

The following is only a summary of Cover. Please refer to the Terms and Conditions for full details.

Benefits	Travel Secure Plus	Travel Safe Plus	Travel Lite Plus	Travel Family Plus	Travel Senior Plus
Worldwide Coverage	WW Incl USA/CA & WW Excl USA/CA	WW Incl USA/CA & WW Excl USA/CA	WW Excl USA/CA	WW Incl USA/CA	WW Incl USA/CA
Assistance Services	Yes	Yes	Yes	Yes	Yes
Emergency Medical & Associated Expenses (Including being diagnosed with COVID-19)	\$1 Million	\$100,000	\$50,000	\$150,000	\$50,000
- Excess	NIL	NIL	NIL	NIL	\$50
Emergency Medical Evacuation	Included Above	Included Above	Included Above	Included Above	Included Above
- Excess	NIL	NIL	NIL	NIL	\$50
Repatriation of Mortal Remains	\$10,000	\$7,000	\$5,000	\$7,000	\$5,000
- Excess	NIL	NIL	NIL	NIL	\$50
Emergency Family Travel	1 x Economy Return Ticket	1 x Economy Return Ticket	N/A	1 x Economy Return Ticket	N/A
Emergency Dental	\$1,000 (\$200 per tooth)	\$500 (\$100 per tooth)	\$500 (\$100 per tooth)	\$1,000 (\$200 per tooth)	\$500 (\$100 per tooth)
- Excess	NIL	NIL	NIL	NIL	\$50
Funeral Costs	\$2,000	\$750	\$500	\$2,000	N/A
Emergency Message Relay	3x messages per 24 hours	3x messages per 24 hours	2x messages per 24 hours	3x messages per 24 hours	N/A
Critical Care Monitoring	Included	Included	Included	Included	N/A
Accommodation expenses of one family member	\$50 per day for 10 days (max \$500)	N/A	N/A	N/A	N/A
- Excess	48 hours	N/A	N/A	N/A	N/A
Accommodation costs related to COVID-19 quarantine: If diagnosed with COVID-19	Up to \$100 per day (Max 14 days)	Up to \$100 per day (Max 14 days)	Up to \$100 per day (Max 14 days)	Up to \$100 per day (Max 14 days)	Up to \$100 per day (Max 14 days)
- Excess	NIL	NIL	NIL	NIL	\$50
Hospital Cash Benefit	\$500 (\$50 per day)	\$350 (\$35 per day)	\$250 (\$25 per day)	\$500 (\$50 per family day)	N/A
- Excess	48 hours	48 hours	48 hours	48 hours	N/A
Loss of Travel Documents	\$750	\$250	\$100	\$500	\$100
Personal Accident					
- Accidental death (including common carrier)	\$50,000	\$25,000	\$10,000	\$30,000	N/A
- Permanent loss of sight or limb	\$25,000	\$12,500	N/A	\$15,000	N/A
- Permanent total disablement	\$50,000	\$25,000	N/A	\$30,000	N/A
Loss of Personal Baggage	\$5,000	\$1,000	N/A	\$3,500	N/A
- Valuables (including laptop)	\$1,000 Per Item	\$500 Per Item	N/A	\$750 Per Item	N/A
- Single Item, pair or set	\$250 Per Item	\$100 Per Item	N/A	\$250 Per Item	N/A
- Tobacco , alcohol and fragrances	\$50 Per item	\$50 Per item	N/A	\$50 Per Item	N/A
Loss of Personal Money	\$500	\$200	N/A	\$300	N/A
- Excess	10% of claimed amount	10% of claimed amount	N/A	10% of claimed amount	N/A
Credit Card Fraud	\$1,000	\$200	N/A	\$300	N/A
- Excess	\$30	\$30	N/A	\$30	N/A
Baggage Delay	\$1,000 (\$100 per 3 hours)	\$500 (\$50 per 3 hours)	N/A	\$750 (\$75 per 3 hours)	N/A
- Excess	3 hours	3 hours	N/A	3 hours	N/A
Flight Delay	\$1,000 (\$100 per 3 hours)	\$500 (\$50 per 3 hours)	N/A	\$750 (\$75 per 3 hours)	N/A
- Excess	3 hours	3 hours	N/A	3 hours	N/A
Personal Liability	\$1,000,000	\$100,000	N/A	\$100,000	N/A
Trip Cancellation/Curtailment	\$10,000	\$1,000	N/A	N/A	N/A
- Cancellation due to Visa Denied	\$2,000	N/A	N/A	N/A	N/A
- Excess	\$100	N/A	N/A	N/A	N/A
Missed Departure/Connection	\$1,000	\$250	N/A	N/A	N/A
Legal Expenses/Bail Bond	\$5,000	\$1,000	N/A	N/A	N/A
Flight Overbooking	\$250	\$100	N/A	N/A	N/A
Travel Visa Rejection	\$100	\$100	N/A	N/A	N/A
Mugging	\$100	\$100	N/A	N/A	N/A
Home Away Protection	\$1,000	N/A	N/A	N/A	N/A
- Excess	\$50	N/A	N/A	N/A	N/A
<b>Extensions (Optional Cover - With Additional Loading)</b>					
<b>Winter Sports</b>					
- Ski pack	\$500	\$500	\$500	\$500	N/A
- Delayed ski equipment	\$300	\$300	\$300	\$300	N/A
- Ski equipment	\$300	\$300	\$300	\$300	N/A
- Excess	\$50	\$50	\$50	\$50	N/A
- Piste closure	\$150	\$150	\$150	\$150	N/A
- Avalanche closure	\$150	\$150	\$150	\$150	N/A
<b>Terrorism</b>	\$100,000 or the limit specified under the claimed Section	\$100,000 or the limit specified under the claimed Section	N/A	\$100,000 or the limit specified under the claimed Section	N/A
-Excess	Excess applicable to Section claimed	Excess applicable to Section claimed	N/A	Excess applicable to Section claimed	N/A
<b>Golf Cover</b>					
- Own Golf Equipment	\$1,000	\$1,000	N/A	N/A	N/A
- Golf Equipment Hire	\$500 (\$250 per day)	\$500 (\$250 per day)	N/A	N/A	N/A
- Golf Green Fees	\$500	\$500	N/A	N/A	N/A
<b>Rental Car Excess (Excess/Deposit Reimbursement)</b>	\$1,000	N/A	N/A	N/A	N/A

Orient - Outbound Travel Insurance							
PREMIUM (AED) - Including 5% VAT							
Trip Band	Travel Secure Plus		Travel Safe Plus		Travel Lite Plus	Travel Family Plus	Travel Senior Plus
	WW Incl USA/CA	WW Excl USA/CA	WW Incl USA/CA	WW Excl USA/CA	WW Excl USA/CA	WW Incl USA/CA	WW Incl USA/CA
5 days	AED 140.35	AED 102.10	AED 82.60	AED 65.35	AED 54.85	AED 114.10	AED 318.85
9 days	AED 195.92	AED 140.71	AED 96.17	AED 77.71	AED 67.21	AED 132.92	AED 384.92
15 days	AED 253.06	AED 174.98	AED 127.06	AED 106.73	AED 84.68	AED 169.06	AED 477.76
22 days	AED 310.92	AED 220.30	AED 158.67	AED 141.55	AED 110.05	AED 242.67	AED 615.42
31 days	AED 370.35	AED 266.45	AED 197.10	AED 177.20	AED 129.95	AED 275.85	AED 716.85
45 days	AED 433.62	AED 294.01	AED 244.62	AED 204.76	AED 178.51	AED 307.62	AED 979.62
62 days	AED 467.74	AED 333.46	AED 294.49	AED 228.46	AED 202.21	AED 336.49	AED 1,087.24
92 days	AED 648.31	AED 441.93	AED 438.31	AED 336.93	AED 305.43	AED 454.06	AED 1,645.81
Annual	AED 1,001.93	AED 958.85	AED 770.93	AED 727.85	AED 528.35	AED 833.93	AED 2,881.43

**Notes:**

- WW Incl USA/CA – Worldwide Including USA, Canada & Caribbean Islands. WW Excl USA/CA – Worldwide Excluding USA, Canada & Caribbean Islands.
- Premium is for each insured person for Travel Secure Plus, Travel Safe Plus, Travel Lite Plus and Travel Senior Plus plans. Premium is for per family for Travel Family Plus Plan.
- Children aged under 18, not on a family plan, are charged only 50% of the insured person premium, 10% of the Personal Accident benefit limit and 100% of all other benefits.
- Covid-19 and Quarantine Costs are covered within Policy T&Cs.
- Winter sports Cover - 100% increase upto the age of 70 years. Applicable on all plans (except Travel Senior Plus)
- Terrorism cover - 25% increase upto the age of 70 years. Applicable only on Travel Secure plus, Travel Safe Plus and Travel family plans.
- Golf Cover Extension - 25% increase upto the age of 70 years. Applicable on Travel Secure plus and Travel Safe Plus Plans.
- Car Rental Excess Extension - 100% increase upto the age of 70 years. Applicable only on Travel Secure plus.
- Annual multi-trip cover is for short trips of 92 days or less per trip only.
- Age Bands: Children – 0 to 18 Years. Adults – 19 to 70 Years and Senior – 71 to 79 Years.
- Please refer to the Policy Wordings for Complete details for benefits and exclusions.