RAK Insurance Travel Policy - Frequently Asked Questions

1. **What is a RAK Insurance Travel policy?**
   Whether travelling for business or leisure, unfortunate unforeseen events such as baggage or passport loss, medical emergency or accident can affect your trip.
   A Travel policy from RAK Insurance provides peace of mind by offering a range of flexible coverages designed to meet the needs of the modern traveller.

2. **What are the two types of Travel policy available with RAK Insurance?**
   RAK Insurance offers an ''EXIT'' Outbound and ''ENTRY'' Inbound travel policy based on the usual residency of the customer.

3. **Is there any applicable territorial scope of coverage?**
   Our ''EXIT'' Outbound policy provides worldwide cover: whilst the territorial scope of coverage is restricted to the United Arab Emirates (UAE) for our ''ENTRY'' Inbound Travel Policy.

4. **Who is eligible to buy?**
   Our ''EXIT'' Outbound policy is available to those aged between 18 and 75 years who are a resident of the UAE at the inception of the policy. Our ''ENTRY'' Inbound policy is available to those aged up to 75 years travelling to the United Arab Emirates (UAE). Both policies are subject to the Policy Terms & Conditions.

5. **When does the cover begin and end?**
   An ''EXIT'' Outbound policy may be set up on either a Single Trip or annual basis. In the case of Single Trip, the policy will be effective for a specified number of days to reflect the trip duration. Our Annual policy operates on a multi-trip basis with a policy period of 12 months. In the case of each policy type, the maximum duration of each trip should not exceed 90 days.

6. **What is the benefit of taking an Annual policy?**
   Since it is a multi-trip policy, our annual policy is a cost-effective option for the frequent traveller. This option is available only in respect of the ''EXIT'' Outbound Travel policy.

7. **Where can I find more details about policy coverage?**
   Details of policy coverage are in the product snapshots available on our website. You can also refer to the Policy Terms & Conditions more for detailed information.

8. **What is the maximum trip length?**
   The maximum duration for each trip should not exceed 90 days.

9. Are there any exclusions to the policy?

Yes. Some exclusions and conditions are specific to individual sections: while general exclusions and conditions apply to the policy overall. Please read the policy wordings carefully to ensure you have the cover you need.

10. Does this policy cover pre-existing diseases?

Any claim due to, or arising out of, a pre-existing medical condition/ailment: whether declared or undeclared is not covered by the Policy.

11. What is the Winter sports cover available under your ''EXIT'' Outbound Policy?

If you are planning a winter holiday, this provides cover for lost/stolen ski equipment and costs resulting from piste closure or avalanche, up to the amount specified in the Policy schedule.

12. What is Adventure Sports cover?

This cover is for those taking part in extreme sports as defined within our Policy. Such sports include rock-climbing and parachuting. Any expenses related to accident or injury sustained while participating in such sports as stated in the Policy, are covered up to the amount mentioned in the Policy schedule. This cover is available in both in ''EXIT'' Outbound and ''ENTRY'' Inbound policy.

13. What is Global Emergency Assistance in RAK's ''EXIT'' Outbound Policy?

Your RAK Insurance Travel Policy includes a unique global emergency services facility provided by Assist America. This immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while travelling 120 kilometers or more away from your permanent residence: or in another country.

Assist America's Operations Centre is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel: including nurses and doctors: to advise and assist you quickly and professionally in a medical emergency.

For details of services offered, please download Assist America flyer from the RAK Insurance online portal.

14. How do I register a Claim?

- In the event of all claims related to this Policy, you can call RAK Insurance on 800 (RAKI) 7254 or email us at lifeclaims@rakinsurance.com. You must quote your policy number in all cases.

- In the event of claims related to Global Emergency Assistance, call Assist America on +1-609-275-4999 and provide RAK Insurance reference no. 97-AL-RAK-07143.