



flydubai COVID-19 Cover Assistance Terms & Conditions

Your safety and well-being are our highest priority. As part of our commitment to you, flydubai will offer assistance related to COVID-19 medical and quarantine expenses when you travel with us at any time with effect from 01 September 2020 until 30 November 2020.

Important:

- If you test positive for COVID-19 while you are abroad, you will benefit from repatriation assistance, assistance with medical and hospital costs and assistance with quarantine accommodation costs in an approved designated facility. More information about which expenses are included and excluded and their limits can be found below.
- It is mandatory to contact flydubai COVID-19 Cover Assistance (contact details provided below) as soon as possible in the event you test positive for COVID-19. Your expenses will only be settled directly with the hospital, clinic or other medical or non-medical facility. If you pay, you will not be able to claim these expenses later. Services which have not been organised by flydubai COVID-19 Cover Assistance will not be reimbursed or paid. More information is included in the section “How to Claim” below.
- Assistance is valid for 31 days from departure of the first flight of your journey. No assistance will be provided in your country of residence. If you test positive for COVID-19 at any time during the 31-day period, your assistance will continue after the 31-day period up to the limits stated here.
- Your COVID-19 testing expenses will not be covered.
- Your assistance will be provided by NEXtCARE Claims Management LLC (part of Allianz Partners). In this document, NEXtCARE is referred to as flydubai COVID-19 Cover Assistance. Please see Privacy Notice below.
- Services which have not been organised by flydubai COVID-19 Cover Assistance will not be reimbursed or paid.

flydubai COVID-19 Cover Assistance contact details

Phone: +971 4 270 8577

WhatsApp: +971 56 358 9937

Email: flydubai@nextcarehealth.com

Assistance Services and Limits

Benefit		Limits
Repatriation Assistance if diagnosed with COVID-19	Organising and taking charge of your return to your country of residence or transportation to a hospital in your home country	Actual costs
	Organising and taking charge of the return of one (1) travel companion and minor children to country of residence	Actual costs
Medical and Hospital Costs Abroad if diagnosed with COVID-19	Taking charge of covering the hospital costs related to the treatment of COVID-19	Up to a limit of €150,000 per covered person per covered period
Accommodation costs related to COVID-19 quarantine if diagnosed with COVID-19	If you or one (1) travel companion are requested to be quarantined in an approved designated facility	Up to a limit of €100 per day per covered person for a maximum of 14 days
Assistance in the Event of a covered person's Death due to COVID-19 epidemic/pandemic	Transporting the body to home country	Actual costs
	Funeral costs	Up to a limit of €1,500 per covered person
Excess costs: nil		

More information on this assistance and applicable exclusions is provided below.

Geographical Coverage

Assistance will be provided in the country or countries visited during the trip which are mentioned in the booking reference. Assistance will also be provided if you continue onwards to another city using another mode of transport. Assistance will end upon your return to your country of residence.

General Exclusions

In addition to the specific exclusions stated for each type of assistance, assistance will not be provided for the direct or indirect consequences of the following circumstances and events:

- civil or foreign wars, riots, popular movements, strikes, hostage taking, handling of weapons or terrorism;
- your voluntary participation in gambling, crime or fights, except in the case of legitimate self-defence;
- any effects of a nuclear origin or nuclear reaction or caused by any source of ionising radiation;
- your deliberate acts (including but not limited to suicide and attempted suicide) and fraudulent acts;
- your consumption of alcohol, drugs or any intoxicating substance not medically prescribed;



- events for which liability may fall on your travel organiser stipulating the conditions for pursuing the business of organising and selling holidays or on the carrier, principally for reasons of air safety and/or overbooking;
- your refusal to board the flight originally planned by an approved organisation or intermediary
- pandemics or epidemics except as expressly covered under the sections: Repatriation Assistance, Medical and Hospital Costs Abroad and Assistance in the Event of Death.

Assistance Services

Decisions regarding the nature, the appropriateness and the way in which measures are taken and organised are the exclusive responsibility of flydubai COVID-19 Cover Assistance.

1.1 Repatriation Assistance

If you have been diagnosed positive for COVID-19 and medical repatriation is required, the following assistance will be provided:

- organising and paying transportation costs of your return home or transportation to a hospital;
- organising and paying the cost of your return to your home in the relevant geographical area or transport to the hospital which is closest to your home and/or is the most suitable to provide the care required by your state of health. In the latter case, if you wish, your return can be organised to your home in the relevant geographical area as soon as your state of health permits;
- organising and paying transportation costs of the return of a travel companion and minor children;
- organising and paying the costs (once flydubai COVID-19 Cover Assistance has agreed to this) for a trip for a travel companion who is with you at the trip location to enable that person to accompany you and/or enable the minor children who were travelling with you to return home if no adult member of your family is present at the trip location with them and if your repatriation takes place more than 24 hours before their originally planned return date.

Important

- Decisions will only be taken in consideration of your medical interests.
- NEXtCARE's doctors will contact the local medical teams and, if required, your usual medical practitioner in order to gather the information that will enable the most appropriate decisions in respect of your state of health to be taken.
- Your repatriation is decided on and managed by medical staff who hold qualifications that are legally recognised in the country in which they usually practise their professional activity.
- If you refuse to comply with the decisions taken by flydubai COVID-19 Cover Assistance, you discharge it of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from flydubai COVID-19 Cover Assistance.

- Moreover, under no circumstances will flydubai COVID-19 Cover Assistance carry out the role of local emergency service organisations, nor can it pay the cost of expenses thus incurred.

1.2 Medical and Hospital Costs Abroad

Up to the amount limits stated in the Assistance Services and Limits table.

If, outside the country where you are resident, you incur medically prescribed medical or hospital expenses in the event you are diagnosed with COVID-19, you will be covered for any medical costs related to COVID-19.

flydubai COVID-19 Cover Assistance ceases on the day on which NEXtCARE's doctors consider that it is possible for you to be repatriated.

1.3 Accommodation Costs Related to COVID-19 Quarantine

Your accommodation costs and those incurred by a travel companion will be covered if you are placed in individual quarantine during your trip by order or other requirement of a government, public authority or travel supplier based on a positive COVID-19 test.

Assistance does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is traveling to, from or through.

Your accommodation costs and those incurred by the travel companion will be covered, up to the amount limits stated in the Assistance Services and Limits table.

1.4 Assistance in the Event of Death

In the event of your death due to the COVID-19 epidemic/pandemic, the following assistance will be provided:

- transportation of the body from the location where it is placed in the coffin to the burial place in the relevant geographical area;
- funeral costs up to the limit stated in the Assistance Services and Limits table.

Exclusions Applicable for all Assistance Services

- Your travel to a destination in violation of a travel ban issued by the government of your home country or a travel ban issued by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination).



- Expenses incurred without the prior approval of flydubai COVID-19 Cover Assistance.
- The consequences of an unconsolidated ailment being treated and from which you are still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment.
- The eventual results (check-up, additional treatment or recurrence) from an ailment which previously gave rise to a repatriation.
- No repatriation due to the consequences of ailments/accidents or minor injuries that can be treated at the location and not relating to COVID-19.
- The consequences:
 - of exposure to chemical agents of a combat gas type,
 - of exposure to incapacitating agents, or
 - of exposure to neurotoxic agents or agents with residual neurotoxic effects,which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which you are staying.

In addition, under the "Medical and Hospital Costs Abroad" cover, the following are excluded:

- the cost of thermal spa treatments, heliotherapy, slimming treatments, rejuvenation cures, all kinds of "comfort" or beauty treatments and physiotherapist costs;
- the cost of implants, prostheses, artificial aids and optical costs;
- vaccination expenses;
- the cost of treatment or care not resulting from COVID-19;
- the cost of treatment or care, the therapeutic nature of which is not recognised by legislation.

How to Claim

To request assistance you, or a third party, must contact flydubai COVID-19 Cover Assistance as soon as your situation is expected to involve early return or expenses that fall within the scope of cover.

flydubai COVID-19 Cover Assistance services are available 24/7:

- by telephoning the following number:
+971 4 270 8577
- by sending a WhatsApp message to the following number:
+971 56 358 9937
- by sending an email to:
flydubai@nextcarehealth.com



You will be assigned a case number and you will be asked to:

- Share copies of the following documents:
 - flydubai flight ticket;
 - boarding pass;
 - passport, including residency visa page if applicable;
 - COVID-19 positive test result that should be dated after the first day of travel.
- Share your email address and contact number where you can be reached and the details of those assisting you.
- Allow NEXtCARE doctors to have access to all relevant medical information.

Cost of Transport

When flydubai COVID-19 Cover Assistance organises and pays the cost of transport, this will be for first class train travel and/or economy class flights or by taxi (depending on the decision taken by flydubai COVID-19 Cover Assistance). In this case, flydubai COVID-19 Cover Assistance takes ownership of the original tickets and you undertake to give up these tickets.

Scope of flydubai COVID-19 Cover Assistance Services

All flydubai COVID-19 Cover Assistance services are in compliance with national and international laws and regulations and are subject to obtaining the necessary approval from the competent administrative authorities and taking into account potential travel restrictions and exceptional regulatory restrictions in force. Moreover, flydubai COVID-19 Cover Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign wars, the consequential effects of a radioactive source or any other exceptional circumstances.

Effect of Sanctions on Assistance

You shall not be covered for any expenses if the claim cannot be processed by flydubai COVID-19 Cover Assistance because of sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. It is flydubai COVID-19 Cover Assistance's decision to not cover expenses if it believes paying those expenses may breach applicable sanctions, prohibitions, restrictions, laws or regulations.

Privacy Notice

By having your medical and quarantine expenses covered, you acknowledge and agree that certain personal data, including sensitive personal data, needs to be processed by flydubai COVID-19 Cover Assistance to evaluate your claim for expenses and arrange payment for those expenses. This may include your name, passport details, results of COVID-19 testing and other medical information. This data will be processed by flydubai COVID-19 Cover Assistance located in the United Arab Emirates in accordance with its privacy policy which can be found at nextcarehealth.com.

Definitions

ACCOMMODATION COSTS	Additional hotel costs and cost of contacting flydubai COVID-19 Cover Assistance following a covered event, excluding all costs for meals and drinks.
CLAIM	All damaging consequences of an event falling within the scope of one of the types of cover taken out. All damages arising from the same initial cause constitute one and the same claim.
DOCTOR	Any person who holds a medical qualification that is legally recognised in the country in which he/she usually carries out their professional activity.
EPIDEMIC	An infectious disease recognised by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.
EXCESS	The share in the damage payable by yourself when the claim is settled. Excess amounts in respect of each type of cover are specified in the cover and excess amounts table.
FOREIGN	Any country except for the country where you are resident or of which you are a citizen.
FUNERAL COSTS	First conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and complying with local legislation, excluding burial, embalming and ceremony costs.
ILLNESS	Any deterioration to your health diagnosed by a competent medical authority.
COVERAGE PERIOD	This is the duration for which you are covered as detailed in this policy: 31 calendar days starting from the trip commencement date.
MEDICAL COSTS	Medically prescribed pharmaceutical, surgical, practitioner and hospital costs required for diagnosis and treatment related to COVID-19.
NUCLEAR REACTION	Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.
PANDEMIC	An epidemic that is recognised as a pandemic by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.
QUARANTINE	Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which you or a travel companion has been exposed.
TRAVEL COMPANION	A person travelling with a Covered Person. Travel Companion could be a member of the Covered Person's family but not necessarily.
TRIP	Trip or holiday, lasting a maximum of 31 consecutive days using an air ticket issued by flydubai.
WAR	This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny.