiate, pay, settle, admit or deny any claim unless You get the Claims Department permission in writing
- d) We will have complete control over any legal representatives appointed and any proceedings, and We will be entitled to take over and carry out in Your name Your defense of any claim or to prosecute for Our own benefit any claims for indemnity, damages or otherwise against anyone else

Claims Advice on Section G

- a) Do not admit liability, offer or promise compensation
- b) Give details of Your name, address and travel insurance
- c) Take photographs and videos, and get details of witnesses if You can
- d) Tell claims department immediately about any claim that is likely to be made against You and send them all the documents that You receive



Section H – Legal Fees

(This Section does not apply within Your Country of Issuance.)

You are covered for

We will reimburse up to the amount shown in the Schedule of Benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from Your death, illness, or injury during Your Trip.

You are not covered for

1. The excess as shown in the Schedule of Benefits.
2. Any claim which We have not agreed to accept beforehand in writing.
3. Any claim where We or Our legal representative believe that an action is not likely to be successful or if We believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against Us, Flydubai, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who You have travelled with or arranged to travel with.
5. Any fines, penalties or damages You have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with Your trade, profession or business, under contract or arising out of You possessing, using or living on any land or in any buildings.
7. Any claims arising out of You owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident leading to the claim took place.

Special conditions which apply to Section H

It is a condition of the cover provided under this Section that:

- a) We will have complete control over any legal representatives appointed and any proceedings
- b) You must follow Our advice or that of Our agents in handling any claim
- c) You must get back all of Our expenses where possible. You must pay Us any expenses You do get back



Section I – Loss of Personal Money

(This Section does not apply within Your Country of Issuance.)

You are covered for

We will pay up to the amount shown in the Schedule of Benefits for any Loss of cash arising out of robbery, burglary, or theft and subject to the cash being in Your care, custody, and control during the Trip.

You are not covered for

1. Loss as a result of detention or confiscation by any lawfully constituted authority;
2. Loss not reported to the police within 24 (twenty four) hours after the discovery of such Loss;
3. Loss recoverable under another insurance or from another source;
4. Loss in respect of shortage due to error, omission, exchange transaction or depreciation in value;
5. Mysterious disappearance.

Special conditions which apply to Section I

Such Loss must be reported within 24 (twenty four) hours after its discovery to the police having jurisdiction at the place of the Loss. Any claim must be accompanied by official written documentation from the police.



Section J – Missed Connection

You are covered for

We will reimburse up to the amount shown in the Schedule of Benefits for additional accommodation and travel expenses incurred to reach the overseas destination or to reach Country of Issuance in the event of a missed connection due to:

1. Public transport services failing to get You to Your destination in time due to strike, industrial action, adverse weather conditions, or mechanical breakdown; or
2. The private motor vehicle in which You are travelling suffer from a mechanical breakdown or failure; or
3. The private motor vehicle in which You are travelling involves in a road traffic accident which requires You to stay further at the place of accident; or
4. The outward or inward flight being delayed that leads to missing a connecting flight.

You are not covered for

1. Expenses that You would have incurred during the normal course of your Trip;
2. Circumstances already known at the time of taking out this insurance or booking the Trip;
3. Your failure to allow sufficient time to get to the departure point;
4. Claims not supported by a written report from the appropriate authorities;
5. Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.

Claims Advice on Section J

- a) In the event of claim arising from any delay, you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- b) You must allow sufficient time for the Public Transport or other transport to arrive on a schedule and to deliver You to the departure time.
- c) In case of an event, You can claim only on Travel Delay, Missed Departure, or Missed Connection and not on all the benefits.



Section K – Assistance

1. **Technical Services:**
 - a. **Lost/Stolen Luggage and Personal Effects:** Eligible Insured Person(s) whose luggage or personal effects are lost or stolen can expect help with local authorities and agencies. The Assistance Department shall coordinate with common carriers to locate and recover lost or stolen luggage which shall involve the use of all available tracking systems and establishing, on the Eligible Insured Person (s)'s behalf and, as appropriate, liaison with transportation carriers, airports, hotels, government authorities and others. The Assistance Department will also coordinate arrangements to assist the Eligible Insured Person (s) with processing of insurance claims resulting from the lost luggage.
 - b. **Lost/Stolen Travel Documents/Booking Confirmations:** In the event a traveler's personal travel documents are lost or stolen, Eligible Insured Person(s) can expect help with obtaining replacement and canceling original documents, including making alternate reservations and arranging for replacement airline/rail tickets when needed. The Assistance Department shall use its best effort to assist the Eligible Insured Person(s) in locating lost documents (including, but not limited to lost passports and visas), and upon request, to replace such documents by identifying and contacting appropriate governmental authorities, gathering necessary information, and otherwise taking all reasonable steps necessary to facilitate the replacement of the lost documents in a prompt and timely manner.
2. **General Services:**
 - a. **Travel Documentation:** Advice on procuring travel documents, passport/visa requirements, and customs entry/exit restrictions and regulations.
 - b. **Immunizations:** Advice on the immunizations required for the Trip, information on local medical advisories, epidemics, and available preventive measures.
 - c. **Currency and ATM Locations:** Currency exchange rates are available, as well as information on local bank/government holidays.
 - d. **Global Weather:** General climate and up-to-date weather forecasting for domestic and international destinations.
 - e. **Telephone Translation for medical emergencies:** For travelers in an emergency medical situation who do not speak the local language, multilingual counselors are available 24 hours a day, seven days a week, for translations via telephone.



V. General Conditions

The following conditions apply to this insurance.

1. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If You do not, We may not pay Your claim or any part of Your claim.
2. You must take all reasonable steps to avoid or reduce any loss that may mean that You have to make a claim under this insurance.
3. You must supply all the documents that claims department need to deal with any claim. You will be responsible for any costs involved in doing this.
4. You must take all reasonable steps to get back any lost or stolen articles and You must help the authorities in their efforts to catch and prosecute any guilty people.
5. You must help us get back any money that We have paid from other insurers by giving us all the details We need and by filling in any forms that We require.
6. If You try to make a fraudulent claim or use any fraudulent means in trying to make a claim We will not cover Your claim or any part of Your claim.
7. You must, where practical, keep any articles that are damaged and send them to claims department if they ask. You must pay any costs involved in doing this.
8. You must agree to have a medical examination if required by us. If You die, We are entitled to have a post mortem examination. You or Your legal representatives are responsible for any costs resulting from these examinations.
9. You must pay us back, within one month of asking, any amounts that We have paid which are not covered by this insurance.
10. You must obtain prior authorization from assistance department if You have to return to Your Country of Issuance under Sections A) Canceling and cutting short Your trip, or C) Medical Expenses. If You do not, We may reduce the amount We pay for Your return to the Country of Issuance or We may not provide cover.
11. **Economic Sanctions Exclusion:** If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.
12. **Consumer Notice Analysis:** AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any loss, injury, damage or liability, benefits, or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region. In addition, this policy does not cover any loss, injury, damage or liability to residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region. Lastly, this policy will not cover any loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.



VI. General Exclusions

We will not cover the following:

1. Any claim arising from or resulting from, a trip that You take or, any person who Your travel depends on, if:
 - a) the claim relates to a medical condition or any illness related to a medical condition which You or they knew about before You bought this insurance;
 - b) You are traveling against medical advice;
 - c) You are traveling to receive medical advice or treatment;
 - d) You are on a list awaiting hospital treatment;
 - e) You have been given a terminal diagnosis; or
 - f) pregnancy or childbirth.
2. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging Your property.
4. Any claim arising from or as a result of civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or threat of such event.
5. Loss, or damage to any property, or any loss, expense or liability arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b) The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
6. Any claim under Section F (Personal belongings and baggage) if You already have a more specific insurance covering this.
7. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, We will only pay our proportion.
8. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object traveling at or above the speed of sound.
9. Any claim arising from You being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
10. Any claim arising from using a two-wheeled motor vehicle exceeding 125 cc and/or where a crash helmet is not worn, or the rider does not hold the appropriate driving license.
11. Any other loss connected to the event You are claiming for unless We provide cover under this insurance.
12. Any claim arising directly or indirectly from Your financial problems.
13. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfill any part of their obligation.
14. Any claim arising or resulting from You being involved in any illegal or criminal act.
15. Competitive racing of any kind (except on foot).
16. Winter sports equipment.
17. Golf equipment unless part of checked-in baggage, accompanying You in Your Trip.
18. Any claim arising or resulting from services or inter-services championships, or heats, or officially-organized practice, or training for these events, ski-jumping, ice hockey, or using skeletons or bobsleighs, snow mobile, lugging, canoeing, mountaineering or pot holing or any equipment used for these events. You are not covered for the following: Abseiling, being a crew member on a vessel sailing from one country to another, being on an expedition, gliding, hang gliding, hunting, jet biking, jet skiing, off-piste skiing without an official guide, parachuting, professional or semi-professional sport, ski acrobatics, ski flying, ski jumping, ski racing, racing (not on foot), scuba diving below 30 meters (refer to Scuba Diving definition), white water rafting above level 3. Your participation in other sports and activities may be considered as a material fact by Us and may not be covered, if You are in any doubt please check with Us to make sure that this insurance meets Your needs.
19. Any claim arising or resulting from
 - a) Your suicide or attempted suicide; or
 - b) depression, anxiety, mental strain, psychotic mental illness, Your depressive illness of any type; or
 - c) injuring Yourself deliberately or putting Yourself in danger (unless You are trying to save a human life).
20. Any claim resulting from You being under the influence of or in connection with the use of alcohol or drugs (unless drugs are medically prescribed).
21. Any claim resulting from You failing to obtain the required inoculations and vaccinations.
22. A Trip involving Your manual work or hazardous occupation of any kind.
23. Any claim where You are not able to provide claims evidence as requested by Us.
24. For any expenses that You would normally incur regarding Your Trip.
25. Claims arising from any person(s) who are under the age of 2 years at the start date of any trip.
26. Loss, injury, damage, or legal liability caused by, sustained, or arising directly or indirectly from:
 - a) Planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
 - b) Actual travel in, to, or through Afghanistan or Iraq
27. Any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.



28. Pre-existing Medical Condition.
29. Any loss or damage caused as a result of You not acting in a reasonable way to look after Your property.
30. (a) an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organisation; or
(b) any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern; or
(c) the threat or fear of any such epidemic, pandemic, disease or event.
31. Any claim arising from travel restrictions due to government orders, advisories, regulations, directives or border closures relating to an epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by a governmental body, official health authority or the World Health Organisation.



VII. Endorsement (COVID-19)

This travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim. This Endorsement addresses what **you** are and are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **your** policy.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the policy except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail.
3. Please note in particular the “**INTRODUCTION**”, “**GENERAL EXCLUSIONS**”, and “**YOU ARE NOT COVERED FOR**” sections of the policy.
4. All terms defined and references construed in the policy shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the policy.
5. Cover for one-way **trip** ends 168 hours after **your** arrival at **your** final destination outside of **your country of issuance**.

GENERAL DEFINITIONS

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

COVID-19 COVER

The policy will cover and **we** will pay up to the amount shown in the table below (or where applicable, in the table of benefits in **your** policy) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **your** policy.

BENEFIT	COVERED CONDITIONS AND EXCLUSIONS
Emergency Medical Expenses & Emergency Medical Evacuation	<p>If you are diagnosed with COVID-19 whilst outside your country of issuance, we will pay up to the amount shown in the table of benefits in your policy, but not exceeding \$250,000, for the necessary and reasonable medical costs incurred during your trip, as a result of you contracting COVID-19 during your trip.</p> <p>Included within the Emergency Medical Expenses benefit limit up to the amount shown in the table of benefits in your policy, but not exceeding \$250,000, if you contract COVID-19 during your trip, we will cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning your body or your ashes to your country of issuance up to the limit stated in the policy.</p> <p>We will not cover any loss if you are travelling against a medical practitioner or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, you or someone on your behalf must contact our assistance department immediately.</p>
Trip Cancellation	<p>We will pay up to the amount shown in the table of benefits in your policy if the cancellation of your trip, for which you have paid under a contract and which is not refundable, is necessary and unavoidable as a result of either:</p> <ol style="list-style-type: none"> 1. You or a relative being diagnosed with COVID-19 prior to the scheduled trip departure date; or 2. An extension of the school year due to COVID-19, if you or a relative

	<p>is a full-time teacher, other full-time employee, or a student at a primary or secondary school and is required to complete an extended school year that falls on or beyond the departure date of your trip.</p> <p>We will not cover any trip cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any trip cancellation resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover trip cancellations if you cancel your trip because of disinclination to travel, change of mind or fear of travelling.</p> <p>We will not cover trip cancellation if an airline, hotel or a travel service provider has offered a voucher or credit or re-booking of the trip for cancellation refund or compensation.</p> <p>We will not cover any loss if you are travelling against a medical practitioner or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<p>Trip Interruption</p>	<p>We will not cover trip Interruption due to epidemic/pandemic related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover trip Interruption resulting from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover trip Interruption for any costs incurred for quarantine after you return to your country of issuance.</p> <p>We will not cover any loss if you are travelling against a medical practitioner or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<p>Trip Curtailment</p>	<p>We will pay up to the amount listed in the table of benefits in your policy if the cutting short of your trip is necessary and unavoidable because you or your relatives are diagnosed with COVID-19 while travelling and need to return to your country of issuance earlier than planned. In that event, we will cover:</p> <ol style="list-style-type: none"> 1. reasonable and necessary travel and accommodation expenses for which you have paid, and which are not refundable; 2. reasonable and necessary additional travel costs to return back to your country of issuance. <p>We will not cover business associates for this benefit.</p> <p>We will not cover trip curtailment resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if you are travelling against a medical practitioner or doctor's advice, or any claim arising from you acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>
<p>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</p>	<p>We will pay \$150 per day, per person for up to 14 consecutive days if, while you are outside your country of issuance, you test positive for COVID-19, and as a result are unexpectedly placed into a mandatory quarantine outside your country of issuance.</p> <p>We will pay the amount specified above to cover reasonable and necessary accommodation costs, meals or other expenses directly related to quarantine.</p>



	<p>This benefit replaces the accommodation expenses covered under Trip Curtailment for the period during which you are in quarantine during your trip.</p> <p>This benefit will not apply where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin.</p>
ASSISTANCE SERVICES	Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of this insurance plan are the responsibility of the Policyholder (see policy fulfillment for assistance contact details).
Denied boarding due to fever or other medical concern	An AIG staff member will be available to discuss next steps and options. If necessary, we will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to country of issuance when you are medically cleared to fly. For contact details, please refer to your policy.
Denied entry to country due to fever or other medical concern	We will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to your country of issuance when you are medically cleared to fly. For contact details, please refer to your policy.
Feel ill while traveling internationally (To access benefits, you must contact our assistance department immediately)	An AIG staff member will be available to discuss your options. We will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to your country of issuance when you are medically cleared to fly. For contact details, please refer to your policy.