



# TRAVEL INSURANCE

*Travelers need insurance during their travels as they face various risks such as theft or the need for medical treatment. Single Trip or Annual Policy are two different types of policies that you may purchase depending on the number of trips you take. Based on your travel destination, you may select one of our available plans.*

## TRAVEL PLAN

*Hajj and Umrah  
Schengen  
Traveller or Pearl  
Family*

## GEOGRAPHICAL AREA

*Kingdom of Saudi Arabia  
Europe  
Worldwide excluding or including USA and Canada  
Worldwide*

- › Family plan includes spouse and children between 3 months and 18 years of age
- › Age limits 3 months to 65 years
- › Maximum duration per trip 92 consecutive days
- › Cover available for return trips only and excludes inbound trips.
- › Non-residents in the country where the policy is issued are not eligible for cover
- › Emergency Assistance Services provided with international helpline worldwide on 24x7 basis

# COVERS INSURED

- › Medical expenses and emergency assistance
- › Personal assistance services
- › Loss of baggage or documents
- › Delayed baggage or departure
- › Personal accident
- › Personal civil liability

# OPTIONAL EXTENSIONS

- › Winter sports
- › Cancellation and curtailment

# MAJOR EXCLUSIONS

- › Criminal acts, fraudulent or reckless actions
- › Contractual obligations
- › Motor vehicles, ships, aircraft or watercraft liability
- › Penalties, fines and pure financial losses
- › War, terrorism, mutiny, crowd disturbances, strikes
- › Internationally and locally recognized epidemics. *(This exclusion does not apply to the "Emergency Medical Expenses due to Covid19" benefit.)*
- › Nuclear energy risks and radioactive materials
- › Pre-existing injuries and illnesses
- › Suicide or attempted suicide
- › Physical or manual hazardous activities and dangerous sports
- › Travel against the medical advice or to get treatment
- › Pregnancy or childbirth
- › Alcohol or use of drugs
- › Rehabilitation treatments
- › Mental health diseases
- › Natural catastrophes or falling objects from space
- › Actions of the armed forces in peacetime
- › Venereal and sexually transmitted diseases

