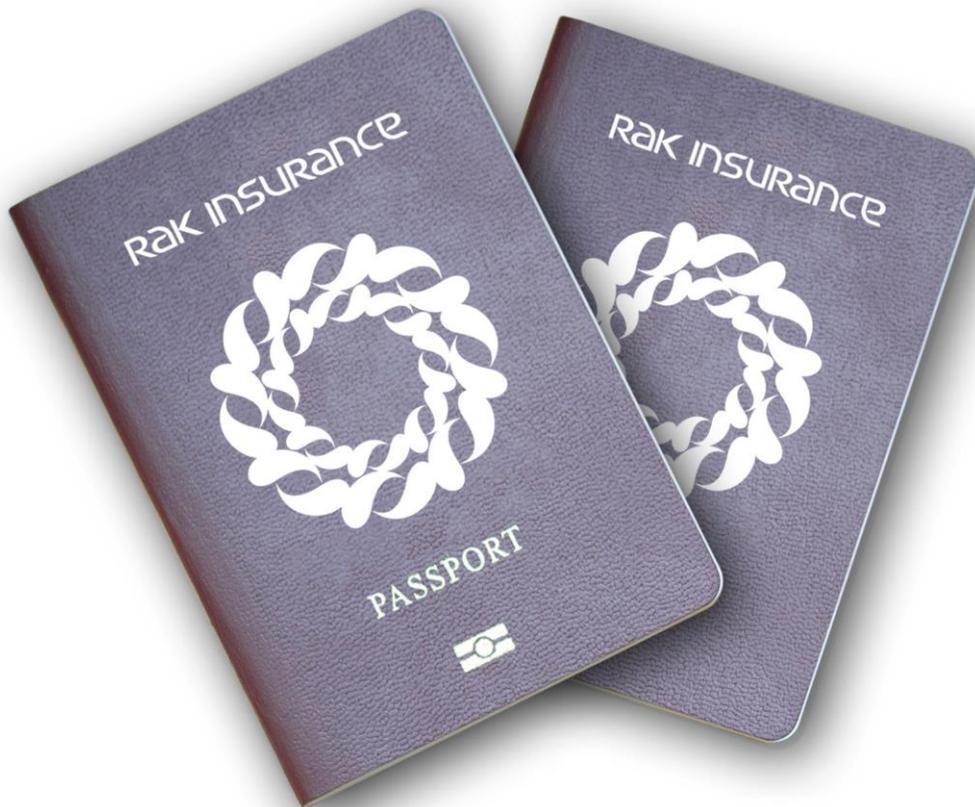




Rak INSURANCE

ENTRY Inbound Travel policy





Introduction

We are pleased to provide you with your **ENTRY inbound travel policy** ('the policy') which provides comprehensive cover against losses and costs for you and your family throughout your trip. Your insurance cover and other benefits are as stated in the policy (depending on the terms, conditions, warranties, provisions and exclusions set out or implied in the policy and its endorsements).

We have relied on the information and statements you gave in your application for insurance. If your application contains any incorrect statements or information, or you fail to tell us anything which may be significant, you will lose your right to compensation under the policy and we can cancel or end the policy.

If you have any questions or need more information about this policy, please contact us on 800 (RAKI) 7254 (local call) or 00971 800 7254 (international call), or email us at info@rakinsurance.com.

Your personal information

We may use your personal information in connection with

- any insurance or financial-related product or service, or altering, varying, cancelling or renewing any of these products or services; or
- any claim, or investigating a claim.

We may share your information for either of the purposes above, or for any related purpose, with:

- any related company, any other company dealing with reinsurance or a claim or investigation, an intermediary, or any other provider of insurance services; or
- the United Arab Emirates Insurance Authority or any other government organisation that exists or is formed to regulate the UAE insurance industry.

This insurance contract (the policy) is made between you and us, Ras Al Khaimah National Insurance Company PSC (RAK Insurance).

We have been incorporated in the United Arab Emirates and are authorised by the United Arab Emirates Insurance Authority to provide insurance.

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Definitions

Wherever the following words appear in this policy they will have the meanings shown below.

You, your

The policyholder whose application we accept, who is listed in the policy schedule and covered by this policy. You will be the only owner of this policy and it will be written in your name.

We, us, our

Ras Al Khaimah National Insurance Company PSC, who provide this policy as stated in the policy schedule.

Accident

A sudden and unexpected event which happens at an identifiable time and place while the policy is in force and which results in bodily injury.

AED

United Arab Emirates Dirham – the national currency of the United Arab Emirates.

Assist America

A global emergency assistance provider appointed by us.

Bodily injury

Physical harm not caused by sickness, disease or any other naturally occurring condition or gradual deterioration.

Country of residence

The country where you live permanently, as stated in the policy.

Effective date

The day (at midnight local time), month and year which appears on the policy schedule and on which you were enrolled for the first time with us under this policy.

End date

The date on which the policy ends, as stated in the policy schedule.

Endorsement

A written document we issue setting out any changes, additions or deletions to the original policy document and which is attached or added to the policy.

Excess

The part of the claim, whether financial or related to the waiting period, that you are responsible for. We will deduct the relevant excess from any claim we pay under this policy.

Family

The policyholder, spouse(s), child/children up to a maximum of five persons in number.

Hired equipment

Equipment you use temporarily for a payment you have agreed with the company that hires the equipment.



Home country

The country in which you were born and usually raised, regardless of where you presently live or your country of residence or citizenship.

Hospital

A registered establishment providing medical and surgical treatment and 24-hour nursing care by registered nurses for ill or injured people. This does not include a convalescent, self-care or rest home, or a department in a hospital which has the role of a convalescent or nursing home.

Hospitalisation, hospitalised

Every overnight stay in hospital on the advice of a medical practitioner because of an accident or sickness.

Illness

A condition in which some disease or impairment is present that prevents your body or mind from working normally.

Inpatient

A person who stays in hospital for a continuous period of at least 24 hours for which you or we are charged costs for room and board for at least one calendar day.

Medical practitioner

A person registered with the appropriate authority in your country of residence and who is qualified within their specialty.

Medical service provider

Medical service provider includes physicians, hospitals, clinics, medical centres, pharmacies, laboratories, physiotherapy centres and other paramedical institutions or people who are licensed by a competent authority to offer healthcare services.

Policy

All terms, provisions, exclusions, conditions and limits set out in this document, the policy schedule, and any endorsements signed by us (and you) and attached to this document.

Policy schedule

The schedule which sets out the conditions of this policy and information including effective dates or maturity dates, sums assured, premium amounts and further exclusions, if any.

Policy term

The length of time for which the policy is valid.

Pre-existing condition

A disease or condition covered under this policy that you have had in the past or that was present or diagnosed (at any grade of severity) before the start date of this policy, regardless of any conditions for severity set out for events covered by this policy.

Premium due date

The date on which any premium under this policy is due.

Premium

The amount of premium you pay, as shown in the policy schedule.



Serious medical condition

A condition which, in the opinion of Assist America, is a serious medical emergency which needs urgent treatment to avoid death or serious harm to your immediate or long-term health. The seriousness of the medical condition will be assessed according to your geographical location, the nature of the emergency, and whether appropriate medical care or facilities are available locally.

Sum assured

This is the amount insured for each section as shown in the policy schedule or as we tell you at the time you renew the policy.

Trip

We will consider your trip to have begun when you leave your home and to end when you return to your home within the corresponding cover period you selected at the time of purchasing your policy.

Valuables

Audio and video equipment, cameras, electrical, electronic and photographic equipment, telecommunications equipment, radios, personal stereo equipment, telescopes and binoculars, antiques, jewellery, watches, animal skins or hides, and precious stones and articles made of or containing gold, silver or other precious metals.

Waiting period

The period, from the effective date, during which you cannot make a claim under this policy.

What is covered

1. Emergency medical expenses

We will pay your emergency medical expenses if you become ill or suffer a bodily injury during your trip, as long as the illness or bodily injury is serious enough for you to be or treated as an inpatient or hospitalised for at least 24 hours. The amount we will pay will be in line with the amount shown in the policy schedule.

Conditions

You must provide the following information from the hospital where you were admitted as an inpatient during the trip.

- a. A detailed diagnosis of your medical condition.
- b. Details of your treatment.
- c. The number of days you were in hospital as an inpatient.
- d. An invoice for the treatment expenses.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. An excess of USD 100 for each loss under this section.
- b. Expenses run up after 12 months from the date of an accident or the first sign of an illness the expenses relate to.
- c. Dental or optical expenses, unless as a result of an accident.
- d. Treatment provided other than by a qualified medical practitioner.
- e. Expenses run up within the United Arab Emirates.
- f. Non-medical expenses, for example phone calls, newspapers and so on.
- g. Any expenses arising from pregnancy or childbirth (or any medical complications resulting from pregnancy or childbirth) if the expected date of delivery is during a trip or within 12 weeks of the trip ending.



- h. The cost of continuing regular medication for any condition for which you are following medical advice or having treatment at the time you book or begin a trip.
- i. Any claims arising from a health condition you have already claimed for under this cover for any earlier trip.

2. Emergency transport

If you have an accident or suddenly become ill (with an illness which is not a pre-existing illness and which is acute), Assist America will transfer you to a properly equipped health centre or return you to your usual country of residence.

Assist America's medical team will stay in telephone contact with the doctors treating you and will decide which health centre to transfer you to or whether you need to return home.

Assist America will arrange your transfer, using whatever method they think suitable, based on a medical assessment of how serious your condition is. Methods of transfer may include air ambulance, surface ambulance, regular airplane, railroad, or any other appropriate transport.

Assist America are the only authorised provider of emergency transport arrangements in a medical emergency and will make all decisions about the method of transport and where you will be moved to. You must get their approval relating to any benefits under this section of the policy.

If you make any transport or other arrangement without first getting approval from Assist America, you will have to pay any related fees.

3. Transporting your body or ashes

If you die during your trip, we will pay to transport your body or ashes to your home country and pay the cost of an economy-class ticket for an adult to accompany your body or ashes. We will pay the amount shown in the policy schedule.

4. Cancelling or cutting short your trip

If any part of your trip is cancelled, cut short or rearranged for any of the reasons below, we will pay you for any unused prepaid travel and accommodation expenses which were necessary for, and originally included in, your trip.

- a. You suffering a bodily injury or becoming ill.
- b. The death, injury or illness of a close relative or anyone you arranged to travel with.
- c. You, or anyone you had arranged to travel with, being in compulsory quarantine, being summoned for jury service, or being in a vehicle when it is hijacked.
- d. Strike, riot or civil commotion, mechanical breakdown or adverse weather.
- e. Your outward flight (forming part of your booked trip) being delayed for more than 10 hours, as a direct result of adverse weather, strike or industrial action.

This cover only applies if you have selected it and this is shown in the policy schedule.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. If you cancel, cut short or rearrange a trip you have booked against medical advice.
- b. Expenses you have run up which you could recover from another source (such as airlines, police authorities, travel agents, tour operators or hotels).



5. Delayed departure after 12 hours

We will pay your reasonable expenses (up to the amount shown in the policy schedule) if the flight or sea vessel on which you are due to travel is delayed by at least 12 hours due to industrial action, adverse weather, mechanical breakdown or similar of the aircraft or sea vessel or if the aircraft is grounded as a result of a mechanical or structural defect.

Conditions

1. We will calculate the period of delay from the scheduled departure time of the flight or sailing shown in the travel itinerary given to you by the tour operator or carrier.
2. You must have checked in according to that itinerary, and you must have written confirmation from the airline or shipping line or their handling agents stating the period of the delay and the reason for it.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. Expenses which you could have recovered from another source (such as airlines, police authorities, travel agents, tour operators or hotels).
- b. Claims for delays of less than 12 hours.

6. Personal baggage and money

If your baggage or money is lost or damaged during your trip, we will pay you up to the amount shown in the policy schedule.

Conditions

- a. If your baggage is missing, you must tell the carrier immediately and get written confirmation from them of how long your baggage was missing for. If your baggage is lost, you must get written confirmation from the carrier that the baggage is lost or cannot be traced.
- b. The cover for any one article and for jewellery and valuables is shown in the policy schedule.

Exclusions applying to this section (as well as the general exclusions)

We will not cover the following.

- a. If your baggage is delayed, detained or confiscated by customs or officials of any local authority or body.
- b. Claims relating to accessories for vehicles or boats.
- c. Loss or damage due to:
 - moths, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration;
 - mechanical or electrical failure; or
 - any process of cleaning, repairing, restoring or altering.
- d. More than a reasonable proportion of the total value of a set where the lost or damaged article is part of a pair or set.
- e. Devaluation of currency or shortages due to errors or omissions during transactions.
- f. Loss which you have not reported to the police, airline, or shipping line or their handling agent within 24 hours of you discovering the loss and which you have not got a written report for.
- g. Any expenses which you could have recovered from another source (such as airlines, police authorities, travel agents, tour operators or hotels).
- h. Loss from unattended vehicles, unless the lost item was in a locked boot.
- i. Sports equipment breaking while it is being used, or loss of or damage to pedal cycles or hired equipment.



7. Passports

If you lose your passport while on your trip, we will pay you up to the amount shown in the policy schedule to replace it, plus reasonable additional accommodation and travel expenses you run up while in the United Arab Emirates. We will only pay this amount if, as soon as you discover your passport is missing, you tell your nearest embassy and get a written report from them confirming the loss. When you do not need your passport, you must keep it in a safe or safety deposit box if one is available in your booked accommodation.

Exclusions applying to this section

We are not liable for any loss which you do not report to the police within 24 hours, or which you report but are unable to get a written report for.

8. Adventure sports

This policy also covers any expenses related to an accident or injury while you are taking part in any hazardous activity, caving, mountaineering or rock climbing using guides or ropes, potholing, skydiving, parachuting, bungee jumping, ballooning, hang-gliding, deep-sea diving with hard helmet and air-hose attachments, martial arts, rallying, racing of any kind other than on foot, or any organised sports on a professional or sponsored basis.

This cover only applies if you have selected it and this is shown in the policy schedule.

Conditions

- You must follow the safety guidelines for the activity concerned and, if it applies, you must use the appropriate and recommended safety equipment.
- The activity must not be the main purpose of your trip.
- The activity must not be part of a competition or tournament.

General exclusions applying to the whole policy

We are not liable for and will not pay any claim under this policy connected directly or indirectly with or arising from the following.

1. War, invasion, acts of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, mutiny, riot or civil commotion.
2. Acts of terrorism.
3. Deliberate self-inflicted injury, suicide or attempted suicide (whether sane or insane).
4. Any criminal act you commit.
5. Any expenses resulting from a pre-existing condition.
6. More than one emergency evacuation or repatriation (where we return you to your home country) each year for any single medical condition you suffer during the term of the policy.
7. Any costs or expenses not covered by us and which we do not approve, in writing, beforehand or which are not arranged by Assist America. This does not apply to emergency medical evacuation from remote or undeveloped areas when you cannot contact Assist America beforehand and any delay might reasonably be expected to result in loss of life or harm to you.
8. Any event that happens when you are in your home country or usual country of residence.
9. Any expenses for rest and recuperation following any accident, illness or pre-existing condition you had before taking out this policy.
10. Any treatment or expenses related to childbirth, miscarriage or pregnancy.
11. Any expenses related to an accident or injury that happens while you are involved in any hazardous activity.
12. Any expenses related to emotional, mental or psychiatric illness.



13. Any expenses related to a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
14. Any expenses related to acquired immune deficiency syndrome (AIDS) or any AIDS-related condition or disease.
15. Any expenses related to you being a passenger on any form of flight, except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
16. Any expenses related to you committing, or attempting to commit, an unlawful act.
17. Any expenses related to treatment carried out or ordered by a non-registered medical practitioner that is not in line with the standard medical practice of the country you are being treated in.
18. Any expenses as a result of you taking part in active service in the armed forces or police of any nation, or taking part in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
19. Any hospital admission necessary for diagnosis or investigation.
20. Any consultation for medical assessment or treatment that does not require hospitalisation.
21. Any expense which is a direct result of nuclear reaction or radiation, involving the use, release or threat of any nuclear weapon or device or chemical or biological agent, including (but not limited to) expenses in any way caused or contributed to by an act of terrorism or war.
22. Teeth and gum treatment or surgery.
23. Any expenses due to work-related accidents.

Amending this policy

Any amendment to this policy will not be valid and binding unless it has been made in writing and is signed and sealed by us. No intermediary or agent is authorised to enter into a contract with you for either the policy itself or any amendments to it. They must enforce our rights and must not bind us by making any promise or by accepting any representation or information not contained in the policy.

Effective date

This policy becomes effective only once you have paid the first regular premium and the policy has been delivered to you while you are still alive and in good health. We will use the effective date, shown in the policy schedule, to decide the premium due dates, policy years and policy anniversaries.

Paying premiums

You must pay the premiums in full, including the cost of any stamps or taxes, on their due date to us at our registered head office or other designated office or to our authorised collecting agents. The method of payment is stated in your application for the policy, unless this changes due to rules which apply at the time of the change.

Premiums must be equal to or more than the minimum amount shown in the policy schedule. We have the right not to accept that portion of the paid premium which is more than our maximum acceptance limit.

Confirmation or a receipt showing you have paid the premium will only be valid if it is printed on our company form and signed by us.

We do not have to issue a notice or invoice for the premiums.



Ending this policy

Cover under this policy will end when one of the following happens.

- a) You reach age 75.
- b) You die.
- c) You cancel the policy.
- d) This policy ends (on the end date).
- e) You break any of the terms and conditions of this policy.
- f) You fail to pay a premium.
- g) You give us false information, or fail to provide information we ask for, before and during the term of this policy.

If the policy ends for any of the reasons above, you will not be entitled to any refund of your premiums.

As long as we give you written notice, we can end this policy if you break, or do not keep to, any of its terms and conditions.

Currency

All payments in this policy are in the currency stated in the policy schedule.

Settling claims

We will deal with all reported claims promptly, fairly and efficiently. When settling claims, we will consider the circumstances and the information provided against the terms, conditions and requirements of the policy. If your claim is valid, we aim to pay your claim as quickly as possible.

Examinations

1. We have the right to ask our medical representative to examine you whenever it is reasonably necessary.
2. If you or anyone acting on your behalf commits fraud, we can automatically cancel the policy and any services provided under it.

Jurisdiction and governing law

This policy, and all rights, obligations and liabilities under it, will be interpreted, determined and enforced in line with the relevant laws, regulations and directives of the United Arab Emirates including, without limit, the United Arab Emirates Insurance Authority. If there are any changes in laws, regulations, practices or customs which may affect our ability to carry out our duties under this policy, we can amend the policy so that it reflects the changes, but we must tell you first.

We will refer any disputes relating to this policy to the courts of the United Arab Emirates.

If we fail to exercise any right or remedy under this policy (or delay in doing so), it will not affect that right or remedy or mean that it cannot be enforced. If we do exercise a right or remedy (or part of a right or remedy), this will not prevent us from further exercising that right or remedy or any other right or remedy under this policy.



How to make a claim

If you want to make a claim under this policy, contact us on 800 RAKI (7254) or email us at lifecclaims@rakinsurance.com.

15.1 Telling us about your claim

You must make your claim, in writing, to us within 30 calendar days after the event you are claiming for which is covered by this policy.

- a) If you do not claim within this time, your claim will still be valid if you can show, to our satisfaction, that you told us about it as soon as was reasonably possible (and in any event within 90 calendar days from the date of the event you are claiming for).
- b) Your claim must include your policy number, and the date and time of the insured event.

15.2 Claim documents

- a) We will acknowledge that we have received your claim and ask you to send us documents to support your claim.
- b) You must provide all proof we ask for at your own expense, and it must be in the form we ask for.

General conditions

16.1 Eligibility

You must be aged between 18 and 75 to take out this policy with us & ordinarily resident in a country where GDPR (General Data Protection Regulation) does not apply.

16.2 Total benefits

The total benefits from this policy will not be greater than the total amount stated in the policy schedule.

16.3 Geographical cover

Cover is only valid under this policy if you are in the United Arab Emirates.

16.4 Giving us notice

You must tell us about any claim as soon as reasonably possible, but in any event within 90 calendar days from the date of the insured event.

16.5 Medical records

If they ask, you must make all medical records, notes and correspondence relating to the claim or a related pre-existing condition available to any medical practitioner appointed by us or on our behalf. The medical practitioner can, for the purpose of reviewing your claim, examine you as often as we consider necessary.

You also allow us, the administrator and delegates (healthcare providers, assistance companies and so on) full access to all your medical and administrative information, documents and prescriptions from any healthcare provider (for example, a hospital, laboratory, pharmacy or physician) or any other insurance company or guarantor, and to receive copies of this medical information and use it as necessary, as long as we keep it strictly confidential and deal with it in good faith.



16.6 Fraud and withholding information

If you unknowingly fail to give us any information we ask for in connection with this policy (including in your application or when making a claim) or unknowingly give us wrong or fraudulent information, this policy will not be valid. If you deliberately fail to give us any information we ask for, or deliberately give us wrong or fraudulent information, the policy will not be valid and you will give up your right to any claim under the policy. This policy is free from all restrictions on occupation, foreign travel or residence, unless it states otherwise. This policy cannot be disputed, unless information is not given when we ask or is misrepresented.

16.7 Governing language

This policy will be written in both Arabic and English. If there is any difference between the Arabic version and the English version, the Arabic version will apply.

16.8 Interest, trusts, charges, lien and assignments

This policy is not affected by any financial or legal charges or assignments you may hold elsewhere, and interest is not payable on any of the benefits under the policy.

16.9 Calendar

Any references to time and date in this policy will be based on the Gregorian calendar.

16.10 Communication

Any notice or communication you send us will not be valid unless it is in writing and is delivered by hand, registered post or fax and you have proof (for example, a receipt) that it has been delivered or transmitted.

It is your responsibility to immediately tell us if you change your address or any other details.

You cannot claim you have not received any notice or communication from us unless you have told us you have changed your address.

16.11 Your duties

We will not make any payment under this policy if you break any of its terms and conditions.

16.12 Benefits

We will pay all benefits under this policy depending on the definitions and all other terms and conditions of the policy relevant to the benefits.

When we pay a claim under this policy, we may deduct from the claim payment any premium you have not paid.

General provisions

17.1 Third-party claims

Anyone who does not have a connection to this policy has no right to enforce any of its terms, but this does not affect any rights of a third party (anyone who may make a claim against you as a result of suffering a loss due to your actions).

17.2 Enforcing conditions

If any condition or part of a condition of this policy becomes invalid or illegal or is enforced, the remaining conditions (or parts of conditions) will continue to apply.



17.3 Taking over your rights

You must do, and allow us to do, anything that may be necessary relating to any rights or remedies or to recover costs or financial or practical assistance from any party (other than a party insured under this policy) which we are entitled to or which is enforced once the other party pays for or make good any loss or damage under this policy, whether doing so is necessary before or after we compensate the insured person.

17.4 Defending claims

We have the right to:

- a) take full responsibility for carrying out, defending or settling any claim under your name; and
- b) any action we consider necessary to enforce your or our rights under this policy.

17.5 Fraudulent claims

If you, or anyone acting on your behalf, make a claim knowing it to be false or fraudulent (whether to do with the amount of the claim or for any other reason), we will reject the claim and we can immediately cancel the policy.

17.6 Sanctions

We will not provide cover, or pay any claim or provide any benefit under this policy if doing so would result in any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, United Arab Emirates or all other countries or states where we carry out our business.

17.7 Other insurance

You cannot hold more than one inbound travel policy with us.