



“ENTRY” TRAVEL POLICY (INBOUND)

| Benefits | ECONOMY CLASS | BUSINESS CLASS |
|----------------------------------|---------------------------|--------------------------|
| | Max Sum Insured (AED) | Max Sum Insured (AED) |
| Emergency Medical Treatment | 150,000 (In patient only) | 150,000 In & Out patient |
| Emergency Transportation | 50,000 | 50,000 |
| Repatriation of mortal remains | 15,000 | 15,000 |
| Cancellation or Curtailment | Not Covered | 5,000 |
| Delayed departure after 12 hours | Not Covered | 1,500 |
| Personal baggage and money | Not Covered | 10,000 |
| Loss of passport | Not Covered | 1,500 |
| Adventure Sports | Not Covered | Optional |

Family: is defined as Policyholder, Spouse(s) and accompanying children up to a maximum of 5 persons.

| Exclusions |
|---|
| <ul style="list-style-type: none"> Any medical expenses not approved by RAK Insurance Cover in the country of residence Dental treatment Work of any kind undertaken during the holiday (other than clerical duties) Theft not reported to police within 24 hours of discovery |
| Information to be submitted |
| Passport Number |
| Origin of Journey and Final Destination |
| Travel dates |



"EXIT" TRAVEL POLICY (OUTBOUND)

| Benefits | ECONOMY CLASS | | BUSINESS CLASS | | FIRST CLASS | |
|---|---------------------|----------|---------------------|----------|---------------------|----------|
| | Maximum Sum Insured | Excess | Maximum Sum Insured | Excess | Maximum Sum Insured | Excess |
| Personal Accident | \$25,000 | Nil | \$25,000 | Nil | \$150,000 | Nil |
| <u>Life Insurance Benefits</u> Death Any Cause Permanent Total Disability Assault /Mugging/ Robbery Hijack and/or Murder Disappearance Drowning and suffocation by gas, poisonous fumes or smoke Strike, riot and civil commotion. | \$10,000 | | \$30,000 | | \$35,000 | |
| Medical Expenses and Related Benefits | | | | | | |
| Medical Expenses | \$50,000 | \$100 | \$150,000 | \$100 | \$2,000,000 | \$100 |
| Emergency Dental Care | \$1,000 | \$100 | \$1,000 | \$100 | \$1,000 | \$100 |
| Repatriation of Mortal remains | Covered | Nil | Covered | Nil | Covered | Nil |
| Repatriation of Family member travelling with Insured person | Covered | Nil | Covered | Nil | Covered | Nil |
| Travel of one immediate family member | Covered | Nil | Covered | Nil | Covered | Nil |
| Loss or Delayed baggage | | | | | | |
| Delayed baggage \$50 for each 12 hour period of delay | \$250 | 12 Hours | \$1000 | 12 Hours | \$1000 | 12 Hours |
| Loss of baggage on trip | \$1,000 | \$100 | \$1000 | \$100 | \$5000 | \$100 |
| Personal Belongings | Not Covered | N/A | \$5,000 | \$30 | \$6,000 | \$30 |
| Valuables, Single item, Pair or Set limit | Not Covered | N/A | \$2,500 | Nil | \$2,500 | Nil |
| Transfer of Emergency Funds | Not Covered | N/A | Arrangement Cost | Nil | Arrangement Cost | Nil |
| Personal Liability | Not Covered | N/A | \$1,000,000 | \$250 | \$2,000,000 | \$250 |



RAK LIFE INSURANCE

A division of Ras Al Khaimah National Insurance Company P.S.C.

| Benefits | ECONOMY CLASS | | BUSINESS CLASS | | FIRST CLASS | |
|--|---------------------|--------|---|-------------------------|---------------------------------|--------------|
| | Maximum Sum Insured | Excess | Maximum Sum Insured | Excess | Maximum Sum Insured | Excess |
| Hi-Jack | Not Covered | N/A | \$50 for each 24 hour period of detention up to \$1,500 | 18 hours | \$250 per hour up to 10,000 | 18 hours |
| Delivery of Medicines | Not Covered | N/A | Not Covered | N/A | Covered | Nil |
| Catastrophe | Not Covered | N/A | \$2,000 | \$100 | \$3,000 | \$100 |
| Loss of Travel Documents | \$500 | \$100 | \$500 | \$100 | \$1000 | \$100 |
| Cancellation/Curtailment | Not Covered | N/A | \$5,000 | \$100 | \$5000 | \$100 |
| Travel Delay | Not Covered | N/A | \$50 per 24hours up to \$500 | 10 hours | \$75 per 24 hours up to \$1,000 | 10 hours |
| Missed Departure | Not Covered | N/A | \$1000 | \$100 | \$1,500 | \$100 |
| Advance of Bail Bond | Not Covered | N/A | \$10,000 | Nil | \$15,000 | Nil |
| Legal Expenses | Not Covered | N/A | \$50,000 | \$100 | \$50,000 | \$100 |
| Winter Sports Cover | Not Covered | N/A | Covered | | Covered | |
| Ski Pack | Not Covered | N/A | \$300 | \$100 | \$300 | \$100 |
| Ski Equipment | Not Covered | N/A | \$500 | \$30 | \$500 | \$30 |
| Piste Closure | Not Covered | N/A | \$30 per day max \$300 | \$30 per day max \$ 300 | \$30 per day | \$30 per day |
| Premature return (death of close relative) | Not Covered | N/A | Economy ticket | Nil | Economy ticket | Nil |
| Cost of first aid & rescue | Not Covered | N/A | \$20,000 | Nil | \$20,000 | Nil |
| Home Contents Burglary whilst travelling | Not Covered | N/A | \$1,000 | Nil | \$1,500 | Nil |
| Pet Care | Not Covered | N/A | Not Covered | Nil | \$300 | Nil |
| Hospital Allowance | Not Covered | N/A | \$ 300 per day up to US\$ 1,500 | Nil | \$ 300 per day up to US\$ 1,500 | Nil |
| Accidental death due to common carrier | Not Covered | N/A | Not Covered | N/A | \$10,000 | Nil |
| Comatose state lump sum benefit | Not Covered | N/A | \$1,500 | Nil | \$2,500 | Nil |
| Simple and other fractures | Not Covered | N/A | \$1,000 | Nil | \$1,500 | Nil |
| Funeral benefits | Not Covered | N/A | \$1,000 | Nil | \$1,500 | Nil |



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| Riders | | | | | | |
|---|-------------|-----|-----------|-----|-----------|-----|
| Adventure Sports | Not Covered | N/A | Optional | Nil | Optional | Nil |
| War and Terrorism Inclusion | Not Covered | N/A | \$100,000 | Nil | \$100,000 | Nil |
| <p>Adventure Sports: Payment towards any expenses reasonably incurred (policy limits apply) directly relating to accident or injury resulting from the pursuit of any hazardous pastime or sport as defined by the Policy including: caving; mountaineering or rock climbing necessitating the use of guides or ropes; potholing; skydiving; parachuting; bungee-jumping; ballooning; hang-gliding; deep-sea diving utilizing hard helmet with air hose attachments; martial arts; rallying; racing of any kind other than on foot; and any organized sports undertaken on a professional or sponsored basis.</p> <p>War and Terrorism inclusion clause excluding nuclear, chemical and biological terrorism acts.</p> | | | | | | |
| Additional Benefits | | | | | | |
| <ul style="list-style-type: none"> • Global Emergency Assistance from Assist America • Service providers update • Medical Consultation, Evaluation and Referrals • Emergency Medical Evacuation • Medical Repatriation • Hospital Admission Assistance • Medical Monitoring • Prescription Assistance • Emergency Message Transmission • Compassionate Visit • Care of Minor Children • Return of Mortal Remains • Interpreter and Legal Referrals • Pre-trip Information • International Medical Consultation (Second Medical Opinion) | | | | | | |
| Information to be submitted | | | | | | |
| Passport Number | | | | | | |
| Origin of Journey and Final Destination | | | | | | |
| Travel dates | | | | | | |

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